## JAMUNABANK

## FINANCIAL STATEMENTS 2016

		The second secon	2.2015 Taka			9	31.12.2016 Taka	31.12.2015 Taka			Γ	31.12.2016 Taka	31.12.2015 Taka
4	Cash in hand (Note: 4.1) Balance with Bangladesh Bank and its agent banks (Note: 4.2)	8,781,256,635 10,37	35,706,066 71,699,808 07,405,874		a) Bangladesh Bank Bills Up to 364 days b) Treasury Bills		-	-	8.1(a)	Jamuna Bank Limited	ase etc.	105,414,215,481	79,287,904,987
4(a)	Consolidated Cash  Jamuna Bank Limited  Jamuna Bank Capital Management Limited		07,405,874 9,000		c) Treasury Bond 5 years term		398,849,051	3,438,600,000		Jamuna Bank Capital Management Limited  Jamuna Bank Securities Limited  Less: Inter-company transaction		1,311,330,176 1,275,482 106,726,821,139	1,318,716,891 867,728 80,607,489,605
4.1	Jamuna Bank Securities Limited  Cash in hand (including foreign currencies)	6,033 10,460,741,392 11,80	5,563 07,420,437		10 years term 15 years term 20 years term		6,232,703,244 11,359,433,074 11,443,192,211	8,203,400,000 12,299,200,000 10,098,865,098		Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	1	118,434,625	143,063,245 - 80,464,426,360
	Local currency Foreign currency Offshore Banking unit	3,949,623 1 45,439	23,338,033 12,358,472 9,562 8 <b>5,706,066</b>		d) Islami Bond Up to 364 days		29,434,177,580	34,040,065,098 200,000,000	8.02	Bills Purchased and Discounted (excluding treasury Payable Bangladesh-Main operation Payable outside Bangladesh-Main operation	bills)	5,325,799,268 794,089,226	4,608,581,214 509,385,755
4.1(a)	Consolidated Cash in hand  Jamuna Bank Limited	1,679,470,638 1,43	35,706,066	7.1(a)	Consolidated Government Investments Jamuna Bank Limited		29,636,168,179	34,242,093,898		Payable outside Bangladesh-Off Shore Banking Unit	_	5,565,504,453 11,685,392,946	2,846,408,680 <b>7,964,375,648</b>
	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	8,087 6,033 1,679,484,757 1,43	9,000 5,563 <b>35,720,629</b>	7.2	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Others Investments		111,100,000 29,747,268,179	111,100,000 34,353,193,898	8.2(a)	Consolidated Bills Purchased and Discounted (excluding Jamuna Bank Limited Jamuna Bank Capital Management Limited	uding treasury bills)	11,685,392,946	7,964,375,648
4.2	Balance with Bangladesh Bank and its Agent Bank Balance with Bangladesh Bank Local currency		35,327,501	7.2(2)	Shares Consolidated Others Investments	(Note: 7.2.1)	477,800,004 477,800,004	480,716,989 480,716,989	8.03	Jamuna Bank Securities Limited  Maturity Grouping of Loans & Advances as follows		11,685,392,946	7,964,375,648
	Balance with Sonali Banks Local currency		71,699,808	7.2(a)	Jamuna Bank Limited Jamuna Bank Capital Management Limited		477,800,004 73,187,027	480,716,989 74,789,431		Payable on demand  Not more than three months  More than 3 months but not more than 1 year		24,419,300,000 26,578,600,000 30,911,900,000	25,177,494,540 14,186,812,342 22,155,234,726
	Consolidated Balance with Bangladesh Bank and its agent bank(s) Jamuna Bank Limited		71,699,808	7.2.1	Jamuna Bank Securities Limited  Cost and Market Value of Shares as on 31 December	er 2016 are as fo	16,897,267 567,884,298 ollows:	17,639,425 573,145,844		More than 1 year but not more than 5 years More than 5 years		21,077,929,517 14,111,878,911 117,099,608,428	16,394,684,144 9,338,054,883 87,252,280,635
