JAMUNABANK

Financial Statements 2013

Notes to the Financial Statements
For the year ended 31 December 2013

		31.12.2013 Taka	31.12.2012 Taka
39.(a)	**Consolidated Earning per Share**		
	Net profit after tax (Numerator)	1,144,478,934	1,110,316,790
	No of ordinary shares outstanding (Denominator)	448,753,662	448,753,662
		2.55	2.47
40	**Receipt from Other Operating Activities**		
	Charges on account closing	1,391,799	932,845
	Charges on clearing	498,963	284,452
	Interest income on card	3,157,128	1,613,061
	Reimbursement from VISA	2,884,503	2,211,751
	Project examination fee	604,204	166,250
	Cheque book issuance fee	11,401,882	10,163,664
	Supervision charge on lease finance	43,880	178,300
	Service charge	99,527,806	90,974,207
	Postage charges recovery	19,890,801	19,345,498
	Telephone, telex, SWIFT & e-mail recovery	39,138,917	36,768,506
	Incidental charges	1,997	1,675
	Documentation/ Processing Charge	35,511,835	35,323,673
	Rent on locker	916,700	656,400
	Sale on lease finance	458,886	53,520
	Risk fund	3,785,470	1,742,303
	Recovery of loan previously written off	1,500,000	8,025,000
	Profit on Sale of Fixed Assets	-	7,956,065
	Other receipts	127,931,936	89,774,957
	Offshore Banking Unit	66,096	164,196
		348,712,803	306,336,324
40.(a)	**Consoliadted receipt from Other Operating Activities**		
	Jamuna Bank Limited	348,712,803	306,336,324
	Jamuna Bank Capital Management Limited	-	1,039,479
	Jamuna Bank Securities Limited	-	-
		348,712,803	307,375,803
41	**Payment to Other Operating Activities**		
	Rent, taxes, insurance.	280,421,285	210,374,280
	Legal expenses	7,179,761	4,909,393
	Auditors' fees	345,000	345,000
	Directors' fees	5,823,308	6,712,959
	Bank charges	4,612,129	2,912,378
	Security & cleaning services	84,005,952	63,872,320
	Other professional charges	1,611,628	2,455,573
	Entertainment	25,414,568	22,860,021
	Car expenses	46,450,751	26,170,830
	Books, newspaper & magazine	767,303	657,709
	Subscription & Donation	47,381,960	11,663,433
	Traveling expenses	12,068,440	11,266,443
	Conveyance, labor charges	12,404,477	9,292,456
	Repair Renovation & Maintenance	18,209,329	16,770,126
	Business development expenses	3,624,773	9,881,256
	Training expenses	3,005,245	3,254,469
	Liveries and uniform	1,153,451	1,413,580
	Annual Gen. Meeting Expenses	3,744,655	4,652,019
	CDBL/ Stock Exch. Charge	245,434	1,662,770
	Utility	6,074,185	3,681,350
	Sanitation & cleaning	2,014,682	1,935,640
	Photograph & photocopy	687,767	740,166
	Cash carrying / remit. charge	4,453,297	4,137,273
	Drinking Water Bill	2,264,208	2,068,795
	Sundry expenses	3,701,553	5,915,162
	Offshore Banking Unit	28,042	302,400
	Contribution to JBL Foundation	22,848,927	20,805,210
		600,542,112	450,713,011
42	**Other Current Liabilities**		
	Adjusting account credit	(7,913,936)	(8,597,020)
	Accrued profit on investment	(11,178,684)	(126,423,740)
	Interest suspense account	170,885,101	210,776,701
	Provision for incentive bonus	26,000,000	(115,000,000)
	Contribution to JBL Foundation	(20,805,210)	(12,350,030)
	Branch Adjustment	(104,457,339)	17,329,321
	Other liabilities -Off shore banking Unit	537,213,100	34,460,074
	Assets revaluation reserve	49,169,911	1,268,068
		638,912,943	1,463,374
43	**No of Branches (Including SME/Krishi centres)**	91	83
44	**No of Meetings:**		
	Board meetings	21	26
	Executive committee meetings	14	25
	Audit committee meetings	14	18
	Risk management committee meetings	1	-
	Shariah supervisory committee meetings	3	4

Events after the reporting period

The Board of Directors in its 239th meeting held on 27 March 2014 has recommended stock dividend @ 15% subject to the approval of the shareholders at the next Annual General Meeting.

