Like other banks and financial institutions, Jamuna Bank Ltd. is also exposed to Foreign Exchange Risk that sprouts externally due to convergence and divergence of many factors in the international market. The foreign exchange business of the bank, fully backed by the underlying transactions, is well-managed as per Bank's internal risk management policies and guidelines and the guidelines of Bangladesh Bank (Central Bank of Bangladesh) . The Asset Liability Management Committee (ALCO) of the bank, headed by the Managing Director & CEO, reviews the risk management position of the bank on regular intervals and provides insights and guidelines to the Treasury Division to manage the foreign exchange risk of the Bank with minimum financial impact.

3.15.3 Asset Liability Management Risk

The Bank has established an Asset Liability Committee (ALCO) contains 10 (ten) members headed by Managing Director. The committee meets at least once in every month. The main responsibilities of ALCO are to look after the Financial Market activities, manage liquidity and interest rate risk, understand the market position and competition etc. The Asset Liability Management Committee also monitored the balance sheet risk. The balance sheet risk is defined as potential changes in earnings due to change in rate of interest and exchange earnings which are not of trading nature. To support ALM process, the most important strategy of the ALM of the Bank is medium to short-term funding and adequate liquidity both in local and foreign currency all time at the most appropriate funding cost. An important objective of ALCO is to provide cost effective funding to finance the asset growth and trade related transactions, optimize the funding cost, increase spread with the lowest possible liquidity, maturity, foreign exchange and interest rate risks.

3.15.4 Internal control and compliance risk:

Internal controls are the policies and procedures established and implemented alone, or in concert with other policies or procedures, to manage and control a particular risk or business activity, or combination of risks or business activities, to which the Bank is exposed to or in which it is engaged.

Objective of Internal control:

The primary objective of internal control system in a bank is to help the bank perform better through the use of its resources. Through internal control system bank identifies its weaknesses and takes appropriate measures to overcome the same. The main objectives of internal control are as follows :

- Efficiency and effectiveness of activities (performance objectives)
- Reliability, completeness and timelines of financial and management information (information objectives)
- Compliance with applicable laws and regulations (compliance objectives), Risk Recognition and Assessment:
- Internal control system has been designed in such a way to recognize and assess all of the material risks that could adversely affect the achievement of the Bank's goals.
- Effective risk assessments identify and consider both internal and external factors.
- Risk assessment by Internal Control System differs from the business risk management process which typically focuses more on the review of business strategies developed to maximize the risk/reward trade-off within the different areas of the Bank. The risk assessment by Internal Control focuses more on compliance with regulatory requirements, social, ethical and environmental risks those affect the banking industry.

3.15.5 Money laundering risk:

Money Laundering Risk is one of the 6(six) core risk elements in banking business. Money Laundering Risk is defined as reputational and legal risk under operational risk and expenses incurred as penalty for being non-complied in prevention of money laundering. In order to manage the AML risk, the bank has set up an effective Anti-Money Laundering programme in line with Anti-Money Laundering Act, 2012 and Bangladesh Bank guidance which has been updated through inclusion of Anti-Terrorist Act, 2012. The Bank has developed manuals for prevention of money laundering and introduced know Your Customer (KYC) program and Transaction Profile (TP) including uniform A/c opening form at branch level for meticulous compliance. The Bank recognizes this risk as a separate classification emphasizing due importance for being compliant on it by way of making conversant of all Executives/Officers through issuing Circulars and providing necessary training of AML and CFT issues by AML Division of the Bank.

Designation of anti money laundering compliance officers (AMLCO):

The Bank has designated a Chief Anti-Money Laundering Compliance Officer (CAMLCO) at its Head Office who is empowered with sufficient authority to implement and enforce anti-money laundering policies, procedures and measures and who reports directly to Senior Management and the Board of Directors. This provides evidence of Senior Management's commitment to efforts to combat money laundering and terrorist financing and more importantly, provides added assurance that the officers have sufficient clout to investigate potentially suspicious activities.

3.15.6 Information communication technology risk

In the year 2013 Bank has taken different initiatives to minimize ICT risks. Throughout the year Bank has initiated different projects considering Risk Management into consideration.

In the year 2012, the ICT Policy of the Bank was revised and amended to cope up with the recent ICT trends and risks. IT Audit Team performed comprehensive IT Audit on different aspects of IT for the Data Centre, Disaster Recovery Site and also for branches. The audit recommendations and suggestions were considered and accordingly steps were taken to minimize associated ICT Risks.

