

JAMUNA BANK

FINANCIAL STATEMENT 2017

	31.12.2017 Taka	31.12.2016 Taka		31.12.2017 Taka	31.12.2016 Taka		31.12.2017 Taka	31.12.2016 Taka
17 Retained earnings								
Opening balance	1,261,617,320	1,208,333,975						
Less: Dividend distributed for last year	1,258,944,741	1,197,532,802						
Balance of Retained Earnings	2,672,579	10,801,173						
Add: Addition for current year	1,321,743,194	1,250,816,147						
	1,324,415,773	1,261,617,320						
17(a) Consolidated retained earnings								
Jamuna Bank Limited	1,355,121,743	1,261,617,320						
Jamuna Bank Capital Management Limited	(15,569,892)	(70,181,081)						
Jamuna Bank Securities Limited	6,753,032	5,793,411						
	1,346,304,882	1,197,229,651						
Net profit attributable to ordinary shareholder								
Attributable to:								
Shareholders of JBL	2,076,584,738	1,793,755,732						
Minority interest:								
Jamuna Bank Capital Management Limited	183	(134)						
Jamuna Bank Securities Limited	7	7						
	2,076,584,929	1,793,755,604						
18 Contingent Liabilities								
18.1 Letters of Guarantee								
Letters of Guarantee (Local)	17,872,885,200	14,060,254,960						
Letters of Guarantee (Foreign)	69,260,361	22,943,140						
	17,942,145,561	14,083,198,100						
18.2 Irrevocable Letters of Credit								
Letters of Credit	20,500,715,649	14,201,676,615						
	20,500,715,649	14,201,676,615						
18.3 Bills for Collection								
Outward local bills for collection	8,247,267	8,722,963						
Outward foreign bills for collection	-	-						
Foreign DOC bill collection	4,531,038,197	3,137,513,669						
Inward local bills for collection	6,623,512,272	4,798,053,065						
Inward foreign bills for collection	-	-						
	11,162,797,737	7,944,289,697						
18(a) Consolidated contingent liabilities								
Acceptances & Endorsements								
Jamuna Bank Limited	23,611,575,773	20,190,652,767						
Jamuna Bank Capital Management Limited	-	-						
Jamuna Bank Securities Limited	-	-						
	23,611,575,773	20,190,652,767						
Letters of Guarantee								
Jamuna Bank Limited	17,942,145,561	14,083,198,100						
Jamuna Bank Capital Management Limited	-	-						
Jamuna Bank Securities Limited	-	-						
	17,942,145,561	14,083,198,100						
Irrevocable Letters of Credit								
Jamuna Bank Limited	20,500,715,649	14,201,676,615						
Jamuna Bank Capital Management Limited	-	-						
Jamuna Bank Securities Limited	-	-						
	20,500,715,649	14,201,676,615						
Bills for Collection								
Jamuna Bank Limited	11,162,797,737	7,944,289,697						
Jamuna Bank Capital Management Limited	-	-						
Jamuna Bank Securities Limited	-	-						
	11,162,797,737	7,944,289,697						
Other Contingent Liabilities								
Jamuna Bank Limited	1,316,198,424	390,533,907						
Jamuna Bank Capital Management Limited	-	-						
Jamuna Bank Securities Limited	-	-						
	1,316,198,424	390,533,907						
19 Profit & Loss Account								
Income								
Interest, discount and similar income	11,424,651,068	9,687,217,942						
Commission, custody and brokerage	816,480,629	756,611,689						
Dividend Income	82,247,788	22,605,737						
Gain from investment in securities	2,532,953,672	3,713,267,396						
Exchange gain on foreign bill purchased	984,459,861	633,799,081						
Other Operating Income	570,683,893	444,608,095						
	16,411,476,911	15,258,109,941						
Expenses								
Interest and similar expenses	7,625,479,385	7,142,300,073						
Administrative expenses	3,609,037,816	3,293,729,819						
Other Operating expenses	636,175,083	470,471,360						
Depreciation on banking assets	205,374,130	172,101,933						
	12,076,066,414	11,078,603,186						
Profit before tax & provision	4,335,410,497	4,179,506,755						
20 Interest Income & Profit on Investment								
Interest/profit on loan and advances-Main operation	(Note: 20.1)		10,772,419,142	9,403,228,122				
Interest on loan and advances-Off Shore Banking Unit			259,243,340	176,181,263				
Interest on call loan			52,412,181	17,315,459				
Interest/profit on deposit to other bank / Financial Inst.			280,723,892	67,650,459				
Interest on Foreign Currency account			50,852,513	22,842,638				