45 Shareholding Pattern

Breakup of shareholding pattern as per clause 1.5 (xxi) of Securities and Exchange Commission notification no No.SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 issued under Section 2CC of the Securities and Exchange Ordinance, 1969, is as follows:

Sl. No.	Name of the Company	% of Shareholding
1.	Jamuna Bank Capital Management Limited	99.99984%
2.	Jamuna Bank Securities Limited	99.99995%

46 Related Party Disclosures

46.1 Loans, Advances and Lease to Directors and their related concern

Name of Directors	Relationship	Nature of Loan	Amount	Status
1. Al-Haj Nur Mohammed	Director	Credit Card	BDT 9,414.14	Regular
2. Al-Haj Nur Mohammed	Director	Credit Card	USD 181.31	Regular
3. Gazi Golam Murtoza	Director	Credit Card	BDT 8,019.62	Regular
4. Sirajul Islam Varosha	Director	Credit Card	USD 6.63	Regular

46.2 Related party transactions

The Bank concluded business deals with the following organizations in which the directors had interest for the year 2013.

For the year 2013					
Organization	Nature of Transactions	Opening Balance	Addition	Adjustment	Closing Balance
Jamuna Bank Capital Management Ltd.					
	Current Account	14	212,392	212,395	11
	Fixed Diposit	280,000,000	6,800,000	6,845,000	279,955,000
	Short Notice Deposit	23,033,315	3,297,307,617	3,289,170,973	31,169,959
	Secured Overdraft	612,024	159,883,354	160,462,549	32,829
Jamuna Bank Securities Ltd.					
	Current Account	8,314,499	112,007,059	119,422,605	898,953
	Fixed Diposit	239,714,823	14,044,244	151,012,817	102,746,250

46.3 Name of the Directors and their interest in bank

Sl. #	Name of the Directors	Status	December 2013 (%)	December 2012 (%)
1	Mr. Kanutosh Majumder	Chairman	2.01%	2.01%
2	Al-haj M.A. Khayer	Director	0.27%	0.27%
3	Engr. A.K.M. Mosharraf Hussain	Director	2.00%	2.00%
4	Engr. Md. Atiqur Rahman	Director	3.86%	3.86%
5	Mr. Golam Dastagir Gazi, Bir Protik	Director	2.00%	2.00%
6	Mr. Fazlur Rahman	Director	2.00%	2.00%
7	Al-Haj Nur Mohammed	Director	2.96%	2.96%
8	Mr. Md. Tajul Islam	Director	2.26%	2.26%
9	Mr.Sakhawat, Abu Khair Mohammad	Director	2.01%	2.01%
10	Al-haj Md. Rezaul Karim Ansari	Director	2.02%	1.86%
11	Mr. Md. Belal Hossain	Director	2.00%	2.00%
12	Mr. Md. Mahmudul Hoque	Director	2.00%	2.00%
13	Mr. Shaheen Mahmud	Director	4.74%	4.74%
14	Mr. Md. Sirajul Islam Varosha	Director	1.81%	1.81%
15	Mr. Gazi Golam Murtoza	Director	2.55%	2.55%
16	Mr. A. S. M. Abdul Halim	Independent Director	0.00%	0.00%
17	Mr. Narayan Chandra Saha	Independent Director	0.00%	0.00%
18	Mr. Chowdhury Mohammad Mohsin	Independent Director	0.00%	0.00%
19	Mr. Md. Rafiqul Islam	Independent Director	0.00%	0.00%
20	Mr. Shafiqul Alam	Managing Director	-	-

