

Annexure-F Minimum Capital Requirement (MCR) as per BASEL-II Under Risk Based Capital Adequacy As on 31 December 2013

Particulars	Amount (Tk.)
A. Eligible Capital:	
1. Tier-1 (Core Capital)	7,763,329,078
2. Tier-2 (Supplementary Capital)	1,496,470,386
3. Tier-3 (eligible for market risk only)	-
4. Total Eligible Capital (1+2+3)	9,259,799,464
B. Total Risk Weighted Assets (RWA):	83,421,378,445
C. Capital Adequacy Ratio (CAR) (A4/B)*100	11.10%
D. Core Capital to RWA (A1/B)*100	9.31%
E. Supplementary Capital to RWA (A2/B)*100	1.79%
F. Minimum Capital Requirement (MCR)	8,342,137,845

Risk Weighted Assets (RWA) As on 31 December 2013

SI #	Particulars	Amount (Tk.)
A. Credit Risk:		
On-Balance sheet	69,246,897,246	
Off-Balance sheet	58,719,214,764	
	10,527,682,482	
B. Market Risk	5,770,447,831	
C. Operational Risk	8,404,033,368	
Total: RWA (A+B+C)	83,421,378,445	

Annexure-G-1 (Off-shore Banking Unit) Balance Sheet As on 31 December 2013

Notes	31.12.2013		31.12.2012
	USD	Taka	Taka
PROPERTY AND ASSETS			
Cash	-	-	-
Cash in hand (including foreign currencies)	-	-	-
Balance with Bangladesh Bank and Sonali Bank (including foreign currencies)	-	-	-
Balance with other banks and financial institutions		17,754	5,587
In Bangladesh	227	17,754	5,587
Outside Bangladesh	-	-	-
Money at call and short notice		-	-
Investment	-	-	-
Government	-	-	-
Others	-	-	-
Loans, advances and leases	7,529,937	588,238,653	52,416,189
Loans, cash credits, overdrafts etc.	-	-	-
Bills purchased and discounted	7,529,937	588,238,653	52,416,189
Fixed assets including premises, furniture and fixtures	12,419	969,845	1,073,318
Other assets	36	2,790	3,158
Non-banking assets	-	-	-
Total property & Assets	7,542,619	589,229,042	53,498,251
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions	6	-	-
Deposit and other accounts	7	152,903	11,944,761
Other liabilities	8	7,389,716	577,284,281
Total Liabilities		7,542,619	589,229,042
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements	-	-	8,718,365
Letter of credit	-	-	8,718,365
Letter of guarantee	-	-	-
Bills for collection	-	-	-
Other contingent liabilities	-	-	-
Other commitments:			
Documentary credit and short term trade-related transactions	-	-	-
Forward assets purchased and forward deposits placed	-	-	-
Undrawn note issuance and revolving underwriting facilities	-	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-	-
Total Off-Balance Sheet Items including Contingent liabilities			8,718,365

The annexed notes form an integral part of the Balance Sheet.

Annexure-G-2 (Off-shore Banking Unit) Profit and Loss Account For the year ended 31 December 2013

Notes	2013		2012
	USD	Taka	Taka
Operating Income			
Interest income	9	130,185	10,192,155
Less: Interest paid on deposits and borrowings	10	52,380	4,100,833
Net interest income		77,805	6,091,322
Investment income	-	-	-
Commission / fees, exchange earnings and brokerage	11	307	24,035
Other operating income	12	844	66,095
Total Operating Income (A)		78,956	6,181,453
Operating Expenses			
Salary and allowances	13	29,356	2,298,286
Rent, taxes, insurance, electricity etc.	14	-	8,877
Postage, stamp, telecommunication etc.	15	283	22,146
Stationery, printing, advertisement etc.	16	2,085	163,257
Depreciation and repairs and maintenance of bank's assets	17	2,088	163,503
Other expenses	18	256	28,042
Total operating expenses (B)		34,069	2,675,234
Profit/(Loss) before provision (A-B)		44,887	3,506,219

The annexed notes form an integral part of the Profit and Loss Account.