	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		71,699,808		<u>Particulars</u> <u>Ordinary Shares</u>	Quantity	Cost price (Taka)	Market value (Taka)	8.04	Concentration of Advances  Advances to allied concerns of Directors  Advances to Chief Executives and other Officers	-	265,042,184 320,626,275	295,856,039
4.3	Cash Reserve Requirement (CRR) and Statutory Liquidity Requirement as per Section 33 of the Bank Company Act. 1991 & added 24 May 1992, BRPD Circular No. 22 dated 06 November 200	amended Act 2013 and BCD Circ	ular No. 13		AB Bank 1st Mutual Fund Bank Asia Limited Beximco Limited Beximco Pharma Ltd.	9,512,146 214,560 201,683 505,374	51,472,920 5,824,683 12,395,044 38,299,350	56,121,661 3,840,624 5,243,758 40,834,219		Customer Groups: Agricultural & Fisheries Industry wise		1,326,653,755 51,642,191,318	1,816,383,231 40,608,797,048
	August 2005, MPD circular No. 01 dated 4 May 2010 and MPD circular No. 10 date	ular No. 01 dated 23 June 2014. bilities of October'2016 at the rai	te of 6.50%		Fareast Life Insurance Co. Ltd. First Security Bank Ltd. IFIC 1st Mutual Fund	92,642 525,459 120,495	17,986,862 10,578,645 816,643	6,271,863 7,303,880 650,673		Small and Cottage Advances to other Customers		17,880,911,911 45,664,182,984 117,099,608,428	9,979,015,736 34,552,228,582 <b>87,252,280,635</b>
	Ratio, including CRR, on the same liabilities has also been maintain debentures including FC balance with Bangladesh Bank. Both the excess of the statutory requirements, as shown below:	ned in the form of treasury bills,	bonds and		Lanka Bangla Finance Ltd. Maksons Spinning Mills Ltd. MBL 1st Mutual Fund	109,380 130,463 1,461,500	10,823,367 7,852,207 7,443,821	3,806,424 1,108,936 10,522,800	8.05	Information of Large Loan  Number of the clients  Amount of outstanding advances (funded & non-fund	nded)	32 69,861,746,000	23 34,381,181,000
(a)	Cash Reserve Requirement (CRR): 6.50% of Average Demand & Ti Required Reserve Actual Reserve held with Bangladesh Bank:		32,338,580		Metro Spinning Mills Ltd. One Bank Limited Popular 1st Mutual Fund S. Alam Cold Rolled Steels Ltd	95,699 1,787 26,649 50,000	6,560,703 1,735 143,641 2,078,702	784,732 27,341 143,905 1,865,000	8.06	Details information for the year ended 31 December Sector wise loans & advances % of tot	er 2016 have been given in otal loan	(Annex-B)	
	Balance with Bangladesh Bank current account Surplus / (deficit) Maintained (%)	78,442,331 10	91,904,797 09,566,217 5.60		Sine Pukur Ceramics Ltd. Standard Bank Ltd. Summit Power Ltd.	1,257,730 821,885 562,882	28,050,784 22,384,534 33,467,977	13,080,392 9,780,432 20,826,634		1. <del></del>	13% .63% .42%	1,326,653,755 14,784,751,369 33,279,816,417	1,816,383,231 11,253,955,622 25,365,146,535
(b)	Statutory Liquidity Requirement (SLR): 13% of Average Demand & Required Reserve		54,677,160		Trust Bank Limited  Bonds:  UCB 2nd Subordinated Bond	393,858	12,960,436	9,373,820		Export Credit 5.9 Commercial Credit 22.7	91%	6,923,785,877 26,582,168,949 16,256,820,593	7,528,006,632 21,446,380,199 8,045,909,792
	Actual Reserve held Surplus / (deficit) Maintained (%)	31,151,189,379 35,48 15,452,944,199 20,52	85,706,040 21,028,880 0.83		Equity Shares Central Depository Bangladesh Ltd SWIFT	1,142,361 18	3,138,890 5,519,061 <b>477,800,004</b>	3,138,890 5,519,061 400,245,045			33%	17,945,611,468 117,099,608,428	11,796,498,623 87,252,280,635