46.4 Name of the directors and their interest in different entities.

Sl No.	Name	Designation	Entities where they have interest	Position with the entities /companies
1.	Mr. Kanutosh Majumder	Chairman	1. New Generation Construction Co. Ltd.	Director
			2. Crossworld Telecommunications Ltd.	Chairman
			3. New Generation Property Services Ltd.	"
2.	Al-Haj M. A. Khayer	Director	1. East Asia Company Ltd.	MD & Chairman
			2. Reo Movies	"
3.	Engr. A.K.M. Mosharraf Hussain	Director	1. Amex Ltd.	Managing Director
			2. Amotex Ltd.	"
			3. Adhunik Poshak Shilpa Ltd.	"
			4. Burungi Sportswear Ltd.	"
			5. Barura Textile Products Ltd.	Chairman
			6. Crazy Fashions Ltd.	Managing Director
			7. Civil Dresses Ltd.	"
			8. International Trading Services Ltd.	"
			9. Kazipur Fashions Ltd.	"
			10. Matexport (BD) Ltd.	"
			11. Peak Fashions Ltd.	"
			12. Standard Garments Industries Ltd.	"
			13. Standard Fashions Ltd.	Chairman
			14. Standard Stitches Ltd.	Managing Director
			15. Standard Group Ltd.	"
			16. Shams Styling Wears Ltd.	"
			17. Sterling Designs Ltd.	"
			18. Tulagaon Fashion Ltd.	Chairman
			19. Tip Top Fashions Ltd.	Managing Director
			20. Transworld Sweaters Ltd.	"
			21. The Civil Engineers Ltd.	Chairman
			22. Wear Mag Ltd.	Managing Director
			23. Your Fashions Sweater Ltd.	"
			24. Aman Bangladesh Ltd.	Director
			25. United Financial Trading Company Ltd.	"
			26. Inno Chemicals Ltd.	"