			11,424,651,068	9,687,217,942				
20(a) Consolidated Interest Income								
Jamuna Bank Limited	11,424,651,068	9,687,217,942						
Jamuna Bank Capital Management Limited	53,427,133	33,027,059						
Jamuna Bank Securities Limited	94,366	165,558						
	11,478,172,568	9,720,410,559						
Less: Inter-company transaction								
Jamuna Bank Capital Management Limited	6,079,724	11,404,894						
Jamuna Bank Securities Limited	-	-						
	11,472,092,844	9,709,005,665						
20.1 Interest on Loan & Advances								
Interest on agriculture loan	139,942,186	147,146,685						
Interest on Jamuna NGO Shohojgi	332,163	537,782						
Interest on SME	2,020,812,717	1,786,587,166						
Interest on loans (General)	185,085,881	287,798,999						
Interest on demand loan (others)	1,183,261	947,768						
Interest on loan against trust receipt (LTR)	499,692,863	398,960,309						
Interest on packing credit	33,780,438	25,827,497						
Interest on house building loan	6,122,040	8,508,505						
Interest on real estate	95,721,932	72,766,525						
Interest on hire purchase	30,535,488	29,231,063						
Interest on lease finance	199,328,379	202,493,997						
Interest on payment against documents (PAD)	48,459,863	49,434,835						
Interest on cash credit (Hypo)	1,075,385,080	952,137,375						
Interest on cash credit (Pledge)	-	867,169						
Interest on SIFCO	1,056,420	35,036,249						
Interest on secured overdraft (FDR)	118,780,174	115,660,466						
Interest on secured overdraft (F.O)	64,942,814	74,313,698						
Interest on secured overdraft (work order)	211,574,801	268,274,884						
Interest on secured overdraft (TOD/PO)	80,863	167,748,919						
Interest on secured overdraft (export)	2,165,944	4,063,576						
Interest on secured overdraft (special scheme)	248,159,234	252,404,648						
Interest on secured overdraft (General)	838,877,766	616,743,532						
Interest on house building loan staff	11,406,027	5,725,091						
Interest on salary/any purpose loan	75,981,891	79,749,989						
Interest on term loan	1,677,593,639	1,077,693,148						
Interest on time loan	2,226,354,359	1,650,716,430						
Interest inland bill purchased	23,441,198	44,220,737						
Interest on local document bill purchased	317,538,331	540,337,746						
Interest on foreign document bill purchased (Doc.)	1,901,726	2,261,347						
Interest on EDF	87,255,761	33,743,715						
Interest on Retail Credit	45,155,108	35,306,596						
Interest on Export Cash Credit	680,695	1,144,664						
Interest on Demand Loan ABP (L/C)	108,445,860	59,696,777						
Interest on consumer credit scheme	1,500	10,396						
Interest on transport/rental/other (L/C)	16,432,364	14,833,759						
Interest on Credit Card	37,284,576	31,930,935						
Interest on others	191,669	153,925						
	10,451,685,011	9,075,016,901						
In Islamic Banking branches:								
Profit on Bai-Muazzal (General/Com/others)	196,419,956	201,426,356						
MPI Trust Receipt	35,480,484	34,551,489						
Profit on Murabaha (Import bill)	1,386,691	329,003						
Profit on local document bill purchased (LDBP)	9,085,314	14,473,805						
Quards against MTDOR/ Others	-	992,209						
Profit on PAD/MIB	5,691,735	3,442,750						
Profit on SME Finance	15,320,139	15,838,619						
Profit on Hire Purchase	57,349,811	57,156,990						
	320,734,131	328,211,221						
	10,772,419,142	9,403,228,122						
21 Interest/profit on Deposit & Borrowings etc.								
Interest/profit paid on deposits	(Note: 21.1)		7,126,012,116	448,392,968				
Interest paid on call loan			-	41,442,576				
Interest/profit paid on borrowing-Main operation	(Note: 21.2)		499,467,269	242,116,607				
Interest/profit paid on borrowing-Off Shore Banking Unit			-	12,651,035				
			7,625,479,385	744,603,186				
21(a) Consolidated Interest on Deposit & Borrowings etc.								
Jamuna Bank Limited	7,625,479,385	744,603,186						
Jamuna Bank Capital Management Limited	6,079,724	11,404,894						
Jamuna Bank Securities Limited	-	-						
	7,631,559,109	756,008,080						
Less: Inter-company transaction								
Jamuna Bank Capital Management Limited	6,079,724	14,069,762						
Jamuna Bank Securities Limited	-	-						
	7,625,479,385	741,938,318						