

# JAMUNA BANK

## FINANCIAL STATEMENTS 2016

	31.12.2016 Taka	31.12.2015 Taka
<b>4 Cash</b>		
Cash in hand	1,679,470,638	1,435,706,066
Balance with Bangladesh Bank and its agent banks	8,781,256,635	10,371,699,808
<b>4(a) Consolidated Cash</b>	<b>10,460,727,273</b>	<b>11,807,405,874</b>
Jamuna Bank Limited	10,460,727,273	11,807,405,874
Jamuna Bank Capital Management Limited	8,087	9,000
Jamuna Bank Securities Limited	6,033	5,563
<b>4.1 Cash in hand (including foreign currencies)</b>	<b>10,460,741,392</b>	<b>11,807,420,437</b>
Local currency	1,675,475,577	1,423,338,033
Foreign currency	3,949,623	12,358,472
Offshore Banking unit	45,439	9,562
<b>4.1(a) Consolidated Cash in hand</b>	<b>1,679,470,638</b>	<b>1,435,706,066</b>
Jamuna Bank Limited	1,679,470,638	1,435,706,066
Jamuna Bank Capital Management Limited	8,087	9,000
Jamuna Bank Securities Limited	6,033	5,563
<b>4.2 Balance with Bangladesh Bank and its Agent Bank</b>	<b>8,781,256,635</b>	<b>10,371,699,808</b>
Balance with Bangladesh Bank	8,168,786,046	7,885,327,501
Local currency	612,470,588	2,486,372,306
Foreign currency	8,781,256,635	10,371,699,808
Balance with Sonali Banks	-	-
Local currency	-	-
<b>4.2(a) Consolidated Balance with Bangladesh Bank and its agent bank(s)</b>	<b>8,781,256,635</b>	<b>10,371,699,808</b>
Jamuna Bank Limited	8,781,256,635	10,371,699,808
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
<b>4.3 Statutory Deposits</b>		
Cash Reserve Requirement (CRR) and Statutory Liquidity Requirement (SLR) have been calculated and maintained as per Section 33 of the Bank Company Act, 1991 & amended Act 2013 and BCD Circular No. 13 dated 24 May 1992, BRPD Circular No. 22 dated 06 November 2003 and BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 01 dated 4 May 2010 and MPD circular No. 01 dated 23 June 2014.		
The Cash Reserve Requirement on the Bank's time and demand liabilities of October'2016 at the rate of 6.50% has been calculated and maintained with Bangladesh Bank in current account and 13% Statutory Liquidity Ratio, including CRR, on the same liabilities has also been maintained in the form of treasury bills, bonds and debentures including FC balance with Bangladesh Bank. Both the reserves maintained by the Bank are in excess of the statutory requirements, as shown below:		
<b>(a) Cash Reserve Requirement (CRR): 6.50% of Average Demand &amp; Time Liabilities</b>		
Required Reserve	7,849,122,590	7,482,338,580
Actual Reserve held with Bangladesh Bank:		
Balance with Bangladesh Bank current account	7,927,564,921	7,591,904,977
Surplus / (deficit)	78,442,331	109,566,217
Maintained (%)	6.56	6.60
<b>(b) Statutory Liquidity Requirement (SLR): 13% of Average Demand &amp; Time Liabilities</b>		
Required Reserve	15,698,245,180	14,964,677,160
Actual Reserve held	31,151,189,379	35,485,706,040
Surplus / (deficit)	15,452,944,199	20,521,028,880
Maintained (%)	25.80	30.83
Statutory Liquidity Requirement (SLR) required of Tk.15,698,245,180 but we maintained Tk.31,151,189,379. We have to maintain surplus amount of Tk.15,452,944,199 as Jamuna Bank Ltd involved in Primary Dealing (PD) operation and secondary trading activities.		