Notes to the Financial Statements
For the year ended 31 December 2013

Sl No.	Name	Designation	Entities where they have interest	Position with the entities /companies
4.	Engr. Md. Atiqur Rahman	Director	1. Amex Ltd.	Chairman
			2. Amotex Ltd.	"
			3. Adhunik Poshak Shilpa Ltd.	"
			4. Burungi Sportswear Ltd.	"
			5. Barura Textile Products Ltd.	Managing Director
			6. Crazy Fashions Ltd.	Chairman
			7. Civil Dresses Ltd.	"
			8. International Trading Services Ltd.	"
			9. Kazipur Fashions Ltd.	"
			10. Matexport (BD) Ltd.	"
			11. Peak Fashions Ltd.	"
			12. Standard Garments Industries Ltd.	"
			13. Standard Fashions Ltd.	Managing Director
			14. Standard Stitches Ltd.	Chairman
			15. Standard Group Ltd.	"
			16. Shams Styling Wears Ltd.	"
			17. Sterling Designs Ltd.	"
			18. Tulagaon Fashion Ltd.	Managing Director
			19. Tip Top Fashions Ltd.	Chairman
			20. Transworld Sweaters Ltd.	"
			21. The Civil Engineers Ltd.	Managing Director
			22. Wear Mag Ltd.	Chairman
			23. Your Fashions Sweater Ltd.	"
			24. Aman Bangladesh Ltd.	Director
			25. United Financial Trading Company Ltd.	"
			26. Inno Chemicals Ltd.	Chairman
5.	Mr. Golam Dastagir Gazi, Bir Protik	Director	1. Gazi Tanks	Proprietor
			2. Gazi Tyre	"
			3. Gazi International	"
			4. Gazi Sinks	"
			5. Gazi Networks Ltd.	Chairman
			6. Gazi Satellite Television Ltd.	Managing Direcor
			7. Gazi Auto Tyres	Proprietor
			8. Gazi Associates	"
			9. Gazi Auto Mobiles	"
6.	Mr. Fazlur Rahman	Director	1. City Vegetable Oil Mills Ltd.	Managing Director
			2. Farzana Oil Refineries Ltd.	"
			3. Hasan Flour Mills Ltd.	"
			4. Hasan Plastic Ind. Ltd.	"
			5. City PET Ind. Ltd.	"
			6. Hasan Containers Ltd.	Chairman
			7. City Dal Mills Ltd.	Managing Director
			8. Hamida Plactic Containers Ltd.	"
			9. Shampa Flour Mills Ltd.	"
			10. City Fibres Ltd.	"
			11. City Sugar Industries Ltd.	"
			12. City Food Products Ltd.	"
			13. City Navigations Ltd.	"
			14. CSI Power & Energy Ltd.	Chairman
			15. Rahman Synthetics Ltd.	"
			16. M. Hasan & Co.	Proprietor
			17. Hasan Securities Ltd.	Chairman
			18. City Burn Oil Ltd.	Managing Director
			19. City Feed Products Ltd.	"
			20. Somoy Media Ltd.	Chairman
7	Al-Haj Nur Mohammed	Director	1. Munshigonj Chamber of Commerce & Industry	President
8.	Mr. Md. Tajul Islam	Director	1. Fabian Indus. Ltd.	Managing Director
			2. Fabian Zip-Fastener Indus. Ltd.	"
			3. Fabian Multiplex Indus. Ltd.	"
			4. Fabitex Indus. Ltd.	"
			5. Fabian Thread Ltd.	"
			6. Tafop Apparels Ltd.	"
			7. Standard Laboratories Ltd.	"
			8. Fabian Paper & Board	"
			9. Fabian Metal Products Ltd.	"
9.	Mr. Sakhawat, Abu Khair Mohammad	Director	1. Robintex (Bangladesh) Ltd.	Managing Director
			2. Complex (Bangladesh) Ltd.	"
			3. Robin Apparel Ltd.	"
			4. Robin Knitwear Ltd.	"
			5. Islamic Finance & Investment Ltd.	Vice Chairman
			6. International Holding Ltd.	Sponsor Director
			7. Eastern University	Board of Trustee (member)
10.	Al-Haj Md. Rezaul Karim Ansari	Director	1. Karim Leathers Ltd.	MD & Chairman
			2. Kamtex Ltd.	Chairman
11	Mr. Md. Belal Hossain	Director	1. Belcon Co. (Pvt.) Ltd.	Chairman
			2. Nadia Food & Agro Industry (Pvt.) Ltd	Managing Director
			3. B.H. Specilist Cold Store (Pvt.) Ltd.	"
			4. B. H. Hightech Food Ind. (Pvt.) Ltd.	"
			5. M/s. Belal Hossain	"
			6. National Rice Mill	"
			7. Bondhu Rice Mill	"
12	Mr. Md. Mahmudul Hoque	Director	1. Anlima Textile Ltd.	Managing Director
			2. Anlima Yarn Dying Ltd.	"
			3. Precision Energy Ltd.	Chairman
13	Mr. Shaheen Mahmud	Director	1. Cotton Group	Chairman
14	Mr. Md. Sirajul Islam Varosha	Director	1. R. K. Metal Indus. Ltd.	Managing Director
			2. S.V. Tobacco Co.	Proprietor
			3. Siam Enterprise	"
			4. Amazon Tex Knit Fashion Ltd.	Chairman
			5. Karim Impex Ltd.	"
			7. Wari Golden Hospital & Diagnostic Company Ltd.	Director
15.	Mr. Gazi Golam Murtoza	Director	1. Gazi Networks Ltd.	Managing Director
			2. Gazi Satellite Television Ltd.	Director
			3. Gazi Pipes	Proprietor
			4. Gazi Foundry	Proprietor
			5. Gazi Power Company	Proprietor
			6. Gazi Communication	Proprietor
16.	Mr. A. S. M. Abdul Halim	Independent Director	-	-
17.	Mr. Narayan Chandra Saha	Independent Director	-	-
18.	Mr. Chowdhury Mohammad Mohsin	Independent Director	1. Engineer Chowdhury Mohammad Mohsin Foundation for Human Resources Development (ECMMFHRD), Chittagong	Founder Trustee & Treasurer
			2. Lion Muklesur Rahman Foundation, Chittagong.	Vice Chairman
19.	Mr. Md. Rafiqul Islam	Independent Director	-	-