	Statutory Liquidity Requirement (SLR) required of Tk.15,698,245,2 We have to maintain surplus amount of Tk.15,452,944,199 as Jar (PD) operation and secondary trading activities.	경기 가입하다 경기가 있었다. 하지 않아 있는 사람들은 사람들이 하는 것이 없는 것이 없는 것이 없다면 하는 것이다. 그			Quoted Shares AB Bank 1st Mutual Fund	9,512,146	51,472,920	42,804,657.00	8.07	Geographical location wise loans & advances <u>a) Urban</u> Dhaka Division  61.2	3 (2 (a) (a) (b) (a) (a) (a) (a) (a) (a) (a) (a) (a) (a	71,747,545,883	54,740,249,787
5	Balance with Other Banks and Financial Institutions In Bangladesh (Note: 5.1)		71,949,130		Bank Asia Limited Beximco Limited Beximco Pharma Ltd.	214,560 201,683 505,374	5,824,683 12,395,044 38,299,350	3,540,240.00 5,848,807.00 42,501,953.40		Chittagong Division 61.2  Chittagong Division 11.4  Sylhet Division 0.74  Rajshahi Division 9.03	.47% 74%	71,747,545,883 13,429,999,612 867,813,432 10,573,771,163	54,740,249,787 12,496,513,586 864,634,082 7,043,092,293
	* Details are given in Annexure-A		18,991,409 20,940,539		Fareast Life Insurance Co. Ltd. First Security Bank Ltd. IFIC 1st Mutual Fund Lanka Bangla Finance Ltd.	92,642 525,459 120,495 109,380	17,986,862 10,578,645 816,643 10,823,367	5,790,125.00 4,624,039.20 530,178.00 3,172,020.00		Khulna Division 2.56 Barishal Division 0.55	54%	2,973,243,168 592,021,408 1,982,100,956	1,310,806,345 207,351,452 386,890,285
5.1	In Bangladesh  In Current & SB Deposit Account  AB Bank Limited CD A/c	1,067,628	1,070,278		Maksons Spinning Mills Ltd.  MBL 1st Mutual Fund  Metro Spinning Mills Ltd.	130,463 1,461,500 95,699	7,852,207 7,443,821 6,560,703	1,017,611.40 8,330,550.00 765,592.00		87.2 b) Rural	25%	102,166,495,621	77,049,537,830
	Janata Bank Limited CD A/c Social Islami Bank Limited Sonali Bank Ltd. Standard Chartered Bank	7,105,770 345,169,134 19	15,793,104 1,478,418 96,767,828 4,086,016		One Bank Limited Popular 1st Mutual Fund S. Alam Cold Rolled Steels Ltd	1,787 26,649 50,000	1,735 143,641 2,078,702	27,341.10 111,925.80 1,495,000.00		Sylhet Division 0.5	50%	9,868,667,365 2,932,644,439 631,129,424 1,500,671,580	6,584,591,176 2,404,670,243 454,565,825 758,915,561
	The City Bank Limited  In Short notice deposit Account	269,432	264,015 19,459,660		Sine Pukur Ceramics Ltd. Standard Bank Ltd. Summit Power Ltd. Trust Bank Limited	1,257,730 821,885 562,882 393,858	28,050,784 22,384,534 33,467,977 12,960,436	13,960,803.00 7,561,342.00 22,346,415.40 9,491,977.80		Barishal Division 0.00	3,000	14,933,112,807 117,099,608,428	10,202,742,806 87,252,280,635
	AB Bank Limited Bank Al- Falah Export Import Bank Limited	776,700 28,520 408,734	756,641 29,820 377,974		Bonds: UCB 2nd Subordinated Bond	393,636	269,142,053 200,000,000	173,920,578.10 200,000,000	8.8	Classification of Loans & Advances as per Banglades % of Total	sh Bank circular no. BCD -		
	Mercantile Bank Limited National Bank Limited Prime Bank Limited Shajalal Islami Bank Limited	6,546,081 1 134,887	5,782,934 10,267,502 133,692 14,261,470		Unquoted Shares Central Depository Bangladesh Ltd SWIFT	913,889	3,138,890 5,519,061	3,138,890 5,519,061		Unclassified & Special Mention Account 95.9 Substandard 0.12 Doubtful 0.10	.95% 12%	112,356,108,428 135,100,000 185,600,000	81,412,596,635 1,637,902,000 580,184,000
