JANUNABANK

ANCIAL STATEMENT 2017

						FIN
, -	GW SEC THEOLES					
1)[elated Party Disclosures Names of the Directors togeth				and the same of th	Note-46.3
-	ignificant contracts where Ban hares issued to Directors and E					7: Nil
v) R	elated party transactions Name of Directors		Relationship	Nature of Loan	Amount	Status
2	. Al-Haj Nur Mohammed . Al-Haj Nur Mohammed		Director Director	Credit Card Credit Card		154 Regular
4	. Golam Dastagir Gazi, BIR PRO . Gazi Golam Murtoza	TIK	Director Director	Credit Card Credit Card	USD	983 Regular 710 Regular
6	. Md. Mahmudul Hoque . Md. Mahmudul Hoque		Director Director	Credit Card Credit Card	USD 22 BDT 69	,034 Regular
8	. Sirajul Islam Varosha . Sirajul Islam Varosha		Director Director	Credit Card Credit Card	BDT 401 USD 15	,195 Regular
1	. Kanutosh Majumder O. Al-Haj Md. Rezaul Karim Ans	ari			USD	190 Regular
1	Md. Mahmudul Hoque Al-Haj Nur Mohammed		Director	Term Loan	BDT 254,994,20	3 Regular
s	3. Abul Khayer Mohammad hakhawat			<u> </u>		
i) B	isclosure of transaction regard usiness other than banking bu				s as per Section 18(2	Nil 2) of the Bank
	ompanies Act, 1991. ervice receiving companies wh	ere the Direc	tors interest sub	sisted during the ye	ear;	
S	Name of party amoy Media Ltd.		Relationship Director		of transaction it (Electronic media)	Amount 8,165,000
-	azi satellite Television Ltd. rotidiner Sangbad		Director Director	The second secon	t (Electronic media) er advertisement	13,800,000 7,140,000
G	azi Communications	Directors and	Director	VSAT/ netv	vork connectivity	13,820,291 Nil
-	usiness with subsidiary			year 2017		
r	Organization Natur	I On	ening Balance	Addition	Adjustment	Closing Balance
	amuna Bank Capital	ctions		The state of the s	100 March 100 Ma	2
	Management Ltd. Short No		14			:*
	Deposit		51,987,341	5,936,432,532	5,969,078,75	1 19,341,122
	Secured Overdra		118,434,625	1,338,298,200	1,061,791,67	6 394,941,149
100	amuna Bank ecurities Ltd.	0.E.00				
	Short No Deposit		3,905,977	238,867,699	234,129,38	8,644,294
T	ame of the Directors and their	interest in b	Service.		December	December
· N	Name of the Directors 1r. Md. Ismail Hossain Siraji		State	70	2017 (%) 2.00%	2016 (%) 2.55%
E	ngr. A.K.M. Mosharraf Hussain ngr. Md. Atiqur Rahman		Direct	tor	2.00%	2.00%
N	fr. Golam Dastagir Gazi, Bir Pro fr. Fazlur Rahman	tik	Direct	tor	2.00%	2.00%
Α	I-Haj Nur Mohammed Ir. Md. Tazul Islam		Direc	tor	2.96%	2.96%
٨	nr. Md. Tazul Islam Nr. Md. Belal Hossain Nr. Md. Mahmudul Hogue		Direct Direct	tor	2.00%	2.00%
) N	Mr. Md. Mahmudul Hoque Mr. Shaheen Mahmud Mr. Gazi Golam Murtoza		Direct Direct	tor	2.00% 4.74% 2.55%	2.00% 4.74% 2.55%
2 N	fr. Gazi Golam Murtoza fr. Robin Razon Sakhawat fr. Redwan-Ul Karim Ansari		Direct Direct	tor	2.55% 2.00% 2.09%	0.00% 0.00%
N	Mr. Md. Sirajul Islam Varosha Mr. Kanutosh Majumder		Direct Direct	tor	2.09%	2.00%
N	fr. Kanutosh Majumder fs. Tasmin Mahmud fr. Md. Hasan		Direct Direct	tor	2.01% 5.03% 5.00%	5.03% 5.00%
3 1	r. Narayan Chandra Saha	hein	Independen	t Director	0.00% 0.00%	0.00%
N	Ar. Chowdhury Mohammad Mo Ar. Md. Rafiqul Islam Ar. Shafiqul Alam	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	Independen Independen Managing	t Director	0.00%	0.00%
4.5	Name of the directors and the	neir interest i				-
No.	Name	Designatio	n Entiti	es where they have	interest	Position with the entities /companies
				nce Tannery Ltd. ahan Spinning Mills	Itd	Director "
	Mr. Md. Ismail Hossain		3. RTLF	ootwear Ltd. n Knitwear Ltd.		" Chairman
1.	Siraji	Director	5. Assar	unnesa Memorial H unus Mia Diagnosti		Proprietor
			7. Reliar	nce Footwear ahan Dairy Farm	Conter	
			1. The C	ivil Engineers Limite aon Fashions Limite		Chairman "
			3. Stand	ard Fashions Limite	d	30.
			5. Amex	nn Bangladesh Limit Limited	ted	Managing Director
			7. Adhu	tex Limited nik Poshak Shilpa Lii	mited	
			9. Intern	Fashions Limited national Trading Sen		"
			11. Mate			
2.	Engr. A.K.M. Mosharraf Hussain	Director 13. Standard Stitches Limited		i	"	
			15. Sham	s Styling Wears Lim	ited	"
			17. Tip To	ng Designs Limited op Fashions Limited	Note that the second	"
			Property Section Contract Contract	world Sweaters Lim Mag Limited	ited	"
				Fashion Sweater Lin orde Knitting & Dyei	210072	и,
			100000000000000000000000000000000000000	d Financial Trading	re-Tenselistorizinte nevalta e	Director
				Chemicals Limited ard Insurance Limit	ed	Director Shareholder
				Limited ex Limited		Chairman
			3. Adhu	nik Poshak Shilpa Li	mited	(3.97)
			The state of the s	Fashions Limited national Trading Ser	vices Limited	"
				ur Fashions Limited xport (Bangladesh)	200000000000000000000000000000000000000	11
			8. Peak	Fashions Limited ard Stitches Limited		W.
			10. Stand	ard Group Limited s Styling Wears Limi		"
3.	Engr. Md. Atiqur Rahman	Director	12. Sterlin	ng Designs Limited op Fashions Limited	9940.9	
			14. Trans	world Sweaters Lim Mag Limited	Later and the second	"
			16. Your	Fashions Sweater Li	NAMES	
			MACAN CHINADA	orde Knitting & Dyei Chemicals Limited	ing Industries Ltd.	
			19. Stand	ard Fashions Limited ivil Engineers Limite		Managing Director
			21. Unite 22. Aman	d Financial Trading on Bangladesh Limite	Company Ltd. ed	Director "
			23. Stand	ard Insurance Limit Networks Ltd.		Shareholder Chairman
			2. Gazi F	Renewable Energy C nfrastructure Devel	N/4/94/6/6/6/6/6/6/6/6/6/6/6/6/6/6/6/6/6/	"
			and the same and t	Satellite Television L		Managing Director Proprietor
4.	Mr. Golam Dastagir Gazi,	Director		yres-2		" "
-18 T	Bir Protik		8. Gazi T	anks Tanks Unit-2 Tanks Unit-3		11
			10. Gazi T	anks Unit-3 fanks Unit-4 nternational		"
			12. Gazi S	inks		
			1. City V	Auto Tyres regetable Oil Mills Li	td.	Chairman and MD
				Flour Mills Ltd.		"
			The second secon	the select the	ds Ltd.	
			4. City P 5. CSIF	oultry and Fish Feed Power and Energy Lt	td.	
			4. City P 5. C S I F 6. City S		td.	11
			 City P C S I F City S Rahm Sham 	Power and Energy Lt ugar Industries Ltd.	td.	
		\$20° 70	4. City P 5. C S I F 6. City S 7. Rahm 8. Sham 9. City F 10. Hamis	Power and Energy Lt ugar Industries Ltd. an Synthetics Ltd. pa Flour Mills Ltd.		. u.