47 Audit Committee

a) Particulars of Audit Committee

Audit Committee was constituted/reconstituted by the Board of the Directors of the Bank in the light of Bangladesh Bank Guideline(s) as well as Notification(s) time to time issued by the Bangladesh Securities and Exchange Commission (BSEC). The Board of Directors in its 202nd meeting held on 09-07-2012 reconstituted the Audit Committee consisting of following members of the Board of Directors of the Bank :

Members of the Audit Committee of the Board of Directors up to 31-10-2013 :

Sl.	Name	Relationship with the	Position	Educational qualification
1.	Mr. A. S. M. Abdul Halim	Independent Director	Chairman	M. Com
2.	Al-Haj Nur Mohammed	Director	Member	B.A.
3.	Mr. Sakhawat, Abu Khair Mohammad	Director	Member	M.S.C
4.	Mr. Md. Sirajul Islam Varosha	Director	Member	B. Com
5.	Mr. Kanutosh Majumder	Director	Member	M. Com

However, in accordance with BRPD Circular No. 11 dated 27-10-2013 issued by Bangladesh Bank, the Board of Directors of the Bank felt it necessary to comply with the Bangladesh Bank guideline(s). Accordingly, the Board in its 233rd meeting held on 28-10-2013 reconstituted the Audit Committee composing/comprising of members including 2 (two) independent Directors as enumerated in the Guideline(s)/Circular(s) :

Members of the Audit Committee of the Board of Directors from 01-11-2013 :

Sl.	Name	Relationship with the	Position	Educational qualification
1.	Mr. A. S. M. Abdul Halim	Independent Director	Chairman	M. Com
2.	Mr. Golam Dastagir Gazi, Bir Protik	Director	Member	B.S.C
3.	Al-haj Md. Rezaul Karim Ansari	Director	Member	S.S.C & Fazil
4.	Mr. Md. Sirajul Islam Varosha	Director	Member	B.Com
5.	Mr. Md. Rafiqul Islam	Independent Director	Member	M. A

b) During the year ended 31 December 2013, 14 (fourteen) meetings of the Audit Committee were held.

c) Steps have been taken for implementation of an effective internal control procedure of the Bank:

The Committee reviewed the reports of the Internal Control and Compliance Division in respect of the operation of different Branches and Divisions of Head Office of the Bank, assessed risks associated with credit, trade finance & operations, sketched the strategies to mitigate those risks and placed reports before the Board of Directors at intervals so as to ensure compliance and mitigate risks in different arena of banking operations. The Audit Committee also evolved the policy outlines for establishing corporate governance through the Board of Directors. In accomplishing the responsibilities the Audit Committee adheres to the guidelines contained in BRPD Circular No 12 dated 23 December 2002 of Bangladesh Bank.

48 Shariah Supervisory Committee

The Board constituted Shariah Supervisory Committee of Jamuna Bank Ltd. with the following members:

Sl #	Name	Status with the committee	Educational Qualification	Status with the Bank
1	Prof. Dr. Muhammad Mustafizur Rahman	Chairman	Ph. D.	-
2	Prof. Mowlana Md. Salahuddin	Member	Post Graduate (Islamic Studies)	-
3	Mawlana Abdur Razzak	Member	Kamil Hadith, Tafsir, Arabic Literature, Fiquah	-
4	Hafez Mawlana Mufti Ruhul Amin	Member	Post Graduate (Arabic)	-
5	Mr. M. Azizul Haque	Member	M.A. in Economics	-
6	Professor Shahidul Islam Barakati	Member	M.A. Mphil	-
7	Alhajj Mawlana Md. Sadequl Islam	Member	Kamil, B.A (Hon's), M.A.	-
8	Mr. Shafiqul Alam	Member	M.S.S	Managing Director

During the year 2013, (3) three meetings of the Shariah Supervisory Committee were held.

During the year 2013, the following issues were discussed in the meetings:

- Discussion about Islamic Banking operations;
- Provisional & Actual profit rate for Islamic banking branches
- Rules & Method of Investment for Islamic Banking Branches.
- Discussion about various Financial Statements of Islamic Banking branches;
- Guidelines given as to treatment of profit on overdue investments through Compensation Account.