(Off-shore Banking Unit) Cash Flow Statement For the year ended 31 December 2013

A. Cash flow from operating activities	2013		2012
	USD	Taka	Taka
Interest receipts	130,185	10,192,155	6,099,729
Interest payments	(52,380)	(4,100,833)	(60,469)
Payment to employees	(29,356)	(2,298,286)	(2,617,772)
Payment to suppliers	(2,368)	(185,402)	(16,944)
Receipts from other operating activities	1,151	90,131	220,453
Payment to other operating expenses	(2,345)	(191,546)	(340,279)
Operating profit before changes in operating assets and liabilities (i)	44,887	3,506,219	3,284,718
Increase / (decrease) in operating assets and liabilities			
Loans and advances to customers	(6,858,967)	(535,822,464)	(50,528,763)
Other assets	5	367	7,637,908
Deposits from customers	(22,645)	(1,769,021)	13,713,782
Other liabilities	6,835,555	533,993,592	26,884,760
Cash received from operating assets and liabilities (ii)	(46,050)	(3,597,525)	(2,292,313)
Net cash flow from operating activities (A=ii)	(1,163)	(91,306)	992,405
B. Cash flow from investing activities			
Purchase of property, plant & equipment	1,321	103,473	(986,818)
Net cash used in investing activities (B)	1,321	103,473	(986,818)
C. Cash flow from financing activities			
Borrowing from Bangladesh Bank	-	-	-
Net cash used in financing activities (C)			
Net increase in cash (A+B+C)	157	12,167	5,587
Opening Cash and cash equivalent as at 01 January	70	5,587	-
Cash and cash equivalent as at 31 December	227	17,754	5,587

(Off-shore Banking Unit) Notes to the Financial Statements For the year ended 31 December 2013

- Status of the units:**
Off-shore Banking Unit (OBU) is a separate business unit of Jamuna Bank Limited, governed under the Rules and Guidelines of Bangladesh Bank. The Bank obtained the Offshore Banking Unit permission vide letter no. BRPD (P-3) 744 (107)/2009-4642 dated 22 December, 2009. The Bank commenced operation of this unit from 22 April, 2010 and its office is located at Land View Commercial Center, 28 Gulshan North C/A, Gulshan, Dhaka.
- Principal activities**
The principal activities of the units are to provide all kinds of commercial banking services to its customers through its off-shore Banking Units in Bangladesh.
- Significant accounting policy**
- Basis of accounting**
The accounting records of the unit are maintained in USD forms and the financial statements are made up to 31 December each year, and are prepared under the historical cost convention and in accordance with first schedule of Bank Companies Act (BCA) 1991 as amended by Bangladesh Bank (Central Bank) BRPD Circular No.14 dated 25 June 2003, other Bangladesh Bank circulars, International Financial Reporting Standards adopted as Bangladesh Accounting Standards (BAS), the Companies Act 1994, the Listing Regulations of the Stock Exchanges, the Securities and Exchange Rule 1987 and other laws and rules applicable in Bangladesh on a going concern basis.
- Use of estimates and judgements**
The preparation of financial statements requires management to make judgement, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses, actual results may differ from these estimates.
- Foreign currency transaction**
Foreign currency transaction are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per BAS-21 "The Effects of Changes in Foreign Exchange Rates". Foreign currency balances held in US Dollar are converted into Taka at weighted average rate of inter-bank market as determined by Bangladesh Bank on the closing date of every month. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying rates of New York closing of the previous day and converted into Taka equivalent.
- Fixed assets and depreciation**
 - All fixed assets are stated at cost less accumulated depreciation as per BAS-16 "Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.
 - Depreciation is charged for the year at the following rates on straight line method on all fixed assets.

Category of fixed assets	Rate
Furniture and fixtures	10%
Office equipment	15%
- Allocation of common expenses**
Establishment expenses in the nature of rent, rates, taxes, electricity and lighting and audit fee have not been separately accounted for in the Financial Statements.

(Off-shore Banking Unit) Notes to the Financial Statements For the year ended 31 December 2013