5.	Mr. Fazlur Rahman	Director	4. City P 5. C S I F 6. City S 7. Rahm 8. Sham 9. City F 10. Hamid 11. City N 12. Soma	Power and Energy Lt ugar Industries Ltd. an Synthetics Ltd. pa Flour Mills Ltd. eed Products Ltd. da Plastic Container lavigation Limited y Media Ltd.		"
5.	Mr. Fazlur Rahman	Director	4. City P 5. C S I F 6. City S 7. Rahm 8. Sham 9. City F 10. Hamid 11. City N 12. Soma 13. City P 14. Hasar	Power and Energy Lt ugar Industries Ltd. an Synthetics Ltd. pa Flour Mills Ltd. eed Products Ltd. da Plastic Container lavigation Limited y Media Ltd. ET Industries Ltd.	's Limited	" " " " "
5.	Mr. Fazlur Rahman	Director	4. City P 5. C S I P 6. City S 7. Rahm 8. Sham 9. City F 10. Hamid 11. City N 12. Soma 13. City P 14. Hasar 15. Hasar 16. Van C	Power and Energy Lt ugar Industries Ltd. an Synthetics Ltd. pa Flour Mills Ltd. eed Products Ltd. da Plastic Container lavigation Limited y Media Ltd. ET Industries Ltd. of Containers Ltd. of Printing & Packagio ommeran Tank Term	rs Limited	" " " " " " " " " " " " " " " " " " " "
5.	Mr. Fazlur Rahman	Director	4. City P 5. C S I F 6. City S 7. Rahm 8. Sham 9. City F 10. Hamid 11. City N 12. Soma 13. City P 14. Hasar 15. Hasar 16. Van C 17. City F 18. Farzar	Power and Energy Lt ugar Industries Ltd. an Synthetics Ltd. pa Flour Mills Ltd. eed Products Ltd. da Plastic Container lavigation Limited y Media Ltd. ET Industries Ltd. n Containers Ltd. n Printing & Packagio mmeran Tank Term eed Products Ltd. na Oil Refineries Ltd.	ng Ind. Ltd. ninal (BD) Ltd.	" " " " " " " " " " " " " "
· .	Mr. Fazlur Rahman	Director	4. City P 5. C S I F 6. City S 7. Rahm 8. Sham 9. City F 10. Hamid 11. City N 12. Soma 13. City P 14. Hasar 15. Hasar 16. Van C 17. City F 18. Farzal 19. Hamid 20. New S	Power and Energy Lt ugar Industries Ltd. an Synthetics Ltd. pa Flour Mills Ltd. eed Products Ltd. da Plastic Container lavigation Limited y Media Ltd. ET Industries Ltd. n Containers Ltd. n Printing & Packagio mmeran Tank Term eed Products Ltd. na Oil Refineries Ltd. da Plastic Container Sagurnal Tea Co. Ltd.	ng Ind. Ltd. ninal (BD) Ltd.	" " " " " " " " " " " " " " " "
	Mr. Fazlur Rahman	Director	4. City P 5. C S I P 6. City S 7. Rahm 8. Sham 9. City F 10. Hamid 11. City N 12. Soma 13. City P 14. Hasar 15. Hasar 16. Van C 17. City F 18. Farzal 19. Hamid 20. New S 21. City A	Power and Energy Lt ugar Industries Ltd. pa Flour Mills Ltd. eed Products Ltd. da Plastic Container lavigation Limited by Media Ltd. ET Industries Ltd. Containers Ltd. Printing & Packagio mmeran Tank Term eed Products Ltd. na Oil Refineries Ltd. da Plastic Container Sagurnal Tea Co. Ltd. uto Rice & Dal Mills Ali Hospital Ltd.	ng Ind. Ltd. ninal (BD) Ltd. i. is Ltd. i.	" " " " " " " " " " " " " " " " " "
	Mr. Fazlur Rahman	Director	4. City P 5. C S I P 6. City S 7. Rahm 8. Sham 9. City F 10. Hamid 11. City N 12. Soma 13. City P 14. Hasar 15. Hasar 16. Van C 17. City F 18. Farzai 19. Hamid 20. New S 21. City A 22. Asgor	Power and Energy Lt ugar Industries Ltd. an Synthetics Ltd. pa Flour Mills Ltd. eed Products Ltd. da Plastic Container lavigation Limited by Media Ltd. ET Industries Ltd. Containers Ltd. Printing & Packagio mmeran Tank Term eed Products Ltd. an Oil Refineries Ltd. da Plastic Container Sagurnal Tea Co. Ltd. auto Rice & Dal Mills Ali Hospital Ltd. anshigonj Chamber of	ng Ind. Ltd. ninal (BD) Ltd. i. is Ltd. i.	11 11 11 11 11 11
			4. City P 5. C S I P 6. City S 7. Rahm 8. Sham 9. City F 10. Hamid 11. City N 12. Soma 13. City P 14. Hasar 15. Hasar 16. Van C 17. City F 18. Farzai 19. Hamid 20. New S 21. City A 22. Asgor 1. Mu Indus 1. Fabiai	Power and Energy Lt ugar Industries Ltd. an Synthetics Ltd. pa Flour Mills Ltd. eed Products Ltd. da Plastic Container lavigation Limited by Media Ltd. ET Industries Ltd. Containers Ltd. Printing & Packagio mmeran Tank Term eed Products Ltd. an Oil Refineries Ltd. da Plastic Container Sagurnal Tea Co. Ltd. auto Rice & Dal Mills Ali Hospital Ltd. anshigonj Chamber of	ng Ind. Ltd. ninal (BD) Ltd. i. s Ltd. i. s Ltd.	" " " " " " " " " " " " " " "
6.			4. City P 5. C S I P 6. City S 7. Rahm 8. Sham 9. City F 10. Hamid 11. City N 12. Soma 13. City P 14. Hasar 15. Hasar 16. Van C 17. City F 18. Farzar 19. Hamid 20. New S 21. City A 22. Asgor 1. Mu Indus 1. Fabia 2. Fabia 3. Fabita	Power and Energy Lt ugar Industries Ltd. an Synthetics Ltd. pa Flour Mills Ltd. eed Products Ltd. da Plastic Container lavigation Limited by Media Ltd. ET Industries Ltd. a Containers Ltd. a Printing & Packagio mmeran Tank Term eed Products Ltd. ha Oil Refineries Ltd. da Plastic Container Sagurnal Tea Co. Ltd. auto Rice & Dal Mills anshigonj Chamber of try h Industries Limited	ng Ind. Ltd. ninal (BD) Ltd. i. s Ltd. d. of Commerce &	" " " " " " " " " " " President Managing Director
6.	Al-Haj Nur Mohammed	Director	4. City P 5. C S I F 6. City S 7. Rahm 8. Sham 9. City F 10. Hamid 11. City N 12. Soma 13. City P 14. Hasar 15. Hasar 16. Van C 17. City F 18. Farzal 19. Hamid 20. New S 21. City A 22. Asgor 1. Mu Indus 1. Fabial 2. Fabial 3. Fabial 5. Fabial 5. Fabial	Power and Energy Lt ugar Industries Ltd. pa Flour Mills Ltd. eed Products Ltd. da Plastic Container lavigation Limited by Media Ltd. ET Industries Ltd. Containers Ltd. Printing & Packagin mmeran Tank Term eed Products Ltd. ha Oil Refineries Ltd. ha Industries Limited ha Thread Limited ha Thread Limited ha Industries Limited ha Industries Limited ha Industries Limited	ng Ind. Ltd. ninal (BD) Ltd. i. s Ltd. d. of Commerce &	" " " " " " " " " " " " " " " " " " "
5. 7.	Al-Haj Nur Mohammed	Director	4. City P 5. C S I F 6. City S 7. Rahm 8. Sham 9. City F 10. Hamid 11. City N 12. Soma 13. City P 14. Hasar 15. Hasar 16. Van C 17. City F 18. Farzal 19. Hamid 20. New S 21. City A 22. Asgor 1. Mu Indus 1. Fabial 2. Fabial 3. Fabial 5. Fabial 6. Famro 7. M/s F	Power and Energy Lt ugar Industries Ltd. pa Flour Mills Ltd. eed Products Ltd. da Plastic Container lavigation Limited by Media Ltd. ET Industries Ltd. of Containers Ltd. of Printing & Packagin mmeran Tank Term eed Products Ltd. of Plastic Container Sagurnal Tea Co. Ltd. of Ali Hospital Ltd. of Industries Limited of Industries Limited of Thread Limited of Industries Limited of Industries Limited of Industries Limited of Multiplex Ind. Limited	ng Ind. Ltd. ninal (BD) Ltd. d. s Ltd. d. d. dited Limited	" " " " " " " " " " " " " " " " " " "