<b>5 Balance with Other Banks and Financial Institutions</b>		
In Bangladesh	4,644,129,389	771,949,130
Outside Bangladesh *	1,057,785,668	2,148,991,409
<b>5.1 In Bangladesh</b>	<b>5,701,915,057</b>	<b>2,920,940,539</b>
<b>In Current &amp; SB Deposit Account</b>		
AB Bank Limited CD A/c	1,067,628	1,070,278
Janata Bank Limited CD A/c	13,527,162	15,793,104
Social Islami Bank Limited	7,105,770	1,478,418
Sonali Bank Ltd.	345,169,134	196,767,828
Standard Chartered Bank	5,911,560	4,086,016
The City Bank Limited	269,432	264,015
<b>In Short notice deposit Account</b>	<b>373,050,686</b>	<b>219,459,660</b>
AB Bank Limited	776,700	756,641
Bank Al- Falah	28,520	29,820
Export Import Bank Limited	408,734	377,974
Mercantile Bank Limited	5,102,894	5,782,934
National Bank Limited	6,546,081	10,267,502
Prime Bank Limited	134,887	133,692
Shajal Islami Bank Limited	1,824,288	14,261,470
The Trust Bank Limited	1,292,312	879,437
Social Islami Bank Limited	200,000,000	-
Modhumoti Bank Limited	40,222,286	-
<b>256,136,703</b>	<b>32,489,470</b>	
<b>In Fixed Deposit with Other Banks</b>		
NRB Commercial Bank Limited	500,000,000	-
Eastern Bank Limited	236,625,000	-
Modhumoti Bank Limited	78,317,000	-
<b>814,942,000</b>	<b>-</b>	
<b>In Fixed Deposit with Other Financial Institutions</b>		
National Housing Finance & Investments Limited	550,000,000	270,000,000
IDLC Finance Limited	700,000,000	-
Phoenix Finance Limited	450,000,000	200,000,000
Peoples Leasing & Financial services Limited	-	50,000,000
BAY Leasing and Investment Limited	250,000,000	-
Delta Brac Housing Finance Corporation Ltd.	400,000,000	-
United Leasing Company Limited	300,000,000	-
International Leasing Company Ltd.	50,000,000	-
Prime Finance & Investment Ltd.	50,000,000	-
Industrial and Development co. Ltd.	300,000,000	-
Lanka Bangla Finance Limited	150,000,000	-
<b>3,200,000,000</b>	<b>520,000,000</b>	
<b>4,644,129,389</b>	<b>771,949,130</b>	
<b>5.1(a) Consolidated Balance - in Bangladesh</b>	<b>4,644,129,389</b>	<b>771,949,130</b>
Jamuna Bank Limited	4,644,129,389	771,949,130
Jamuna Bank Capital Management Limited	51,177,525	13,789,702
Jamuna Bank Securities Limited	3,905,977	3,175,174
<b>4,699,212,891</b>	<b>788,914,006</b>	
<b>Less: Inter-company transaction</b>		
Jamuna Bank Capital Management Limited	51,177,525	13,789,702
Jamuna Bank Securities Limited	3,905,977	3,175,174
<b>4,644,129,389</b>	<b>771,949,130</b>	
<b>5.2 Outside Bangladesh</b>		
AB Bank Limited Mumbai India	44,129,637	19,413,946
Axis Bank Ltd, Mumbai, India	31,833,214	67,287,018
Bank of Bhutan, Bhutan	14,167,650	8,903,016
Bank Al Bilad, Riyadh, KSA	489,549	57,191
Commerzbank AG, Germany	9,046,303	3,324,299
Emirates NBD Bank PJSC	540,437	536,353
Habib American Bank, New York, NY USA	111,089,546	101,482,373
Habib Bank AG Zurich, Switzerland	9,592,782	2,319,820
ICIC Bank Limited, India	13,611,361	91,276,694
ICIC Bank Limited, Hong Kong	156,615,494	132,074,583
Mashreq Bank Mumbai, India	20,727,284	13,610,853
Mashreqbank psc - IBF Limited New York	246,291,374	1,469,725,337
National Australia Bank Limited	-	12,183,969