Bank has arranged awareness programs and trainings on the field of ICT Risk and its mitigation for both business and technical human resources, from top management to the trainee officers. The idea behind this practice was to increase average ICT knowledge of the Bank through which probability of occurrence of policy noncompliance in the Bank will be minimized. A special session on ICT Risk Management was organized by Information Technology Division of the Bank.

Bank has amended its Risk Management Policy as per the standard Risk Management frameworks, which has been approved by the Board of Directors of the Bank. Practice of this Risk Management Policy has already been started in the organization in ICT fields in the vision of minimizing the ICT Risks.

Fault tolerant hardware along with high availability infrastructure was considered during procurement of different hardware for commenced Projects of 2013. This will ensure hardware failure risks to minimize.

The pursuit to control ICT risks was repeated throughout the year. This endeavor will further continue in the year 2014.

3.16 Compliance of Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS)

The Institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) as Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS). While preparing the financial statements, the Bank applied most of the BASs and BFRSs as applicable.

Name of the BAS	BAS No	Status
Presentation of Financial Statements	1	Complied with some departure (Note 2.01.1)
Inventories	2	N/A
Cash Flow Statements	7	Complied with some departure (Note 2.01.1)
Accounting Policies, Changes in Accounting	8	Complied
Events after the Reporting Period	10	Complied
Construction Contracts	11	N/A
Income Taxes	12	Complied
Property, Plant and Equipment	16	Complied
Lease	17	N/A
Revenue	18	Complied
Employee Benefits	19	Complied with some departure (Note 3.11.3)
Accounting for Government Grants and	20	N/A
The Effects of Changes in Foreign Exchange	21	Complied
Borrowing Costs	23	Complied
Related Party Disclosures	24	Complied
Accounting and Reporting by Retirement Benefit Plans	26	Complied
Consolidated and Separate Financial	27	Complied
Investment in Associates	28	N/A
Interest in Joint Ventures	31	N/A
Financial Instruments: Presentation	32	Complied with some departure (Note 2.01.1)
Earning Per Share	33	Complied
Interim Financial Reporting	34	Complied
Impairment of Assets	36	Complied
Provisions , Contingent Liabilities and	37	Complied
Intangible Assets	38	Complied
Financial Instruments: Recognition & Measurement	39	Complied with some departure (Note 2.01.1)
Investment Property	40	N/A
Agriculture	41	N/A

Name of the BFRS	BFRS No.	Status
First-time adoption of Bangladesh Financial	1	N/A
Share Based Payment	2	N/A
Business Combinations	3	Complied
Insurance Contract	4	N/A
Non-current Assets Held for sale and	5	N/A
Exploration for and Evaluation of Mineral	6	N/A
Financial Instrument Disclosures	7	Complied with some departure (Note 2.01.1)
Operating Segments	8	Complied with some departure (Note 2.01.1)
Consolidated Financial Statements	10	Complied
Joint Arrangements	11	N/A
Disclosure of Interests in Other Entities	12	Complied
Fair Value Measurement	13	Complied

* N/A = Not Applicable

** Relevant disclosures are made according to the requirement of Bangladesh Bank.

3.17 General

i) Figures of previous periods have been rearranged wherever considered necessary to conform to the current period's presentation.

ii) Figures have been rounded off to the nearest Taka.

iii) Expenses are shown including Value Added Tax (VAT) where applicable.