49 Information about Segment Reporting

The bank operates under the following business segments:

Particulars	Conventional	Islamic	Total
Total Operating Income	5,422,521,536	213,136,407	5,635,657,943
Allocated Expenses	2,618,459,107	48,290,017	2,666,749,124
Operating Profit (Before Tax & Provision)	2,804,062,429	164,846,390	2,968,908,819
Total Provision (Loans/Advances & Others)	706,865,054	-	706,865,054
Profit Before Tax	2,262,043,766	-	2,262,043,766
Provision for Income Tax	1,126,852,246	-	1,126,852,246
Net Profit	1,135,191,520	-	1,135,191,520
Segment Assets	112,465,844,893	3,215,796,390	115,681,641,283
Segment Liabilities	103,584,909,675	3,215,796,390	106,800,706,064

The bank operates under the following geograpical segments:

Particulars	Bangladesh	Off Shore Banking Unit	Total
Total Operating Income	5,629,476,490	6,181,453	5,635,657,943
Allocated Expenses	2,664,073,890	2,675,234	2,666,749,124
Operating Profit (Before Tax & Provision)	2,965,402,600	3,506,219	2,968,908,819
Total Provision (Loans/Advances & Others)	706,865,054	-	706,865,054
Profit Before Tax	2,262,043,766	-	2,262,043,766
Provision for Income Tax	1,126,852,246	-	1,126,852,246
Net Profit	1,135,191,520	-	1,135,191,520
Segment Assets	115,092,412,241	589,229,042	115,681,641,283
Segment Liabilities	106,211,477,023	589,229,042	106,800,706,064

50 Highlights on the overall activities of the bank

Highlights on the overall activities of the bank have been furnished in annexure-E.

Dhaka,
27 March 2014

Managing Director | Director | Director | Chairman

Annexure-A

Sl. NO.	Name of the Foreign Bank	Currency Name	As on 31 December 2013 Amount in Foreign Currency	Conversion Rate	Amount in BDT	As on 31 December 2012 Amount in Foreign Currency	Conversion Rate	Amount in BDT
1	AB Bank Ltd., Mumbai, India	ACUD	16,828.82	77.6350	1,290,878	254,843.75	80.4850	20,511,097
2	Axis Bank Ltd., Kolkata, India	ACUD	88.41	77.6350	6,866	88.41	80.4850	7,118
3	Bank Al Bilad, Riyadh, K.S.A	SAR	11,725.00	20.7942	243,942	11,175.00	21.5153	240,385
4	Bank of Bhutan, Bhutan	ACUD	145,698.32	77.6350	11,311,289	168,340.31	80.4850	13,634,725
5	Citi NA, NY, USA	USD	-	-	-	(101,627.80)	80.4850	(8,178,318)
6	Commerzbank AG, Germany	EUR	131,747.87	106.4965	14,029,893	(45,405.14)	106.2206	(4,822,062)
7	Emirates NBD Bank	AED	25,000.00	21.1988	529,760	-	-	-
8	Habib American Bank, NY,USA	USD	220,026.67	77.6350	17,081,016	3,276,676.92	80.4850	322,753,820
9	Habib Bank AG,Zurich,Switzerland	CHF	59,485.04	86.8676	5,171,529	14,913.73	88.1063	1,314,875
10	HSBC Bank,NY,USA	USD	400,726.89	77.6350	31,113,432	3,774,997.75	80.4850	342,786,256
11	ICICI Bank Ltd. India	ACUD	330,791.84	77.6350	25,676,343	330,013.79	80.4850	26,560,598
12	ICICI Bank Ltd. Hong Kong	USD	120,036.32	77.6350	9,321,280	179,012.57	80.4850	14,407,827
13	JPMorgan Chase Bank N.A. NY, USA	USD	95,829.49	77.6350	7,434,195	2,272,294.39	80.4850	182,885,614
14	Mashreq Bank Plc, Mumbai,India	ACUD	116,483.05	77.6350	9,043,162	138,802.28	80.4850	10,700,077
15	Mashreq Bank Plc,NY,USA	USD	239,494.38	77.6350	18,593,148	6,607,976.60	80.4850	536,281,799
16	Nepal Bangladesh Bank Ltd,Nepal	ACUD	89,333.30	77.6350	6,935,800	223,428.50	80.4850	17,982,645
17	Standard Chartered Bank,Karachi, Pakistan	ACUD	43,054.07	77.6350	3,342,509	42,963.71	80.4850	3,457,994
18	Standard Chartered Bank,London,UK	GBP	21,230.23	127.8134	2,714,348	44,178.29	130.0848	5,746,029
19	Standard Chartered Bank,NY,USA	USD	140,230.76	77.6350	10,887,871	3,587,509.30	80.4850	288,638,843
20	Standard Chartered Bank,Srilanka	ACUD	16,130.86	77.6350	1,252,539	52,315.84	80.4850	4,209,746
21	Standard Chartered Bank,Tokyo, Japan	YEN	13,212,570.00	0.7412	9,793,828	8,503,601.38	0.9383	8,041,486
22	Standard Chartered Bank,Mumbai, India	ACUD	(30,541.17)	77.6350	(2,326,228)	51,071.54	80.4850	4,126,469
23	The Bank of Nova Scotia, Canada	CAD	56,682.98	73.5098	4,169,845	24,475.00	0.0000	1,970,963
24	UBAF (Hong Kong) Ltd., Hong Kong	USD	938.39	77.6350	72,836	32,418.26	80.4850	2,608,630
25	Unicredit Bank, Germany	EUR	89,878.03	106.4965	9,571,481	9,091.21	106.2206	965,675
				Total	188,134,672		Total	1,299,106,835

