## JAMUNABANK

## FINANCIAL STATEMENT 2017

|                                      |  |   |   |           |  |  | 3413  |   | 25                              |  |  | 61   |  |  |
|--------------------------------------|--|---|---|-----------|--|--|---|---|---------------------------------|--|--|--|--|--|
|                                      | Cont   | 31.12.2017<br>Taka  | 31.12.2016<br>Taka  | 1         |  |  | 31.12.2017<br>Taka  | 31.12.2016<br>Taka  |                                 |  |  |  | 31.12.2017<br>Taka   | 31.12.2016<br>Taka   |
|                                      | Cash in hand (Note: 4.1)   | 1,837,648,640   | 1,679,470,638   |           | a) Bangladesh Bank Bills Up to 364 days  |  |   |   | 8.1(a)                          | Consolidated Loans, Cash Credit, Overdr  | rafts and Lease etc.   |  |  |  |
|                                      | Balance with Bangladesh Bank and its agent banks (Note: 4.2)   | 9,645,463,029<br>11,483,111,668   | 8,781,256,635<br>10,460,727,273   |           | b) Treasury Bills  |  |   | -   |                                 | Jamuna Bank Limited Jamuna Bank Capital Management Limite  | ed   |  | 134,174,830,062<br>1,630,216,780   | 105,414,215,481<br>1,311,330,176   |
|                                      | Jamuna Bank Limited  | 11,483,111,668  | 10,460,727,273  |           | Up to 364 days   |  | -   |   |                                 | Jamuna Bank Securities Limited   |  |  | 592,296  | 1,275,482  |
|                                      | Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  | 25,000<br>1,406   | 8,087<br>6,033  |           | c) Treasury Bond 5 years term  |  | 172,792,026   | 398,849,051   |                                 | Less: Inter-company transaction  |  |  | 135,805,639,139  | 106,726,821,139  |
|                                      | Cash in hand (including foreign currencies)  | 11,483,138,074  | 10,460,741,392  |           | 10 years term  |  | 6,398,287,780   | 6,232,703,244   |                                 | Jamuna Bank Capital Management Limite<br>Jamuna Bank Securities Limited  | ed   |  | 394,941,149  | 118,434,625  |
|                                      | Local currency Foreign currency  | 1,825,913,981<br>11,688,886   | 1,675,475,577<br>3,949,623  |           | 15 years term<br>20 years term   |  | 8,275,578,095<br>10,635,797,467   | 11,359,433,074<br>11,443,192,211  |                                 |  | orna diverse control indepting LC  | 9  | 135,410,697,990  | 106,608,386,514  |
|                                      | Offshore Banking unit  | 45,772<br>1,837,648,640   | 45,439<br>1,679,470,638   |           | d) Islami Bond   |  | 25,482,455,368  | 29,434,177,580  | 8.02                            | Bills Purchased and Discounted (excluding Payable Bangladesh-Main operation  | ng treasury bills)   | 9  | 2,715,201,653  | 5,325,799,268  |
|                                      | Jamuna Bank Limited  | 1,837,648,640   | 1,679,470,638   |           | Up to 364 days   |  | 200,000,000   | 200,000,000   |                                 | Payable outside Bangladesh-Main operat   |  |  | 465,317,612  | 794,089,226  |
|                                      | Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  | 25,000<br>1,406   | 8,087<br>6,033  | 7.1(a)    | Consolidated Government Investments  |  |   |   |                                 | Payable outside Bangladesh-Off Shore Ba  | anking Unit  | 8  | 4,897,589,268<br><b>8,078,108,532</b>  | 5,565,504,453<br>11,685,392,946  |
|                                      | Balance with Bangladesh Bank and its Agent Bank  | 1,837,675,045   | 1,679,484,758   |           | Jamuna Bank Limited Jamuna Bank Capital Management Limited   |  | 25,684,088,968  | 29,636,168,180  | 8.2(a)                          | Consolidated Bills Purchased and Discou  | inted (excluding treasur   | ry bills)  |  |  |
|                                      | Balance with Bangladesh Bank<br>Local currency   | 9,252,407,511   | 8,168,786,046   |           | Jamuna Bank Securities Limited   |  | 111,100,000<br>25,795,188,968   | 111,100,000<br>29,747,268,180   |                                 | Jamuna Bank Limited Jamuna Bank Capital Management Limite  | ed   |  | 8,078,108,532  | 11,685,392,946   |
|                                      | Foreign currency   | 393,055,517<br>9,645,463,029  | 612,470,588<br>8,781,256,635  | 7.2       | Others Investments   |  |   |   |                                 | Jamuna Bank Securities Limited   |  |  | 8,078,108,532  | 11,685,392,946   |
|                                      | Balance with Sonali Banks<br>Local currency  | 9,645,463,029   | 8,781,256,635   |           | Shares   | (Note: 7.2.1)  | 377,831,063<br>377,831,063  | 477,800,004<br>477,800,004  | 8.03                            | Maturity Grouping of Loans & Advances  | as follows   | 9  | 8,078,108,332  | 11,003,392,940   |
| 2954 (53)                            | Consolidated Balance with Bangladesh Bank and its agent bank(s)  |   |   | 7.2(a)    | Consolidated others Investments  Jamuna Bank Limited   |  | 377,831,063   | 477,800,004   |                                 | Payable on demand  Not more than three months  |  |  | 36,546,000,000<br>35,250,000,000   | 24,419,300,000<br>26,578,600,000   |
|                                      | Jamuna Bank Capital Management Limited   | 9,645,463,028   | 8,781,256,635   |           | Jamuna Bank Capital Management Limited   |  | 59,577,349  | 73,187,027  |                                 | More than 3 months but not more than :   |  |  | 17,166,100,000   | 30,911,900,000   |
|                                      | Jamuna Bank Securities Limited   | 9,645,463,028   | 8,781,256,635   |           | Jamuna Bank Securities Limited   |  | 8,189,311<br>445,597,722  | 16,897,267<br>567,884,298   |                                 | More than 1 year but not more than 5 years   | ears   |  | 25,605,528,947<br>27,685,309,648   | 21,077,929,517<br>14,111,878,911   |
|                                      | Statutory Deposits  Cash Reserve Requirement (CRR) and Statutory Liquidity Requi   | irement (SLR) have b  | een calculated and  | 7.2.1     | Cost and Market Value of Shares as on 31 De  | ecember 2017 are as fe   | ollows:   | Market value  | 8.04                            | Concentration of Advances  |  | 9  | 142,252,938,595  | 117,099,608,428  |
|                                      | maintained as per Section 33 of the Bank Company Act. 1991 & a dated 24 May 1992, BRPD Circular No. 22 dated 06 November 200   |   |   |           | <u>Particulars</u>   | Quantity   | Cost price (Taka)   | Market value<br>(Taka)  | 8.04                            | Advances to allied concerns of Directors   |  | ï  | 254,994,203  | 265,042,184  |
|                                      | August 2005, MPD circular No. 01 dated 4 May 2010 and MPD circular The Cash Reserve Requirement on the Bank's time and demand liab   |   |   |           | Ordinary Shares AB Bank 1st Mutual Fund  | 820,000  | 4,128,896   | 5,412,000   |                                 | Advances to Chief Executives and other C<br>Customer Groups:   | Officers   |  | 513,702,186  | 320,626,275  |
|                                      | for conventional and islamic has been calculated and maintained<br>13% Statutory Liquidity Ratio for conventional and 5.50% Statuto  | with Bangladesh Bank  | in current account.   |           | Bank Asia Limited<br>Beximco Limited   | 240,306<br>211,767   | 5,826,851<br>12,395,044   | 5,551,069<br>5,717,709  |                                 | Agricultural & Fisheries Industry wise   |  |  | 1,631,325,778<br>71,549,303,196  | 1,326,653,755<br>51,642,191,318  |
|                                      | been maintained in the form of treasury bills, bonds and debent<br>Bank. Both the reserves maintained by the Bank are in excess of the   | ures including FC balan   | nce with Bangladesh   |           | Beximco Pharma Ltd.  | 455,374  | 34,510,141  | 47,267,821  |                                 | Small and Cottage  |  |  | 17,533,729,420   | 17,880,911,911   |
|                                      | i) Cash Reserve Requirement (CRR): 6.50% of Average Demand &   | 0.00  |   |           | Fareast Life Insurance Co. Ltd.<br>First Security Bank Ltd.  | 74,606<br>551,731  | 12,070,965<br>10,578,645  | 5,334,329<br>8,441,484  |                                 | Advances to other Customers  |  |  | 50,769,883,813<br>142,252,938,595  | 45,664,182,984<br>117,099,608,428  |
|                                      | Required Reserve Actual Reserve held with Bangladesh Bank:   | 8,845,925,260   | 7,849,122,590   |           | IFIC 1st Mutual Fund<br>Lanka Bangla Finance Ltd.  | 127,940<br>125,786   | 816,641<br>10,823,368   | 780,434<br>6,012,571  | 202001                          | Information of Large Loan  |  | 14   |  |  |
|                                      | Balance with Bangladesh Bank current account<br>Surplus / (deficit)  | 8,894,541,465<br>48,616,205   | 7,927,564,921<br>78,442,331   |           | Maksons Spinning Mills Ltd.  | 136,986  | 7,852,207   | 1,383,559   |                                 | Number of the clients<br>Amount of outstanding advances (funder  | d & non-funded)  |  | 76,583,200,000   | 69,861,746,000   |
|                                      | Maintained (%) ii) Cash Reserve Requirement (CRR): 6.50% of Average Demand &   | 6.54  | 6.56  |           | Metro Spinning Mills Ltd. One Bank Limited   | 95,699<br>1,965  | 6,560,703<br>1,735  | 1,100,539<br>47,553   |                                 | Details information for the year ended 3   | 31 December 2017 have  | been given i   |  | A 55   |
|                                      | Required Reserve Actual Reserve held with Bangladesh Bank:   | 204,741,780   | 227,505,770   |           | S. Alam Cold Rolled Steels Ltd<br>Sine Pukur Ceramics Ltd.   | 50,000<br>1,257,730  | 2,078,702<br>28,050,784   | 1,670,000<br>21,381,410   | 130,000                         | Sector wise loans & advances Agricultural & Fisheries  | % of total loan<br>1.15%   |  | 1,631,325,778  | 1,326,653,755  |
|                                      | Balance with Bangladesh Bank current account<br>Surplus / (deficit)  | 357,766,060<br>153,024,280  | 241,121,140<br>13,615,370   |           | Standard Bank Ltd. Summit Power Ltd.   | 778<br>562,882   | 13,028<br>33,465,402  | 12,137<br>20,207,464  |                                 | Large & Medium Scale Industry<br>Working Capital   | 16.10%<br>32.13%   |  | 22,896,331,394<br>45,709,353,860   | 14,784,751,369<br>33,279,816,417   |
|                                      | Maintained (%) i) Statutory Liquidity Requirement (SLR): 13% of Average Demand   | 11.36   | 6.89  |           | Bonds:<br>UCB 2nd Subordinated Bond  | ಸಾಪ <b>್</b> ಪ್ರೌನಿ  | 200,000,000   | 200,000,000   |                                 | Export Credit  | 4.59%  |  | 6,523,746,173  | 6,923,785,877  |
| 37R 1                                | Required Reserve Actual Reserve held   | 17,691,850,510<br>27,321,691,834  | 15,698,245,180<br>31,151,189,379  |           | Equity Shares  | المعادم المالية  |   |   |                                 | Commercial Credit Small and Cottage Industries   | 22.34%<br>11.10%   |  | 31,786,094,656<br>15,785,144,629   | 26,582,168,949<br>16,256,820,593   |
|                                      | Surplus / (deficit) Maintained (%)   | 9,629,841,324<br>20.08  | 15,452,944,199<br>25.80   |           | Central Depository Bangladesh Ltd<br>SWIFT   | 1,142,361<br>18  | 3,138,890<br>5,519,061  | 3,138,890<br>5,519,061  |                                 | Others   | 12.60%<br>100%   | 9  | 17,920,942,106<br>142,252,938,595  | 17,945,611,468<br>117,099,608,428  |
|                                      | Statutory Liquidity Requirement (SLR) required of Tk.17,691,850,5 We have to maintain surplus amount of Tk.9,629,841,324 as Jamun  | 510 but we maintained   | Tk.27,321,691,834.  |           | Quoted Shares  |  | 377,831,063   | 338,978,028   | 8.07                            | Geographical location wise loans & adva  | A CONTRACTOR OF THE PARTY OF TH | la la  | , , , , , , ,  |  |
|                                      | operation and secondary trading activities.  ii) Statutory Liquidity Requirement (SLR): 5.50% of Average Demar   |   |   |           | AB Bank 1st Mutual Fund  | 820,000<br>240,306   |   | 3,690,000.00  |                                 | a) Urban<br>Dhaka Division   | % of total loan  | 1  | 07.000.070.000   | 71 747 545 005   |
|                                      | Required Reserve  Actual Reserve held  | 173,243,045<br>225,480,115  | 192,504,880<br>226,715,519  |           | Bank Asia Limited Beximco Limited  | 240,306<br>211,767   | 5,826,851<br>12,395,044   | 3,965,049.00<br>6,141,243.00  |                                 | Dhaka Division Chittagong Division   | 68.24%<br>10.25%   |  | 97,080,079,822<br>14,577,011,017   | 71,747,545,883<br>13,429,999,612   |
|                                      | Surplus / (deficit) Maintained (%)   | 52,237,070  | 34,210,639<br>6.48  |           | Beximco Pharma Ltd. Fareast Life Insurance Co. Ltd.  | 455,374<br>74,606  | 34,510,141<br>12,070,965  | 38,296,953.40<br>4,662,875.00   |                                 | Sylhet Division<br>Rajshahi Division   | 0.60%<br>5.50%   |  | 859,139,349<br>7,830,742,783   | 867,813,432<br>9,334,090,802   |
| 5                                    | <b>Balance with Other Banks and Financial Institutions</b>   |   |   |           | First Security Bank Ltd. IFIC 1st Mutual Fund  | 551,731<br>127,940   | 10,578,645<br>816,641   | 4,855,232.80<br>562,936.00  |                                 | Khulna Division  | 1.82%  |  | 2,583,388,892  | 2,973,243,168  |
|                                      | In Bangladesh (Note: 5.1) Outside Bangladesh (Note: 5.2)   | 10,902,128,523<br>921,651,276   | 4,644,129,389<br>1,057,785,668  |           | Lanka Bangla Finance Ltd.  | 125,786  | 10,823,368  | 3,647,794.00  |                                 | Barishal Division Mymensingh Division  | 0.32%<br>1.01%   |  | 457,629,748<br>1,440,492,396   | 592,021,408<br>1,239,680,361   |
|                                      | * Details are given in Annexure-A  | 11,823,779,799  | 5,701,915,057   |           | Maksons Spinning Mills Ltd.<br>Metro Spinning Mills Ltd.   | 136,986<br>95,699  | 7,852,207<br>6,560,703  | 1,068,490.80<br>765,592.00  |                                 | Rangpur Division   | 0.60%<br>88.35%  |  | 853,110,871<br>125,681,594,879   | 1,982,100,956<br>102,166,495,621   |
|                                      | In Bangladesh In Current & SB Deposit Account  |   |   |           | One Bank Limited S. Alam Cold Rolled Steels Ltd  | 1,965<br>50,000  | 1,735<br>2,078,702  | 30,064.50<br>1,495,000.00   |                                 | b) Rural   | CONTROL  | 12   |  |  |
|                                      | AB Bank Limited CD A/c Janata Bank Limited CD A/c  | 1,067,628<br>3,205,114  | 1,067,628<br>13,527,162   |           | Sine Pukur Ceramics Ltd.<br>Standard Bank Ltd.   | 1,257,730<br>778   | 28,050,784<br>13,028  | 13,960,803.00<br>7,157.60   |                                 | Dhaka Division Chittagong Division   | 8.40%<br>1.77%   |  | 11,949,804,327<br>2,521,165,302  | 9,868,667,365<br>2,932,644,439   |
|                                      | Social Islami Bank Limited National Credit & Commerce Bank Ltd.  | 206,062,500   | 7,105,770   |           | Summit Power Ltd.  | 562,882  | 33,465,402  | 22,346,415.40   |                                 | Sylhet Division<br>Rajshahi Division   | 0.40%  |  | 562,760,743<br>1,537,613,344   | 631,129,424<br>1,500,671,580   |
|                                      | Sonali Bank Ltd. Standard Chartered Bank The City Bank Limited   | 352,710,363<br>3,228,497<br>272,090   | 345,169,134<br>5,911,560<br>269,432   |           | Bonds:   |  | 169,173,112   | 105,495,606.50  |                                 | Barishal Division  | 0.00%  |  | and national last  | Name of the last   |
|                                      | In Short notice deposit Account  | 566,546,193   | 373,050,686   |           | UCB 2nd Subordinated Bond Unquoted Shares  |  | 200,000,000   | 200,000,000   |                                 |  | 11.65%   | 15   | 16,571,343,717<br>142,252,938,595  | 14,933,112,807<br>117,099,608,428  |
|                                      | AB Bank Limited Bank Al- Falah   | 792,057<br>27,220   | 776,700<br>28,520   |           | Central Depository Bangladesh Ltd  | 913,889  |   | 3,138,890   | 8.8                             | Classification of Loans & Advances as pe   | er Bangladesh Bank circu<br>% of Total Loans   | ular no. BCD -   | 34, 20 and BRPD 16,  | 9  |
|                                      | Export Import Bank Limited Mercantile Bank Limited   | 408,734<br>2,936,797  | 408,734<br>5,102,894  |           | SWIFT  | 16   | 5,519,061<br><b>8,657,951</b>   | 5,519,061<br>8,657,951  |                                 | Unclassified & Special Mention Account   | 95.98%   |  | 136,527,839,595  | 112,356,108,428  |
|                                      | National Bank Limited Prime Bank Limited   | 10,327,216<br>135,459   | 6,546,081<br>134,887  | 7.2.2     | Total  Market price of investment and required pro   | ovision as on 31 Decer   | 377,831,063<br>mber 2017  | 314,153,557   |                                 | Substandard<br>Doubtful  | 0.23%<br>0.21%   |  | 320,703,000<br>294,990,000   | 135,100,000<br>185,600,000   |
|                                      | Shajalal Islami Bank Limited The Trust Bank Limited  | 17,314,059<br>1,524,916   | 1,824,288<br>1,292,312  | memine.   |  |  |   | Gain/(Loss)   |                                 | Bad or loss  | 3.59%  | 3.   | 5,109,406,000  | 4,422,800,000  |
|                                      | Social Islami Bank Limited<br>Modhumoti Bank Limited   | 878,599<br>1,037,273  | 200,000,000<br>40,022,286   |           | Name of the company Quantity   | Y (Taka)   | Market value (Taka)   | Required provision  | 8.8.1                           | Particulars of Required Provision for Loan   |  | 3  | 142,252,938,595  | 117,099,608,428  |
|                                      | In Fixed Deposit with Other Banks  | 35,382,330  | 256,136,703   |           |  | 0,000 4,128,896<br>0,306 5,826,851   | 5,412,000<br>5,551,069  | 1,283,104<br>(275,782)  |                                 | General provision:<br>Status   |  | Carlo Constant   |  |  |
|                                      | NRB Commercial Bank Limited<br>Eastern Bank Limited  | : 1   | 500,000,000<br>236,625,000  |           | Beximco Limited 21:  | 1,767 12,395,044   | 5,717,709   | (6,677,335)   |                                 |  | Base for provision   | Rate (%)   | Provision  | Provision  |
|                                      | Modhumoti Bank Limited   |   | 78,317,000<br><b>814,942,000</b>  |           |  | 5,374 34,510,141<br>4,606 12,070,965   | 47,267,821<br>5,334,329   | 12,757,680<br>(6,736,636)   |                                 | Loans, advances & lease (Excluding SMA) Special Mention Account (SMA)  | 135,106,155,264<br>779,426,077   | Various<br>Various   | 1,664,390,367<br>7,290,065   | 1,109,154,054<br>4,743,292   |
