IAMUNABANK

Amount (Tk.)

69,246,897,246

58,719,214,764

10.527,682,482

5,770,447,831

8,404,033,368

83,421,378,445

31.12.2012 Taka

8,718,365

Financial Statements

31.12.2012

Taka

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

Particulars

A.

Credit Risk:

Operational Risk

Total: RWA (A+B+C)

On-Balance sheet

Off- Balance sheet

SI#	Particulars	Amount (Tk.)
	As on 31 December 2013	
	Risk Weighted Assets (RWA)	102
F. Minimum Capital Rec	quirement (MCR)	8,342,137,845
E. Supplementary Capita	al to RWA (A2/B)*100	1.79%
D. Core Capital to RWA	(A1/B)*100	9.31%
C. Capital Adequacy Rat		11.10%
B. Total Risk Weighted A		83,421,378,445
4. Total Eligible Cap		9,259,799,464
3. Tier-3 (eligible fo	ALCOHOL CONTRACTOR OF THE PROPERTY OF THE PROP	
2. Tier-2 (Suppleme	NAME OF TAXABLE PARTY O	1,496,470,386
1. Tier-1 (Core Capit	tal)	7,763,329,078
A. Eligible Capital:	1004	FOR CONTROL FOR SERVICE

Annexure-G-1

(Off-shore Banking Unit) **Balance Sheet** As on 31 December 2013

PROPERTY AND ASSETS				
Cash			3	- 1
Cash in hand (including foreign currencies)	T	3/4		0.6
Balance with Bangladesh Bank and Sonali Bank				
(including foreign currencies)	L	- 0.	- 3	- 2
Balance with other banks and financial institutions		227	17,754	5,587
In Bangladesh	T	227	17,754	5,587
Outside Bangladesh	- 1	100	22000	1
Money at call and short notice	1	-		
Investment		1		
Government	T	. 1		
Others		4		
Loans, advances and leases	3	7.529.937	588,238,653	52,416,189
Loans, cash credits, overdrafts etc.	T		-	
Bills purchased and discounted	L	7,529,937	588,238,653	52,416,189
Fixed assets including premises, furniture and fixtures	4	12,419	969.845	1,073,318
Other assets	5	36	2,790	3,158
Non-banking assets	-	81.	74.7	-
Total property & Assets	-	7,542,619	589,229,042	53,498,251
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions	6	44		
Deposit and other accounts	7	152,903	11,944,761	13,713,782
Other liabilities	8	7,389,716	577,284,281	39,784,469
Total Liabilities	100	7,542,619	589,229,042	53,498,251
OFF-BALANCE SHEET ITEMS				E-200
Contingent liabilities				8,718,365
Acceptances and endorsements			12	0.0
Letter of credit			2.4	8,718,365
Letter of guarantee		33	11	0.7
Bils for collection		2.40	324	35*
Other contingent liabilities			19-1	- 17
Other commitments				-
Documentary credit and short term trade-related transaction	5			
Forward assets purchased and forward deposits placed				
Undrawn note issuance and revolving underwriting facilities	40			-14

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

2013

The annexed notes form an integral part of the Balance Sho

formal standby facilities, credit lines and other comm

	Notes	USD	Taka	Taka	
Operating Income				- 1	
Interest income	9	130,185	10,192,155	6,099,729	
Less: Interest paid on deposits and borrowings	10	52,380	4,100,833	60,469	
Net interest income		77,805	6,091,322	6,039,260	
Investment income		-	1(*)1	+:1	
Commission / fees, exchange earnings and brokerage	11	307	24,035	56,257	
Other operating income	12	844	66,096	164,196	
Total Operating Income (A)		78,956	6,181,453	6,259,713	
Operating Expenses					
Salary and allowances	13	29,356	2,298,286	2,617,772	
Rent, taxes, insurance, electricity etc.	14	20	1200	8,877	
Postage, stamp, telecommunication etc.	15	283	22,145	9,682	
Stationery, printing, advertisement etc.	16	2,085	163,257	7,262	
Depreciation and repairs and maintenance of bank's assets	17	2,088	163,503	94,213	
Other expenses	18	256	28,042	302,400	
Total operating expenses (B)	-	34,069	2,675,234	3,040,206	
Profit/(Loss) before provision (A-B)		44,887	3,506,219	3,219,507	