	The Trust Bank Limited Social Islami Bank Limited Modhumoti Bank Limited	1,292,312 200,000,000 40,022,286	879,437 - -	10000	Total		8,657,951 477,800,004	8,657,951 382,578,529			78%	4,422,800,000 117,099,608,428	3,621,598,000 87,252,280,635
	In Fixed Deposit with Other Banks  NRB Commercial Bank Limited	500,000,000	-		Market price of investment and required provision  Name of the company Quantity	Cost price (Taka)	Market value (Taka)	Gain/(Loss) Required provision	8.8.1	Particulars of Required Provision for Loans and Advance  General provision:  Status  Base for p	provision Rate (%)	Provision	Provision
	Eastern Bank Limited  Modhumoti Bank Limited	236,625,000 78,317,000 <b>814,942,000</b>	-		AB Bank 1st Mutual Fund 9,512,146 Bank Asia Limited 214,560 Beximco Limited 201,683	51,472,920 5,824,683 12,395,044	56,121,661 3,840,624 5,243,758	4,648,741 (1,984,059) (7,151,286)		Loans, advances & lease (Excluding SMA) 112,214	4,016,279 Various 50,803,608 Various	1,109,154,054 4,743,292 1,113,897,346	803,119,955 4,768,091 807,888,046
	In Fixed Deposit with Other Financial Institutions  National Housing Finance & Investments Limited  IDLC Finance Limited  Phoenix Finance Limited	700,000,000	70,000,000		Beximco Pharma Ltd. 505,374 Fareast Life Insurance Co. Ltd. 92,642 First Security Bank Ltd. 525,459 IFIC 1st Mutual Fund 120,495	38,299,350 17,986,862 10,578,645 816,643	40,834,219 6,271,863 7,303,880 650,673	2,534,869 (11,714,998) (3,274,764) (165,970)		Specific provision: Status  Base for p	provision Rate (%)	Provision	Provision
	Peoples Leasing & Financial services Limited BAY Leasing and Investment Limited Delta Brac Housing Finance Corporation Ltd.	- 5 250,000,000 400,000,000	50,000,000		Lanka Bangla Finance Ltd. 109,380 Maksons Spinning Mills Ltd. 130,463 MBL 1st Mutual Fund 1,461,500	10,823,367 7,852,207 7,443,821	3,806,424 1,108,936 10,522,800	(7,016,943) (6,743,271) 3,078,979		Doubtful 58	73,581,208 Various 68,973,657 50% 69,154,495 100%	14,497,882 29,486,828 1,260,323,142	119,265,611 39,464,992 1,169,930,368
	United Leasing Company Limited International Leasing Company Ltd. Prime Finance & Investment Ltd. Industrial and Development co. Ltd.	300,000,000 50,000,000 50,000,000 300,000,000			Metro Spinning Mills Ltd. 95,699 One Bank Limited 1,787 Popular 1st Mutual Fund 26,649	6,560,703 1,735 143,641	784,732 27,341 143,905	(5,775,971) 25,606 264		* Additional provision requirement		1,304,307,853 2,418,205,198 685,700,000	1,328,660,971 2,136,549,017 252,374,000
	Lanka Bangla Finance Limited	150,000,000 3,200,000,000 52	20,000,000		S. Alam Cold Rolled Steels Ltd 50,000 Sine Pukur Ceramics Ltd. 1,257,730 Standard Bank Ltd. 821,885 Summit Power Ltd. 562,882	2,078,702 28,050,784 22,384,534 33,467,977	1,865,000 13,080,392 9,780,432 20,826,634	(213,702) (14,970,392) (12,604,103) (12,641,343)		Required provision for Loans and Advances  Total provision maintained by bank  Additional provision to be provided as per Bangladesh E		3,103,905,198 2,915,605,198 188,300,000	2,388,923,017 2,357,797,017 31,126,000
