## JAMUNABANK

## **Financial Statements** 2013

Notes to the Financial Statements For the year ended 31 December 2013						Notes to the Financial Statements For the year ended 31 December 2013					Notes to the Financial Statements For the year ended 31 December 2013				
8.02	Bills Purchased and Discounted (excluding treasury bills)  91.12.301.8  1.00				8.12	Suit file by the Bank (Branch wise details)		Taka	Taks	11.2	Maturity Grouping of the Borrowings from B	Sangladesh Bank and Other Fin	Tak		
1000	Payable outside Bangladesh-Main operation Payable outside Bangladesh-Off Shore Bank Consolidated Bills Purchased and Discount	ing Unit	1,177,800,105 588,238,653 8,087,828,819	716,434,490 52,416,189 9,304,817,019		Mohakhali Branch Sonargaon Road Branch Moulvi Bazar Branch Gualabazar Branch Agrabad Branch		16,891,000 76,559,000 174,095,000 484,000 1,350,038,000	3,697,000 2,119,000 104,231,000 - 831,448,000	ALP SAN	Repayable on demand Repayable within one month Over 1 month but within 6 months Over 6 months but within 1 year Over 1 year but within 5 years		3,677,276,377	17,088,212,575	
	Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		8,087,828,819	9,304,817,019		Dilkusha Branch Beani Bazar Branch Sylhat Branch		2,258,445,000 22,440,000 2,502,000	834,329,000 3,856,000 288,000	12	Deposits and Other Accounts  Current deposit & other accounts	(Note: 12.2)	9,576,970,169	17,088,212,575 8,738,371,151	
20.000	Maturity Grouping of Loans & Advances as	follows	8,087,828,819	9,304,817,019		Shantinagar Branch Gulshan Branch		305,717,000 722,624,000	212,359,000 577,089,000		Saving deposit Fixed deposit	(Note: 12.3)		1,211,965,015 5,046,423,127 44,680,759,023	
6500	Payable on demand Not more than three months		16,819,882,000 11,635,964,713	13,642,722,478 9,438,011,357		Dhanmondi Branch Nayabzazz Branch Naogaon Branch		245,822,000 23,000,000 291,183,000	725,000 - 298,929,000		Short notice deposit Deposit under special scheme		4,106,636,093 21,282,435,543 297,206,536	3,832,903,260 15,915,005,992 197,706,889	
	More than 3 months but not more than 1 y More than 1 year but not more than 5 year More than 5 years		19,131,591,368 12,715,060,846 7,366,877,773	15,517,765,915 10,313,273,685 5,975,260,546		Khatungonj Branch Bhatiyari Branch Foreign Exchange Branch		1,321,238,000 15,045,000 506,992,000	1,222,500,000	12.(a)	Foreign currency deposit  Consolidated Deposits and Other Accounts		97,485,614,200	79,623,134,457	
8.04	Concentration of Advances		67,669,376,700	54,887,033,981		Jubilee Road Branch Chistia market Branch Bogra Branch		298,919,000 2,853,000 10,146,000	1,350,000 1,715,000		Current deposit & other accounts Bills payable Saving deposit	12.2 (a) 12.3	9,586,841,312 1,274,219,899 5,835,906,062	8,741,877,729 1,211,965,015 5,046,423,127	
	Advances to allied concerns of Directors Advances to Chief Executives and other Offi Customer Groups:	cers	159,958,842	143,440,651		Narayangonj Branch Motijheel Branch Raishahi Branch		414,077,000 24,696,000 814,901,000	279,305,000 11,120,000		Fixed deposit Short notice deposit Deposit under special scheme	12. (b) 12. (c)	54,729,538,647 4,077,140,114 21,282,435,543	44,101,064,200 3,810,472,072 15,915,005,992	
	Agricultural & Fisheries Industry wise Small and Cottage		1,201,301,071 35,017,775,562 6,525,327,241	71,940,322 25,323,904,341 5,809,271,692		Bahaddarhat Branch Dholaikhal Branch		3,000,000 273,137,000	3,000,000 3,400,000		Foreign currency deposit  As per Following Segregation		297,206,536 97,083,288,114	197,706,889 79,024,515,024	