|                                      | In Fixed Deposit with Other Financial Institutions National Housing Finance & Investments Limited  |   | 32  | l         | First Security Bank Ltd. 55:   | 1,731 10,578,645   | 0 441 404   | (0.407.450)   |                                 | Specific provision:  | TE.  |  | 1,671,680,432  | 1,113,897,346  |
|                                      | HER STANDER OF THE STANDER OF THE PARTY OF T | 1,600,075,000   | 550,000,000   | ı         | IFIC 1st Mutual Fund 12  |  | 8,441,484<br>780 434  | (2,137,160)   | 1                               |  | \$2000000000000000000000000000000000000  | 79275577 <b>5352</b> 71  | H2H3CH2G2*511  | V256000000000  |
|                                      | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC)  | 1,600,075,000<br>1,450,000,000<br>500,000,000   | 550,000,000<br>700,000,000  |           | Lanka Bangla Finance Ltd. 125  | 7,940 816,641<br>5,786 10,823,368  | 780,434<br>6,012,571  | (36,207)<br>(4,810,797)   |                                 | Status   | Base for provision   | Rate (%)   | Provision  | Provision  |
|                                      | IDLC Finance Limited   | 1,450,000,000   |   |           | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95   | 7,940 816,641<br>5,786 10,823,368<br>6,986 7,852,207<br>5,699 6,560,703  | 780,434<br>6,012,571<br>1,383,559<br>1,100,539  | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)   |                                 | Status<br>Sub-standard<br>Doubtful   | 127,134,149<br>78,031,000  | Various<br>50%   | 25,025,120<br>39,015,500   | 14,497,882<br>29,486,828   |
|                                      | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd.   | 1,450,000,000<br>500,000,000<br>550,075,000<br>400,000,000  | 700,000,000<br>-<br>450,000,000<br>-<br>-   |           | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited  | 7,940 816,641<br>5,786 10,823,368<br>6,986 7,852,207   | 780,434<br>6,012,571<br>1,383,559   | (36,207)<br>(4,810,797)<br>(6,468,648)  |                                 | Status<br>Sub-standard<br>Doubtful<br>Bad/loss   | 127,134,149  | Various  | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620   | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853   |
|                                      | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd.  | 1,450,000,000<br>500,000,000<br>550,075,000<br>400,000,000<br>150,025,000<br>850,000,000<br>1,000,000,000   | 700,000,000<br>-<br>450,000,000<br>-<br>-<br>-<br>250,000,000<br>400,000,000  |           | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited 56 Sine Pukur Ceramics Ltd. 1,255  | 7,940 816,641<br>5,786 10,823,368<br>6,986 7,852,207<br>5,699 6,560,703<br>1,965 1,735<br>0,000 2,078,702<br>7,730 28,050,784  | 780,434<br>6,012,571<br>1,383,559<br>1,100,539<br>47,553<br>1,670,000<br>21,381,410   | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)<br>45,818<br>(408,702)<br>(6,669,374)   |                                 | Status Sub-standard Doubtful Bad/loss Total provision  | 127,134,149<br>78,031,000  | Various<br>50%   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053  | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198  |
|                                      | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited   | 1,450,000,000<br>500,000,000<br>550,075,000<br>400,000,000<br>150,025,000<br>850,000,000<br>1,000,000,000<br>750,000,000<br>250,000,000   | 700,000,000<br>-<br>450,000,000<br>-<br>-<br>250,000,000<br>400,000,000<br>300,000,000  |           | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited 55 Sine Pukur Ceramics Ltd. 1,255 Standard Bank Ltd. 565 Summit Power Ltd. 565   | 7,940 816,641<br>5,786 10,823,368<br>6,986 7,852,207<br>5,699 6,560,703<br>1,965 1,735<br>0,000 2,078,702<br>7,730 28,050,784<br>778 13,028<br>2,882 33,465,402  | 780,434<br>6,012,571<br>1,383,559<br>1,100,539<br>47,553<br>1,670,000<br>21,381,410<br>12,137<br>20,207,464   | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)<br>45,818<br>(408,702)  |                                 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances   | 127,134,149<br>78,031,000<br>1,592,848,000   | Various<br>50%   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053  | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198  |
|                                      | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd.  | 1,450,000,000<br>500,000,000<br>550,075,000<br>400,000,000<br>150,025,000<br>850,000,000<br>1,000,000,000<br>750,000,000<br>250,000,000<br>600,000,000  | 700,000,000<br>-<br>450,000,000<br>-<br>-<br>250,000,000<br>400,000,000<br>300,000,000<br>50,000,000  |           | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited 56 S. Alam Cold Rolled Steels Ltd 56 Sine Pukur Ceramics Ltd. 1,255 Standard Bank Ltd. 565 UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 915   | 7,940 816,641<br>5,786 10,823,368<br>6,986 7,852,207<br>5,699 6,560,703<br>1,965 1,735<br>0,000 2,078,702<br>7,730 28,050,784<br>778 13,028<br>2,882 33,465,402<br>200,000,000<br>3,889 3,138,890  | 780,434<br>6,012,571<br>1,383,559<br>1,100,539<br>47,553<br>1,670,000<br>21,381,410<br>12,137<br>20,207,464<br>200,000,000<br>3,138,890   | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)<br>45,818<br>(408,702)<br>(6,669,374)<br>(891)  |                                 | Status Sub-standard Doubtful Bad/loss Total provision • Additional provision requirement   | 127,134,149<br>78,031,000<br>1,592,848,000   | Various<br>50%<br>100%   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000   | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000   |
|                                      | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd.  | 1,450,000,000<br>500,000,000<br>550,075,000<br>400,000,000<br>150,025,000<br>850,000,000<br>1,000,000,000<br>750,000,000<br>600,000,000<br>600,000,000<br>1,000,000,000<br>600,000,000<br>600,025,000   | 700,000,000<br>-<br>450,000,000<br>-<br>-<br>250,000,000<br>400,000,000<br>300,000,000<br>50,000,000<br>50,000,000<br>300,000,000   |           | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited 56 Sine Pukur Ceramics Ltd. 1,255 Standard Bank Ltd. 56 UCB 2nd Subordinated Bond  | 7,940 816,641<br>5,786 10,823,368<br>6,986 7,852,207<br>5,699 6,560,703<br>1,965 1,735<br>0,000 2,078,702<br>7,730 28,050,784<br>778 13,028<br>2,882 33,465,402<br>200,000,000   | 780,434<br>6,012,571<br>1,383,559<br>1,100,539<br>47,553<br>1,670,000<br>21,381,410<br>12,137<br>20,207,464<br>200,000,000  | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)<br>45,818<br>(408,702)<br>(6,669,374)<br>(891)  |                                 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Ba   | 127,134,149<br>78,031,000<br>1,592,848,000<br>S<br>Bangladesh Bank instruction   | Various<br>50%<br>100%   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000  | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000  |
|                                      | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  | 1,450,000,000<br>500,000,000<br>550,075,000<br>400,000,000<br>150,025,000<br>850,000,000<br>1,000,000,000<br>750,000,000<br>250,000,000<br>600,000,000<br>1,000,000,000   | 700,000,000<br>-<br>450,000,000<br>-<br>-<br>250,000,000<br>400,000,000<br>300,000,000<br>50,000,000<br>50,000,000  |           | Lanka Bangla Finance Ltd. 125  Maksons Spinning Mills Ltd. 136  Metro Spinning Mills Ltd. 95  One Bank Limited 56  S. Alam Cold Rolled Steels Ltd 56  Sine Pukur Ceramics Ltd. 1,255  Standard Bank Ltd. 565  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 915  SWIFT  As on 31 December 2016, the value of investors   | 7,940 816,641<br>5,786 10,823,368<br>6,986 7,852,207<br>5,699 6,560,703<br>1,965 1,735<br>0,000 2,078,702<br>7,730 28,050,784<br>778 13,028<br>2,882 33,465,402<br>200,000,000<br>3,889 3,138,890<br>18 5,519,061<br>377,831,063<br>ment cell which includ   | 780,434<br>6,012,571<br>1,383,559<br>1,100,539<br>47,553<br>1,670,000<br>21,381,410<br>12,137<br>20,207,464<br>200,000,000<br>3,138,890<br>5,519,061<br>338,978,028<br>es all investment in sha   | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)<br>45,818<br>(408,702)<br>(6,669,374)<br>(891)<br>(13,257,939)<br>-<br>-<br>-<br>(38,853,034)<br>ares, corporate bond,  |                                 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per external auditor  | 127,134,149<br>78,031,000<br>1,592,848,000<br>S<br>Bangladesh Bank instruction<br>ink instruction  | Various<br>50%<br>100%   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053   | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000  |
| 5.1(a)                               | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 250,000,000 600,000,000 1,000,000,000 600,000,000 1,000,000,000 1,000,000,000 10,300,200,000 10,902,128,523   | 700,000,000<br>450,000,000<br>-<br>250,000,000<br>400,000,000<br>300,000,000<br>50,000,000<br>300,000,000<br>300,000,000<br>150,000,000<br>3,200,000,000<br>4,644,129,389   |           | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited 56 Sine Pukur Ceramics Ltd. 1,255 Standard Bank Ltd. 1,255 Standard Bank Ltd. 565 UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 915 SWIFT  As on 31 December 2016, the value of investing debenture, mutual fund and total market value subsidiary company or companies directly of the standard size of the subsidiary company or companies directly of the standard size of the standard size of the subsidiary company or companies directly of the standard size of the standard size of the subsidiary company or companies directly of the standard size of the standard size of the subsidiary company or companies directly of the standard size of the subsidiary company or companies directly of the standard size of the subsidiary company or companies directly of the standard size of the subsidiary company or companies directly of the subsidiary company or companies directly of the subsidiary size of the subsidiary company or companies directly of the subsidiary size of the subsidiary company or companies directly of the subsidiary size of the subsidiary  | 7,940 816,641<br>5,786 10,823,368<br>6,986 7,852,207<br>5,699 6,560,703<br>1,965 1,735<br>0,000 2,078,702<br>7,730 28,050,784<br>778 13,028<br>2,882 33,465,402<br>200,000,000<br>3,889 3,138,890<br>18 5,519,061<br>377,831,063<br>ment cell which included alue of other capital contributions or indirectly involved in   | 780,434<br>6,012,571<br>1,383,559<br>1,100,539<br>47,553<br>1,670,000<br>21,381,410<br>12,137<br>20,207,464<br>200,000,000<br>3,138,890<br>5,519,061<br>338,978,028<br>es all investment in sha<br>certificates and loan factors of the company of | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)<br>45,818<br>(408,702)<br>(6,669,374)<br>(891)<br>(13,257,939)<br>-<br>-<br>-<br>(38,853,034)<br>ares, corporate bond,<br>cilities given to own   |                                 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho   | 127,134,149 78,031,000 1,592,848,000  S  Bangladesh Bank instruction instruction instruction instruction inorable High court   | Various<br>50%<br>100%   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>140,162,000<br>2,663,000  | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000<br>297,400,000   |
| 5.1(a)                               | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 250,000,000 600,000,000 1,000,000,000 600,025,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294  | 700,000,000<br>   |           | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited 56 S. Alam Cold Rolled Steels Ltd 56 Sine Pukur Ceramics Ltd. 1,255 Standard Bank Ltd. 56 Summit Power Ltd. 56 UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 91 SWIFT  As on 31 December 2016, the value of investing debenture, mutual fund and total market value.   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 377,831,063 ment cell which include alue of other capital corrindirectly involved in the capital corrindirectly involved in the capital, statutory respectively.  | 780,434<br>6,012,571<br>1,383,559<br>1,100,539<br>47,553<br>1,670,000<br>21,381,410<br>12,137<br>20,207,464<br>200,000,000<br>3,138,890<br>5,519,061<br>338,978,028<br>les all investment in share certificates and loan factors are certificates and loan factors are serve and retained early serve and retained ear   | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)<br>45,818<br>(408,702)<br>(6,669,374)<br>(891)<br>(13,257,939)<br>-<br>-<br>-<br>(38,853,034)<br>ares, corporate bond, icilities given to own as stood at Tk 190.87<br>rnings of the bank. In   |                                 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho   | 127,134,149 78,031,000 1,592,848,000  S  Bangladesh Bank instruction instruction instruction instruction inorable High court   | Various<br>50%<br>100%   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000  | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000  |
| 5.1(a)                               | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Less: Inter-company transaction  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 250,000,000 600,000,000 1,000,000,000 1,000,000,000 1,000,000   | 700,000,000   |           | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited 56 S. Alam Cold Rolled Steels Ltd 56 Sine Pukur Ceramics Ltd. 1,255 Standard Bank Ltd. 565 UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 915 SWIFT 45 As on 31 December 2016, the value of investing debenture, mutual fund and total market value subsidiary company or companies directly of crores which is 17.75% of total sum of paid un accordance with the compliance of the DOS Bank, the total exposure should be 25%.  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 377,831,063 ment cell which include alue of other capital corrindirectly involved in the capital corrindirectly involved in the capital, statutory respectively.  | 780,434<br>6,012,571<br>1,383,559<br>1,100,539<br>47,553<br>1,670,000<br>21,381,410<br>12,137<br>20,207,464<br>200,000,000<br>3,138,890<br>5,519,061<br>338,978,028<br>les all investment in share certificates and loan factors are certificates and loan factors are serve and retained early serve and retained ear   | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)<br>45,818<br>(408,702)<br>(6,669,374)<br>(891)<br>(13,257,939)<br>-<br>-<br>-<br>(38,853,034)<br>ares, corporate bond, icilities given to own as stood at Tk 190.87<br>rnings of the bank. In   |                                 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay order Total Additional provision Total provision for Loans & Advances   | 127,134,149 78,031,000 1,592,848,000  8 Bangladesh Bank instruction instruction instruction inorable High court order of honorable High court order of honorable High court order of honorable High court  | Various<br>50%<br>100%   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>140,162,000<br>2,663,000<br>  | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000<br>297,400,000<br>-<br>200,000,000<br>188,300,000<br>685,700,000   |
| 5.1(a)                               | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 250,000,000 600,000,000 1,000,000,000 600,025,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294  | 700,000,000<br>   | 7.3       | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited 56 Sine Pukur Ceramics Ltd. 1,255 Standard Bank Ltd. 1,255 Standard Bank Ltd. 565 UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 915 SWIFT  As on 31 December 2016, the value of investing debenture, mutual fund and total market value subsidiary company or companies directly of crores which is 17.75% of total sum of paid un accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments On Demand   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 377,831,063 ment cell which include alue of other capital corrindirectly involved in the capital corrindirectly involved in the capital, statutory respectively.  | 780,434<br>6,012,571<br>1,383,559<br>1,100,539<br>47,553<br>1,670,000<br>21,381,410<br>12,137<br>20,207,464<br>200,000,000<br>3,138,890<br>5,519,061<br>338,978,028<br>les all investment in share certificates and loan factors are certificates and loan factors are serve and retained early serve and retained ear   | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)<br>45,818<br>(408,702)<br>(6,669,374)<br>(891)<br>(13,257,939)<br>-<br>-<br>-<br>(38,853,034)<br>ares, corporate bond, icilities given to own as stood at Tk 190.87<br>rnings of the bank. In   |                                 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provided   | 127,134,149 78,031,000 1,592,848,000  S  Bangladesh Bank instruction instruction instruction inorable High court order of honorable High court   | Various 50% 100%  tion  court to be as per instructors loans and   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>140,162,000<br>2,663,000<br>  | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000<br>297,400,000<br>-<br>200,000,000<br>188,300,000<br>685,700,000<br>685,700,000<br>Sank letter no. DBI-<br>onorable High court   |
| 5.1(a)<br>5.2                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited Less: Inter-company transaction Jamuna Bank Capital Management Limited  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 250,000,000 600,000,000 1,000,000,000 600,025,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236   | 700,000,000 - 450,000,000 - 250,000,000 400,000,000 300,000,000 50,000,000 300,000,000 150,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977 4,644,129,389   | 7.3       | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited 56 Sine Pukur Ceramics Ltd. 1,255 Standard Bank Ltd. 1,255 Standard Bank Ltd. 565 UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 915 SWIFT  As on 31 December 2016, the value of invested debenture, mutual fund and total market value subsidiary company or companies directly of crores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 377,831,063 ment cell which include alue of other capital corrindirectly involved in up capital, statutory respectively involved in the corrindirectly involved in the corriod corridates corriod corriod corriod corriod corridates corriod | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shade estificates and loan factor capital market affairs eserve and retained early 16 September 2013 is  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  |                                 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A  | 127,134,149 78,031,000 1,592,848,000  8 Bangladesh Bank instruction instruction instruction inorable High court order of honorable High court  | Various<br>50%<br>100%   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>140,162,000<br>2,663,000<br>  | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000<br>297,400,000<br>-<br>200,000,000<br>188,300,000<br>685,700,000<br>685,700,000<br>Sank letter no. DBI-<br>onorable High court   |