Nepal Bangladesh Bank Limited Katmandu, Nepal	131,287	5,654,544
Standard Chartered Bank, Colombo-Sri Lanka	11,197,460	962,309
Standard Chartered Bank, Karachi, Pakistan	10,346,785	6,625,934
Standard Chartered Bank, Mumbai - India	19,979,142	12,223,475
Standard Chartered Bank, London	(57,926)	47,421,982
Standard Chartered Bank, New York	353,486,896	123,304,827
Standard Chartered Bank, Tokyo, Japan	16,706,373	7,556,600
Unicredit Bank, Germany	5,083,740	23,046,283
<b>1,057,785,668</b>	<b>2,148,991,409</b>	
<b>5.2(a) Consolidated Balance - outside Bangladesh</b>	<b>1,057,785,668</b>	<b>2,148,991,409</b>
Jamuna Bank Limited	1,057,785,668	2,148,991,409
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
<b>1,057,785,668</b>	<b>2,148,991,409</b>	
<b>5.3 Maturity Grouping of Balance with Other Banks and Financial Institutions</b>		
On demand	1,430,836,354	2,368,451,069
One month term	256,136,703	32,489,470
3 months term	814,942,000	-
6 months term	3,200,000,000	520,000,000
1 year term	-	-
2 years term	-	-
3 years term	-	-
<b>5,701,915,057</b>	<b>2,920,940,539</b>	
<b>6 Money at Call on Short Notice</b>		
Banking Sector	-	10,000,000
Non - Banking financial institutions	-	1,030,000,000
<b>1,040,000,000</b>	<b>-</b>	
<b>6(a) Consolidated Money at Call on Short Notice</b>	<b>1,040,000,000</b>	<b>-</b>
Jamuna Bank Limited	-	1,040,000,000
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
<b>1,040,000,000</b>	<b>-</b>	
<b>7 Investments</b>		
Government	29,636,168,180	34,242,093,898
Others	477,800,004	480,716,989
<b>30,113,968,184</b>	<b>34,722,810,886</b>	
<b>7(a) Consolidated Investments</b>	<b>30,113,968,184</b>	<b>34,722,810,886</b>
Jamuna Bank Limited	30,113,968,184	34,722,810,886
Jamuna Bank Capital Management Limited	73,187,027	74,789,431
Jamuna Bank Securities Limited	127,997,267	128,739,425
<b>30,315,152,478</b>	<b>34,926,339,742</b>	
<b>7.1 Government Investments</b>		
Bangladesh Bank bills (HFT) (a)	-	-
Treasury bills (HFT) (b)	-	-
Treasury bills (HTM) (b)	-	-
Treasury bonds (HFT) (c)	16,577,031,872	18,230,310,026
Treasury bonds (HTM) (c)	8,017,801,779	8,018,316,068
Treasury bonds (Remeasured)	4,839,343,928	7,791,439,003
Prize bonds	1,990,600	2,028,800
Asset Pledge as security	29,436,168,180	34,042,093,898
<b>In Islamic Banking Branches</b>		
Islamic Investment Bond (d)	200,000,000	200,000,000
<b>29,636,168,180</b>	<b>34,242,093,898</b>	

	31.12.2016 Taka	31.12.2015 Taka	
<b>a) Bangladesh Bank Bills</b>			
Up to 364 days	-	-	
<b>b) Treasury Bills</b>			
Up to 364 days	-	-	
<b>c) Treasury Bond</b>			
5 years term	398,849,051	3,438,600,000	
10 years term	6,232,703,244	8,203,400,000	
15 years term	11,359,433,074	12,299,200,000	
20 years term	11,443,192,211	10,098,865,098	
<b>29,434,177,580</b>	<b>34,040,065,098</b>		
<b>d) Islami Bond</b>			
Up to 364 days	200,000,000	200,000,000	
<b>200,000,000</b>	<b>200,000,000</b>		
<b>7.1(a) Consolidated Government Investments</b>	<b>29,636,168,180</b>	<b>34,242,093,898</b>	
Jamuna Bank Limited	29,636,168,180	34,242,093,898	
Jamuna Bank Capital Management Limited	-	-	
Jamuna Bank Securities Limited	-	-	