Braden .	Advances to other Customers		24,764,933,964 67,669,296,680	23,538,476,974 54,887,033,981		Sirajgonj Branch Kushtia Branch Kadamtali Branch		115,000,000 8,306,000 268,931,000	3,600,000 198,760,000	12.1	Inter Bank Deposits Other Deposits		7,956,224,000 89,529,390,200 97,485,614,200	6,413,796,000 73,209,338,457 79,623,134,457	
100.00	Information of Large Loan  Number of the clients	anti Mara Sasan	24	33		Comilla Branch Malibagh Branch Gazipur Chowrastha Branch		364,000 160,431,000 10,073,000	364,000 79,264,000	12.2	Current Deposit and Other Accounts Current deposit		4,196,858,499	3,451,497,967	
	200 PM - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -			16,730,154,000		Madaripur Branch Barishal Branch Ranggur Branch		1,418,000 390,000 727,000	390,000 727,000		Sundry deposit Security deposit Interest/profit Payable		3,719,086,101 111,553,557 1,549,472,011	3,778,591,940 50,560,448 1,457,720,796	
8.06	Sector wise loans & advances	% of total loan	1 201 201 071	71 040 222		Anderkilla Branch Uttara Branch Banani Branch		196,000 1,626,000 446,000		12.2(a	Consolidated current Deposit and Other Acco	ounts	9,576,970,169	8,738,371,151 8,738,371,151	
	Agricultural & Fisheries Large & Medium Scale Industry Working Capital Export Credit	1.78% 13.84% 33.73% 4.35%	1,201,301,071 9,366,622,048 22,822,326,275 2,941,952,143	71,940,322 6,790,564,497 15,288,441,131 3,416,988,021		Aganagar Branch Thakurgaon Branch		9,742,712,000	797,000 27,665,000 5,201,608,000		Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		9,587,740,276	3,819,591 8,742,190,742	
	Commercial Credit Small and Cottage Industries Others	28.67% 9.53% 8.11%	2,941,952,143 19,397,654,304 6,450,374,808 5,489,066,031	3,416,988,021 20,620,330,150 5,740,364,384 2,958,405,477	9	Fixed Assets Including Premises, Furniture & Fixture (WDV) Cost:					Less: Inter-group transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		11 898,953	14 312,999	
8.07	Geographical location wise loans & advan-	100%	67,669,296,680	54,887,033,981		Land Building Furniture & Fixture		1,460,000,000 39,352,510 461,633,650	1,460,000,000 39,352,510 384,449,317	12.3	Bills Payable DD payable		9,586,841,312 8,993,763	8,741,877,729	
	a) Urban Dhaka Division Chittagong Division	% of total loan 59.56% 16.75%	40,304,772,500 11,334,970,041	33,651,470,981 8,264,890,000		Equipments & Machineries Vehicles Books		660,278,449 47,015,325 716,518	499,095,084 43,640,325 716,518	12.(6)	P.O Issued  Consolidated fixed deposit		1,265,226,136 1,274,219,899	1,189,722,801 1,211,965,015	
	Sylhet Division Rajshahi Division Khulna Division	0.68% 10.63% 1.06%	460,721,297 7,191,007,446 719,846,423	282,843,000 5,216,427,000 566,240,000		Off shore Banking Unit Less: Accumulated Depreciation		2,668,996,452 473,941,913	1,146,564 2,428,400,318 346,369,537	2250	Fixed deposit Less: Inter-group transaction Jamuna Bank Capital Management Limited		55,112,239,898 279,955,000	44,680,759,023 439,980,000	
	Barishal Division Rangpur Division	0.21% 0.43% 89.32%	141,040,084 290,416,914 60,442,774,705	160,759,000 1,464,573,000 49,607,202,981	9.(a)	Details are shown in Annexure - C  Consolidated Fixed assets/non-current assets including pre-	mises, furniture	2,195,054,539	2,082,030,781	12.(c)	Jamuna Bank Securities Limited  Consolidated Short notice deposit		102,746,250 54,729,538,647	139,714,823 44,101,064,200	
	b) Rural Dhaka Division Chittagong Division	6.24% 2.96%	4,220,435,493 2,002,284,191	1,902,751,000 1,829,330,000	2-44)	Conscioured rised assets/non-current assets including pref Cost: Jamuna Bank Limited Jamuna Bank Capital Management Limited		2,668,996,452 6,331,172	2,428,400,318 6,101,128	Total Control	Short notice deposit Less: Inter-group transaction Jamuna Bank Capital Management Limited		4,106,636,093 29,495,979	3,832,903,260 22,431,188	