| 5.1(a)<br>5.2                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Outside Bangladesh   | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 250,000,000 600,000,000 1,000,000,000 600,025,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236   | 700,000,000 - 450,000,000 - 250,000,000 400,000,000 300,000,000 50,000,000 300,000,000 150,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977   | 7.3       | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited 5. Alam Cold Rolled Steels Ltd 5. Sine Pukur Ceramics Ltd. 1,255 Standard Bank Ltd. 565 UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 915 SWIFT  As on 31 December 2016, the value of invested debenture, mutual fund and total market vasubsidiary company or companies directly of crores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments On Demand Not more than 1 month More than 1 month but not more than 3 more More than 3 months but not more than 1 years.   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 377,831,063 ment cell which included alue of other capital coordinates in the coordinate of circular no. 2 dated on the coordinates of circular no. 2 dated on the circular no. 2 dated on the coordinates of circular no. 2 dated on the coordinates | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028  les all investment in shader tificates and loan factor and retained early serve and retained early 16 September 2013 is 379,464,663  | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)<br>45,818<br>(408,702)<br>(6,669,374)<br>(891)<br>(13,257,939)<br>  | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision  Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advances i) Loans considered good in respect of wiii) Loans considered good in respect of wiii)   | 127,134,149 78,031,000 1,592,848,000  8  Bangladesh Bank instruction instruction instruction inorable High court order of honorable High court order of hono | Various 50% 100%  tion  court to be as per instructors loans and 8, 2019 and 2   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh E<br>advances related to h<br>020 @Tk.282,829,000   | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000<br>297,400,000<br>-<br>200,000,000<br>685,700,000<br>Sank letter no. DBI-<br>onorable High court<br>per year.  |
| 5.1(a)                               | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 1,000,000,000 600,025,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,927,667,236  | 700,000,000 - 450,000,000 - 250,000,000 400,000,000 300,000,000 50,000,000 300,000,000 150,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977 4,644,129,389  44,129,389  44,129,389  44,129,389   | 7.3       | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond  Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of investing debenture, mutual fund and total market value subsidiary company or companies directly of crores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 more  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 377,831,063 ment cell which included alue of other capital coordinates in the coordinate of circular no. 2 dated on the coordinates of circular no. 2 dated on the circular no. 2 dated on the coordinates of circular no. 2 dated on the coordinates | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028  les all investment in shade extificates and loan factor and retained early exercises are serve and retained early exercises are exercised exercises.  | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)<br>45,818<br>(408,702)<br>(6,669,374)<br>(891)<br>(13,257,939)<br>  | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision  Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advances i) Loans considered good in respect of we other than the debtors personal guarante iii) Loans considered good secured by the   | 127,134,149 78,031,000 1,592,848,000  8  Bangladesh Bank instruction instruction instruction inorable High court order of honorable High court order of hono | Various 50% 100%  tion  court to be as per instruct ast loans and 8, 2019 and 2 cured; security as of one or   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh E<br>advances related to h<br>020 @Tk.282,829,000   | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000<br>297,400,000<br>-<br>200,000,000<br>188,300,000<br>685,700,000<br>685,700,000<br>8ank letter no. DBI-<br>onorable High court<br>per year.  |
| 5.1(a)                               | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 1,000,000,000 600,025,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,927,667,236   | 700,000,000 450,000,000 400,000,000 300,000,000 50,000,000 300,000,000 150,000,000 3,200,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977 4,699,212,891  44,129,389  44,129,389  44,129,389  44,129,389  44,129,389  44,129,389  51,177,525 3,905,977 4,699,212,891   | 7.3       | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited 56 S. Alam Cold Rolled Steels Ltd 56 Sine Pukur Ceramics Ltd. 1,255 Standard Bank Ltd. 56 UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 91 SWIFT  As on 31 December 2016, the value of investing debenture, mutual fund and total market values subsidiary company or companies directly of crores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments On Demand Not more than 1 month More than 1 month but not more than 3 more More than 3 months but not more than 1 year More than 1 year but not more than 5 years   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 377,831,063 ment cell which included alue of other capital coordinates in the coordinate of circular no. 2 dated on the coordinates of circular no. 2 dated on the circular no. 2 dated on the coordinates of circular no. 2 dated on the coordinates | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shade ertificates and loan factor capital market affairs eserve and retained earn 16 September 2013 is 379,464,663 200,000,000 172,792,026   | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advances i) Loans considered good in respect of we other than the debtors personal guarante  | 127,134,149 78,031,000 1,592,848,000  8  Bangladesh Bank instruction instruction instruction inorable High court order of honorable High court order of hono | Various 50% 100%  tion  court to be as per instruct ast loans and 8, 2019 and 2 cured; security as of one or   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh E<br>advances related to h<br>020 @Tk.282,829,000   | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000<br>297,400,000<br>-<br>200,000,000<br>685,700,000<br>Sank letter no. DBI-<br>onorable High court<br>per year.  |
| 5.1(a)<br>5.2                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India   | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 1,000,000,000 600,025,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,927,667,236   | 700,000,000 - 450,000,000 - 250,000,000 400,000,000 300,000,000 50,000,000 300,000,000 150,000,000 3,200,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977 4,644,129,389  44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361)   | 7.3       | Lanka Bangla Finance Ltd. 125 Maksons Spinning Mills Ltd. 136 Metro Spinning Mills Ltd. 95 One Bank Limited 55 S. Alam Cold Rolled Steels Ltd 56 Sine Pukur Ceramics Ltd. 1,255 Standard Bank Ltd. 56 UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 91 SWIFT  As on 31 December 2016, the value of investing debenture, mutual fund and total market value subsidiary company or companies directly of crores which is 17.75% of total sum of paid unaccordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments On Demand Not more than 1 month More than 1 month but not more than 3 more More than 3 months but not more than 1 year More than 5 years More than 5 years  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 377,831,063 ment cell which included alue of other capital coordinates in the coordinate of circular no. 2 dated on the coordinates of circular no. 2 dated on the circular no. 2 dated on the coordinates of circular no. 2 dated on the coordinates | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 les all investment in share certificates and loan factor and retained early are all investment in share certificates and retained early are and retained early are all investment in share certificates and retained early are all investment in share certificates and loan factor are all investment in share certificates and l  | (36,207)<br>(4,810,797)<br>(6,468,648)<br>(5,460,164)<br>45,818<br>(408,702)<br>(6,669,374)<br>(891)<br>(13,257,939)<br>  | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advances i) Loans considered good in respect of we other than the debtors personal guarante iii) Loans considered good secured by the more parties in addition to the personal iv) Loans adversely classified; provision in  | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction instruction inorable High court order of honorable High court order of honorab | Various 50% 100%  tion  court to be so per instruct nst loans and 8, 2019 and 2 cured; security security as of one or rs; inst;  | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh E<br>advances related to h<br>020 @Tk.282,829,000<br>93,142,100,000   | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000<br>297,400,000<br>200,000,000<br>188,300,000<br>685,700,000<br>3ank letter no. DBI-<br>onorable High court<br>per year.<br>85,900,857,272  |
| 5.1(a)<br>5.2                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank AI Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India   | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 1,000,000,000 600,025,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195  | 700,000,000 450,000,000 450,000,000 400,000,000 50,000,000 50,000,000 150,000,000 3,200,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977 4,644,129,389  44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284   | 7.3       | Lanka Bangla Finance Ltd. 12:  Maksons Spinning Mills Ltd. 13:  Metro Spinning Mills Ltd. 9:  One Bank Limited 5:  S. Alam Cold Rolled Steels Ltd 5:  Sine Pukur Ceramics Ltd. 1,25:  Standard Bank Ltd. 5:  Standard Bank Ltd. 5:  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 91:  SWIFT 4.  As on 31 December 2016, the value of investing debenture, mutual fund and total market values subsidiary company or companies directly of crores which is 17.75% of total sum of paid unaccordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand Not more than 1 month More than 1 month but not more than 3 more More than 1 year but not more than 1 year More than 5 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc. Bills purchased and discounted Payable in Bangladesh  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 les all investment in share certificates and loan factor and capital market affairs eserve and retained early 16 September 2013 is a serve and  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268   | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision Total Additional provision  Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advan i) Loans considered good in respect of we other than the debtors personal guarante iii) Loans considered good secured by the more parties in addition to the personal iv) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any other  | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction morable High court order of honorable High court order of honorable High court order of honorable High court order and Lease hich the bank is fully securic the bank holds no see; he personal undertaking guarantee of the debtors of maintained their again the bank company or and the persons;   | Various 50% 100%  tion  tion  tourt to be to per instruct and loans and 8, 2019 and 2  tured; security security as of one or s; inst; any of these   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>491,312,000<br>tion of Bangladesh E<br>advances related to h<br>020 @Tk.282,829,000<br>93,142,100,000   | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000<br>297,400,000<br>200,000,000<br>188,300,000<br>685,700,000<br>8ank letter no. DBI-<br>onorable High court<br>0 per year.<br>85,900,857,272  |
| 5.1(a)<br>5.2                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, Hong Kong   | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 1,000,000,000 600,025,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795  | 700,000,000 - 450,000,000 - 250,000,000 400,000,000 300,000,000 50,000,000 300,000,000 150,000,000 3,200,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977 4,644,129,389  44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494   | 8         | Lanka Bangla Finance Ltd. 12:  Maksons Spinning Mills Ltd. 13:  Metro Spinning Mills Ltd. 9:  One Bank Limited 5:  Alam Cold Rolled Steels Ltd 5:  Sine Pukur Ceramics Ltd. 1,25:  Standard Bank Ltd. 5:  Summit Power Ltd. 5:  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 91:  SWIFT  As on 31 December 2016, the value of invested debenture, mutual fund and total market visusidiary company or companies directly or crores which is 17.75% of total sum of paid unaccordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 more More than 3 months but not more than 1 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shade estificates and loan factor and retained early serve and retained early 16 September 2013 is 379,464,663 200,000,000 172,792,026 25,309,663,342 26,061,920,031   | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  (38,853,034)  ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604 200,000,000 398,849,051 29,035,328,529 30,113,968,184   | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision  Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advan i) Loans considered good in respect of we other than the debtors personal guarante iii) Loans considered good secured by the more parties in addition to the personal iv) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any other vi) Loans due by companies or firms in v interests as directors, partners or man  | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction instruction inorable High court order of honorable High court order of honorab | Various 50% 100%  tion  court to be as per instruct ast loans and 8, 2019 and 2  cured; security as of one or s; inst; any of these bank have  | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh E<br>advances related to h<br>020 @Tk.282,829,000<br>93,142,100,000   | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000<br>297,400,000<br>200,000,000<br>188,300,000<br>685,700,000<br>3ank letter no. DBI-<br>onorable High court<br>per year.<br>85,900,857,272  |
| 5.1(a)<br>5.2                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank AI Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, India Mashreq Bank Mumbai, India Mashreq Bank Mumbai, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 1,000,000,000 600,025,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341   | 700,000,000 - 450,000,000 - 250,000,000 400,000,000 300,000,000 300,000,000 300,000,0   | 7.3<br>8  | Lanka Bangla Finance Ltd. 12:  Maksons Spinning Mills Ltd. 13:  Metro Spinning Mills Ltd. 9:  One Bank Limited 5:  S. Alam Cold Rolled Steels Ltd 5:  Sine Pukur Ceramics Ltd. 1,25:  Standard Bank Ltd. 5:  Standard Bank Ltd. 5:  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 91:  SWIFT 4.  As on 31 December 2016, the value of investing debenture, mutual fund and total market values subsidiary company or companies directly of crores which is 17.75% of total sum of paid unaccordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand Not more than 1 month More than 1 month but not more than 3 more More than 1 year but not more than 1 year More than 5 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc. Bills purchased and discounted Payable in Bangladesh  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in share certificates and loan factor capital market affairs eserve and retained earn 16 September 2013 is 379,464,663 200,000,000 172,792,026 25,309,663,342 26,061,920,031  134,174,830,062 8,078,108,532 2,715,201,653 5,362,906,880 142,252,938,595   | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  (38,853,034)  ares, corporate bond, cilities given to own stood at Tk 190.87 rnings of the bank. In ssued by Bangladesh  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428   | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advances i) Loans considered good in respect of we other than the debtors personal guarante iii) Loans considered good secured by the more parties in addition to the personal iv) Loans due by directors or officers of either separately or jointly with any other vi) Loans due by companies or firms in versions of the personal of the pers | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction morable High court order of honorable High court order of honorable High court order of honorable High court order and Lease high the bank is fully securified the bank holds no see; he personal undertaking guarantee of the debtors of maintained their again the bank company or an er persons; which to directors of the haging agents or incase  | Various 50% 100%  tion  court to be so per instruct nst loans and 8, 2019 and 2  cured; security security as of one or s; inst; iny of these e bank have e of private  | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh E<br>advances related to h<br>020 @Tk.282,829,000<br>93,142,100,000   | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000<br>297,400,000<br>200,000,000<br>188,300,000<br>685,700,000<br>3ank letter no. DBI-<br>onorable High court<br>per year.<br>85,900,857,272  |
| 5.1(a)                               | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing for Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank AB Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, London Standard Chartered Bank, New York   | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 1,000,000,000 10,000,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,902,128,523 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708  | 700,000,000 450,000,000 400,000,000 300,000,000 50,000,000 300,000,000 300,000,000 150,000,000 3,200,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977 4,644,129,389  44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284 246,291,374 131,287 11,197,460 10,346,785 19,979,142 (57,926) 353,486,896  | 8         | Lanka Bangla Finance Ltd. 12: Maksons Spinning Mills Ltd. 13: Metro Spinning Mills Ltd. 9: One Bank Limited 5. Alam Cold Rolled Steels Ltd 5. Sine Pukur Ceramics Ltd. 1,25: Standard Bank Ltd. 1,25: Standard Bank Ltd. 56: UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 91: SWIFT As on 31 December 2016, the value of invested debenture, mutual fund and total market visubsidiary company or companies directly ocrores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments On Demand Not more than 1 month More than 1 month but not more than 3 more More than 3 months but not more than 1 years More than 5 years  Loans & Advances Loans, cash credit, overdrafts and lease etc. Bills purchased and discounted Payable in Bangladesh Payable outside Bangladesh Consolidated Loans & Advances Jamuna Bank Limited Jamuna Bank Limited Jamuna Bank Limited Jamuna Bank Limited  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shade ertificates and loan factor capital market affairs eserve and retained earn 16 September 2013 is 379,464,663 200,000,000 172,792,026 25,309,663,342 26,061,920,031  134,174,830,062 8,078,108,532 2,715,201,653 5,362,906,880 142,252,938,595 1,630,216,780  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision  Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advan i) Loans considered good in respect of we other than the debtors personal guarant iii) Loans considered good secured by the more parties in addition to the personal iv) Loans due by directors or officers of either separately or jointly with any other vi) Loans due by companies or firms in verticulars as directors, partners or man companies as members; vii) Maximum total amount of advances at any time during the year to directors  | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction morable High court order of honorable High court order of honorable High court order of honorable High court order and Lease hich the bank is fully securic the bank holds no see; he personal undertaking guarantee of the debtors of maintained their again the bank company or an er persons; which to directors of the haging agents or incase including temporary advor managers or officers  | Various 50% 100%  tion  tion  tourt to be  sper instruct nst loans and 8, 2019 and 2  tured; security security security inst; inst; iny of these to bank have to of private vance made of the bank   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh E<br>advances related to h<br>020 @Tk.282,829,000<br>93,142,100,000   | 14,497,882<br>29,486,828<br>1,260,323,142<br>1,304,307,853<br>2,418,205,198<br>685,700,000<br>3,103,905,198<br>2,915,605,198<br>188,300,000<br>297,400,000<br>200,000,000<br>188,300,000<br>685,700,000<br>3ank letter no. DBI-<br>onorable High court<br>per year.<br>85,900,857,272  |