100		Director		76
0.	Mr. Md. Rafigul Islam	Independent	3. Shamsul-Naz Welfare Trust, Chittagong	Settlor
9.	Mohammad Mohsin	Director	Lion Muklesur Rahman Foundation, Chittagong. Shamsul-Naz Welfare Trust Chittagong	Vice Chairman
	Mr. Chowdhury	Independent	Engineer Chowdhury Mohammad Mohsin Foundation for Human Resources Development (ECMMFHRD), Chittagong	Founder Trustee 8 Treasurer
8.	Mr. Narayan Chandra Saha	Independent Director	\$	NS.
			18. New Sagurnal Tea Co. Ltd. 19. Somoy Media Limited	
			17. 17. Van Ommeran Tank Terminal (BD) Ltd.	*
			16. City Auto Rice & Dal Mills Ltd.	590
			14 Safe Shipping Lines Ltd. 15. M.A. Kalam & Co. Ltd	
			13. 13. Hasan Printing & Packaging Ind. Ltd.	
			Asgor Ali Hospital Ltd. Hasan Containers Ltd.	
7.	Mr. Md. Hasan	Director	10. City Navigation Limited 11. Assor Ali Hospital Ltd.	"
			9. Hamida Plactic Containers Limited	
			Shampa Flour Mills Ltd. City Feed Products Ltd.	.0.
			6. Rahman Synthetics Ltd.	
			City Poultry and Fish Feeds Ltd. Farzana Oil Refineries Ltd.	
			3. City Dal Mills Ltd.	
			City Vegetable Oil Mills Ltd. Hasan Flour Mills Ltd.	Director "
			8. Best Life Insurance Ltd.	Shareholder
			BG Tel Ltd. Big Star Ltd.	Managing Director
6.	Mrs. Tasmin Mahmud	Director	5. Simran Velley Ltd.	700
		76204040404040	Cotton Line (BD) Ltd.	
			Cotton Dying & Finishing Mills Ltd. Pacific Cotton Ltd.	Director "
			8. Gazi Door	Director
			7. Gazi Communication	
	Mr. Gazi Golam Murtoza		Gazi Pipes Gazi Foundry	Proprietor "
5.		Chairman	4. Gazi Satellite Television Ltd.	Director
			 Gazi Infrastructure Development Company Ltd. 	A
			Gazi Renewable Energy Co. Ltd. Gazi Infrastructura Devolutionment Company	"
			Gazi Networks Ltd.	Managing Directo
1.	wii. Naiiutosii Wajumaer	Director	New Generation Construction Co. Ltd. BKS Apparels Ltd.	Director
4.	Mr. Kanutosh Majumder	Director	Cross World Telecom Ltd. New Generation Construction Co. Ltd.	Chairman
			12. Siraj Varosha & Jamuna Biri Factory	Proprietor
			11. Siraj Varosha Jute Mills Ltd.	Chairman
			10. Wari Golden Hospital & Diagnostic Complex Ltd.	Director
			9. S.H Trading Co.	S#(
2 <u>3</u>	Varosha		8. Islam Enterprise	3(9)
3.	Mr. Md. Sirajul Islam	Director	S.V. Tobacco Company Siam Enterprise	Proprietor "
			5. R. K. Metal Industries	II December 2
			R.K. Industries Ltd.	Managing Directo
			Karim Impex Limited Amazon Tex Knit Fashion Limited	
			S V Food & Chemical Ind. Ltd.	Chairman
			7. Big Star Ltd.	
			Simran Velley Ltd. BG Tel Ltd.	- 4
2.	Mr. Shaheen Mahmud	Director	Cotton Line (BD) Ltd. Cotton N Cotton Garments Ind. Ltd.	
			Pacific Cotton Ltd. Cotton Line (BD) Ltd.	**
			Cotton Dyeing & Finishing Mills Ltd.	Chairman
			International Holdings Limited	"
			Mirzapur Green City	Shareholder
			Anlima Energy Limited Precision Energy Limited	Chairman
1.	Mr. Md. Mahmudul Hoque	Director	Anlima Petroleum Limited Anlima Energy Limited	" Chairman
	4.5		Anlima Buildtech Limited	**
			Allied Enterprise (Pvt.) Limited	
			Anlima Yarn Dyeing Ltd. Anlima Textile Limited	Managing Directo
			7. New National Auto Rice Mill	Managing Directo
			M/s. Belal Hossain Bandhu Rice Mill	Proprietor "
0.	Mr. Md. Belal Hossain	Director	4. B. H. Hitech Food Ind. (Pvt.) Ltd. 5. M/s. Relal Hossain.	Proprietor
275	ALC TIME DETACKS OF SEC	U <u>nique</u>	B.H. Spcialised Cold Storage (Pvt.) Ltd.	
			Belcon Company (Pvt.) Ltd. Nadia Food & Agro Industry (Pvt.) Ltd.	Managing Directo
	III		CONTRACTOR AND ADDRESS OF THE PARTY AND ADDRES	THE PROPERTY OF THE PROPERTY O