As on 31 December 2013			As on 31 December 2012		
Currency	Amount	%	Currency	Amount	%
USD	94,981,727	50.48%	USD	1,124,245,951.19	90.73%
ACUD	47,432,928	25.21%	ACUD	101,179,754.18	8.17%
SAR	243,942	0.13%	SAR	455,585.42	0.04%
GBP	4,516,848	2.40%	GBP	5,746,029.41	0.46%
EURO	21,379,961	11.36%	EURO	-9,897,286.57	-0.81%
YEN	9,793,828	5.21%	YEN	8,041,484.66	0.65%
CHF	5,171,529	2.75%	CHF	1,314,874.63	0.11%
AED	529,760	0.28%	CAD	1,974,963.00	0.16%
CAD	4,169,845	2.18%	-	0.00	0.00%
Total	188,134,672	100%	Total	1,299,106,835	100%

Annexure-B

Details of Information on advances more than 10% of bank's total capital (Funded & Non funded)

Number of clients with amount of outstanding and classified loans to whom loans and advances sanctioned exceeds 10% of total capital of the Bank. Total capital of the Bank was Tk. 925.97 crore as at 31 December 2013 (Tk. 860.52 crore in 2012)

(Figures are in Lac)

SL	Name of Customer	Outstanding as on 31-12-2013 Funded	Non- Funded	Total	2012
1	Abdul Monem Limited	9,051.32	29,106.53	38,157.85	7,783.75
2	Abir Enterprise.			-	992.28
3	Abul Khair steel Industries Ltd	5,210.00	8,314.36	13,524.36	2,091.23
4	Apex Adelchi Footwear Ltd.	8,710.16	-	8,710.16	
5	Anwer Khan Modern Hospital Ltd.	8,393.69	40.52	8,434.21	
6	Bismillah Towels Group	16,001.75	-	16,001.75	15,380.13
7	Bangla Trac Communications Ltd.	11,400.00	3,500.00	14,900.00	
8	Banglalink Digital Communication Ltd.	1,000.00		1,000.00	
9	Designtex Group	8,248.72	11,230.70	19,479.42	12,336.95
10	Durable Plastic Ltd.& Its Sister Concern	-	-	-	2,484.40
11	Ekram Sweaters Ltd.	-	-	-	1,824.39
12	Electra International Ltd	2,107.47	119.12	2,226.59	1,193.26
13	Epyllion Group	1,686.85	4,170.75	5,857.60	3,291.16
14	Grameen Phone Ltd.	9,999.53		9,999.53	
15	Gold Star Fashion Ltd.	2,150.62	2,874.40	5,025.02	10,659.50
16	Jamuna Group			-	5,264.09
17	Kabir Steel Re-Rolling Mills Ltd	10,473.29	4,681.80	15,155.09	252.00
18	M.A. Matin Cotton Mills Ltd.	1,008.97	1,725.73	2,734.70	1,480.98
19	MEB Group 1. A.k Enterprise			-	1,976.80
20	Modern Group			-	5,454.51
21	MRS Industries Ltd.			-	0.42
22	National Development engineers Ltd	-	184.11	184.11	1,988.17
23	Nitol Motors Ltd.	6,878.26	296.77	7,175.03	5,314.56
24	Noapara Trade International			-	10,257.91
25	Noman Weaving Mills Ltd.			-	963.74
26	Paradise Cables Ltd.			-	1,918.46
27	Partex Furniture Industries Ltd.	3,527.14	601.34	4,128.48	8,045.26