| 5.1(a)<br>5.2                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Kolombo-Srilanka Standard Chartered Bank, Kolombo-Srilanka Standard Chartered Bank, London  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 1,000,000 600,025,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134   | 700,000,000 - 450,000,000 - 250,000,000 300,000,000 300,000,000 300,000,0   | 8         | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of invested debenture, mutual fund and total market vasubsidiary company or companies directly ocrores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 more More than 3 months but not more than 1 years  More than 1 year but not more than 5 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shade ertificates and loan factor capital market affairs eserve and retained early for the serve and retained early  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  (38,853,034)  Ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428  | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision * Additional provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provic Particulars of Loans/Investments, Advance i) Loans considered good in respect of we other than the debtors personal guarante iii) Loans considered good secured by the more parties in addition to the personal iv) Loans due by directors or officers of either separately or jointly with any other vi) Loans due by companies or firms in vi interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances  | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction ink instruction instruction morable High court order of honorable High court order of honorable High court order of honorable High court order and Lease high the bank is fully securified the bank holds no see; he personal undertaking guarantee of the debtors of maintained their again the bank company or an er persons; which to directors of the haging agents or incase including temporary advormanagers or officers of the design of the persons; which to directors of the haging agents or incase including temporary advormanagers or officers of the design of the des | Various 50% 100%  tion  tion  tourt to be  tourt to be  tourt to be  toured; security  toured; security  to of one or s; inst; iny of these to bank have to of private  vance made of the bank toury advance   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh E<br>advances related to h<br>020 @Tk.282,829,000<br>93,142,100,000<br>93,142,100,000   | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 297,400,000 388,300,000 685,700,000 8ank letter no. DBI- onorable High court oper year.  85,900,857,272 25,546,597,270 111,447,454,542 320,626,275   |
| 5.1(a)                               | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Kumbai -India Standard Chartered Bank, New York   | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 1,000,000,000 1,000,000,000 1,000,000   | 700,000,000 450,000,000 400,000,000 300,000,000 50,000,000 300,000,000 150,000,000 3,200,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977 4,699,212,891  51,177,525 3,905,977 4,644,129,389  44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284 246,291,374 131,287 11,197,460 10,346,785 19,979,142 (57,926) 353,486,896 16,706,373   | 8         | Lanka Bangla Finance Ltd. 12: Maksons Spinning Mills Ltd. 13: Metro Spinning Mills Ltd. 9: One Bank Limited 5. Alam Cold Rolled Steels Ltd 5. Sine Pukur Ceramics Ltd. 1,25: Standard Bank Ltd. 1,25: Standard Bank Ltd. 56: UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 91: SWIFT As on 31 December 2016, the value of invested debenture, mutual fund and total market visubsidiary company or companies directly ocrores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments On Demand Not more than 1 month More than 1 month but not more than 3 more More than 3 months but not more than 1 years More than 5 years  Loans & Advances Loans, cash credit, overdrafts and lease etc. Bills purchased and discounted Payable in Bangladesh Payable outside Bangladesh Consolidated Loans & Advances Jamuna Bank Limited Jamuna Bank Limited Jamuna Bank Limited Jamuna Bank Limited  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028  les all investment in share certificates and loan factor and retained early are   | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision * Additional provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay provided Total Additional provision  Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. 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DBI- onorable High court oper year.  85,900,857,272 25,546,597,270 111,447,454,542 320,626,275   |
| 5.2(a)                               | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited Union Capital Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, London Standard Chartered Bank, New York  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 1,000,000 600,025,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134   | 700,000,000 - 450,000,000 - 250,000,000 300,000,000 300,000,000 300,000,0   | 8         | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of invested debenture, mutual fund and total market vasubsidiary company or companies directly of crores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 more More than 3 months but not more than 1 years  More than 1 year but not more than 5 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Limited  Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028  les all investment in shader in capital market affairs eserve and retained early for the company of th  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision * Additional provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provic Particulars of Loans/Investments, Advan i) Loans considered good in respect of we other than the debtors personal guarant iii) Loans considered good secured by the more parties in addition to the personal iv) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in v interests as directors, partners or man companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to the companie the bank are interested as directors, par case of private companies as member;  | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction Instruction Inorable High court Inorder of honorable High court Increase and Lease Inich the bank is fully securificate the bank holds no see; Ine personal undertaking guarantee of the debtors Into maintained their again the bank company or an er persons; In the bank co | Various 50% 100%  tion  tourt to be  so per instruct nst loans and 8, 2019 and 2  tured; security security security inst; iny of these e bank have of private vance made of the bank is; iry advance directors of  | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh E<br>advances related to h<br>020 @Tk.282,829,000<br>93,142,100,000<br>93,142,100,000   | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 297,400,000 388,300,000 685,700,000 8ank letter no. 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Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Kondon Standard Chartered Bank, New York Standard Chartered Bank, New York Standard Chartered Bank, Nowbork Standard Chartered Bank, Nowbork Standard Chartered Bank, Nowbork Standard Chartered Bank, Now York Standard Chartered Bank, Fokyo, Japan Unicredit Bank, Germany  Consolidated Balance - outside Bangladesh Jamuna Bank Limited Jamuna Bank Securities Limited Jamuna Bank Securities Limited   | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 10,000,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276   | 700,000,000 450,000,000 250,000,000 300,000,000 300,000,000 300,000,0   | 8<br>8(a) | Lanka Bangla Finance Ltd. 12: Maksons Spinning Mills Ltd. 13: Metro Spinning Mills Ltd. 9: One Bank Limited 5: S. Alam Cold Rolled Steels Ltd 5: Sine Pukur Ceramics Ltd. 1,25: Standard Bank Ltd. 5: Standard Bank Ltd. 5: UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 91: SWIFT  As on 31 December 2016, the value of investing debenture, mutual fund and total market visus subsidiary company or companies directly of crores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments On Demand Not more than 1 month More than 1 month but not more than 3 more More than 3 months but not more than 1 years More than 1 year but not more than 5 years More than 5 years  Loans & Advances Loans, cash credit, overdrafts and lease etc. Bills purchased and discounted Payable in Bangladesh Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shade estificates and loan factor of the capital market affairs eserve and retained early and retained early 16 September 2013 is 379,464,663 200,000,000 172,792,026 25,309,663,342 26,061,920,031  134,174,830,062 8,078,108,532 2,715,201,653 5,362,906,880 142,252,938,595 1,630,216,780 592,296 143,883,747,671 394,941,149   | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  (38,853,034)  Ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625   | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay provided Total Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. 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DBI- onorable High court oper year.  85,900,857,272 25,546,597,270 111,447,454,542 320,626,275   |
| 5.2(a)<br>5.3                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. 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Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of investre debenture, mutual fund and total market vasubsidiary company or companies directly ocrores which is 17.75% of total sum of paid traccordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 more More than 3 months but not more than 1 year More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Capital Management Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028  les all investment in shader in capital market affairs eserve and retained early for the company of th  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625   | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision against loans for stay order Total Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. 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| 5.2(a)<br>5.3                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank AB Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Mashreq Bank Mumbai, India Mashreq Bank Mumbai, India Mashreq Bank Mumbai, India Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Karachi, Pakistan Standard Chartered Bank, London Standard Chartered Bank, New York Standard Chartered Bank, Tokyo, Japan Unicredit Bank, Germany  Consolidated Balance - outside Bangladesh Jamuna Bank Limited Jamuna Bank Limited Jamuna Bank Securities Limited  Maturity Grouping of Balance with Other Banks and Financial Instit On demand One month term 3 months term   | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 600,000,0   | 700,000,000 450,000,000 250,000,000 300,000,000 300,000,000 300,000,0   | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of invested debenture, mutual fund and total market vasusidiary company or companies directly ocrores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 more More than 3 months but not more than 1 years  More than 1 year but not more than 5 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Loans, Cash Credit and Overdrafts etc.  Agriculture loan   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028  les all investment in share certificates and loan factor capital market affairs reserve and retained earn and capital market affairs reserve and retained earn 16 September 2013 is 379,464,663 200,000,000 172,792,026 25,309,663,342 26,061,920,031  134,174,830,062 8,078,108,532 2,715,201,653 5,362,906,880 142,252,938,595 1,630,216,780 592,296 143,883,747,671 394,941,149   | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625   | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provic Particulars of Loans/Investments, Advances i) Loans considered good in respect of wi ii) Loans considered good in respect of wi iii) Loans considered good secured by the more parties in addition to the personal guarant iiii) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in v interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to the companie the bank are interested as directors, par case of private companies as member; ix) Due from banking companies; x) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amount realized against loans previously written  | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction  | Various 50% 100%  tion  tion  tourt to be  toured; security  toured; | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh Badvances related to h<br>020 @Tk.282,829,000<br>93,142,100,000<br>93,142,100,000<br>513,702,186  | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 388,300,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 3nk letter no. DBI- onorable High court oper year.  85,900,857,272  25,546,597,270 111,447,454,542  320,626,275  |
| 5.2(a)<br>5.3                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Limited Mumbai, India Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Labib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, India ICIC Bank Limited, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank, Limited Katmandu, Nepal Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, New York Nepal Bangladesh Bank, Limited Katmandu, Nepal Standard Chartered Bank, London Standard Chartered Bank, London Standard Chartered Bank, New York Standard Chartered Bank, New York Standard Chartered Bank, New York Standard Chartered Bank, Tokyo, Japan Unicredit Bank, Germany  Consolidated Balance - outside Bangladesh Jamuna Bank Limited Jamuna Bank Securities Limited  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 1,000,000,000 600,000,000 600,000,000 10,000,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,927,667,236  16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276  | 700,000,000 450,000,000 250,000,000 300,000,000 300,000,000 300,000,0   | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of invested debenture, mutual fund and total market vasubsidiary company or companies directly ocrores which is 17.75% of total sum of paid caccordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 more More than 3 months but not more than 1 year More than 1 year but not more than 5 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Loans, Cash Credit and Overdrafts etc.  Agriculture loan  Cash credit  Credit Card  Demand loan  EDF loan   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in share certificates and loan factor capital market affairs eserve and retained earn capital market affairs eserve and retained earn 16 September 2013 is 379,464,663 200,000,000 172,792,026 25,309,663,342 26,061,920,031  134,174,830,062 8,078,108,532 2,715,201,653 5,362,906,880 142,252,938,595 1,630,216,780 592,296 143,883,747,671 394,941,149   | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  (38,853,034)  Ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625  | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay provided Total Additional provision  Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provic Particulars of Loans/Investments, Advan i) Loans considered good in respect of wi ii) Loans considered good in respect of wi iii) Loans considered good secured by the more parties in addition to the personal guarante iii) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in v interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to the companie the bank are interested as directors, par case of private companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amour realized against loans previously written b) amount of provision kept against preparing balance sheet;  | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction morable High court order of honorable High court order of honorable High court order and Lease hich the bank is fully securific the bank is fully securific the bank holds no see; he personal undertaking guarantee of the debtors of maintained their again the bank company or an er persons; which to directors of the maging agents or incase including temporary advor managers or officers or years or firms in which the ertners or managing agent terest has not been character of loan written off and off; loan classified as on the court of loan written off and off; loan classified as on the court of loan written off and off; loan classified as on the court of loan written off and off;   | Various 50% 100%  tion  tion  tourt to be  toured; security  toured; | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh E<br>advances related to h<br>020 @Tk.282,829,000<br>93,142,100,000<br>93,142,100,000   | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 297,400,000 388,300,000 685,700,000 8ank letter no. DBI- onorable High court oper year.  85,900,857,272 25,546,597,270 111,447,454,542 320,626,275   |