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

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

		2013		2012
		USD	Taka	Taka
A.	Cash flow from operating activities	and the second second	Market Market	× XXVIII o
	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=i+ii)	(1,163)	(91,306)	992,405
B.	Cash flow from investing activities	enter.	Mark Control	1.00000000000
	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	- //	4/	
	Borrowing from Bangladesh Bank	*57	10.000	(*
	Net cash used in financing activities (c)		(*)	79g
	Net increase in cash (A+B+C)	157	12,167	5,587
	Opening Cash and cash equivalent as at 01 January	70	5,587	14
	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 Guideline 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 Guishan North C/A, Guishan, Dhaka. Principal activities

The principal activities of the units are to provide all kinds of commercial banking services to its customers through its offshore Banking Units in Bangladesh

Significant accounting policy

The accounting records of the unit are maintains 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 Baneladesh on a spine 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

2.3 Foreign currency transaction Foreign currency transaction are converted into equivalent Taka using the ruling excannge rates on the dates of res transactions as per BAS-21"The Effects of Changes in Foreign Exchange Rates". Foreign ourrency 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 fate 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. 2.4 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 ecquisition of an asset comprises its purchases 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 urniture and fixtures

Establishment expenses in the nature of rent, rates, taxes, electricity and lighting and audit fee have not been separately ounted for in the Financial States

31.12.2013

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

		USD	Taka	Taka
3.	Loans and advances			
3.1	Loans, cash credits and overdrafts etc.			
	in Bangladesh			
	Overdraft	-30	7.0	5//
	Term loan	7		*
	Loan against Accepted Bills	350		7.5
	Payment against documents	240	41	+
		-	-	4-77
	Outside Bangladesh		1.0	*75
				+17
3.2	Bills purchased and discounted			
	Payable in Bangladesh			
	Inland bills purchased	1.00		10
	Payable outside Bangladesh	7,529,937	The second second	52,416,189
	Foreign bills purchased and discounted		588,238,653	
		7,529,937	588,238,653	52,416,189
		7,529,937	588,238,653	52,416,189
3.3	Maturity grouping of bills purchased and discounted			
	Payable within 1 month	3.75	(+)	**************************************
	Over 1 month but less than 3 months		(4)	52,416,189
	Over 3 months but less than 1 year	7,529,937	588,238,653	52,416,189
	1 year or more	7,529,937	588,238,653	52,416,189
3,4	Geographical location - wise loans and advances	/,323,337	300,230,053	32,410,103
3/4	4.00 m (4.00 c)		The Street Street	The second
	Dhaka Division	7,529,937	588,238,653	52,416,189
	Chittagong Division	-		4
		7,529,937	588,238,653	52,416,189
3.5	Sector - wise loans		125	
	In Bangladesh			
	Government and autonomous bodies	2.0	(*)	* 1
	Financial Institutions (Public and Private)	7.00		***
	Other public sector	-		Dan mortin
	Private sector	7,529,937	588,238,653	52,416,189
		7,529,937	588,238,653	52,416,189
	Outside Bangladesh			
		7,529,937	588,238,653	52,416,189
	Fixed assets including furniture & fixture and office equipmen	t at WIW		
	Furniture & fixture	1,474	115,129	133,256
	Furthfulle of timule	1,474	110,149	133,250