	Sylhet Division Rajshahi Division Barishal Division	0.74% 0.75% 0.00%	498,691,173 505,111,118	403,621,000 1,144,129,000		Jamuna Bank Securities Limited		282,989,082 2,958,316,706	281,286,600 2,715,788,046	12.4	Jamuna Bank Securities Limited  Maturity Grouping of Deposit and Other Acc	counts	4,077,140,114	3,810,472,072	
8.8	Classification of Loans & Advances as per	10.68% 100%	7,226,521,975 67,669,296,680	5,279,831,000 54,887,033,981		Accumulated depreciation/amortization: Jamuna Bank Umited Jamuna Bank Capital Management Umited		473,941,913 2,185,449	346,369,537 1,354,206	1000	Repayable on demand Repayable within 1 month Over 1 month but within 6 months		6,525,260,890 13,658,039,110 19,219,136,512 25,705,736,967	9,554,776,135 1,194,347,017 39,015,335,884	
3.0	Unclassified & Special Mention Account	% of Total Loans 92.41%	62,535,542,680	49,549,160,716		Jamuna Bank Securities Limited Written Down Value		190,474 476,317,836 2,481,998,870	347,723,743 2,368,064,303		Over 6 months but within 1 year Over 1 year but within 5 years Over 5 years but within 10 years		25,705,736,967 19,289,623,669 13,087,817,051 97,485,614,199	15,526,511,219 11,147,238,823 3,184,925,378 79,623,134,457	
	Substandard Doubtful Bad or loss	0.35% 2.32% 4.91%	238,255,000 1,571,641,000 3,323,858,000 67,669,296,680	1,184,110,851 1,101,189,721 3,052,572,693 54,887,033,981	10 i)	Other Assets Investment in shares of subsidiary companies: a) in Bangladesh	(Note: 10.7)	1,399,998,200	1,399,997,900	13	Other Liabilities Interest suspense account Provision for unclassified advance	(Note: 13.1	525,170,527	354,285,425	
8.8.1	Particulars of Required Provision for Loans, General provision;	CHUIS OF CASHOLINA	37,469,296,680	24,087,033,981	=)	a) in Danislacesh b) in Outside Bangladesh Stationery, Stamps, Printing materials in stock etc. Advance Rent	10.77	24,239,936 458,775,538	22,536,930 287,876,160		Provision for unclassified advance Provision for Off Balance Sheet Exposures Provision for classified advance Provision for other assets	(Note: 13.2 (Note: 13.4	292,342,270	533,112,046 281,559,956 1,698,253,728 673,465	
	Status  Loans, advances & lease (Excluding SMA)  Seacial Marrian Account (SMA)	8ase for provision Rate (%) 60,653,373,491 Various 2,359,991,000 Marious	Provision 626,167,046	Provision 500,017,082	v)	Interest/profit receivable Balance with Brokerage houses	(Note: 10.6)	875,560,736 401,897	545,486,540 34,250		Provision for other assets Provision for diminution in value of investment Provision for Income tax Deferred Tax liability	(Note: 13.5) (Note: 13.6)	148,315,174 759,793,740	673,465 147,653,361 1,063,658,203 38,229,449	
	Special Mention Account (SMA)  Specific provision:	2,259,991,000 Various	22,573,000 648,740,046	33,094,964 533,112,046	vii)	Security deposit Preliminary exp, formation and organization expense, renovation/development expenses and Pre-paid exp.		2,651,540	2,375,454 40,950		Provision for incentive bonus Accrued profit on investment Contribution to JBL Foundation	(Note: 38)	121,000,000 123,195,671 22,848,927	95,000,000 134,374,355 20,805,210	
	Status Sub-standard Doubtful	Base for provision Rate (%) 613,045,936 20% 377,662,452 50%	Provision 122,609,187 188,831,226	98,957,800 394,613,000	ix) x)	Branch adjustment Suspense account Others Other assets-Off Shore Banking Unit	(Note: 10.1) (Note: 10.2)	518,692,899 91,405,283 123,794,032	94,536,178 192,659,608		Adjusting account credit Branch Adjustment including Islamic banking Other liabilities-Off Shore Banking Unit		125,791,360 - 573,778,062	133,705,295 104,457,339 36,564,962	