<b>7.2 Others Investments</b>			
Shares	477,800,004	480,716,989	
<b>477,800,004</b>	<b>480,716,989</b>		
<b>7.2(a) Consolidated Others Investments</b>	<b>477,800,004</b>	<b>480,716,989</b>	
Jamuna Bank Limited	477,800,004	480,716,989	
Jamuna Bank Capital Management Limited	73,187,027	74,789,431	
Jamuna Bank Securities Limited	16,897,267	17,639,425	
<b>567,884,298</b>	<b>573,145,844</b>		
<b>7.2.1 Cost and Market Value of Shares as on 31 December 2016 are as follows:</b>			
	Quantity	Cost price (Taka)	Market value (Taka)
<b>Ordinary Shares</b>			
AB Bank 1st Mutual Fund	9,512,146	51,472,920	56,121,661
Bank Asia Limited	214,560	5,824,683	3,840,624
Beximco Limited	201,683	12,395,044	5,243,758
Beximco Pharma Ltd.	505,374	38,299,350	40,834,219
Fareast Life Insurance Co. Ltd.	92,642	17,986,862	6,271,863
First Security Bank Ltd.	525,459	10,578,645	7,303,880
IFIC 1st Mutual Fund	120,495	816,643	650,673
Lanka Bangla Finance Ltd.	109,380	10,823,367	3,806,424
Maksons Spinning Mills Ltd.	130,463	7,852,207	1,108,936
MBL 1st Mutual Fund	1,461,500	7,443,821	10,522,800
Metro Spinning Mills Ltd.	95,699	6,560,703	784,732
One Bank Limited	1,787	1,735	27,341
Popular 1st Mutual Fund	26,649	143,641	143,905
S. Alam Cold Rolled Steels Ltd	50,000	2,078,702	1,865,000
Sine Pukur Ceramics Ltd.	1,257,730	28,050,784	13,080,392
Standard Bank Ltd.	821,885	22,384,534	9,780,432
Summit Power Ltd.	562,882	33,467,977	20,826,634
Trust Bank Limited	393,858	12,960,436	9,373,820
<b>Bonds:</b>			
UCB 2nd Subordinated Bond	-	200,000,000	200,000,000
<b>Equity Shares</b>			
Central Depository Bangladesh Ltd	1,142,361	3,138,890	3,138,890
SWIFT	18	5,519,061	5,519,061
<b>477,800,004</b>	<b>400,245,045</b>	<b>400,245,045</b>	
<b>Quoted Shares</b>			
AB Bank 1st Mutual Fund	9,512,146	51,472,920	42,804,657.00
Bank Asia Limited	214,560	5,824,683	3,540,240.00
Beximco Limited	201,683	12,395,044	5,848,807.00
Beximco Pharma Ltd.	505,374	38,299,350	42,501,953.40
Fareast Life Insurance Co. Ltd.	92,642	17,986,862	5,790,125.00
First Security Bank Ltd.	525,459	10,578,645	4,624,039.20
IFIC 1st Mutual Fund	120,495	816,643	530,178.00
Lanka Bangla Finance Ltd.	109,380	10,823,367	3,172,020.00
Maksons Spinning Mills Ltd.	130,463	7,852,207	1,017,611.40
MBL 1st Mutual Fund	1,461,500	7,443,821	8,330,550.00
Metro Spinning Mills Ltd.	95,699	6,560,703	765,592.00
One Bank Limited	1,787	1,735	27,341.10
Popular 1st Mutual Fund	26,649	143,641	111,925.80
S. Alam Cold Rolled Steels Ltd	50,000	2,078,702	1,495,000.00
Sine Pukur Ceramics Ltd.	1,257,730	28,050,784	13,960,803.00
Standard Bank Ltd.	821,885	22,384,534	7,561,342.00
Summit Power Ltd.	562,882	33,467,977	22,346,415.40
Trust Bank Limited	393,858	12,960,436	9,491,977.80
<b>269,142,053</b>	<b>173,920,578.10</b>		
<b>Bonds:</b>			
UCB 2nd Subordinated Bond	-	200,000,000	200,000,000
<b>Unquoted Shares</b>			
Central Depository Bangladesh Ltd	913,889	3,138,890	3,138,890
SWIFT	18	5,519,061	5,519,061
<b>8,657,951</b>	<b>8,657,951</b>		
<b>477,800,004</b>	<b>382,578,529</b>		
<b>7.2.2 Market price of investment and required provision as on 31 December 2016</b>			
	Quantity		