5.1(a)	Consolidated Balance - in Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited	51,177,525	71,949,130 13,789,702		Trust Bank Limited 393,858 UCB 2nd Subordinated Bond Central Depository Bangladesh Ltd 913,889	12,960,436 200,000,000 3,138,890	9,373,820 200,000,000 3,138,890	(3,586,615)		*Additional provision as per Bangladesh Bank instruction Provision provided as per Bangladesh Bank instruction Provision against loans for stay order of honorable High		297,400,000 200,000,000	221,248,000 31,126,000
	Jamuna Bank Securities Limited  Less: Inter-company transaction  Jamuna Bank Capital Management Limited	4,699,212,891 78	3,175,174 38,914,006 13,789,702		SWIFT 18	5,519,061 477,800,004	5,519,061	(77,554,959)		Additional provision against loans for stay order of hono provided Total Additional provision	norable High court to be - =	188,300,000 685,700,000	252,374,000
5.2	muna Bank Securities Limited 3,905,977 3,175,174 4,644,129,389 771,949,130 outside Bangladesh				As on 31 December 2016, the value of investment cell which includes all investment in shares, corporate bond, debenture, mutual fund and total market value of other capital certificates and loan facilities given to own subsidiary company or companies directly or indirectly involved in capital market affairs stood at Tk 190.87					Total provision for Loans & Advances has been m 1/125/2017-1374 dated 19 April 2017. Additional p order Tk. 188,300,000 is to be provided within the ye	provision against loans and		
	AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India Bank of Bhutan, Bhutan	31,833,214 6 14,167,650	19,413,946 57,287,018 8,903,016		crores which is 17.75% of total sum of paid up capit accordance with the compliance of the DOS circula Bank, the total exposure should be 25%.				8.9	i) Loans considered good in respect of which the ban ii) Loans considered good in respect of which the ban	nk is fully secured ;	85,900,857,272	72,788,596,541
	Bank Al Bilad, Riyadh, KSA Commerzbank AG, Germany Emirates NBD Bank PJSC Habib American Bank, New York, NY USA	540,437 111,089,546 10	57,191 3,324,299 536,353 01,482,373	7.3	Maturity Grouping of Investments On Demand		31.12.2016 Taka 479,790,604	31.12.2015 Taka 482,745,789		other than the debtors personal guarantee;  iii) Loans considered good secured by the personal more parties in addition to the personal guarantee o	I undertakings of one or	25,546,597,270	11,617,275,414
	Habib Bank AG Zurich, Switzerland ICIC Bank Limited, India ICIC Bank Limited, Hong Kong Mashreq Bank Mumbai, India	(3,611,361) 9 156,615,494 13	2,319,820 91,276,694 82,074,583 13,610,853		Not more than 1 month More than 1 month but not more than 3 months More than 3 months but not more than 1 year		200,000,000	200,000,000		iv) Loans adversely classified; provision not maintain	ned their against;	111,447,454,542	84,405,871,955
	Mashreqbank psc - IBF Limited New York National Australia Bank Limited Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Colombo-Srilanka	246,291,374 1,46 - 1 131,287	59,725,337 12,183,969 5,654,544 962,309	g	More than 1 year but not more than 5 years  More than 5 years  Loans & Advances		398,849,051 29,035,328,529 <b>30,113,968,184</b>	3,438,600,000 30,601,465,098 <b>34,722,810,887</b>		<ul> <li>v) Loans due by directors or officers of the bank co either separately or jointly with any other persons;</li> <li>vi) Loans due by companies or firms in which to directors, partners or managing agent</li> </ul>	rectors of the bank have	320,626,275	295,856,039