	Bad/loss Total	1,766,396,315 100%	1,766,396,315 2,077,836,728 2,726,576,774	1,204,682,928 1,698,253,728 2,231,365,774	125	Consolidated Other assets		2,790 3,495,522,852	3,158 2,545,547,127	13.(a)	Consolidated Other Liabilities Jamuna Bank Limited		5,637,815,488 5,637,815,488	4,642,332,794	
	*Additional provision Required provision for loans & advances Total provision maintained Provision shortfall as on 31 December 2013		475,425,000 3,202,001,774 2,902,001,774 300,000,000	2,231,365,774 2,231,365,774		Jamuna Bank Umited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		3,495,522,852 196,334,813 2,464,027	2,545,547,127 81,924,523 2,640,092	19.50	Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		5,637,815,488 334,643,984 11,908,985 5,984,368,456	4,642,332,794 162,093,639 9,021,085 4,813,447,518	
	* Additional provision	Hem.				Less: Inter-group transaction: Jamuna Bank Capital Management Limited		3,694,321,691 999,998,400	2,630,111,742 999,998,400	13.1	Interest Suspense Account Balance at the beginning of the year Add: Amount transferred during the year		354,285,425 514,936,662	143,508,725 447,015,121	
	Provision provided as per Bangladesh Bank D Additional provision to be provided as per Ba Total Additional provision		175,425,000 300,000,000 475,425,000		10.1	Jamuna Bank Securities Limited		399,999,800 2,294,323,491	413,999,483 1,216,113,859	STATE OF	Less: Amount recovered/adjustment during t	the year	869,222,088 344,051,561 525,170,527	590,523,846 236,238,421 354,285,425	
	Total provison for Loans & Advances is maintained as per the direction of Bangaldesh Bank vide letter no. DBI-1/125/2014- 694 dated 19 March 2014. Additional provision required for the year 2013 amounting Tk. 300,000,000 is to be provided			NAME OF THE PARTY	Suspense's Account Amount of Suspense's Account represents amount paid again against various contracts.	est opening of ne	w branches and other	advances payments	13.2	Provision for Unclassified Advance  Balance at the beginning of the year Add: Provision made during the year		533,112,046 112,213,000	616,908,046 (83,796,000)		
8.9	within 30 June 2014 as per the said direction.  Particulars of Loans/Investments, Advances and Lease			49.2	Others Advance against incurance premium Advance against Land & Building		3,877,832 67,523,526	2,626,410 57,019,484	13.3	Provision for Off Balance Sheet Exposures		645,325,046	533,112,046		
	i) Loans considered good in respect of whice	control south	47,323,246,680	41,690,433,981		Advance against furniture & fixture Advance against supply of goods/service Adjusting account debit Balance	(Note: 10.3)	8,000 18,471,354 10,704,496	8,000 27,554,008 21,282,836		Balance at the beginning of the year Add: Provision made during the year		281,559,956 10,782,314 292,342,270	187,958,811 93,601,145 281,559,956	
	other than the debtors personal guarantee, iii) Loans considered good secured by the			8	Specific .	Protested bill Misc. Asset		181,485 23,027,340 123,794,032	181,485 83,987,386 192,659,608	13.4	Less: Adjustment during the year  Provision for classified advance		292,342,270	281,559,956	
	1011al-14211 at team at the	parties in addition to the personal guarantee of the debtors;  20,346,050,000   13,196,600,000    67,669,296,680   54,887,033,981    ans adversely classified; provision not maintained their against;		10.3	Adjusting Account Debit Balance EFTN settlement		1,704,496	1,704,496		Balance at the beginning of the year Add: Provision made during the year		1,698,253,728 558,423,000 2,256,676,728	627,301,126 1,070,952,602 1,698,253,728		