		31.12.2013 Taka	31.12.2012 Taka
4 Cash			
Cash in hand	(Note: 4.1)	1,272,506,614	1,031,717,440
Balance with Bangladesh Bank and its agent banks	(Note: 4.2)	5,377,999,871	5,931,243,610
		6,650,506,484	6,962,961,050
4(a) Consolidated Cash			
Jamuna Bank Limited		6,650,506,484	6,962,961,050
Jamuna Bank Capital Management Limited		7,484	9,288
Jamuna Bank Securities Limited		7,166	-
		6,650,521,134	6,962,970,338
4.1 Cash in hand (including foreign currencies)			
Local currency		1,257,224,265	1,014,340,105
Foreign currency		15,282,349	17,377,335
		1,272,506,614	1,031,717,440
4.1(a) Consolidated Cash in hand			
Jamuna Bank Limited		1,272,506,614	1,031,717,440
Jamuna Bank Capital Management Limited		7,484	9,288
Jamuna Bank Securities Limited		7,166	-
		1,272,521,264	1,031,726,728
4.2 Balance with Bangladesh Bank and its Agent Bank			
Balance with Bangladesh Bank			
Local currency		5,194,684,178	4,658,016,296
Foreign currency		129,329,331	1,154,827,314
		5,324,013,510	5,812,843,610
Balance with Sonali Banks			
Local currency		53,986,361	118,400,000
		5,377,999,871	5,931,243,610
4.2(a) Consolidated Balance with Bangladesh Bank and its agent bank(s)			
Jamuna Bank Limited		5,377,999,871	5,931,243,610
Jamuna Bank Capital Management Limited		-	-
Jamuna Bank Securities Limited		-	-
		5,377,999,871	5,931,243,610

4.3 Statutory Deposits

Cash Reserve Requirement (CRR) and Statutory Liquidity Requirement (SLR) have been calculated and maintained as per Section 33 of the Bank Company Act. 1991 & amended Act 2013 and BCD Circular No. 13 dated 24 May 1992, BRPD Circular No. 22 dated 06 November 2003 and BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 01 dated 4 May 2010 and MPD circular No. 04 and 5 dated 01 December 2010.

The Cash Reserve Requirement on the Bank's time and demand liabilities of October'2013 at the rate of 6% has been calculated and maintained with Bangladesh Bank in current account and 19% Statutory Liquidity Ratio, including CRR, on the same liabilities has also been maintained in the form of treasury bills, bonds and debentures including FC balance with Bangladesh Bank. Both the reserves maintained by the Bank are in excess of the statutory requirements. as shown below:

(a) Cash Reserve Requirement (CRR): 6% of Average Demand & Time Liabilities

	31.12.2013 Taka	31.12.2012 Taka
Required Reserve	4,877,163,310	4,203,616,380
Actual Reserve held with Bangladesh Bank:		
Balance with Bangladesh Bank current account	4,490,188,683	4,475,498,358
Reverse REPO with Bangladesh bank	450,000,000	-
Surplus / (deficit)	63,025,373	271,881,978
Maintained (%)	6.08	6.39

	31.12.2013 Taka	31.12.2012 Taka
(b) Statutory Liquidity Requirement (SLR): 19% of Average Demand & Time Liabilities		
Required Reserve	15,444,350,490	13,311,451,870
Actual Reserve held	31,599,958,949	30,825,733,720
Surplus / (deficit)	16,155,608,459	17,514,281,850
Maintained (%)	38.88	44.00

Statutory Liquidity Requirement (SLR) required of Tk.15,444,350,490 but we maintained Tk.31,599,958,949. We have to maintain surplus amount of Tk.16,155,608,459 as Jamuna Bank Ltd involved in Primary Dealing (PD) operation and secondary trading activities.

5 Balance with Other Banks and Financial Institutions			
In Bangladesh	(Note: 5.1)	4,090,850,520	2,272,895,656
Outside Bangladesh *	(Note: 5.2)	188,134,672	1,239,106,835
		4,278,985,192	3,512,002,491