28	Partex Plastics Ltd	3,092.00	661.64	3,753.64	5,935.67
29	PNR Industries Ltd.	5,690.26	1,868.49	7,558.75	
30	R. S. & T International	8,725.49		8,725.49	10,367.54
31	Rangs Group			-	4,534.90
32	Rising Steel Ltd.			-	4,319.54
33	Rising Group	4,934.20	3,185.11	8,119.31	5,438.77
34	Salta Group			-	4,815.04
35	Seiko Steel Mills Limited			-	2,950.68
36	Sheikh Enterprise & Afsawna Sawmill & Furniture Industry			-	3,550.67
37	Shahan Colours Ltd.			-	6,581.20
38	Square Toiletries Ltd.		320.60	320.60	
39	Super Formica & Lamination			-	11,140.34
40	Super Oil Refinary Ltd.	4,090.65	10,061.30	14,151.95	
41	United Sugar Mills Ltd.	-	5,345.66	5,345.66	6,713.24
	Total	132,380.37	88,288.93	220,669.30	167,301.54

Annexure-C
Schedule of Fixed Assets
As on 31 December 2013

Amount in Taka

Particulars	COST Balance as on 01.01.2013	Addition during the Year	Adjustment	Balance as on 31.12.2013	Dep. Rate	DEPRECIATION Balance as on 01.01.2013	Charged during the year	Adjustment	Balance as on 31.12.2013	Written down Value as on 31.12.2013
Main Operation										
Land	1,460,000,000	-	-	1,460,000,000	0%	-	-	-	-	1,460,000,000
Building	99,952,930	-	-	99,952,930	2.5%	1,181,880	983,908	-	2,165,788	97,787,022
Furniture & Fixture	384,449,317	77,315,081	300,953	461,463,365	10%	123,060,101	38,806,059	230,854	161,705,446	299,778,519
Equipment & Machinery	899,095,085	162,884,440	2,757,990	959,221,535	15%	196,776,529	82,633,934	1,525,180	277,885,277	681,336,265
Vehicles	43,646,325	3,375,080	-	47,005,325	20%	24,565,371	6,666,372	-	31,231,743	15,783,582
Books	716,918	-	-	716,918	20%	712,918	3,095	-	715,613	305
Off Shore Banking Unit	-	-	-	-		-	-	-	-	-
Furniture & Fixture	349,233	452	-	349,685	10%	17,443	17,060	-	34,503	315,129
Equipment & Machinery	897,331	89,678	-	1,086,909	15%	93,781	108,610	-	202,391	884,518
As on 31.12.2013	2,428,409,814	243,664,077	3,058,943	2,668,014,952		346,360,127	128,816,779	1,756,034	473,421,872	2,194,594,580
As on 31.12.2012	2,225,573,652	211,448,575	8,748,203	2,428,409,814		253,887,845	106,311,969	7,765,688	346,360,127	2,082,050,781

Annexure-D
Schedule of tax position as on 31 December 2013

Accounting Year	Assessment Year	Tax provision as per accounts	Tax as per assessment order	Excess / (Shortage) of provision	Present status
2001	2002 - 03	-	-	-	Settled
2002	2003 - 04	149,745	2,213,562	(2,063,817)	Settled
2003	2004 - 05	49,831,708	45,512,348	4