SI.	Name	Relationship with the	Position	Education qualification
1.	Mr. Md. Rafiqul Islam	Independent Director	Chairman	B.A. (Hon's). M.A. (Economics)
2.	Mr. Md. Belal Hossain	Director	Member	H.S.C
3.	Mr. Md. Hasan	Director	Member	BBA from Australia
4.	Mr. Redwan-ul Karim Ansari	Director	Member	Barrister -at- law
5.	Mr. Narayan Chandra Saha	Independent Director	Member	M. Com (Accounting)

During the year ended 31 December 2017, 11 (eleven) meetings of the Audit Committee were held. Steps have been taken for implementation of an effective internal control procedure of the Bank:

Members of the Audit Committee of the Board of Directors as on 31-12-2017 :

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

Shariah Supervisory Committee

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

SI#	Name	Status with the committee	Educational Qualification	n Status with the Bank		
1	Alhajj Mawlana Md. Sadequl Islam	Chairman	Kamil, B.A (Hon's), M.A.	24		
2	Mr. M. Azizul Haque	Member	M.A. in Economics	12		
3	Prof. Mowlana Md. Salahuddin	Member	Post Graduate (Islamic Studies)	92		
4	Mawlana Abdur Bazzak Member Kamil Hadith,		Kamil Hadith, Tafsir, Arabic Literature, Fiquah	54		
5	Hafez Mawlana Mufti Ruhul Amin	Member	Post Graduate (Arabic)	24		
6	Hafez Mawlana Prof. Dr. Shahidul Islam Barakati	slam Member M.A. Mphil		81		
7	Dr. Ahmadullah Trishali	Member	Phd			
8	Mr. Shafiqul Alam	Member	M.S.S	Managing Director		

During the year 2017, (3) three meetings of the Shariah Supervisory Committee were held. During the year 2017, the following issues were discussed in the meetings:

Discussion about Islamic Banking operations;

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

Information about Segment Reporting The bank operates under the following business segments:

Particulars Conventional Islamic Total Total Operating Income 8,598,889,633 187,107,894 8,785,997,526 Allocated Expenses 4,388,413,273 62,173,756 4,450,587,029 Operating Profit (Before Tax & Provision) 4,210,476,359 124,934,138 4,335,410,497 Total Provision (Loans/Advances & Others) 943,946,036 943,946,036 Profit Before Tax 3,496,355,115 3,496,355,115 1,370,450,244 Provision for Income Tax 1,370,450,244 Net Profit after taxation 2,021,014,217 2,021,014,217 3,705,641,326 197,058,538,065 Segment Assets 193,352,896,739 3,705,641,326 Segment Liabilities 177,919,525,909 181,625,167,236 The bank operates under the following geographical segments: **Particulars** Bangladesh Off Shore Banking Unit Total Total Operating Income 8,699,089,330 86,908,196 8,785,997,526 Allocated Expenses 4,444,916,701 5,670,328 4,450,587,029

4,254,172,630

176,481,266,761

Total Provision (Loans/Advances & Others) 943,946,036 Profit Before Tax 3,496,355,115 Provision for Income Tax 1,370,450,244 Net Profit after taxation 2,021,014,217 Segment Assets 191,914,637,591 5,143,900,474

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

Segment Liabilities

Dhaka, 26 April 2018

Operating Profit (Before Tax & Provision)

Workers Participation Fund and Welfare Fund SRO-336-AIN/2010 dated 5-10-2010 issued by the Ministry of Labour and Employment and published in Bangladesh gazatte on

07-10-2010 declaring the status of business of certain institutions and companies (like mobile operating companies, mobile network service providing company, all Govt. and Non-Govt, money lending companies, all insurance companies etc.) as "Industrial Undertakings" for the purpose of Chapter-xv of the Bangladesh Labor Act, 2006 which deals with the workers participation in company's profit by way of Workers Participation Fund and Welfare Fund (WPFWF). The Bangladesh Labor Act, 2006 requires the "Industrial Undertakings" to maintain provision for workers profit participation fund @5% on net profit. However, we have obtained legal opinion from Legal advisor in this regard where it has been stated that Jamuna Bank Limited does not fall under this category. Therefore, no provision in this regard has been made in the financial statements during the year under audit.