*** Details are given in Annexure-A**

5.1 In Bangladesh		
In Current & SB Deposit Account		
AB Bank Limited CD A/c	1,077,303	1,076,728
Janata Bank Limited CD A/c	20,596,405	14,177,039
National Bank Limited, CD A/c	237,086	1,239,006
Social Islami Bank Limited	866,925	800,846
Sonali Bank Ltd.	145,344,096	60,872,577
Standard Chartered Bank	10,364,044	8,984,267
The City Bank Limited	245,167	233,003
	178,731,025	87,383,467
In Short notice deposit Account		
AB Bank Limited	697,298	853,732
Agrani Bank Limited	23	23
Bank Al- Falah	31,336	-
Export Import Bank Limited	377,974	369,276
IFIC Bank Limited	-	99,843
Mercantile Bank Limited	4,177,446	7,079,064
National Bank Limited	13,120,169	38,012,935
Prime Bank Limited	130,001	128,136
Shajalal Islami Bank Limited	12,199,981	91,510,464
The Trust Bank Limited	952,281	17,052,346
Uttara Bank Limited	415,231	400,782
	32,101,741	155,506,602
In Fixed Deposit with Other Banks		
Al-Arafah Islami Bank Limited	2,500,000,000	800,000,000
The City Bank Limited	250,000,000	200,000,000
First Security Bank Limited	400,000,000	400,000,000
Southeast Bank Limited	10,000,000	200,000,000
Commercial Bank of Ceylon	20,000,000	-
	3,180,000,000	1,600,000,000
In Fixed Deposit with Other Financial Institutions		
National Housing Finance & Investments Limited	600,000,000	330,000,000
Lanka Bangla Finance Limited	100,000,000	100,000,000
	700,000,000	430,000,000
Offshore Banking unit	17,754	5,587
	4,090,850,520	2,272,895,656
5.1(a) Consolidated Balance - in Bangladesh		
Jamuna Bank Limited	4,090,850,520	2,272,895,656
Jamuna Bank Capital Management Limited	309,450,990	472,411,203
Jamuna Bank Securities Limited	103,645,203	140,027,822
	4,503,946,713	2,885,334,681
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	309,450,990	462,411,203
Jamuna Bank Securities Limited	103,645,203	140,027,822
	4,090,850,520	2,282,895,656
5.2 Outside Bangladesh		
AB Bank Limited Mumbai India	1,290,676	20,511,097
Axix Bank Ltd, Mumbai, India	6,864	7,116
Bank of Bhutan, Bhutan	11,311,289	13,524,725
Bank Al Bilad, Riyadh, KSA	243,342	455,585
Citi Bank N.A, New York	-	(8,179,513)
Commerzbank AG, Germany	14,029,870	(4,822,961)
Emirates NBD Bank PJSC	529,769	-
Habib American Bank, New York, NY USA	17,081,926	102,752,835
Habib Bank AG Zurich, Switzerland	5,171,529	1,314,875
HSBC Bank, USA, NY	31,110,432	142,788,256
ICIC Bank Limited, Mumbai	25,676,343	26,560,998
ICIC Bank Limited, Hong Kong	9,322,280	14,407,827
Jpmorgan Chase Bank N.A., USA	7,424,195	182,885,614
Mashreq Bank Mumbai, India	9,043,162	10,769,077
Mashreqbank psc - IBF Limited New York	18,593,146	538,281,799
Nepal Bangladesh Bank Limited Katmandu, Nepal	3,035,800	17,982,643
Standard Chartered Bank, Colombo-Srilanka	1,252,319	4,259,736
Standard Chartered Bank, Karachi, Pakistan	3,342,503	3,457,934
Standard Chartered Bank, Mumbai -India	(7,526,028)	4,106,469
Standard Chartered Bank, London	4,516,348	5,746,029
Standard Chartered Bank, New York	11,357,671	149,508,884
Standard Chartered Bank, Tokyo, Japan	9,793,823	8,041,485
The Bank of Nova Scotia, Canada	4,109,845	1,976,962
UBAF Singapore	72,076	1,803,690
Unicredit Bank, Germany	7,345,491	965,675
	188,134,672	1,239,106,835
5.2(a) Consolidated Balance - outside Bangladesh		
Jamuna Bank Limited	188,134,672	1,239,106,835
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	188,134,672	1,239,106,835
5.3 Maturity Grouping of Balance with Other Banks and Financial Institutions		
On demand	366,865,697	1,326,490,302
One month term	32,101,741	155,506,602
3 months term	3,180,017,754	1,600,005,587
6 months term	700,000,000	430,000,000
1 year term	-	-
2 years term	-	-
3 years term	-	-
	4,278,985,192	3,512,002,491
6 Money at Call on Short Notice		
Banking Sector	-	570,000,000
Non - Banking financial Institutions	-	-
	-	570,000,000
6.(a) Consolidated Money at Call on Short Notice		
Jamuna Bank Limited	-	570,000,000
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	-	570,000,000
7 Investments		
Government* (Note: 7.1)	30,666,749,320	38,792,095,089
Others (Note: 7.2)	725,446,195	326,838,222
	31,392,195,516	39,118,933,310

* Assets pledge as securities which was seperately presented in the year 2012, has now been included in Government to conform with BRPD circular.