	31.12.2013		31.12.2012
	USD	Taka	Taka
3. Loans and advances			
3.1 Loans, cash credits and overdrafts etc. in Bangladesh			
Overdraft	-	-	-
Term loan	-	-	-
Loan against Accepted Bills	-	-	-
Payment against documents	-	-	-
Outside Bangladesh			
3.2 Bills purchased and discounted			
Payable in Bangladesh			
Inland bills purchased	-	-	-
Foreign bills purchased and discounted	7,529,937	588,238,653	52,416,189
3.3 Maturity grouping of bills purchased and discounted			
Payable within 1 month	-	-	-
Over 1 month but less than 3 months	-	-	-
Over 3 months but less than 1 year	7,529,937	588,238,653	52,416,189
1 year or more	-	-	-
3.4 Geographical location - wise loans and advances			
Dhaka Division	7,529,937	588,238,653	52,416,189
Chittagong Division	-	-	-
3.5 Sector - wise loans in Bangladesh			
Government and autonomous bodies	-	-	-
Financial Institutions (Public and Private)	-	-	-
Other public sector	-	-	-
Private sector	7,529,937	588,238,653	52,416,189
Outside Bangladesh			
4. Fixed assets including furniture & fixture and office equipment at WDV			
Furniture & fixture	1,474	115,129	133,256
Office equipment	10,945	854,716	940,062
5. Other assets			
Interest receivable	-	-	-
Stamp in hand	36	2,790	3,158
Balance with main operation	-	-	-
6. Borrowing from other Banks/Financial Institutions			
6.1 Maturity grouping of Borrowings			
Repayable on demand:	-	-	-
Repayable within 1 month:	-	-	-
Over 1 month but within 6 months:	-	-	-
Over 6 months but within 1 year:	-	-	-
Over 1 year but within 5 years:	-	-	-
7. Deposits and other accounts			
Current deposits & other accounts	21,115	1,649,501	243,306
Fixed deposits	131,788	10,295,260	13,470,475
7.1 Maturity grouping deposits			
Repayable on demand:	21,115	1,649,501	243,306
Repayable within 1 month:	-	-	-
Over 1 month but within 6 months:	105,430	8,236,208	10,776,380
Over 6 months but within 1 year:	26,358	2,059,052	2,694,095
Over 1 year but within 5 years:	-	-	-
8. Other liabilities			
Accrued interest	714	56,768	-
Adjusting account credit	962	28,251	35,236
Balance with main operation	7,343,754	573,694,042	36,529,726
Surplus of profit & loss account transferred to main operation	44,887	3,506,219	3,219,507
9. Interest income			
Interest on advances	130,185	10,192,155	6,099,729
10. Interest paid on deposit and borrowings			
Interest on deposits	52,380	4,100,833	60,469
Interest on borrowings	-	-	-
11. Commission / fees, exchange earnings and brokerage			
Commission & fees	307	24,035	56,257
Exchange gain and brokerage	-	-	-
12. Other operating income			
Postage charges recovery	-	-	3,999
Documentation & processing charge	-	-	34,194
Telephone, telex, SWIFT & e-mail recovery	-	-	41,592
Miscellaneous	844	66,096	84,411
13. Salaries and allowances			
Basic pay	14,164	1,108,885	1,202,526
Allowances	11,333	887,275	1,118,078
Salary casual staff	-	-	53,248
Bonus	2,443	191,239	243,921
Provident fund	1,416	110,888	-
14. Rent, taxes, insurance and electricity etc.			
Rent, rates and taxes	-	-	8,877
Insurance	-	-	-
Electricity	-	-	8,877
15. Postage, stamp and telecommunication etc.			
Postage	91	7,117	-
Tele communication	192	35,029	9,882
16. Stationery, printing and advertisement etc.			
Stationery	2,085	163,257	7,262
Advertisement	-	-	-
17. Depreciation and repairs and maintenance of bank's assets			
Depreciation	-	-	65,210
Furniture & fixtures	218	17,093	-
Equipment & machinery	1,870	146,410	-
Repair, renovation & maintenance	-	-	29,903
18. Other expenses			
Bank charge	-	-	44,115
Entertainment	88	6,886	12,819
Car expenses	-	-	235,411
Books, newspaper, magazine	26	2,062	3,031
Traveling expenses	135	10,599	5,597
Miscellaneous expenses	7	509	1,427
Loss on currency transaction	-	7,986	-
19. General			
19.1 Assets and liabilities have been converted into Taka Currency @ US\$ 1 = Tk. 78.12 which represents the year end spot rate of exchange as at 31 December 2013 and the income and expenses have been converted into Taka Currency @ US\$ 1 = Tk. 78.29 which represents the average rate for the year 2013.			

Annexure-H-1 Balance Sheet (Islamic Banking) As at 31 December 2013

NOTES	31.12.2013		31.12.2012
	Taka	Taka	Taka
PROPERTY AND ASSETS			
Cash		47,002,273	15,905,812
Cash in hand	1	46,902,273	15,705,827
Balance with Bangladesh Bank and its agent banks	2	99,985	99,985
Balance with other banks and financial institutions	3	339,361	323,293
Investments	4	2,800,073,651	2,756,001,792
Investment, Murabaha and Bai-Muazzal etc.		2,696,808,137	2,637,991,588
Bills purchased & discounted		103,265,514	118,010,204
Fixed assets including premises, furniture and fixture	5	7,705,548	8,042,324
Other assets	6	360,675,570	916,312,582
Total property and assets		3,215,796,390	3,696,485,803
LIABILITIES AND CAPITAL			
Facilities from Bangladesh Bank			
Deposits and other accounts	7	3,084,344,570	3,549,992,595
Al-wadiah current accounts and other accounts		234,377,545	234,899,794
Bills payable		13,353,443	12,890,425
Mudaraba savings bank deposits		132,560,164	128,323,481
Mudaraba term deposits		1,707,441,626	1,601,173,490
Mudaraba short notice deposits		292,950,130	997,917,241
Deposit under special scheme		703,641,861	579,785,772
Foreign currency deposit		19,801	2,993
Other liabilities	8	131,451,820	141,493,208
Total liabilities		3,215,796,390	3,696,4