| 5.2(a)<br>5.3                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Shutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib Bank AG Zurich, Switzerland ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Combo-Srilanka Standard Chartered Bank, Karachi, Pakistan Standard Chartered Bank, Karachi, Pakistan Standard Chartered Bank, Limited Katmandu Standard Chartered Bank, London Standard Chartered Bank, London Standard Chartered Bank, London Standard Chartered Bank, New York Standard Chartered Bank, Polombo-Srilanka Standard Chartered Bank, New York Standard Chartered Bank, Polombo-Srilanka Standard Chartered Bank, Polombo-Srilanka Standard Chartered Bank, Olombo-Srilanka Standard Chartered Bank, Solomb | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 750,000,000 600,000,000 600,000,000 1,000,000,000 1,000,000,000 10,300,200,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276   | 700,000,000 450,000,000 400,000,000 300,000,000 50,000,000 300,000,000 150,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891 51,177,525 3,905,977 4,644,129,389  44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284 246,291,374 131,287 11,197,460 10,346,785 19,979,142 (57,926) 353,486,896 16,706,373 5,083,740 1,057,785,668  | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of investing debenture, mutual fund and total market vasusidiary company or companies directly ocrores which is 17.75% of total sum of paid us accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 more More than 3 months but not more than 1 year More than 1 year but not more than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Capital Management Limited  Loans, Cash Credit and Overdrafts etc.  Agriculture loan  Cash credit  Credit Card  Demand loan  EDF loan  Export Cash Credit  Hire purchase  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shader affairs eserve and retained early arrest and retained early for the serior and retained   | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. 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DBI- onorable High court oper year.  85,900,857,272  25,546,597,270 111,447,454,542  320,626,275  |
| 5.2(a)<br>5.3                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. 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Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of investing debenture, mutual fund and total market vasusidiary company or companies directly ocrores which is 17.75% of total sum of paid us accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 mor More than 1 month but not more than 1 year More than 1 year but not more than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in share certificates and loan factor capital market affairs eserve and retained early 16 September 2013 is 379,464,663 200,000,000 172,792,026 25,309,663,342 26,061,920,031  134,174,830,062 8,078,108,532 2,715,201,653 5,362,906,880 142,252,938,595 1,630,216,780 592,296 143,883,747,671 394,941,149 143,488,806,522  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  | 8.9                             | Status Sub-standard Doubtful Bad/loss  Total provision  Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per sternal auditor Provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advar i) Loans considered good in respect of wo other than the debtors personal guarante iii) Loans considered good secured by the more parties in addition to the personal given parties in addition to the personal given parties in addition to the personal given parties as directors or officers of either separately or jointly with any othe vi) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in vi interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to the companie the bank are interested as directors, par case of private companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amoun realized against loans previously written b) amount of provision kept against preparing balance sheet; c) interest creditable to the interest Susp interest creditable to the interest Susp  | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction morable High court order of honorable High court order of honorable High court order and Lease hich the bank is fully securified the bank holds no see; he personal undertaking guarantee of the debtors of maintained their again the bank company or an er persons; which to directors of the maging agents or incase including temporary advor managers or officers by with any other persons; by with any other persons ces, including temporary advor managers or officers by with any other persons ces, including temporary advormanagers or officers by with any other persons ces, including temporary advormanagers or officers by with any other persons ces, including temporary advormanagers or officers by with any other persons ces, including temporary advormanagers or officers by with any other persons ces, including temporary advormanagers or managing agent terest has not been charmed of loan written off and off; loan classified as on the separately. The amount is separately. The amount is separately. The amount   | Various 50% 100%  tion  tourt to be  tourt to be  tourt to be  toured; security  security  so of one or s; inst; iny of these bank have of private vance made of the bank is; iry advance directors of ints or in the  rged, d amount the date of  written off it of written   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh Badvances related to h<br>020 @Tk.282,829,000<br>93,142,100,000<br>93,142,100,000<br>513,702,186  | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 388,300,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 3nk letter no. DBI- onorable High court oper year.  85,900,857,272  25,546,597,270 111,447,454,542  320,626,275  |
| 5.2(a)<br>5.3                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Detta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank AI Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Limited Katmandu, Nepal Standard Chartered Bank, London Standard Chartered Bank, New York Standard Chartered Bank, Ne | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 750,000,000 600,000,000 600,000,000 1,000,000,000 1,000,000,000 10,300,200,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276   | 700,000,000 450,000,000 400,000,000 300,000,000 50,000,000 300,000,000 150,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891 51,177,525 3,905,977 4,644,129,389  44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284 246,291,374 131,287 11,197,460 10,346,785 19,979,142 (57,926) 353,486,896 16,706,373 5,083,740 1,057,785,668  | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of investing debenture, mutual fund and total market visus subsidiary company or companies directly ocrores which is 17.75% of total sum of paid un accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 more More than 3 months but not more than 1 year but not more than 5 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 des all investment in shade certificates and loan factor capital market affairs asserve and retained earlies are and r  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604   | 8.9.1                           | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision  Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advan i) Loans considered good in respect of we dii) Loans considered good in respect of we dii) Loans considered good secured by the more parties in addition to the personal iii) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in v interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to the companie the bank are interested as directors, par case of private companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amoun realized against loans provision, amoun realized against loans provision, amoun realized against loans provision kept against preparing balance sheet; c) interest creditable to the interest Susp xi) Cumulative amount of written off loan for which lawsuit has been filed: The amount of written off loan for which   | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction  | Various 50% 100%  tion  tion  tourt to be  seper instruct and loans and 8, 2019 and 2  tured; security  so of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of written off at of written ed;  | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh & advances related to h<br>020 @Tk.282,829,000<br>93,142,100,000<br>93,142,100,000<br>  | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 388,300,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 188,300,000 685,700,000 188,300,000 685,700,000 311,447,454,542  |
| 5.2(a)<br>5.3                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Umited Detta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Couside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank AB Jailad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mambai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mambai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mambai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mambai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mambai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mambai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mambai, India ICIC Bank Limited, Hong Kong Mashreq Bank, Colombo-Srilanka Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Limited Katmandu, Nepal Standard Chartered Bank, London On Standard Chartered Bank, London Standard Chartered Bank, Securities Limited Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limit | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 750,000,000 600,000,000 600,000,000 1,000,000,000 1,000,000,000 10,300,200,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276   | 700,000,000 450,000,000 400,000,000 300,000,000 50,000,000 300,000,000 150,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891 51,177,525 3,905,977 4,644,129,389  44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284 246,291,374 131,287 11,197,460 10,346,785 19,979,142 (57,926) 353,486,896 16,706,373 5,083,740 1,057,785,668  | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of invested debenture, mutual fund and total market vasubsidiary company or companies directly ocrores which is 17.75% of total sum of paid uaccordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 more More than 1 month but not more than 1 year More than 1 year but not more than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Capital Management Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Loans, Cash Credit and Overdrafts etc.  Agriculture loan  Cash credit Card  Demand loan  EDF loan  Export Cash Credit  Hire purchase  House building loan  Lease finance  Loan against imported merchandise  Loan against packing credits  Loan against trust receipt  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shader in capital market affairs eserve and retained early and retained early for the serve and retained early for   | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  | 8.9.1                           | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision  Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provic Particulars of Loans/Investments, Advan i) Loans considered good in respect of whi ii) Loans considered good in respect of whi iii) Loans considered good secured by the more parties in addition to the personal iv) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any other vi) Loans due by companies or firms in v interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to the companie the bank are interested as directors, par case of private companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amoun realized against loans previously written b) amount of provision kept against preparing balance sheet; c) interest creditable to the interest Susp xi) Cumulative amount of written off in during the current year should be shown off loan for which lawsuit has be shown off loan for which lawsuit has be shown  | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction ink instruction incrable High court order of honorable High count order and Lease hich the bank is fully secundary increases and Lease hich the bank holds no see; he personal undertaking guarantee of the debtors of maintained their again the bank company or an order persons; which to directors of the haging agents or incase including temporary advor managers or officers or y with any other persons order firms in which the order order of loan written off and off; loan classified as on the order of loan written off and off; loan classified as on the order of loan written off and off; loan classified as on the order of loan written off and off; loan classified as on the order of loan written off and off; loan classified as on the order of loan written off and off; loan classified as on the order of honorable High count order of hon | Various 50% 100%  tion  tion  tourt to be  seper instruct and loans and 8, 2019 and 2  tured; security  so of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of written off at of written ed;  | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh & advances related to h<br>020 @Tk.282,829,000<br>93,142,100,000<br>93,142,100,000<br>  | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 388,300,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 188,300,000 685,700,000 188,300,000 685,700,000 311,447,454,542  |
| 5.2(a)<br>5.3                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PISC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Standard Chartered Bank, Kolombo-Srilanka Standard Chartered Bank, Kolombo-Srilanka Standard Chartered Bank, Kolombo-Srilanka Standard Chartered Bank, Kolombo-Srilanka Standard Chartered Bank, Kondon Standard Chartered Bank, New York Standard Chartered Bank, New York Standard Chartered Bank, Tokyo, Japan Unicredit Bank, Germany  Consolidated Balance - outside Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 750,000,000 600,000,000 600,000,000 1,000,000,000 1,000,000,000 10,300,200,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276   | 700,000,000 450,000,000 400,000,000 300,000,000 50,000,000 300,000,000 150,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891 51,177,525 3,905,977 4,644,129,389  44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284 246,291,374 131,287 11,197,460 10,346,785 19,979,142 (57,926) 353,486,896 16,706,373 5,083,740 1,057,785,668  | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of investre debenture, mutual fund and total market vasubsidiary company or companies directly or crores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month More than 1 month but not more than 3 mon More than 3 months but not more than 1 year More than 1 year but not more than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Loans, Cash Credit and Overdrafts etc.  Agriculture loan  Cash credit  Credit Card  Demand loan  EDF loan  Export Cash Credit  Hire purchase  House building loan  Lease finance  Loan against imported merchandise  Loan against packing credits  Loan against trust receipt  Loans (General)  Overdraft   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shadertificates and loan factor capital market affairs eserve and retained early and retaine  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  (38,853,034)  ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In saued by Bangladesh  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625  118,434,625   | 8.9.1<br>8.9.2                  | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision  Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advan i) Loans considered good in respect of we dii) Loans considered good in respect of we dii) Loans considered good secured by the more parties in addition to the personal iii) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in v interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to the companie the bank are interested as directors, par case of private companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amoun realized against loans provision, amoun realized against loans provision, amoun realized against loans provision kept against preparing balance sheet; c) interest creditable to the interest Susp xi) Cumulative amount of written off loan for which lawsuit has been filed: The amount of written off loan for which   | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction ink instruction incrable High court order of honorable High count order and Lease hich the bank is fully securified the bank is fully securified the bank holds no see; he personal undertaking guarantee of the debtors of the bank company or an order persons; which to directors of the haging agents or incase including temporary advoor managers or officers or with any other persons; by with any other persons order including temporary advoor managers or officers or with any other persons order firms in which the order increase or managing agen terest has not been character of loan written off and off; loan classified as on the separately. The amount is separately. The amount of loan written off and off; loan classified as on the separately. The amount is separately. The amount of loan written off and off; loan classified as on the separately. The amount is separately. The amount of loan written off and off; loan classified as on the law of loan written off and off; loan classified as on the law of loan written off and off; loan classified as on the law of loan written off and off; loan classified as on the law of loan written off and off; loan classified as on the law of loan written off and off; loan classified as on the law of loan written off and off; loan classified as on the law of loan written off and off; loan classified as on the law of loan written off and off; loan classified as on the law of loan written off and off; loan classified as on the law of loan written off and off; loan classified as on the law of loan written off and off; loan classified as on the law of loan writte | Various 50% 100%  tion  tion  tourt to be  seper instruct and loans and 8, 2019 and 2  tured; security  so of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of written off at of written ed;  | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh & advances related to h<br>020 @Tk.282,829,000<br>93,142,100,000<br>93,142,100,000<br>  | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 388,300,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 188,300,000 685,700,000 188,300,000 685,700,000 311,447,454,542  |