	Loans due by directors or officers of the bank company or any of these		143,440,651		Foreign currency Dividend receivable Underwriting		9,000,000	1,578,357 13,999,983 4,000,000	13.5	Provision for diminution in value of investments  Balance at the beginning of the year	Name and Address of the Address of t	147,653,361	102,246,526		
	Loans due by companies or firms in which to directors of the bank have erests as directors, partners or managing agents or incase of private mpanies as members;		- AL		Reconciliation of Inter-bank/ Inter-Branch Transaction		10,704,496	21,282,836	13.6	Add: Provision made during the year Provision for Income Tax	(Note: 37)	661,813 148,315,174	45,405,835 147,653,361		
	vii) Maximum total amount of advances in at any time during the year to directors or	Maximum total amount of advances including temporary advance made ny time during the year to directors or managers or officers of the bank ny of them either separately or jointly with any other persons;				Branch adjustment account represents outstanding inter-bra to be responded by the balance sheet date. However the un 2013 (position as on 31 January 2014) are given below:					Advance tax Balance of advance income tax on 01 January Paid during the year	y	2,097,770,536 1,427,977,639	1,583,170,254 1,047,572,886	
	viii) Maximum total amount of advance	Maximum total amount of advances, including temporary advance nted during the year to the companies or firms in which the directors of				Particulars Number of unreconcile Debit	d entries Credit	Amount Debit	Amount Credit		Settlement of previous year's tax liability Provision		1,704,559,935 1,821,188,240	532,972,604 2,097,770,536	
	the bank are interested as directors, partn case of private companies as member; ix) Due from banking companies;	The second secon				Up to 3 months - Over 3 months but within 6 months - Over 6 months but within 9 months -			-		Opening Balance on 01 January Add: Provision made for the year Less: Execess tax provision for previous year Less: Income Tax Adjustment		3,161,428,739 1,239,113,176 115,000,000 1,704,559,935	2,679,967,451 1,014,434,632 532,973,344	
	<ul> <li>bue from banking companies;</li> <li>Amount of classified loans on which interbe mentioned as follows:</li> <li>decrease/increase in provision, amount</li> </ul>	no Parilla de Santa de Caracteria de Caracteria de Caracteria de Caracteria de Caracteria de Caracteria de Car			0.800	Over 9 months but within 12 months Over 12 months and more	100				Net balance at December 31		1,704,559,935 2,580,981,980 759,793,740	532,973,344 3,161,428,739 1,063,658,203	
	<ul> <li>a) decrease/increase in provision, amount realized against loans previously written off</li> <li>b) amount of provision kept against los preparing balance sheet;</li> </ul>	Na mai same	2,256,676,728	1,698,253,728		Non-income Generating Classification of Other Assets Stationery, Stamps, Printing materials in stock, etc. Advance Rent		24,239,936 458,775,538	22,536,930 287,876,160	13.6.1	Corporate tax position of the bank has been Provision for income tax has been made du accounting profit made by the Bank after	ring the year @ 42.50% as pre r considering some of the a	scribed by the Finance	Act 2013-14 on the	
	preparing balance sheet; c) interest creditable to the interest Suspen xi) Cumulative amount of written off loans the current year should be shown separate	and the amount written of during	2,230,070,728	2,030,233,728		Interest receivable Security deposit Suspense account		875,560,736 2,651,540 91,405,283	545,486,540 2,375,455 94,536,178	13.6(a)	expenditure as per income Tax Ordinance an Consolidated Provision for Current Tax Jamuna Bank Limited		1,124,113,176	1,014,434,632	