81,237,868

5,143,900,474

4,335,410,497

3,496,355,115

1,370,450,244

2,021,014,217

197,058,538,065

181,625,167,236

943,946,036

	Balance			s on 31 December 201			s on 31 December 201	
SL NO.	Name of The Foreign Bank	Currency Name	Amount in Foreign Currency	Conversion Rate	Amount in BDT	Amount in Foreign Currency	Conversion Rate	Amount in BDT
1 2	AB Bank Ltd., Mumbai, India Axis Bank Ltd., Mumbai, India	ACUD ACUD	126,540.90 (89,834.14)	82.6750 82.6750	10,461,769 (7,427,038)	559,488.27 403,590.67	78.8750 78.8750	44,129,63 31,833,21
1	Bank Al Bilad, Riyadh, K.S.A. Bank of Bhutan, Bhutan	SAR	22,675.00 331.55	22.1022 82.6750	501,167 27,411	23,225.00 179,621.55	21.0785 78.8750	489,54 14,167,65
5	Commerzbank AG, Germany	EUR	175,601.49	98.7417	17,339,181	103,862.90	87.0985	9,046,30
7	Emirates NBD Bank Habib American Bank, NY,USA	USD	1,481,920.00 1,611,992.70	22,5653 82,6750	33,440,043 133,271,496	25,100.00 1,408,425.30	21.5313 78.8750	540,43 111,089,54
9	Habib Bank AG, Zurich, Switzerland ICIC Bank Ltd, India	CHF ACUD	51,422.24 536,818.68	83.9172 82.6750	4,315,210 44,381,484	124,923.17 (45,785.88)	76.7895 78.8750	9,592,78
10	ICICI Bank Ltd, Hong Kong	USD	39,416.93	82.6750	3,258,795	1,985,616.40	78.8750	156,615,49
12	Mashreq Bank Psc, Mumbal, India Mashreq Bank Psc, NY, USA	USD	288,384.58 6,259,578.90	0.0000 82.6750	23,842,195 517,510,686	262,786.49 3,122,553.08	78.8750 78.8750	20,727,28
13	Nepal Bangladesh Bank Ltd, Nepal Standard Chartered Bank, Karachi, Pakistan	ACUD	9,039.50 47,720.67	82.6750 82.6750	747,341 3,945,306	1,664.50 131,179.53	78.8750 78.8750	131,28 10,346,78
15	Standard Chartered Bank, London, UK	68P	28,064.21	111.2294	3,121,564	(598.04)	96.8592	(57,926
16	Standard Chartered Bank, NY, USA Standard Chartered Bank, Srilanka	ACUD	1,260,740.34 16,250.52	#2.6750 #2.6750	104,231,708	4,481,608.83 141,964.63	78.8750 78.8750	353,486,89 11,197,46
18	Standard Chartered Bank, Tokyo, Japan Standard Chartered Bank, Mumbai, India	YEN ACUD	101,429.78	#DIV/01 82.6750	8,385,707	24,579,040.00 253,301.33	0.6797 78.8750	16,706,37 19,979,14
21	Unicredit Bank, Germany	EUR	181,758.50	98.7416	17,947,134	58,167.71	87.0985	5,083,74
14.77	PEDER WAS RESULTED.	ID HOV	110.00	Total	920,644,672	2.79.04000	Total	1,057,785,66
		The second secon	a on 31 December 20		F 81		s on 31 December 201	
		USD	758,272,684	% 82.36%		USD	867,483,310	82.01
		ACUD	85,707,688			ACUD	148,901,100	14.081
		SAR GBP	3,121,564	0.05%		SAR GBP	489,549 -57,926	-0.031
		EURO	35,286,315	111111111111111111111111111111111111111		EURO	14,130,043	1.34
		CHF	4,315,210	0.47%		CHE	16,706,373 9,592,782	0.91
		AED Yotal	33,440,043 920,644,672	3.63%		AED Total	540,437 1,057,785,668	0.05
- 1	Bangladesh Bank statem Jamuan Bank's ledger				100.70.70	733,191 600,000		,333,191 ,740,702
	Unresponded debit entri Bangladesh Bank statem				1	848,804		
	Jamuna Bank's ledger				1000	15,050	0.01	,863,854
	Balance as per Banglades	h Bank stat	ement			13,030		,876,848
	Balance with Bangladesi			u of the Ba	mle		3,522	,0,0,0,0
200	H (1987년) 1일 2명 시네트 (1987년) 12일 12일 (1987년) 12일 (1987년) 12일 (1987년) 12일 (1987년) 12일 (1987년) 12일 (1987년) 12일 (1		ign current	y or the ba			27072	
	Balance as per Bank ledg						393	,055,517
	Unresponded debit entri							
	Bangladesh Bank statem	ent				1 4 1)		
	Jamuna Bank's ledger				1,	575,890		,575,890
							394	,631,407
	Unresponded credit entr	ies in:						
	Bangladesh Bank statem	ent				412,869		
	Jamuna Bank's ledger				514,	924,072	514	,511,203
	HE COLD (1997) IN LEW COLD COLD (1997) CO	sh Bank stat	ement		3 71, 02 (301)			,142,610
	Balance as per Banglade:						7/5/	10-10-10-10-10-10-10-10-10-10-10-10-10-1
	Balance as per Banglades							nnexure-B
Det Nur tota 201	tails of Information on adva mber of clients with amount of al capital of the Bank. Total 6).	of outstanding	g and classifie Bank was Ti	d loans to wh	om loans an ore as at 31	d advances : December 2	unded) sanctioned exc 2017 (Tk. 1,586 (Figures a	eeds 10% o 0.92 crore i re in Lac)
Det Nur tota	tails of Information on adva mber of clients with amount of al capital of the Bank. Total 6).	of outstanding	g and classifie Bank was Ti	d loans to wh	ore as at 31	d advances : December 2	unded) sanctioned exc 2017 (Tk. 1,58	eeds 10% o 0.92 crore i re in Lac) -12-2016
Det Nur tota 201	tails of Information on adva mber of clients with amount of al capital of the Bank. Total 6).	of outstanding	g and classifie Bank was Ti Outstand	d loans to wh c.1,989.95 cro	oom loans an ore as at 31 12-2017 Total	Outsta	unded) sanctioned exc 2017 (Tk. 1,586 (Figures a nding as on 31	re in Lac) -12-2016 Total
Det Nur tota 201 SL	tails of Information on advantage of clients with amount of capital of the Bank. Total 6). Name of Customer Abdul Monem Limited Abul Khair Group	of outstanding	Outstand Funded 18,364 17,187	d loans to wh c.1,989.95 cro ding as on 31-: Non- Funded 33,344 16,222	12-2017 Total 51,708 33,409	Outsta Funded 17,303 18,692	unded) sanctioned exc 2017 (Tk. 1,58) (Figures anding as on 31) Non-Funded	re in Lac) -12-2016 Total 51,975
Det Nur tota 201 SL 1 2	tails of Information on advantage of clients with amount of capital of the Bank. Total 6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited	of outstanding	Outstand Funded 18,364	d loans to wh c.1,989.95 cro ding as on 31-3 Non-Funded 33,344	12-2017 Total 51,708 33,409	Outstal Funded 17,303 18,692	(Figures and Month of Sunday (Figures and Mon	re in Lac) -12-2016 Total 51,975 47,815
Det Nur tota 201 SL 1 2 3 4	nber of clients with amount of capital of the Bank. Total of). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd.	of outstanding	Outstand Funded 18,364 17,187 25,026	d loans to who c.1,989.95 cm	12-2017 Total 51,708 33,409 27,212	Outstal Funded 17,303 18,692	(Figures anding as on 31. Non-Funded 34,672 29,127	re in Lac) -12-2016 Total 51,975 47,815
Det Nur tota 201 SL 1 2 3 4 5	hails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group	of outstanding	Outstand Funded 18,364 17,187 25,026	d loans to who c.1,989.95 cm	12-2017 Total 51,708 33,409 27,212	Outstal Funded 17,303 18,692 - 8,471 10,278	(Figures and Mon-Funded 34,672 29,127 8,049 5,332	re in Lac) -12-2016 Total 51,975 47,815
Det Nur tota 201 SL 1 2 3 4 5 6	tails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Anwar Group	of outstanding	Outstand Funded 18,364 17,187 25,026 - 9,420 16,268	d loans to who c.1,989.95 cm ding as on 31-: Non- Funded 33,344 16,222 2,186 - 7,864 5,597	12-2017 Total 51,708 33,409 27,212 17,284 21,865	Outstai Funded 17,303 18,692 8,471 10,278	(Figures and Non-Funded 34,672 29,127 8,049 5,332	re in Lac) -12-2016 Total 51,975 47,815
Det Nur tota 201 SL 1 2 3 4 5 6 7	tails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Anwar Group Badsha Textile Limited	of outstanding	Outstand Funded 18,364 17,187 25,026	d loans to who c.1,989.95 cm	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039	Outstar Funded 17,303 18,692 8,471 10,278	unded) sanctioned exc 2017 (Tk. 1,586 (Figures anding as on 31 Non-Funded 34,672 29,127 8,049 5,332	re in Lac) -12-2016 Total 51,975 47,815
Det Nur tota 201 SL 1 2 3 4 5 6	tails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Anwar Group	of outstanding	Outstand Funded 18,364 17,187 25,026 9,420 16,268 10,565	ding as on 31-: Non- Funded 33,344 16,222 2,186 7,864 5,597 1,474	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039	Outstar Funded 17,303 18,692 8,471 10,278	(Figures and Non-Funded 34,672 29,127 8,049 5,332	re in Lac) -12-2016 Total 51,975 47,815 -16,526 15,616
Det Nur tota 201 SL 1 2 3 4 5 6 7 8	tails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Anwar Group Badsha Textile Limited Bangla Trac & sister concern	of outstanding	Outstand Funded 18,364 17,187 25,026 9,420 16,268 10,565	ding as on 31-: Non- Funded 33,344 16,222 2,186 7,864 5,597 1,474	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039	Outstar Funded 17,303 18,692 8,471 10,278 7,385 15,626	unded) sanctioned exc 2017 (Tk. 1,586 (Figures a nding as on 31 Non- Funded 34,672 29,127 8,049 5,332	re in Lac) -12-2016 Total 51,975 47,815 -16,526 15,616