| 5.2(a)<br>5.3                        | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Acapital Management Limited Jamuna Bank Rocurities Limited  Outside Bangladesh AB Bank Limited Mumbal India Axis Bank Ldd, Mumbal, India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Korachi, Pakistan Standard Chartered Bank, London Standard Chartered Bank, New York Standard Chartered Bank, New York Standard Chartered Bank, London Standard Chartered Bank, London Standard Chartered Bank, New York Standard Chartered Bank, London Standard Chartered Bank, New York Standard Chartered Bank, New York Standard Chartered Bank, New York Standard Chartered Bank, Securities Limited Jamuna Bank Capital Management Limited J | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 750,000,000 600,000,000 600,000,000 1,000,000,000 1,000,000,000 10,300,200,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276   | 700,000,000 450,000,000 400,000,000 300,000,000 50,000,000 300,000,000 150,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891 51,177,525 3,905,977 4,644,129,389  44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284 246,291,374 131,287 11,197,460 10,346,785 19,979,142 (57,926) 353,486,896 16,706,373 5,083,740 1,057,785,668  | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of investre debenture, mutual fund and total market vasubsidiary company or companies directly ocrores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month More than 1 month but not more than 3 more More than 3 months but not more than 1 year More than 1 year but not more than 5 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted Payable in Bangladesh  Consolidated Loans & Advances  Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Loans, Cash Credit and Overdrafts etc.  Agriculture loan  Cash credit  Credit Card  Demand loan  EDF loan  Export Cash Credit  Hire purchase  House building loan  Lease finance  Loan against imported merchandise  Loan against imported merchandise  Loan against trust receipt  Loans (General)  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital corrindirectly involved in up capital, statutory respectively involved in the corrindirectly involved in the corridation of the corriginal transfer in the corriginal transfer in the correctly involved i | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shader in capital market affairs eserve and retained earn for capital market   | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604   | 8.9.1<br>8.9.2<br>8.9.3         | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision as per Bangladesh Bar Provision provided as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision  Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advan i) Loans considered good in respect of whii) Loans considered good in respect of where than the debtors personal guarant iii) Loans considered good secured by the more parties in addition to the personal; iv) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in v interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly iii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly iii) Maximum total amount of advances at any time during the year to directors, part case of private companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mensioned as follows: a) decrease/increase in provision, amour realized against loans previously written b) amount of provision kept against loans previously written b) amount of provision kept against loans previously written b) amount of provision kept against loans previously written b) amount of provision kept against loans previously written b) amount of provision kept against loans previously written b) amount of written off loan for which lawsuit has been filed: The amount of written off loans during the amount of wri | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction instruction inorable High court order of honorable High court order of honorable High court order of honorable High court order and Lease hich the bank is fully security to the bank is fully security to the bank holds no see; he personal undertaking guarantee of the debtors of maintained their again the bank company or an er persons; which to directors of the maging agents or incase including temporary advor managers or officers or with any other persons; by with any other persons or incase including temporary advor managers or officers or with any other persons; which to directors of the maging agent or managers or officers or with any other persons or incase including temporary advormanagers or incase or firms in which the error managing agent terest has not been characters or ma | Various 50% 100%  tion  tion  tourt to be  seper instruct and loans and 8, 2019 and 2  tured; security security so of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of  written off at of written ed; 494,873,646   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>848,487,000<br>2,663,000<br>2,663,000<br>140,162,000<br>2,663,000<br>991,312,000<br>tion of Bangladesh Badvances related to hold    | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 388,300,000 685,700,000 38nk letter no. DBI-onorable High court oper year.  85,900,857,272 25,546,597,270 111,447,454,542 - 320,626,275 - 1,608,105,198 - 4,342,841,000  |
| 5.1(a)<br>5.2<br>5.3                 | IDLE Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Limited International Leasing Company Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, XSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Standard Chartered Bank, New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Kolombos-Srilanka Standard Chartered Bank, Kolombos-Srilanka Standard Chartered Bank, Kolombos-Srilanka Standard Chartered Bank, Kolombos-Srilanka Standard Chartered Bank, New York Standard Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Maturity Grouping of Balance with Other Banks and Financial Instit On demand One month term 3 months term 6 months term 7 year term 9 years term 1 year term 2 years term 3 years term 3 years term 1 year term 1 year term 2 years term 3 years term  | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 250,000,000 600,000,000 600,000,000 1,000,000,000 600,025,000 10,902,128,523 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276  921,651,276  11,823,779,799  | 700,000,000 450,000,000 300,000,000 300,000,000 300,000,0   | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of invested debenture, mutual fund and total market vasubsidiary company or companies directly ocrores which is 17.75% of total sum of paid uaccordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month More than 1 month but not more than 3 morn More than 1 year but not more than 1 year but not more than 1 year More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted Payable in Bangladesh  Consolidated Loans & Advances  Jamuna Bank Capital Management Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Loans, Cash Credit  Hire purchase  House building loan  Lease finance  Loan against protted merchandise  Loan against trust receipt  Loans (General)  Overdraft  Payment against document  Personal loan for women  Real estate financing   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital corrindirectly involved in up capital, statutory respectively involved in the corrindirectly involved in the corridation of the corriginal transfer in the corriginal transfer in the correctly involved i | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028  ses all investment in shade and capital market affairs eserve and retained early and retained  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939) (38,853,034)  ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604 - 200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625 - 118,293,779,461  1,273,986,432 9,543,264,321 269,189,355 162,162,798 2,720,166,520 14,522,937 338,764,379 66,932,050 1,648,774,96 1438,737,811 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311 3,998,398,96 3,148,634,559 23,553,100,769 395,150,311  | 8.9.1<br>8.9.2<br>8.9.3<br>8.10 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  * Additional provision as per Bangladesh Ban Provision provided as per Bangladesh Ban Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay order  * Additional provision against loans for stay order Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice  Particulars of Loans/Investments, Advan  ii) Loans considered good in respect of wi iii) Loans considered good in respect of wi iii) Loans considered good in respect of wi iii) Loans considered good secured by the more parties in addition to the personal guarant iii) Loans adversely classified; provision of the parties in addition to the personal guarant iii) Loans due by directors or officers of either separately or jointly with any other vi) Loans due by companies or firms in the parties in addition to the personal guarant iii) Loans due by companies or firms in the parties in addition to the personal guarant iii) Loans due by companies or firms in the parties in addition to the personal guarant iii) Loans due by companies or firms in the parties in addition to the personal guarant iii) Loans due by companies or firms in the parties in addition to the personal guarant iii) Loans due by companies or firms in the parties in addition to the personal guarant iii) Loans due by directors or officers of either separately or jointly with any other vi) Loans due by directors or officers of either separately or jointly with any other vi) Loans due by directors or officers of either separately or jointly with any other vi) Loans due by companies as member; ix) Damount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amount realized against loans previously written b) amoun | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction instruction inorable High court order of honorable High court order of honorable High court order of honorable High court order and Lease hich the bank is fully security to the bank is fully security to the bank holds no see; he personal undertaking guarantee of the debtors of maintained their again the bank company or an er persons; which to directors of the maging agents or incase including temporary advor managers or officers or with any other persons; by with any other persons or incase including temporary advor managers or officers or with any other persons; which to directors of the maging agent or managers or officers or with any other persons or incase including temporary advormanagers or incase or firms in which the error managing agent terest has not been characters or ma | Various 50% 100%  tion  tion  tourt to be  seper instruct and loans and 8, 2019 and 2  tured; security security so of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of  written off at of written ed; 494,873,646   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>-<br>848,487,000<br>991,312,000<br>tion of Bangladesh & advances related to h<br>020 @Tk.282,829,000<br>93,142,100,000<br>49,110,838,595<br>142,252,938,595<br>-<br>513,702,186<br>-<br>1,799,713,620<br>-<br>4,494,873,646  | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 685,700,000 3ank letter no. DBI- onorable High court o per year.  85,900,857,272  25,546,597,270 111,447,454,542   |
| 5.1(a)<br>5.2(a)<br>5.3              | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited United Leasing Company Limited Union Capital Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbal India Axis Bank Ltd, Mumbal, India Bank of Bhutan, Bhutan Bank Al Blala, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PISC Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbal, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited New York Nepal Banglad | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 250,000,000 600,000,000 600,000,000 1,000,000,000 600,025,000 10,902,128,523 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276   | 700,000,000 450,000,000 300,000,000 300,000,000 300,000,0   | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of investr debenture, mutual fund and total market visubsidiary company or companies directly ocrores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 mor More than 1 year but not more than 1 year More than 1 year but not more than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Securities Limited  Loans, Cash Credit and Overdrafts etc.  Agriculture loan  Cash credit  Credit Card  Demand loan  EDF loan  Export Cash Credit  Hire purchase  House building loan  Lease finance  Loan against imported merchandise  Loan against packing credits  Loan against trust receipt  Loans (General)  Overdraft  Payment against document  Personal loan for women  Real estate financing  Retail credit  SIFCO   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital corrindirectly involved in up capital, statutory respectively involved in the corrindirectly involved in the corridation of the corriginal transfer in the corriginal transfer in the correctly involved i | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shade estificates and loan factor capital market affairs eserve and retained early and retai  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  | 8.9.1<br>8.9.2<br>8.9.3<br>8.10 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per stay order of ho Additional provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advan ii) Loans considered good in respect of whii) Loans considered good in respect of whii) Loans considered good in respect of where than the debtors personal guarant iii) Loans adversely classified; provision in v) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in v interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to the companie the bank are interested as directors, par case of private companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amour realized against loans previously written b) amount of provision kept against in preparing balance sheet; c) interest creditable to the interest Susp xi) Cumulative amount of written off loan for which lawsuit has been filed: The amount of written off loan for which Written off loan for which lawsuit has been The amount of written off loans during th Number of loan accounts written off dur Bill Purchased & Discoun | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction instruction inorable High court order of honorable High court order of honorable High court order of honorable High court order and Lease hich the bank is fully security to the bank is fully security to the bank holds no see; he personal undertaking guarantee of the debtors of maintained their again the bank company or an er persons; which to directors of the maging agents or incase including temporary advor managers or officers or with any other persons; by with any other persons or incase including temporary advor managers or officers or with any other persons; which to directors of the maging agent or managers or officers or with any other persons or incase including temporary advormanagers or incase or firms in which the error managing agent terest has not been characters or ma | Various 50% 100%  tion  tion  tourt to be  seper instruct and loans and 8, 2019 and 2  tured; security security so of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of  written off at of written ed; 494,873,646   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>140,162,000<br>2,663,000<br>391,312,000<br>tion of Bangladesh Badvances related to homogeneous to hom   | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 685,700,000 3ank letter no. DBlonorable High court of per year.  85,900,857,272 25,546,597,270 111,447,454,542   |
| 5.1(a) 5.2 5.2(a) 7                  | IDLC Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. BD Finance Ltd. BO Finance Ltd. BO Finance Ltd. BY Leasing and Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited United Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. 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Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of investr debenture, mutual fund and total market visusidiary company or companies directly ocrores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 mon More than 1 year but not more than 1 year More than 1 year but not more than 5 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Consolidated Loans & Advances  Jamuna Bank Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Securities Limited  Leash Credit Card  Demand loan  EDF loan  Export Cash Credit  Hire purchase  House building loan  Lease finance  Loan against packing credits  Loan against frust receipt  Loans (General)  Overdraft  Personal loan for women  Real estate financing  Retail credit   | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital corrindirectly involved in up capital, statutory respectively involved in the corrindirectly involved in the corridation of the corriginal transfer in the corriginal transfer in the correctly involved i | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028  ses all investment in shade and capital market affairs eserve and retained early and retained  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  (38,853,034)  Ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. 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A stay order Tk. 848,487,000 is to be provice  Particulars of Loans/Investments, Advan  ii) Loans considered good in respect of wi iii) Loans considered good in respect of wi iii) Loans considered good in respect of wi iii) Loans considered good secured by the more parties in addition to the personal guarant iii) Loans due by directors or officers of either separately or jointly with any other vi) Loans due by companies or firms in vinterests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to the companie the bank are interested as directors, part case of private companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amount realized against loans previously written b) amount of provision kept against preparing balance sheet; c) increst carediable to the interest Susp vii) Cumulative amount of written off loan for which lawsuit has been filed of the amount of written off loans during to the amount of written off loans d | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction instruction inorable High court order of honorable High court order of honorable High court order of honorable High court order and Lease hich the bank is fully security to the bank is fully security to the bank holds no see; he personal undertaking guarantee of the debtors of maintained their again the bank company or an er persons; which to directors of the maging agents or incase including temporary advor managers or officers or with any other persons; by with any other persons or incase including temporary advor managers or officers or with any other persons; which to directors of the maging agent or managers or officers or with any other persons or incase including temporary advormanagers or incase or firms in which the error managing agent terest has not been characters or ma | Various 50% 100%  tion  tion  tourt to be  seper instruct and loans and 8, 2019 and 2  tured; security security so of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of  written off at of written ed; 494,873,646   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>   | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 3188,300,000 685,700,000 686,700,0 |