1,073,318 3,158 3,158 31.12.2013 31.12.2012

Repayable within 1 month; Over 1 month but within 6 months

21,115

26,358

714

7,343,754

7,389,716

130,185

52,380

307

31.12.2013

11,333

1,416 29,356

192

2,085

135

44,887

1,649,501

55,768 28,251

573,694,042

3,506,219

577,284,281

10,192,155

4,100,833

24,035

24,035

66,096

887,275

2,298,286

15,029

163,257

2,062 10,599

509

243,306

10,776,380

2,694,095

13,713,782

35,236

35,529,726

3,219,507

39,784,469

6,099,729

6,099,729

60,469 56,257

56,257

34,194

41,592 84,411

1,202,526

1,118,078 53,248 243,921

2,617,772

8,877

8,877

9,682

7,262

235,411

3,031 5,597

1,427

164,196 31.12.2012

Repayable within 1 month; Over 1 month but within 6 mo Over 6 months but within 1 year; Adjusting account credit Balance with main operation

Interest income

Interest paid on deposit and be Interest on borrowings

Commission & fees

Postage charges recovery Documentation & processing charge

Rent, rates and taxes

Bank charge

Traveling exp

Equipment & machinery

163,257 7,262 2,085 65,210 1,870 146,410 2,088 163,503 94,213 6,886 12,819

302,400 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 31.12.2013

PROPERTY AND ASSETS

Note : A

Directors

31.12.2012

Money for which the Bank is con

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. Bills purchased & discounted		2,696,808,137 103,265,514	2,637,991,588 118,010,204
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 LIABILITIES AND CAPITAL		3,215,796,390	3,696,485,803
Facilities from Bangladesh Bank			
Deposits and other accounts	7	3,084,344,570	3,554,992,595
Al-wadiah current accounts and other accounts Bills payable Mudaraba savings bank deposits Mudaraba term deposits Mudaraba short notice deposits Deposit under special scheme Foreign currency deposit		234,377,545 13,353,443 132,560,164 1,707,441,626 292,950,130 703,641,861 19,801	234,899,794 12,890,425 128,323,481 1,601,173,490 997,917,241 579,785,772 2,393
Other liabilities	8	131,451,820	141,493,208
Total liabilities		3,215,796,390	3,696,485,803
OFF-BALANCE SHEET ITEMS Contingent liabilities:			
Acceptances & endorsements	1.7		
Letters of guarantee	A	173,374,505	165,126,505
Irrevocable letters of credit		242,338,322	530,267,918
Bills for collection		55,967,300	7,698,000
Other contingent liabilities	13	100000000000000000000000000000000000000	
Other commitments:	1	471,680,127	703,092,423
	1.0		
Documentary credits and short term trade related transactions		15	- 65
Forward assets purchased and forward deposits placed			- T
Indrawn note issuance and revolving underwriting facilities		-	
Indrawn formal standby facilities, credit lines and other commitments	15	-	7.5
Total Off-Balance Sheet items including contingent liabilities	-	471,680,127	703,092,423
Total On-Balance Sheet items including contingent liabilities		4/1,680,127	703,092,423

Annexure-H-2 Profit and Loss Account (Islamic Banking) For the year ended 31 December 2013

Letters of guara

ble in respect of guarant

Particulars	Notes	2013 Taka	2012 Taka
Investment income	10	731,115,197	669,464,355
Profit paid on deposits and borrowings etc.	11	538,864,162	459,303,473
Net investment income		192,251,035	210,160,882
Commission, exchange and brokerage income	12	14,807,498	27,924,737
Other operating income	13	6,077,874	8,362,416
Total operating income (A)		213,136,407	246,448,035
Operating expenses	10000	100	12.711.7
Salary and allowances	14	36,140,924	32,105,733
Rent, taxes, insurance, electricity, etc.	15	3,686,176	3,438,083
Postage, stamps, telecommunication, etc.	16	1,408,374	1,007,941
Stationery, printings, advertisements, etc.	17	897,379	1,159,454
Depreciation and repairs and maintenance of assets	18	2,252,264	1,912,068
Other expenses	19	3,904,900	4,310,218
Total operating expenses (B)	20.	48,290,017	43,933,496
Profit before provisions (A-B)	9	164,846,390	202,514,538
The annexed notes form an integra	part of the profit and	loss account.	