Det Nur tota 201 SL 1 2 3 4 5 6 7 8 9	tails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Anwar Group Badsha Textile Limited Bangla Trac & sister concern BRAC BRB group BSRM	of outstanding	Outstand Funded 18,364 17,187 25,026 9,420 16,268 10,565	ding as on 31-3 Non- Funded 33,344 16,222 2,186 7,864 5,597 1,474 -	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039 41,669 36,576	Outstar Funded 17,303 18,692 - 8,471 10,278 - 7,385 15,626 19,723	unded) sanctioned exc 2017 (Tk. 1,586 (Figures anding as on 31 Non- Funded 34,672 29,127 8,049 5,332	re in Lac) -12-2016 Total 51,975 47,819 -16,520 15,610
Det Nur tota 201 \$L 1 2 3 4 5 6 7 8 9 10	tails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Anwar Group Badsha Textile Limited Bangla Trac & sister concern BRAC BRB group BSRM	of outstanding	Outstand Funded 18,364 17,187 25,026 9,420 16,268 10,565 11,931 26,687 23,969	ding as on 31-3 Non- Funded 33,344 16,222 2,186 - 7,864 5,597 1,474 - 29,738 9,889	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039 41,669 36,576 28,560	Outstar Funded 17,303 18,692 8,471 10,278 7,385 15,626 19,723 13,198 8,993	unded) sanctioned exc 2017 (Tk. 1,586 (Figures a nding as on 31 Non- Funded 34,672 29,127 8,049 5,332 - 5,034 13,078 1,516	re in Lac) -12-2016 Total 51,97: 47,81: 16,52: 15,61: 28,70: 21,23: 14,96:
Det Nur tota 201 SL 1 2 3 4 5 6 7 8 9 10 11	tails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Badsha Textile Limited Bangla Trac & sister concern BRAC BRB group BSRM BURO DBL group	of outstanding	Outstand Funded 18,364 17,187 25,026 - 9,420 16,268 10,565 - 11,931 26,687 23,969 - 18,295	ding as on 31-3 Non- Funded 33,344 16,222 2,186 5,597 1,474 - 29,738 9,889 4,591	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039 41,669 36,576 28,560	Outstar Funded 17,303 18,692 8,471 10,278 7,385 15,626 19,723 13,198 8,993 5,099	unded) sanctioned exc 2017 (Tk. 1,586 (Figures a nding as on 31 Non- Funded 34,672 29,127	re in Lac) -12-2016 Total 51,97: 47,819 -16,520 15,610 -12,419 28,700 21,239 14,96 17,319 10,718
Det Nur tota 201 SL 1 2 3 4 5 6 7 8 9 10 11 12 13 14	tails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Badsha Textile Limited Bangla Trac & sister concern BRAC BRB group BSRM BURO DBL group Designtex Group	of outstanding	Outstand Funded 18,364 17,187 25,026 - 9,420 16,268 10,565 - 11,931 26,687 23,969 - 18,295 18,699	ding as on 31-3 Non- Funded 33,344 16,222 2,186 - 7,864 5,597 1,474 - 29,738 9,889 4,591 - 11,149 8,415	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039 41,669 36,576 28,560	Outstar Funded 17,303 18,692 8,471 10,278 7,385 15,626 19,723 13,198 8,993 5,099 10,190	unded) sanctioned except (Figures and Ingles on 31 Non-Funded 34,672 29,127	re in Lac) -12-2016 Total 51,97: 47,819 -16,520 15,610 -12,419 28,700 21,239 14,96 17,319 10,718
Det Nur tota 201 SL 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	tails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Badsha Textile Limited Bangla Trac & sister concern BRAC BRB group BSRM BURO DBL group Designtex Group Energypack Engineering Ltd.	of outstanding	Outstand Funded 18,364 17,187 25,026 - 9,420 16,268 10,565 - 11,931 26,687 23,969 - 18,295 18,699 4,857	d loans to whe c.1,989.95 cm ding as on 31-: Non- Funded 33,344 16,222 2,186 - 7,864 5,597 1,474 - 29,738 9,889 4,591 - 11,149 8,415 5,747	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039 41,659 36,576 28,560 29,444 27,114	Outstar Funded 17,303 18,692 8,471 10,278 7,385 15,626 19,723 13,198 8,993 5,099 10,190	unded) sanctioned except (Figures and Ingles on 31 Non-Funded 34,672 29,127	re in Lac) -12-2016 Total 51,975 47,815 -16,526 15,616 -12,415 28,700 21,235 14,96 17,315 10,715 17,48
Det Nur tota 201 SL 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	tails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Badsha Textile Limited Bangla Trac & sister concern BRAC BRB group BSRM BURO DBL group Designtex Group Energypack Engineering Ltd. Envoy Group	of outstanding	Outstand Funded 18,364 17,187 25,026 - 9,420 16,268 10,565 - 11,931 26,687 23,969 - 18,295 18,699 4,857 4,846	d loans to whe c.1,989.95 cm ding as on 31-: Non- Funded 33,344 16,222 2,186 - 7,864 5,597 1,474 - 29,738 9,889 4,591 - 11,149 8,415 5,747 1,528	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039 41,659 36,576 28,560 29,444 27,114 10,604 6,374	Outstar Funded 17,303 18,692 	unded) sanctioned exc 2017 (Tk. 1,586 (Figures anding as on 31 Non- Funded 34,672 29,127	re in Lac) -12-2016 Total 51,975 47,815 -16,526 15,616 -12,415 28,703 21,235 14,965 17,315 10,718
Det Nur tota 201 SL 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	tails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Badsha Textile Limited Bangla Trac & sister concern BRAC BRB group BSRM BURO DBL group Designtex Group Energypack Engineering Ltd. Envoy Group Giant Group	of outstanding	Outstand Funded 18,364 17,187 25,026 9,420 16,268 10,565 - 11,931 26,687 23,969 - 18,295 18,699 4,857 4,846 11,195	ding as on 31-: Non- Funded 33,344 16,222 2,186	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039 41,669 36,576 28,560 29,444 27,114 10,604 6,374 17,123	Outstar Funded 17,303 18,692 - 8,471 10,278 - 7,385 15,626 19,723 13,198 8,993 5,099 10,190	unded) sanctioned exc 2017 (Tk. 1,586 (Figures anding as on 31 Non- Funded 34,672 29,127	re in Lac) -12-2016 Total 51,975 47,815 -16,526 15,616 -12,415 28,700 21,235 14,96 17,315 10,715 17,48
Det Nur tota 201 5 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	tails of Information on advantage of clients with amount of capital of the Bank. Total 6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Badsha Textile Limited Bangla Trac & sister concern BRAC BRB group BSRM BURO DBL group Designtex Group Energypack Engineering Ltd. Envoy Group Giant Group Gold Star group	of outstanding	Outstand Funded 18,364 17,187 25,026 9,420 16,268 10,565 11,931 26,687 23,969 18,295 18,699 4,857 4,846 11,195	ding as on 31-: Non- Funded 33,344 16,222 2,186 - 7,864 5,597 1,474 - 29,738 9,889 4,591 11,149 8,415 5,747 1,528 5,928	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039 41,669 36,576 28,560 29,444 27,114 10,604 6,374	Outstar Funded 17,303 18,692 8,471 10,278 7,385 15,626 19,723 13,198 8,993 5,099 10,190 12,759 4,981	unded) sanctioned exc 2017 (Tk. 1,586 (Figures anding as on 31 Non- Funded 34,672 29,127	re in Lac) -12-2016 Total 51,979 47,819 -16,520 15,610 -12,419 28,700 21,239 14,969 17,319 10,718 17,489 -14,920 8,644
Det Nur tota 201 5 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 19	tails of Information on advantage of clients with amount of capital of the Bank. Total 6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Badsha Textile Limited Bangla Trac & sister concern BRAC BRB group BSRM BURO DBL group Designtex Group Energypack Engineering Ltd. Envoy Group Giant Group Gold Star group Grameen phone	of outstanding	Outstand Funded 18,364 17,187 25,026 9,420 16,268 10,565 - 11,931 26,687 23,969 - 18,295 18,699 4,857 4,846 11,195	ding as on 31-: Non- Funded 33,344 16,222 2,186	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039 41,669 36,576 28,560 29,444 27,114 10,604 6,374 17,123	Outstar Funded 17,303 18,692 8,471 10,278 7,385 15,626 19,723 13,198 8,993 5,099 10,190 12,759 4,981 15,000	unded) sanctioned exc 2017 (Tk. 1,586 (Figures anding as on 31 Non- Funded 34,672 29,127	re in Lac) -12-2016
Det Nur tota 201 5 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	tails of Information on advantage of clients with amount of capital of the Bank. Total (6). Name of Customer Abdul Monem Limited Abul Khair Group ACI Limited Apollo Ispat Complex Ltd. Amber Group Badsha Textile Limited Bangla Trac & sister concern BRAC BRB group BSRM BURO DBL group Designtex Group Energypack Engineering Ltd. Envoy Group Giant Group Gold Star group Grameen phone Ha-Meem group	of outstanding	Outstand Funded 18,364 17,187 25,026 9,420 16,268 10,565 11,931 26,687 23,969 18,295 18,699 4,857 4,846 11,195	ding as on 31-: Non- Funded 33,344 16,222 2,186 - 7,864 5,597 1,474 - 29,738 9,889 4,591 11,149 8,415 5,747 1,528 5,928	12-2017 Total 51,708 33,409 27,212 17,284 21,865 12,039 41,669 36,576 28,560 29,444 27,114 10,604 6,374 17,123	Outstar Funded 17,303 18,692 8,471 10,278 7,385 15,626 19,723 13,198 8,993 5,099 10,190 12,759 4,981 15,000 9,193	unded) sanctioned exc 2017 (Tk. 1,586 (Figures anding as on 31 Non- Funded 34,672 29,127	12,419 28,703 14,963 14,923 14,923 14,923 14,923 14,923 14,923 14,923