| 5.1(a)<br>5.2<br>5.2(a)<br>6<br>6(a) | IDLE Finance Limited Industrial Promotion & Development Co. Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Limited Union Capital Limited International Leasing Company Limited International Limited Jamuna Bank Capital Management Limited International Bank Capital Management Limited International Bank Securities Limited International Limited Mumbal India International Limited M | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 250,000,000 600,000,000 600,000,000 10,000,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276  921,651,276  fututions 1,488,197,469 35,382,330 10,300,200,000   | 700,000,000 450,000,000 300,000,000 50,000,000 300,000,000 3,000,000 3,200,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891 51,177,525 3,905,977 4,644,129,389 44,129,389 51,177,525 3,905,977 4,644,129,389 44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284 246,291,374 131,287 11,197,460 10,346,785 19,979,142 (57,926) 353,486,896 16,706,373 5,083,740 1,057,785,668  1,057,785,668  1,057,785,668  1,057,785,668              | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of investing debenture, mutual fund and total market visusidiary company or companies directly or crores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month More than 1 month but not more than 3 more than 1 year but not more than 1 year but not more than 5 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Securities Limited  Loans, Cash Credit and Overdrafts etc.  Agriculture loan  Cash credit  Credit Card  Demand loan  EDF loan  Export Cash Credit  Hire purchase  House building loan  Lease finance  Loan against imported merchandise  Loan against packing credits  Loan against furust receipt  Loan against furust receipt  Loan (General)  Overdraft  Payment against document  Personal loan for women  Real estate financing  Retail credit  SIFCO  Small and Medium Enterprise  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital corrindirectly involved in up capital, statutory respectively involved in the corrindirectly involved in the corridation of the corriginal transfer in the corriginal transfer in the correctly involved i | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shadertificates and loan factor capital market affairs eserve and retained earn capital market affairs eserve and retained earn 16 September 2013 is 379,464,663 200,000,000 172,792,026 25,309,663,342 26,061,920,031 134,174,830,062 8,078,108,532 2,715,201,653 5,362,906,880 142,252,938,595 1,630,216,780 592,296 143,883,747,671 394,941,149 143,488,806,522 1,603,690,395 9,416,494,678 357,621,105 2,104,143,036 5,166,060,534 10,476,513 916,853,545 50,374,313 1,948,642,993 1588,349,181 5,627,539,179 2,104,143,036 5,166,060,534 10,476,513 916,853,545 50,374,313 1,948,642,993 1588,349,181 5,627,539,179 2,1927,936,248 1927,936,248 1927,936,248 1927,936,248 1927,936,248 1927,936,248 251,522,808 11 1,066,677,604 1,066,677,604 1,066,677,604 1,066,678,455 26,334,521,456   | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939) (38,853,034)  ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In stued by Bangladesh  479,790,604 - 200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625 - 118,293,779,461  1,273,986,432 9,543,264,321 269,189,355 162,162,798 2,720,166,520 14,522,937 338,764,379 66,932,050 1,648,774,496 1 438,737,811 3,99,839,855 162,162,798 2,720,166,520 14,522,937 338,764,379 66,932,050 1,648,774,496 1 438,737,811 3,99,839,896 3,1452,139 542,876,683 1,066,788,986 31,496,179,99 39,109,047 14,419,398,043   | 8.9.1<br>8.9.2<br>8.9.3<br>8.10 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provic Particulars of Loans/Investments, Advan i) Loans considered good in respect of we ii) Loans considered good in respect of we other than the debtors personal guarant iii) Loans considered good secured by the more parties in addition to the personal iv) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in vi interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advan granted during the year to the companie the bank are interested as directors, par case of private companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amour realized against loans previously written b) amount of provision kept against preparing balance sheet; c) interest creditable to the interest Susp xi) Cumulative amount of written off loan for which lawsuit has been filed: The amount of written off loans during to the  | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction morable High court order of honorable High count | Various 50% 100%  tion  tourt to be  as per instruct ast loans and 8, 2019 and 2  tured; security as of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of  written off at of written ed; 494,873,646   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>349,1312,000<br>tion of Bangladesh Badvances related to homogeneous to      | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 188,300,000 297,400,000 297,400,000 3188,300,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 118,300,000 685,700,000 685,700,000 118,300,000 685,700,000 3188,300,000 685,700,000 685,700,000 118,300,000 685,700,00 |
| 5.1(a) 5.2(a) 5.3 6 6(a) 7           | IDLC Finance Limited Industrial Promotion & Development Co, Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. BD Finance Ltd. BV Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BXY Leasing and Investment Umited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Lasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Jamuna Bank Securities Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Cotside Bangladesh AB Bank Limited Mumbal India Axis Bank Ltd, Mumbal, India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PISC Habilb American Bank, New York, NY USA Habilb American Bank, New York, NY USA Habilb American Bank, New York, NY USA Habilb American Bank, New York Nepal Bangladesh Bank Limited, India ICIC Bank Limited, India Mashreq Bank Mumbal, India Mashreq Bank Mumbal, India Mashredpank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, New York Standard Chartered Bank, Securities Limited Jamuna Bank Capital Manage | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 750,000,000 600,000,000 600,000,000 1,000,000,000 10,000,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,902,128,523 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,705 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,705 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276  921,651,276  11,823,779,799 | 700,000,000 450,000,000 300,000,000 300,000,000 300,000,0   | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  Metro Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond  Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of invested debenture, mutual fund and total market vasubsidiary company or companies directly or corrores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 morn More than 3 months but not more than 1 year More than 1 year but not more than 5 years  Loans, cash Credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Capital Management Limited  Loans, Cash Credit and Overdrafts etc.  Agriculture loan  Cash credit  Credit Card  Demand loan  EDF loan  Export Cash Credit  Hire purchase  House building loan  Lease finance  Loan against imported merchandise  Loan against packing credits  Loan against proten receipt  Loans (General)  Overdraft  Payment against document  Personal loan for women  Real estate financing  Retail credit  SIFCO  Small and Medium Enterprise  Staff loan  Term Loan  Time Loan  Time Loan  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital corrindirectly involved in up capital, statutory respectively involved in the corrindirectly involved in the corridation of the corriginal transfer in the corriginal transfer in the correctly involved i | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shadertificates and loan factor capital market affairs eserve and retained earn capital market affairs eserve and retained earn 16 September 2013 is 379,464,663 200,000,000 172,792,026 25,309,663,342 26,061,920,031 134,174,830,062 8,078,108,532 2,715,201,653 5,362,906,880 142,252,938,595 1,630,216,780 592,296 143,883,747,671 394,941,149 143,488,806,522 1,603,690,395 9,416,494,678 357,621,105 2,104,143,036 5,166,060,534 10,476,513 916,853,545 50,374,313 1,948,642,993 1 588,349,181 5,627,539,179 2,192,796,248 19,27,36,189 251,522,808 11 1,066,677,604 1,066,677,604 1,066,677,604 1,066,678,455 22,636,306,346 294,673,425  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  (38,853,034)  ares, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625  118,293,779,461  1,273,986,432 9,543,264,321 269,189,355 162,162,798 2,720,166,520 14,522,937 338,764,379 66,932,050 1,648,774,496 1 438,737,811 3,998,39,896 3,145,21,937 338,764,379 66,932,050 1,648,774,496 1 438,737,811 3,998,39,896 3,145,21,937 338,764,379 66,932,050 1,648,774,496 1 438,737,811 3,998,39,896 3,145,21,937 338,764,379 66,932,050 1,648,774,496 1 438,737,811 3,998,39,896 3,145,21,937 338,764,379 66,932,050 1,648,774,496 1 438,737,811 3,998,39,896 3,145,21,937 338,764,379 66,932,050 1,648,774,496 1 438,737,811 3,998,39,896 3,145,21,998 3,145,21,998 3,145,21,998 3,145,21,999 3,145,21,999 3,150,311 132,549 542,876,683 1,066,788,986 3,149,617,999 3,199,047 14,419,398,043 23,656,242,538  | 8.9.1<br>8.9.2<br>8.9.3<br>8.10 | Status Sub-standard Doubtful Bad/loss  Total provision * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advan ii) Loans considered good in respect of we other than the debtors personal guarant iii) Loans considered good secured by the more parties in addition to the personal iii) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in v interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors, par case of private companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amour realized against loans previously written b) amount of written off loans during the during the current year should be shown off loan for which lawsuit has been filed: The amount of written off loans during the written off loan for which lawsuit has be The amount of written off loans during the month above less than 3 months months above less than 6 months months above less than 6 months months above less than 6 months   | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction instruction morable High court order of honorable High count | Various 50% 100%  tion  tourt to be  as per instruct ast loans and 8, 2019 and 2  tured; security as of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of  written off at of written ed; 494,873,646   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>   | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 188,300,000 297,400,000 200,000,000 388,300,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 188,300,000 685,700,000 685,700,000 3,103,905,198 188,300,000 188,300,000 685,700,00 |
| 5.1(a) 5.2(a) 5.3 6 6(a) 7           | IDLC Finance Limited Industrial Promotion & Development Co, Ltd. (IPDC) Phoenix Finance Limited BD Finance Lid. BD Finance Lid. BO Finance Lid. BO Finance Lid. BO Finance Lid. BY Leasing and Investment Co. Ltd. BAY Leasing and Investment Umited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbal India Axis Bank Ltd, Mumbal, India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, India Mashreq Bank Mumbal, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Karachi, Pakistan Standard Chartered Bank, Kolombo-Srilanka Standard Chartered Bank, New York | 1,450,000,000 500,000,000 550,075,000 400,000,000 150,025,000 850,000,000 250,000,000 600,000,000 600,000,000 10,000,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276  921,651,276  fututions 1,488,197,469 35,382,330 10,300,200,000   | 700,000,000 450,000,000 300,000,000 50,000,000 300,000,000 3,000,000 3,200,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891 51,177,525 3,905,977 4,644,129,389 44,129,389 51,177,525 3,905,977 4,644,129,389 44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284 246,291,374 131,287 11,197,460 10,346,785 19,979,142 (57,926) 353,486,896 16,706,373 5,083,740 1,057,785,668  1,057,785,668  1,057,785,668  1,057,785,668              | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  Metro Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond  Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of invested benture, mutual fund and total market vasusidiary company or companies directly or crores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 mon  More than 1 year but not more than 3 mon  More than 1 year but not more than 3 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Securities Limited  Leash Credit Card  Demand loan  EDF loan  Export Cash Credit  Hire purchase  House building loan  Lease finance  Loan against imported merchandise  Loan against packing credits  Loan against proteed merchandise  Loan against proteed merchandise  Loan against packing credits  Loan against packing credits  Loan against proteed merchandise  Loan against packing credits  Loan against p | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital corrindirectly involved in up capital, statutory respectively involved in the corrindirectly involved in the corridation of the corriginal transfer in the corriginal transfer in the correctly involved i | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 des all investment in shade extificates and loan factor capital market affairs eserve and retained earn capital market affairs eserve and retained earn 16 September 2013 is an extificates and loan factor capital market affairs eserve and retained earn 16 September 2013 is an extificates and loan factor capital market affairs eserve and retained earn 16 September 2013 is an extificate and retained earn 16 September 2013 is an extif  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  (38,853,034)  Ires, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In ssued by Bangladesh  479,790,604 200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625 118,293,779,461  1,273,986,432 9,543,264,321 269,189,355 162,162,798 2,720,166,520 14,522,937 338,764,379 66,932,050 1,648,774,496 1,439,3779,461  438,737,811 3,999,839,896 3,148,634,559 23,553,100,769 33,150,769 34,419,398,043 32,656,245,38 30,07,90,047 14,419,398,043 32,656,245,38 30,2322,955,029   | 8.9.1<br>8.9.2<br>8.9.3<br>8.10 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provic Particulars of Loans/Investments, Advan ii) Loans considered good in respect of whi iii) Loans considered good in respect of whi iii) Loans considered good in respect of whi iii) Loans considered good secured by the more parties in addition to the personal iv) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in v interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viiii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at ony of them either separately or jointly viii) Maximum total amount of advances at any time during the year to the companie the bank are interested as directors, par case of private companies as member; ix) Due from banking companies; x) Due from banking companies; | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction  | Various 50% 100%  tion  tourt to be  as per instruct ast loans and 8, 2019 and 2  tured; security as of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of  written off at of written ed; 494,873,646   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>349,1312,000<br>2,663,000<br>40,000<br>100 @Tk.282,829,000<br>93,142,100,000<br>93,142,100,000<br>49,110,838,595<br>142,252,938,595<br>142,252,938,595<br>142,252,938,595<br>1,799,713,620<br>4,494,873,646<br>1,799,713,620<br>4,494,873,646<br>1,185,218,253<br>10,031,389,249<br>Investment Including  | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 188,300,000 297,400,000 297,400,000 3188,300,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 118,300,000 685,700,000 685,700,000 118,300,000 685,700,000 3188,300,000 685,700,000 685,700,000 118,300,000 685,700,00 |
| 5.1(a) 5.2(a) 5.3 6 6(a) 7           | IDLC Finance Limited Industrial Promotion & Development Co, Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Limited Mumbai India Axis Bank Limited Mumbai India Axis Bank Limited Mumbai India Bank of Bhutan, Bhutan Bank Al Bilad, Riyadh, KSA Commerzbank AG, German Emirates NBB Bank PJSC Habib Bank AG Zurich, Switzerland ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Karachi, Pakistan Standard Chartered Bank, Mumbai -India Standard Chartered Bank, Securities Limited Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Covernment Investments Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Jamuna Bank Securities Limited  Covernment Investments Jamuna Bank Securities Li | 1,450,000,000 500,000,000 500,000,000 150,025,000 850,000,000 1,000,000 250,000,000 600,000,000 600,000,000 1,000,000 10,300,200,000 10,300,200,000 10,902,128,523 16,894,419 8,644,294 10,927,667,236 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276  921,651,276  11,823,779,799  | 700,000,000 450,000,000 250,000,000 300,000,000 300,000,000 300,000,0   | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of invest debenture, mutual fund and total market vs subsidiary company or companies directly o crores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month More than 1 month but not more than 3 morn More than 1 year but not more than 1 year More than 1 year but not more than 5 years  More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Securities Limited  Loan against imported merchandise  Loan against packing credits  Loan against packing credits  Loan against trust receipt  Loan against trust receipt  Loan against packing credits  Loan against trust receipt  Loan against packing credits  Loan against trust receipt  Loan against packing credits  Loan against packing credits  Loan against trust receipt  Loan against trust receipt  Loan against packing credits  Loan against packing credits  Loan against packing credits  Loan against against document  Personal loan  Epr Ioan  Export Cash Credit  Hire purchase  House building loan  Lease finance  Bai-Muazzal (SME)  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital corrindirectly involved in up capital, statutory respectively involved in the corrindirectly involved in the corridation of the corriginal transfer in the corriginal transfer in the correctly involved i | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shade estificates and loan factor capital market affairs eserve and retained earn capital market affairs eserve and retained earn 16 September 2013 is  379,464,663 200,000,000 172,792,026 25,309,663,342 26,061,920,031  134,174,830,062 8,078,108,532 2,715,201,653 5,362,906,880 142,252,938,595 1,630,216,780 592,296 143,883,747,671 394,941,149 143,488,806,522  1,603,690,395 9,416,494,678 357,621,105 2,104,143,036 5,166,060,534 10,476,513 916,853,545 503,74,313 1,948,642,993 1,588,349,181 5,627,539,179 2,492,396,242 19,297,936,189 27,136,365 10,476,513 916,853,545 50,374,313 1,948,642,993 1,588,349,181 5,627,539,179 2,492,396,242 19,297,936,189 27,136,365 28,977,138,335 130,828,002,432   | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  (38,853,034)  Ires, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In saued by Bangladesh  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625 118,293,779,461  1,273,986,432 9,543,264,321 269,189,355 162,162,798 2,720,166,520 14,522,937 338,764,379 66,932,050 1,648,774,496 1,439,379,461  438,737,811 3,99,839,896 3,148,634,559 2,720,166,520 14,522,937 338,764,379 66,932,050 1,648,774,496 1,439,317,969 3,148,634,559 2,355,3100,769 3,355,3100,769 | 8.9.1<br>8.9.2<br>8.9.3<br>8.10 | Status Sub-standard Doubtful Bad/loss  Total provision * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay or provided Total Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provic Particulars of Loans/Investments, Advan ii) Loans considered good in respect of we other than the debtors personal guarant iii) Loans considered good in respect of we other than the debtors personal guarant iii) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in v interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors, or any of them either separately or jointly viii) Maximum total amount of advances at of private companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amour realized against loans previously written b) amount of provision and written off loan for which lawsuit has been filed: The amount of written off loans during the written off loan for which lawsuit has be The amount of written off loans during the mount of written off loans during the mount of written off loans during the mount of loan accounts written off dur Bill Purchased & Discounted as per Mate Repayable within 1 month month above less than 3 months months | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction  | Various 50% 100%  tion  tourt to be  as per instruct ast loans and 8, 2019 and 2  tured; security as of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of  written off at of written ed; 494,873,646   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>349,1312,000<br>tion of Bangladesh Badvances related to homo to the second of the     | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 297,400,000 388,300,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 685,700,000 681,400,000 685,700,00 |