Cash Flow Statement (Islamic Banking) For the year ended 31 December 2013

731,115,197

14,807,498

(36,140,924

6,077,874

(8,079,910

(44,071,859)

555,637,012 (690,117,780)

219,469,755

197,485,560

(1,426,655)

(1,426,655)

(164,846,390)

99,985

669,464,355

27,924,737 (32,105,733) (2,167,394)

8,362,416

(8,063,697

334,584,196

(295,222,213) 873,646,868 (679,004,262)

(120,194,706) 113,809,883

317,921,093

(1,620,378)

(1,620,378)

(120,000,000) (202,514,538)

15,705,827 15,705,827

99,985

99,985

323,293

323,293

323,293

2,637,991,588

118,010,204 2,756,001,792

1.478.303.996

559,565,496 27,441,209

62,651,982 481,416,973 27,766,129

769,712

76,090 **2,637,991,588**

107,469,203

10,541,001

831,711,773

1,167,722,562

Particulars	10000000
Cash flows from operating activities	
Investment Income receipts	
Profit paid on deposits	
Fee and commission receipts	
Payments to employees	
Payments to suppliers	
Receipts from other operating activities	20
Payments to other operating activities	21
(i) Operating profit before changes in operating assets and liabilities	-
Increase /Decrease in operating assets & liabilities	
Investments to customers	
Other assets	
Deposit from customers & banks	
Interest payable to the customers & banks	
Other current liabilities	J.L
(II) Cash received from operating assets and liabilities	100
Net cash from operating activities (A)=(I+II)	
Cash flows from investing activities	
Income received from investments	1
Payments for purchase of securities	
Purchase of property, plant & equipment	
Adjustment for property, plant & equipment	1.
Net cash flow from investing activities (B)	199
Cash flows from financing activities	
Payments for borrowings	
Profit transfer to head office	
Net cash flow from financing activities (C)	

31,212,514 (6,213,823) Cash and cash equivalents at beginning year 16,129,105 22,342,928 Cash and cash equivalents at end of the period (*) (*) Closing cash & cash equivalent Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agent banks 15,705.827 46,902,273 99,985 Balance with other bank's and financial institutions 323,293 16,129,105 339,361 47,341,619 The annexed notes form an integral part of the cash is

Notes to the Financial Statements (Islamic Banking) For the year ended 31 December 2013

1.00	31.12.2013 Taka	31.12.2012 Taka
1. Cash in Hand Local currency Foreign currency	46,481,559 420,714	15,705,827
Poreign correlacy	46,902,273	15,705,82

	Foreign currency		
			99,985
3.	Balance with Other Banks and Financial Institutions		
	in Bangladesh	(Note: 3.1)	339,361
	Outside Bangladesh	Andrew St. Co.	
- 51			339,361
3.1	In Bangladesh		
-	In Short Term Deposit Account		
	Social Investment Bank Ltd.		339,361
4.	Investments	WEST ADAR	Legio 2014 (4)
700	Investment, Murabaha, Bai-Muazzal etc.	(Note: 4.1)	2,696,808,137
	Bills Purchased	(Note: 4.2)	103,265,514
			2,800,073,651
4.1	Investment, Murabaha, Bai-Muazzal etc.		· · · · · · · · · · · · · · · · · · ·
040	Bai-Muazzai		1,526,191,025
	MPI trust receipt		644,459,904
	Murabaha		41,491,984
	Quards		59,404,104
	Hire Purchase		386,945,596
	Small and Medium Enterprise		38,273,640
	Lease finance		
	Shop finance scheme		41,884
			2,696,808,137
4.2	Bills Purchased and Discounted		3
	Payable in Bangladesh		103,265,514
	Payable outside Bangladesh		* The Control of the
			103,265,514
4.3	Maturity-wise Classification of Investments		
	Repayable on demand		319,813,583
	Not more than 3 months		845,011,868
	Over 3 month but within 1 year		1,186,395,883

Over 1 year but within 5 years More than 5 years **Chittagong Division**

Furniture & Fixture Equipments & Machineries

342,953,784 98,833,807 2,756,001,792 2,071,602,493 2,800,073,651 684,399,299 2,756,001,792 4,352,483 8,042,324 4,393,615 7,705,548

348,438,036