7.(a) Consolidated Investments		
Jamuna Bank Limited	31,392,195,516	39,118,933,310
Jamuna Bank Capital Management Limited	79,480,192	56,482,049
Jamuna Bank Securities Limited	23,104,722	-
	31,494,780,430	39,175,415,359
7.1 Government Investments		
Bangladesh Bank bills (HFT) (a)	-	557,019,680.00
Treasury bills (HFT) (b)	-	2,259,971,340
Treasury bills (HTM) (b)	-	-
Treasury bonds (HFT) (c)	10,387,951,671	2,146,344,235
Treasury bonds (HTM) (c)	20,077,381,250	19,251,125,226
Prize bonds	1,416,400	1,920,000
Asset Pledge as security	-	14,355,714,608
	30,466,749,320	38,572,095,089
In Islamic Banking Branches		
Islami Investment Bond (d)	200,000,000	220,000,000
	30,666,749,320	38,792,095,089
a) Bangladesh Bank Bills		
Up to 364 days	-	557,019,680
	-	557,019,680
b) Treasury Bills		
Up to 364 days	-	2,259,971,340
	-	2,259,971,340
c) Treasury Bond		
5 years term	6,168,987,700	5,505,414,163
10 years term	9,610,959,895	6,460,761,843
15 years term	10,610,408,029	5,516,991,380
20 years term	4,074,977,296	3,914,302,075
	30,465,332,920	21,397,469,461
d) Islami Bond		
Up to 364 days	200,000,000	220,000,000
	200,000,000	220,000,000
7.1(a) Consolidated Government Investments		
Jamuna Bank Limited	30,666,749,320	38,792,095,089
Jamuna Bank Capital Management Limited	50,000,000	-
Jamuna Bank Securities Limited	-	-
	30,716,749,320	38,792,095,089

		31.12.2013 Taka	31.12.2012 Taka
7.2 Others Investments			
Shares	(Note: 7.2.1)	725,446,195	326,838,222
		725,446,195	326,838,222
7.2(a) Consolidated Others Investments			
Jamuna Bank Limited		725,446,195	326,838,222
Jamuna Bank Capital Management Limited		29,480,192	56,482,049
Jamuna Bank Securities Limited		23,104,722	-
		778,031,110	383,320,271