44 T.K. Group			- 12	2,598	3	,660	6,258	1,756	13,356	6 15,112
45 Teletalk Bar	ngladesh Ltd.	2		*	2	,282	2,282			
46 United Group				1,458	3	1,985	5,443	950	5,918	8 6,868
47 Walton Gro	up		33	15,433		707 1	6,140	2,998	11,991	1 14,989
	Total		45	81,088	284	,744 76	5,832 30	08,100	247,681	1 555,781
				Schedule of Fi						Annexure-C
		COST	Į.				DEPRECI	ATION		
Particulars	Balance as on 01.01.2017	Addition during the Year	Adjustment	Balance as on 31.12.2017	Dep. Rate	Balance as on 01.01.2017	Charged during the year	Adjustment	Balance as on 31.12.2017	Written down Value as on 31.12.2017
Main Operation					_					
Land	1,460,000,000	E+	-	1,460,000,000	0%	-4				1,460,000,000
Building	101,562,380		-	101,562,380	2.5%	8,610,309	2,501,292	t l	11,111,601	90,450,779
Furniture & Fixture	613,697,104	54,191,278	5,665,465	662,222,917	10%	307,681,280	58,187,905	5,541,548	360,327,637	301,895,280
Equipment	503,515,697	90,573,913	4,304,851	589,784,759	7.5 TOV	305,796,828	65,156,196	3,707,174	367,245,850	222,538,908
Computer	408,784,372	335,716,297	54,930	744,445,739	15%	273,133,996	68,476,871		341,610,867	402,834,872
Vehicles	93,674,847	3,924,000	8,150,000	89,448,847	20%	54,970,780	10,855,309	7,982,294	57,843,796	31,605,051
8ooks	716,518		47	716,518	20%	716,508		4	716,508	10
Off Shore Banking Unit	14	1 20	21					-		
Furniture & Fixture	159,626		- 6	159,626	10%	81,401	16,537		97,938	61,688
Equipment	1,171,725	109,328		1,281,053	15%	678,368	180,020		858,388	422,665
As on 31.12.2017	3,183,282,269	484,514,816	18,175,246	3,649,621,839	į U	951,669,471	205,374,130	17,231,016	1,139,812,585	2,509,809,253