	the current year should be shown separate for which lawsuit has been filed should also		369,513,255	369,513,255		Advance against insurance premium Advance against Land & Building Adjusting account debit Balance		3,877,832 67,523,526 10,704,496	2,626,410 57,019,484 21,282,836	1167	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Deferred Tax Liabilities		73,220,527 5,212,568 1,202,546,271	45,632,838 6,195,953 1,066,263,423	
8.9.1	The amount of written off loan for which is	CARAMATAN TAKAN KANDAN KANDAN KANDAN				Misc. Asset		23,027,340 1,557,766,227	83,987,386 1,117,727,377		Opining Balance Add: Addition during the year		38,229,449 2,739,070	35,000,910 3,228,539	
8.10		III Purchased & Discounted as per Maturity Grouping in the following order			10.6	institutions.				13.6(b)	Closing balance Consolidated Provision for Deferred Tax Jamuna Bank Limited		40,968,519 40,968,519	38,229,449 38,229,449	
	Repayable within 1 month 1 month above less than 3 months 3 months above less than 6 months	Comments of the	1,294,701,502 1,988,027,064 2,291,189,911	1,582,565,424 2,008,024,083 3,008,141,507	10.7	Investment in subsidiaries Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		999,998,400 399,999,800	999,998,400 399,999,500	100	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		40,968,519	38,229,449	
	3 months above less than 6 months 6 months above	months above 2,513,910,341 2,706,086,005 8,087,828,819 9,304,817,019			11	Borrowing from Bangladesh Bank and Other Bank/Financial	Institutions	1,399,998,200	1,399,997,900	14	Sahre Capital Authorized capital The Authorized Share Capital of the Bank	amounts to Taka. 10,000,000	,000 divided into 1,0	00,000,000 Ordinary	
SWIE	Discounted	THE PARTY SERVICE COMPANY OF THE PARTY SERVIC			44.2	In Bangladesh Outside Bangladesh Consolidated Bangladesh		3,677,276,377	17,088,212,575 - 17,088,212,575		Shares of Take 10 each. Issued, Subscribed and Fully paid up Capital Take 4,487,536,620 divided into 448,753,66: Paid up Capital		4,487,536,620	3,648,403,760	
	Collateral of movable/Immovable assets Local banks and financial institutions guarar Government guarantee	itee	43,253,409,412 3,280,501,900	35,696,330,189 4,851,713,451 1,037,291,472	11.(a)	Consolidated Borrowing from Bangladesh Bank and Other F Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	mancial instituti	3,677,276,377	17,088,212,575	14.1	Add: Share Dividend (stock)  Percentage of Shareholdings at the Closing		4,487,536,620	839,132,860 4,487,536,620	
	Export documents Fixed deposits receipts FDR of other banks		3,108,619,922 1,876,490,510 47,772,187	3,082,096,689 2,075,579,623 130,891,399	11.1	Jamuna Bank Securities Limited  As per Following Segregation Secured by Call Money Receipt (CMR)		3,677,276,377	17,088,212,575		Particulars 31 De Sponsors	Amount in Taka ecember*13 31 December* 2,608,273,730 2,607,665,98	31 December'13 58.12	58.11	
	Government bonds Personal guarantee Other securities		21,872,011 10,176,226,642 5,904,404,095	2,391,598 4,534,067,139 3,476,672,422		Secured by Treasury bills Secured by others Unsecured		3,677,276,377	17,088,212,575		Financial Institutions Foreign investors Non-resident Bangladeshi	473,593,740 226,613,85 - 526,70	0 -	5.05 0.01	
			67,669,296,680					3,677,276,377	17,088,212,575		General Public Total	1,405,669,150 1,652,730,09 4,487,536,620 4,487,536,62	31.32 100.00		