7.2.1 Cost and Market Value of Shares as on 31 December 2013 are as follows:

Particulars	Quantity	Cost price (Taka)	Market value (Taka)
Ordinary Shares			
AB Bank 1st Mutual Fund	47,500	344,516	327,750
ACI Bangladesh Ltd.	44,012	10,757,649	7,548,058
Bank Asia Limited	714,608	26,287,399	16,435,984
Beximco Limited	213,037	31,756,060	6,859,791
BRAC Bank Ltd.	83,530	4,024,940	2,723,078
Beximco Pharma Ltd.	569,317	50,456,676	26,871,762
Dhaka Bank Ltd.	141,566	4,957,806	2,661,441
Fareast Life Insurance Co. Ltd.	83,720	18,060,901	8,037,120
First Security Bank Ltd.	309,760	9,209,291	4,677,376
IFIC 1st Mutual Fund	257,609	1,925,563	1,700,219
IFIL Islamic Mutual Fund	20,000	120,180	112,000
Islamic Finance Investment Ltd	10,000	175,663	187,000
Lafarge Surma Cement	1,500	15,000	50,250
Lanka Bangla Finance Ltd.	82,351	10,823,368	5,476,342
Maksons Spinning Mills Ltd.	118,335	7,852,207	2,354,867
Metro Spinning Mills Ltd.	91,142	6,560,703	1,968,667
MJ Bangladesh Limited	9,500	723,844	713,450
National Bank Limited	56,800	1,638,266	670,240
One Bank Limited	641,285	11,494,181	10,132,303
Popular 1st Mutual Fund	1,085,620	7,486,608	6,513,720
S. Alam Cold Rolled Steels Ltd	186,500	10,072,993	8,821,450
Singer BD Limited	6,037	2,019,985	1,127,712
Sino Bangla Industries Ltd	10,000	314,327	318,000
Sine Pukur Ciramics Ltd.	611,530	18,359,590	11,190,999
Standard Bank Ltd.	621,465	22,384,534	9,197,682
Summit Power Ltd.	444,988	34,673,047	17,087,539
Titas Gas	139,475	12,837,697	10,293,255
Trust Bank Limited	296,010	12,960,436	5,920,200
Apex Hotel Ltd.	14,035,088	200,000,000	200,000,000
UPGD Company Ltd	20,000,000	200,000,000	200,000,000
Equity Shares			
Central Depository Bangladesh Ltd	913,889	3,138,890	3,138,890
SWIFT	13	4,013,877	4,013,877
		725,446,195	577,131,022
Quoted Shares			
AB Bank 1st Mutual Fund	47,500	344,516	327,750
ACI Bangladesh Ltd.	44,012	10,757,649	7,548,058
Bank Asia Limited	714,608	26,287,399	16,435,984
Beximco Limited	213,037	31,756,060	6,859,791
BRAC Bank Ltd.	83,530	4,024,940	2,723,078
Beximco Pharma Ltd.	569,317	50,456,676	26,871,762
Dhaka Bank Ltd.	141,566	4,957,806	2,661,441
Fareast Life Insurance Co. Ltd.	83,720	18,060,901	8,037,120
First Security Bank Ltd.	309,760	9,209,291	4,677,376
IFIC 1st Mutual Fund	257,609	1,925,563	1,700,219
IFIL Islamic Mutual Fund	20,000	120,180	112,000
Islamic Finance Investment Ltd	10,000	175,663	187,000
Lafarge Surma Cement	1,500	15,000	50,250
Lanka Bangla Finance Ltd.	82,351	10,823,368	5,476,342
Maksons Spinning Mills Ltd.	118,335	7,852,207	2,354,867
Metro Spinning Mills Ltd.	91,142	6,560,703	1,968,667
MJ Bangladesh Limited	9,500	723,844	713,450
National Bank Limited	56,800	1,638,266	670,240
One Bank Limited	641,285	11,494,181	10,132,303
Popular 1st Mutual Fund	1,085,620	7,486,608	6,513,720
S. Alam Cold Rolled Steels Ltd	186,500	10,072,993	8,821,450
Singer BD Limited	6,037	2,019,985	1,127,712
Sino Bangla Industries Ltd	10,000	314,327	318,000
Sine Pukur Ciramics Ltd.	611,530	18,359,590	11,190,999
Standard Bank Ltd.	621,465	22,384,534	9,197,682
Summit Power Ltd.	444,988	34,673,047	17,087,539
Titas Gas	139,475	12,837,697	10,293,255
Trust Bank Limited	296,010	12,960,436	5,920,200
		318,293,429	169,978,255
Unquoted Shares			
Apex Hotel Ltd.	14,035,088	200,000,000	200,000,000
UPGD Company Ltd	20,000,000	200,000,000	200,000,000
Central Depository Bangladesh Limited	913,889	3,138,890	3,138,890
SWIFT	13	4,013,877	4,013,877
		407,152,767	407,152,767
Total		725,446,195	577,131,022

7.2.2 Market price of investment those prices were decreased on 31 December 2013

Name of the company	Quantity	Cost price (Taka)	Market value (Taka)	Gain/(Loss) Required provision
AB Bank 1st Mutual Fund	47,500	344,516	327,750	(16,766)
ACI Bangladesh Ltd.	44,012	10,757,649	7,548,058	(3,209,591)
Bank Asia Limited	714,608	26,287,399	16,435,984	(9,851,415)
Beximco Limited	213,037	31,756,060	6,859,791	(24,896,269)
BRAC Bank Ltd.	83,530	4,024,940	2,723,078	(1,301,862)
Beximco Pharma Ltd.	569,317	50,456,676	26,871,762	(23,584,914)
Dhaka Bank Ltd.	141,566	4,957,806	2,661,441	(2,296,365)
Fareast Life Insurance Co. Ltd.	83,720	18,060,901	8,037,120	(10,023,781)
First Security Bank Ltd.	309,760	9,209,291	4,677,376	(4,531,915)
IFIC 1st Mutual Fund	257,609	1,925,563	1,700,219	(225,344)
IFIL Islamic Mutual Fund	20,000	120,180	112,000	(8,180)
Islamic Finance Investment Ltd	10,000	175,663	187,000	11,337
Lafarge Surma Cement	1,500	15,000	50,250	35,250
Lanka Bangla Finance Ltd.	82,351	10,823,368	5,476,342	(5,347,026)
Maksons Spinning Mills Ltd.	118,335	7,852,207	2,354,867	(5,497,340)
Metro Spinning Mills Ltd.	91,142	6,560,703	1,968,667	(4,592,036)
MJ Bangladesh Limited	9,500	723,844	713,450	(10,394)
National Bank Limited	56,800	1,638,266	670,240	(968,026)
One Bank Limited	641,285	11,494,181	10,132,303	(1,361,878)
Popular 1st Mutual Fund	1,085,620	7,486,608	6,513,720	(972,888)
S. Alam Cold Rolled Steels Ltd	186,500	10,072,993	8,821,450	(1,251,543)
Singer BD Limited	6,037	2,019,985	1,127,712	(892,274)
Sino Bangla Industries Ltd	10,000	314,327	318,000	3,673
Sine Pukur Ciramics Ltd.	611,530	18,359,590	11,190,999	(7,168,591)
Standard Bank Ltd.	621,465	22,384,534	9,197,682	(13,186,852)
Summit Power Ltd.	444,988	34,673,047	17,087,539	(17,585,508)
Titas Gas	139,475	12,837,697	10,293,255	(2,544,442)
Trust Bank Limited	296,010	12,960,436	5,920,200	(7,040,236)
Apex Hotel Ltd.	14,035,088	200,000,000	200,000,000	-
UPGD Company Ltd	20,000,000	200,000,000	200,000,000	-
Central Depository Bangladesh L	913,889	3,138,890	3,138,890	-
SWIFT	13	4,013,877	4,013,877	-
		725,446,195	577,131,022	(148,315,174)