	Standard Chartered Bank, Karachi, Pakistan Standard Chartered Bank, Mumbai -India Standard Chartered Bank, London	19,979,142 1 (57,926) 4	6,625,934 12,223,475 17,421,982		Loans, cash credit, overdrafts and lease etc. Bills purchased and discounted Payable in Bangladesh	(Note: 8.01) (Note: 8.02)	105,414,215,481 11,685,392,946 5,325,799,268	79,287,904,987 7,964,375,648 4,608,581,214		companies as members; vii) Maximum total amount of advances including te at any time during the year to directors or managers	emporary advance made	320,626,275	295,856,039
	Standard Chartered Bank, New York Standard Chartered Bank, Tokyo, Japan Unicredit Bank, Germany	16,706,373 5,083,740 2	23,304,827 7,556,600 23,046,283 <b>48,991,409</b>	8(a)	Payable outside Bangladesh  Consolidated Loans & Advances		6,359,593,679 117,099,608,428	3,355,794,435 87,252,280,635		or any of them either separately or jointly with any or viii) Maximum total amount of advances, including granted during the year to the companies or firms in	other persons; ling temporary advance		
5.2(a)	Consolidated Balance - outside Bangladesh Jamuna Bank Limited Jamuna Bank Capital Management Limited		18,991,409		Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		117,099,608,428 1,311,330,176 1,275,482 118,412,214,086	87,252,280,635 1,318,716,891 867,728 88,571,865,253		the bank are interested as directors, partners or ma case of private companies as member; ix) Due from banking companies;			
5.3	Jamuna Bank Securities Limited  Maturity Grouping of Balance with Other Banks and Financial Insti		18,991,409		Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		118,434,625	143,063,245		x) Amount of classified loans on which interest has no should be mentioned as follows: a) decrease/increase in provision, amount of loan wr	ASSES ALISE CONT. (1.75)	-	
	On demand One month term 3 months term	256,136,703 3 814,942,000	58,451,069 32,489,470	8.01	Loans, Cash Credit and Overdrafts etc.		1,273,986,432	88,428,802,009 1,624,493,757		realized against loans previously written off; b) amount of provision kept against loan classifi preparing balance sheet;	fied as on the date of	1,608,105,198	1,549,908,971
	6 months term 1 year term 2 years term 3 years term	3,200,000,000 52 - -	20,000,000		Agriculture Ioan Cash credit Credit Card Demand Ioan		9,543,264,321 269,189,355 162,162,798	8,960,585,335 242,142,927 1,950,028,204		<ul> <li>c) interest creditable to the interest Suspense A/c;</li> <li>xi) Cumulative amount of written off loans and to during the current year should be shown separately.</li> </ul>	y. The amount of written	4,342,841,000	3,782,832,235
6	Money at Call on Short Notice Banking Sector		10,000,000		EDF loan Export Cash Credit Hire purchase		2,720,166,520 14,522,937 338,764,379	1,902,587,923 12,631,489 788,756,241	8.9.1	off loan for which lawsuit has been filed should also in the amount of written off loan for which lawsuit has been filed should also in the amount of written off loan for which lawsuit has been filed should also in the same of the sam	as been filed		