| 5.1(a) 5.2(a) 5.3 6 6(a) 7           | IDLC Finance Limited Industrial Promotion & Development Co, Ltd. (IPDC) Phoenix Finance Limited BD Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Jamuna Bank Securities Limited  Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai India Bank of Bhutan, Bhutan Bank AB Blad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib Bank AG Zurich, Switzerland ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Standard Chartered Bank, Korachi, Pakistan Standard Chartered Bank, Kolombo-Srilanka Standard Chartered Bank, Korachi, Pakistan Standard Chartered Bank, Korachi, Pakistan Standard Chartered Bank, Mumbai -India Standard Chartered Bank, Mumbai -India Standard Chartered Bank, New York Standard Chartered Bank, Tokyo, Japa Unicredit Bank Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Jamuna Bank Secu | 1,450,000,000 500,000,000 500,000,000 150,025,000 850,000,000 1,000,000 250,000,000 600,000,000 600,000,000 10,000,000 10,300,200,000 10,902,128,523 10,902,128,523 16,894,419 8,644,294 10,927,667,236 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276  921,651,276  11,823,779,799  12,966,695,603 7,676,801,486 4,838,958,278                   | 700,000,000 450,000,000 250,000,000 300,000,000 50,000,000 300,000,000 3,200,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891 51,177,525 3,905,977 4,644,129,389 44,129,389 51,177,525 3,905,977 4,644,129,389 44,129,389 44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284 246,291,374 131,287 11,197,460 10,346,785 19,979,142 (57,926) 353,486,896 16,706,373 5,083,740 1,057,785,668  1,057,785,668  1,057,785,668  1,057,785,668 | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of invest debenture, mutual fund and total market vs. subsidiary company or companies directly ocrores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month More than 1 month but not more than 3 mor More than 1 year but not more than 1 year but not more than 5 years  More than 1 year but not more than 5 years More than 5 years  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Loans, Cash Credit and Overdrafts etc.  Agriculture loan  Cash credit  Credit Card  Demand loan  Export Cash Credit  Hire purchase  House building loan  Lease finance  Loan against imported merchandise  Loan against packing credits  Loan (General)  Overdraft  Payment against document  Personal loan for women  Real estate financing  Retail credit  SIFCO  Small and Medium Enterprise  Staff loan  Term Loan  Time Loan  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital corrindirectly involved in up capital, statutory respectively involved in the corrindirectly involved in the corridation of the corriginal transfer in the corriginal transfer in the correctly involved i | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shadertificates and loan factor capital market affairs eserve and retained earn capital market affairs eserve and retained earn for september 2013 is a serve and retained earn capital market affairs eserve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for serve and retaine  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  | 8.9.1<br>8.9.2<br>8.9.3<br>8.10 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  * Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of hor Additional provision against loans for stay order of hor Additional provision against loans for stay order of hor Additional provision Total provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provice Particulars of Loans/Investments, Advan ii) Loans considered good in respect of which than the debtors personal guarant iii) Loans considered good in respect of which than the debtors personal guarant iii) Loans considered good secured by the more parties in addition to the personal guarant iv) Loans due by directors or officers of either separately or jointly with any other vi) Loans due by companies or firms in vinterests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly with any other wiii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly with any other bank are interested as directors, partners or mar companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amount realized against loans previously written off loan for which lawsuit has been filed: The amount of written off loans during the amount of written off loa | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction  | Various 50% 100%  tion  tourt to be  as per instruct ast loans and 8, 2019 and 2  tured; security as of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of  written off at of written ed; 494,873,646   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>991,312,000<br>tion of Bangladesh Badvances related to hold         | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 200,000,000 888,300,000 685,700,000 8ank letter no. DBI-onorable High court oper year.  85,900,857,272  25,546,597,270 111,447,454,542  320,626,275  320,626,275  1,608,105,198  |
| 5.1(a) 5.2 5.2(a) 7 7(a) 7.1         | IDLC Finance Limited Industrial Promotion & Development Co, Ltd. (IPDC) Phoenix Finance Limited B0 Finance Limited B0 Finance Ltd. B2 Frenince Lassing & Financial services Limited Premier Leasing Investment Co. Ltd. B3AY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial Infrastructure Development Finance co. Ltd. Lanka Bangla Finance Limited  Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  Less: Inter-company transaction Jamuna Bank Securities Limited  A8 Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan Bank A1 Bilak, Riyadh, K5A Commerzbank A6, Germany Emirates NBD Bank PJSC Habib Bank A6 Zurich, Switzerland ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Mumbai - India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India Mashreqbank psc - IBF Limited New York Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Mumbai - India Standard Chartered Bank, Mumbai - India Standard Chartered Bank, New York Standard Chartered Bank, New York Standard Chartered Bank, Tokyo, Japan Unicredit Bank, Germany  Consolidated Balance - outside Bangladesh Jamuna Bank Limited Jamuna Bank Limited Jamuna Bank Securities Limited  Maturity Grouping of Balance with Other Banks and Financial Institutions  Consolidated Money at Call on Short Notice Banking Sector Non - Banking financial Institutions  Consolidated Investments Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Jamuna Bank Securities Limited Jamuna Bank Securities Limited Jamuna Bank Kapital Management Limited Jamuna Bank Securities Limited Jamuna Bank Securities Limited J | 1,450,000,000 500,000,000 500,000,000 550,075,000 400,000,000 1,000,000,000 1,000,000,000 600,000,000 600,000,000 10,000,000 10,000,000 10,902,128,523 16,894,419 8,644,294 10,902,128,523 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276  921,651,276  11,823,779,799  11,823,779,799  | 700,000,000 450,000,000 450,000,000 300,000,000 50,000,000 300,000,000 3,200,000,000 3,200,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891 51,177,525 3,905,977 4,644,129,389 44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284 246,291,374 131,287 11,197,460 10,346,785 19,979,142 (57,926) 353,486,896 16,706,373 5,083,740 1,057,785,668  1,057,785,668  1,057,785,668  1,057,785,668  | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond  Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of invest debenture, mutual fund and total market vs subsidiary company or companies directly o crores which is 17.75% of total sum of paid accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 more More than 1 year but not more than 1 year but not more than 5 years  More than 1 year but not more than 5 years  More than 1 syears  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Securities Limited  Loans, Cash Credit and Overdrafts etc.  Agriculture loan  Cash credit  Credit Card  Demand loan  EDF loan  Export Cash Credit  Hire purchase  House building loan  Lease finance  Loan against packing credits  Loan against packing credits  Loan against provented merchandise  Loan against packing credits  Loan against document  Personal loan for women  Real estate financing  Retail credit  SIFCO  Small and Medium Enterprise  Staff loan  Term Loan  Time Loan  In Islamic Banking Branches  Bai-Muazzal  Bai-Muazzal  Bai-Muazzal (SME)  HPSM-Staff & Car loan Staff  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital corrindirectly involved in up capital, statutory respectively involved in the corrindirectly involved in the corridation of the corriginal transfer in the corriginal transfer in the correctly involved i | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shadertificates and loan factor capital market affairs eserve and retained earn capital market affairs eserve and retained earn for september 2013 is a serve and retained earn capital market affairs eserve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for s  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  (38,853,034)  Ires, corporate bond, cilities given to own stood at Tk 190.87 mings of the bank. In saued by Bangladesh  479,790,604  200,000,000 398,849,051 29,035,328,529 30,113,968,184  105,414,215,481 11,685,392,946 5,325,799,268 6,359,593,679 117,099,608,428 1,311,330,176 1,275,482 118,412,214,086  118,434,625  118,293,779,461  1,273,986,432 9,543,264,321 269,189,355 162,162,798 2,720,166,520 14,522,937 338,764,379 66,932,050 1,648,774,496 1 438,737,811 3,999,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,311 13,998,839,896 3,148,634,559 23,553,100,769 395,150,511 14,419,398,043 24,176,968,123 397,506,528 31,517,228 316,744,845 68,229,751 408,657,618                  | 8.9.1<br>8.9.2<br>8.9.3<br>8.10 | Status Sub-standard Doubtful Bad/loss  Total provision * Additional provision requirement Required provision maintained by bank Additional provision to be provided as per * Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provic Particulars of Loans/Investments, Advan (i) Loans considered good in respect of we til) Loans considered good in respect of we other than the debtors personal guarant iii) Loans considered good secured by the more parties in addition to the personal iv) Loans adversely classified; provision in v) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in v interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction  | Various 50% 100%  tion  tourt to be  as per instruct ast loans and 8, 2019 and 2  tured; security as of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of  written off at of written ed; 494,873,646   | 25,025,120 39,015,500 1,592,848,000 1,656,888,620 3,328,569,053 991,312,000 4,319,881,053 3,471,394,053 848,487,000 140,162,000 2,663,000 2,663,000 991,312,000 tion of Bangladesh advances related to h020 @Tk.282,829,000 93,142,100,000 49,110,838,595 142,252,938,595  | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 200,000,000  188,300,000 685,700,000 3ank letter no. DBI-onorable High court of per year.  85,900,857,272  25,546,597,270 111,447,454,542  320,626,275  1,608,105,198 - 4,342,841,000  56,702,843,433 3,076,907,304 - 6,027,615,098 1,142,936,652 330,276,128 33,014,001   |
| 5.2(a) 5.3 6 6(a) 7                  | IDLE Finance Limited Industrial Promotion & Development Co, Ltd. (IPDC) Phoenix Finance Limited BO Finance Ltd. Peoples Leasing & Financial services Limited Premier Leasing Investment Co. Ltd. BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd. United Leasing Company Ltd. Prime Finance & Investment Ltd. International Leasing Company Ltd. Prime Finance & Investment Ltd. Lanka Bangla Finance Limited Union Capital Management Limited Jamuna Bank Capital Management Limited Union Capital Limited Mumbal India Union Capital Limited, Mong Mong Union Mashrey Capital Limited, Mong Mong Union Mashrey Bank Mumbal, India Union Capital Limited, Hong Kong Union Mashrey Bank Mumbal, India Union Capital Limited, Mong Mong Union Mashrey Bank Mumbal, India Union Capital Limited, Mong Mong Union Mashrey Bank Mumbal, India Union Capital Limited, Mong Union Capital Limited, | 1,450,000,000 500,000,000 500,000,000 150,025,000 850,000,000 1,000,000 250,000,000 600,000,000 600,000,000 10,000,000 10,300,200,000 10,902,128,523 10,902,128,523 16,894,419 8,644,294 10,927,667,236 16,894,419 8,644,294 10,902,128,523 10,461,769 (7,427,038) 27,411 501,167 17,339,181 33,440,043 133,271,496 4,315,210 44,381,484 3,258,795 23,842,195 517,510,686 747,341 1,343,512 3,945,306 8,385,707 3,121,564 104,231,708 1,006,604 17,947,134 921,651,276  921,651,276  11,823,779,799  12,966,695,603 7,676,801,486 4,838,958,278                   | 700,000,000 450,000,000 250,000,000 300,000,000 50,000,000 300,000,000 3,200,000,000 4,644,129,389 51,177,525 3,905,977 4,699,212,891 51,177,525 3,905,977 4,644,129,389 44,129,389 51,177,525 3,905,977 4,644,129,389 44,129,389 44,129,637 31,833,214 14,167,650 489,549 9,046,303 540,437 111,089,546 9,592,782 (3,611,361) 156,615,494 20,727,284 246,291,374 131,287 11,197,460 10,346,785 19,979,142 (57,926) 353,486,896 16,706,373 5,083,740 1,057,785,668  1,057,785,668  1,057,785,668  1,057,785,668 | 8<br>8(a) | Lanka Bangla Finance Ltd.  Maksons Spinning Mills Ltd.  Metro Spinning Mills Ltd.  One Bank Limited  S. Alam Cold Rolled Steels Ltd  Sine Pukur Ceramics Ltd.  Standard Bank Ltd.  Summit Power Ltd.  UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd  SWIFT  As on 31 December 2016, the value of investing debenture, mutual fund and total market visubsidiary company or companies directly or crores which is 17.75% of total sum of paid to accordance with the compliance of the DOS Bank, the total exposure should be 25%.  Maturity Grouping of Investments  On Demand  Not more than 1 month  More than 1 month but not more than 3 month wore than 1 year but not more than 1 year More than 3 months but not more than 1 year More than 5 years  Loans & Advances  Loans & Advances  Loans, cash credit, overdrafts and lease etc.  Bills purchased and discounted  Payable in Bangladesh  Payable outside Bangladesh  Consolidated Loans & Advances  Jamuna Bank Limited  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Lease Inance  Loan against packing credits  Loan against packing credits  Loan against packing credits  Loan against trust receipt  Loans (General)  Overdraft  Payment against document  Personal loan for women  Real estate financing  Retil credit  SIFICO  Small and Medium Enterprise  Staff loan  Term Loan  Time Loan  In Islamic Banking Branches  Bai-Muazzal (SME)  HPSM-Staff & Car loan Staff  MPI trust receipt  Murabaha  | 7,940 816,641 5,786 10,823,368 6,986 7,852,207 5,699 6,560,703 1,965 1,735 0,000 2,078,702 7,730 28,050,784 778 13,028 2,882 33,465,402 200,000,000 3,889 3,138,890 18 5,519,061 377,831,063 ment cell which included alue of other capital correctly involved in the correctly involv | 780,434 6,012,571 1,383,559 1,100,539 47,553 1,670,000 21,381,410 12,137 20,207,464 200,000,000 3,138,890 5,519,061 338,978,028 es all investment in shadertificates and loan factor capital market affairs eserve and retained earn capital market affairs eserve and retained earn for september 2013 is a serve and retained earn capital market affairs eserve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for serve and retained earn for september 2013 is a serve and retained earn for september 2013 is a serve and retained earn for serve and retaine  | (36,207) (4,810,797) (6,468,648) (5,460,164) 45,818 (408,702) (6,669,374) (891) (13,257,939)  | 8.9.1<br>8.9.2<br>8.9.3<br>8.10 | Status Sub-standard Doubtful Bad/loss  Total provision  * Additional provision requirement Required provision for Loans and Advances Total provision maintained by bank Additional provision to be provided as per  *Additional provision as per Bangladesh Bank Provision provided as per Bangladesh Bank Provision provided as per external auditor Provision against loans for stay order of ho Additional provision against loans for stay order of ho Additional provision for Loans & Advances 1/125/2018-1090 dated 09 April 2018. A stay order Tk. 848,487,000 is to be provi Particulars of Loans/Investments, Advan i) Loans considered good in respect of w other than the debtors personal guarant iii) Loans considered good secured by the more parties in addition to the personal; iv) Loans due by directors or officers of either separately or jointly with any othe vi) Loans due by companies or firms in v interests as directors, partners or mar companies as members; vii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at any time during the year to directors or any of them either separately or jointly viii) Maximum total amount of advances at of private companies as member; ix) Due from banking companies; x) Amount of classified loans on which in should be mentioned as follows: a) decrease/increase in provision, amour realized against loans previously written b) amount of provision kept against in should be mentioned as follows: a) decrease/increase in provision, amour realized against loans previously written b) amount of provision kept against in should be mentioned as follows: a) decrease/increase in provision, amour realized against loans previously written b) amount of provision kept against in should be mentioned as follows: a) decrease/increase in provision, amour realized against loans previously | 127,134,149 78,031,000 1,592,848,000  Bangladesh Bank instruction  | Various 50% 100%  tion  tourt to be  as per instruct ast loans and 8, 2019 and 2  tured; security as of one or s; inst; any of these bank have of private vance made of the bank as; ary advance directors of ats or in the  rged, d amount the date of  written off at of written ed; 494,873,646   | 25,025,120<br>39,015,500<br>1,592,848,000<br>1,656,888,620<br>3,328,569,053<br>991,312,000<br>4,319,881,053<br>3,471,394,053<br>848,487,000<br>2,663,000<br>2,663,000<br>140,162,000<br>2,663,000<br>91,312,000<br>tion of Bangladesh & advances related to holo of the company of | 14,497,882 29,486,828 1,260,323,142 1,304,307,853 2,418,205,198 685,700,000 3,103,905,198 2,915,605,198 188,300,000 297,400,000 200,000,000 8ank letter no. DBI-onorable High court of per year.  85,900,857,272 25,546,597,270 111,447,454,542 320,626,275  1,608,105,198 - 4,342,841,000  56,702,843,433 3,076,907,304 - 6,027,615,098 1,142,936,652 330,276,128   |

134,174,830,062 105,414,215,481

142,252,938,595 117,099,608,428

29,636,168,180

25,684,088,968