12,845

24,760

1,384

9,191

8,125

5,657

8,415

13,466

24,700

10,205

22,344

11,240

20,000

4,825

9,217

3,419

11,235

10,316

10,659

3,450

23,520

4,250

3,109

5,746

6,793

11,031

7,420

23,132

1,866

8,438

1,212

5,342

17,176

2,612

5,088

16,295

48,280

5,634

12,300

16,405

14,918

16,688

15,835

13,466

47,832

12,071

30,782

12,452

20,000

10,167

9,217

20,595

13,847

15,404

21,191

5,106

6,948

1,126

18,193

3,721

3,572

18,123

5,787

652

8,475

27,703

4,078

5,106

9,994

3,625

19,187

14,496

46,744

9,504

652

12,149

8,653

39,042

9,455

4,078

3,046

2,499

4,932

10,924

28,620

3,717

3,674

17,851

32 Popular Diagnostic Center Ltd.

23 Masco Group

26 MJL Group

28 Nannu group

30 Nitol Group

31 Osman Group

33 Paradise Group

34 PRAN RFL Group

35 Rahmat Group

38 Robi Axiata Ltd

40 Shanta Holdings

42 Spectra Group

43 Summit Group

A. Credit Risk:

Market Risk

On-Balance sheet

Off- Balance sheet

2 From other Banks & Fls

39 Shah Fatehullah Group

41 Shirin Spinning Mills Ltd

36 RAK Group

37 Rangs Group

29 NDE Group

27 Nasir Glass

24 Meghna Group 25 MIR Akhter

As on 31.12.2016	3,013,187,544	176,967,014	6,872,289 3,183,282,26	9 785,097,209	172,101,933 5,529,672	951,669,471 2,231,612,79
	300	Schedu	ule of tax position	as on 31 Decembe	r 2017	Annexure - D
Accounting Ye	ear Assessm	ent Year	Tax provision as per accounts	Tax as per assessment order	Excess / (Shortage of provision	Present status
2001	2002	- 03			N#3	Settled
2002	2003	- 04	149,745	2,213,562	(2,063,817	Settled
2003	2004	- 05	49,831,708	45,512,348	4,319,360	Settled
2004	2005	- 06	117,751,036	119,018,103	(1,267,067) Settled
2005	2006	- 07	163,489,158	155,755,638	7,733,520	Settled
2006	2007	- 08	246,574,000	304,101,314	(57,527,314) Settled
2007	2008	- 09	315,934,118	337,413,213	(21,479,095) Settled
2008	2009	- 10	382,048,035	324,289,773	57,758,262	Settled
2009	2010	- 11	632,261,079	532,972,604	99,288,479	Settled
2010	201	1-12	990,184,117	776,304,720	213,879,397	Settled
2011	201	2-13	1,117,473,086	928,255,214	189,217,872	Settled
2012	201	3-14	1,289,531,918	1,342,289,501	(52,757,583) Settled
2013	2014	4-15	1,124,113,176	1,113,797,204	10,315,972	Settled
2014	2019	5-16	473,559,097	441,983,690	31,575,407	File submitted
	(B) (C)	144				& under process
2015	2010	5-17	513,732,755	556,396,692	(42,663,937) File submitted
	2-2-200000		ALACTOCO CONTRACTOR	CANADA CONTRACTOR	APRIL 12-2011 (CATVA) CAVA	& under process
2016	201	7-18	1,013,913,827	1,011,171,324	2,742,503	
2017	2018	3-19	1,349,578,080			& under process File yet to be submitted
	Total		9,780,124,935	7,991,474,900	439,071,955	

Total		9,780,124,935	7,991,474,900	439,071,955	be submitted		
Highlights of the overall activities of the Bank							
SI.No#	Partic	ulars		2017	2016		
1	Paid up Capital		Taka	6,141,193,860	6,141,193,860		
2	Total Capital		Taka	19,894,118,093	15,809,244,957		
3	Capital surplus/(deficit)		Taka	1,030,629,747	439,391,600		
4	Total Assets (excluding off balance s	heet items)	Taka	197,058,538,065	168,418,302,882		
5	Total Deposits		Taka	167,571,330,837	141,550,956,381		
6	Total Loans & Advances		Taka	142,252,938,595	117,099,608,427		
7	Total Contingent Liabilities & Commi	tments	Taka	74,533,433,144	56,810,351,086		
8	Advance Deposit Ratio		96	84.89%	82.73%		
9	% of classified loans against Total Lo.	ans	%	4.02%	4.05%		
10	Profit after taxation & provisions		Taka	2,021,014,217	1,876,362,695		
11	Amount of classified loans		Taka	5,725,099,000	4,743,500,000		
12	Provision kept against Classified loan		Taka	1,799,713,620	1,608,105,198		
13	Cost of Fund (Deposit cost & overhe	ad cost)	96	9.54%	9.21%		
14	Cost of deposit		96	5.73%	5.60%		
15	Interest Earning Assets		Taka	179,760,807,361	152,437,691,664		
16	Non-interest earning Assets		Taka	17,297,730,704	15,980,611,218		
17	Return on Assets (ROA)		96	53 45 50	1.21%		
18	Return on Investment (ROI)		96	9.73%	11.52%		
19	Income from Investment		Taka	2,615,201,460	3,735,873,134		
20	Earning per Share (Taka)		Taka	3.29	3.06		
21	Net asset value per share		Taka	25.13	25.81		
22	Net income per share		Taka	3.29	3.06		
23	Market value per share		Taka	22.00	15.60		
24	Price Earning Ratio		Times	6.69	5.11		

Minimum Capital Requirement (MCR) as per BASEL-III Annexure - F **Under Risk Based Capital Adequacy** As on 31 December 2017 Particulars Amount (Tk.)

144,775,150,850

115,246,291,548

29,528,859,302

9,400,116,796

410,724

A. Eligible Capital:	TO A THE PROPERTY OF THE PARTY
1. Tier-1 (Core Capital)	12,188,511,306
2. Tier-2 (Supplementary Capital)	7,705,606,787
3. Tier-3 (eligible for market risk only)	52 W W.
4. Total Eligible Capital (1+2+3)	19,894,118,093
B. Total Risk Weighted Assets (RWA):	167,675,451,964
C. Capital Adequacy Ratio (CAR) (A4/B)*100	11.86%
D. Core Capital to RWA (A1/B)*100	7.27%
E. Supplementary Capital to RWA (A2/B)*100	4.60%
F. Minimum Capital Requirement (MCR)	18,863,488,346
Risk Weighted A	Assets (RWA)
As on 31 Dece	mber 2017
SI# Particulars	Amount (Tk.)

Operational Risk 13,500,184,317 Total: RWA (A+B+C) 167,675,451,964 Annexure - G As per Bank Companies Act, 1991 Article 38 (1st schedule) and DOS Circular no.06, dated 15.07.2010 of

SI No	Counter Party Name	Agreement Date	Reversal Date	Amount (1st leg cash consideration)
1	Agrani Bank Limited	26-12-2017	2-01-2018	498,893,372
2	Commercial Bank of Ceylon Limited	27-12-2017	3-01-2018	494,289,920
3	Janata Bank Limited	28-12-2017	2-01-2018	1,122,646,331
	Tota	l		2,115,829,623
A.2. D	isclosure regarding outstanding Reverse	Repo as on 31 Decemb	per 2017:	
SI No	Counter Party Name	Agreement Date	Reversal Date	Amount (1st leg cash consideration)

				cash consideration)
1		NIL		
+L HOW	Tot	al		-
B. Dis	closure regarding overall transaction o	f Repo and Reverse Repo	:	7.
	Particulars	Minimum outstanding during the Year	Maximum outstanding during the Year	Daily average outstanding during the Year
Secur	ities sold under Repo :			
1	With Bangladesh Bank			
2	With other Banks & FIs	197,496,069	3,312,976,656	530,743,551
Secur	ities purchased under Reverse Repo:			. TORREST TORREST OF THE PERSON OF THE PERSO
1	From Bangladesh Bank		League Committee	2000

149,914,350 149,914,350