6(a)	Non - Banking financial Institutions  Consolidated Money at Call on Short Notice	nking financial Institutions - 1,030,000,000 - 1,040,000,000 ated Money at Call on Short Notice			House building loan  Lease finance  Loan against imported merchandise		66,932,050 1,648,774,496 1 438,737,811	50,842,618 1,611,351,543 1	8.9.2	The amount of written off loans during the current of the amount of written off loans during the current of the amount of written off loans during the current of the curre	year		4 846 555
8203	Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	ana Bank Capital Management Limited			Loan against packing credits  Loan against trust receipt  Loans (General)  Overdraft		438,737,811 3,999,839,896 3,148,634,559 23,553,100,769	270,029,379 4,058,216,818 4,242,710,680 13,244,857,463	8.9.3	The amount of written off loans during the current your Number of loan accounts written off during the year		560,008,765	1,516,205,884
7	Investments Government (Note: 7.1) Others (Note: 7.2)	29,636,168,180 34,24 477,800,004 48	12,093,898 30,716,989		Payment against document Personal loan for women Real estate financing		395,150,311 132,549 542,876,683	263,143,754 209,169 499,273,334	8.10	Repayable within 1 month	oing in the following order	2,120,948,350	1,329,573,549
	Consolidated Investments  Jamuna Bank Limited  Jamuna Bank Capital Management Limited	30,113,968,184 34,72	22,810,886 22,810,886 74,789,431		Retail credit SIFCO Small and Medium Enterprise Staff Ioan		1,066,788,986 316,062,579 14,439,117,969 309,109,047	837,355,562 - 12,428,834,504 291,969,669		1 month above less than 3 months 3 months above less than 6 months 6 months above		4,180,341,933 4,003,462,288 1,380,640,375	2,620,559,835 2,509,678,070 1,504,564,195
7.1	Jamuna Bank Securities Limited  Government Investments	127,997,267 12	28,739,425 26,339,742		Term Loan Time Loan		309,109,047 14,419,398,043 23,656,242,538 102,322,955,029	9,117,063,415 14,184,391,403	8.11	Listing of Assets Pledged as Security/Collaterals/ S Discounted	= Securities against Loan/In	11,685,392,946 vestment Including	7,964,375,648  Bills Purchased and
	Bangladesh Bank bills (HFT) (a) Treasury bills (HFT) (b) Treasury bills (HTM) (b) Treasury bonds (HFT) (c)		30,310,026		In Islamic Banking Branches  Bai-Muazzal		2,176,968,123	2,137,125,411		Collateral of movable/immovable assets Local banks and financial institutions guarantee		56,702,843,433 3,076,907,304	48,235,864,636 2,974,326,390
	Treasury bonds (HTM) (c) Treasury bonds (Remeasured) Prize bonds Asset Pledge as security	8,017,801,779 8,01 4,839,343,928 7,79	18,316,068 91,439,003 2,028,800		Bai-Muazzal (SME) HPSM-Staff & Car loan Staff MPI trust receipt Murabaha		97,506,548 11,517,228 316,744,845 68,229,751	111,778,957 7,722,455 376,344,891 9,993,783		Government guarantee Export documents Fixed deposits receipts FDR of other banks		6,027,615,098 1,142,936,052 330,276,128	9,143,205,748 1,255,633,686 224,357,285
	In Islamic Banking Branches Islami Investment Bond (d)		12,093,898		Murabaha Hire Purchase Quards		68,229,751 408,657,618 11,636,339 <b>3,091,260,452</b>			FDR of other banks Government bonds Personal guarantee Other securities		330,276,128 33,014,001 14,609,157,651 35,176,858,761	224,357,285 109,344,555 8,150,550,846 17,158,997,488
	AND SOMEON DESCRIPTION OF THE STATE OF THE S		12,093,898	l			105,414,215,481	79,287,904,987	l	- mai saverilles	-	117,099,608,428	87,252,280,635