7.3 Maturity Grouping of Investments		
On Demand	726,862,595	328,758,222
Not more than 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	200,000,000	3,036,991,020
More than 1 year but not more than 5 years	6,168,987,700	5,505,414,163
More than 5 years	24,296,345,220	30,247,769,906
	31,392,195,515	39,118,933,310
8 Loans & Advances		
Loans, cash credit, overdrafts and lease etc. (Note: 8.01)	59,581,547,881	45,582,216,962
Bills purchased and discounted (Note: 8.02)	8,087,828,819	9,304,817,019
Payable in Bangladesh	6,321,790,061	8,535,966,341
Payable outside Bangladesh	1,766,038,757	768,850,679
	67,669,376,700	54,887,033,981
8.(a) Consolidated Loans & Advances		
Jamuna Bank Limited	67,669,376,700	54,887,033,981
Jamuna Bank Capital Management Limited	770,462,834	554,697,207
Jamuna Bank Securities Limited	-	-
	68,439,839,534	55,441,731,188
8.01 Loans, Cash Credit and Overdrafts etc.		
Agriculture loan	1,157,670,330	43,481,341
Cash credit	8,123,458,624	8,211,129,819
Credit Card	173,276,683	129,031,153
Export Cash Credit	23,341,307	45,757,234
Hire purchase	1,060,872,694	1,032,741,872
House building loan	215,762,422	267,161,665
Lease finance	2,019,659,772	2,118,118,772
Loan against imported merchandise	1	1
Loan against packing credits	374,254,388	361,495,686
Loan against trust receipt	3,906,723,823	6,243,332,732
Loans (General)	5,266,819,083	5,475,932,135
Overdraft	11,029,527,043	9,160,962,485
Demand loan	2,882,278,391	220,536,432
Payment against document	343,155,355	339,951,507
Personal loan for women	966,357	1,123,961
Real estate financing	344,877,948	378,916,295
Retail credit	489,929,400	417,244,835
Shop finance scheme	41,884	76,090
SIFCO	1,060,871,521	-
Small and Medium Enterprise	7,743,709,605	5,609,012,011
Staff house building loan	118,724,387	137,142,166
Staff loan Other	82,275	1,141,396
Term Loan	4,149,781,119	812,735,748
Time Loan	6,787,267,025	2,423,850,155
	57,273,051,437	43,430,275,490
In Islamic Banking Branches		
Bai-Muazzal	1,563,140,451	1,502,282,784
MPI trust receipt	644,459,904	559,565,496
Murabaha	41,491,984	27,441,209
Quards	59,404,104	62,651,982
	2,308,496,444	2,151,941,472
	59,581,547,881	45,582,216,962
8.1(a) Consolidated Loans, Cash Credit, Overdrafts and Lease etc.		
Jamuna Bank Limited	59,581,547,881	45,582,216,962
Jamuna Bank Capital Management Limited	770,462,834	554,697,207
Jamuna Bank Securities Limited	-	-
	60,352,010,715	46,136,914,169