JAMUNABANK

FINANCIAL STATEMENTS 2016

			31.12.2016	31.12.2015	ı		-0 (m)	21 12 2016	31.12.2015	1			ī	31.12.2016	31.12.2015
8.12	Classification of Loans & Advances as per economic purpose		Taka	Taka	11.2	Maturity Grouping of the Borrowings from Bangladesh Ba	ank and Other Fina	31.12.2016 Taka	Taka	13.7(b) Consolidated Provision for Deferred	Тах	l	Taka	Taka
	Agriculture a) Cultivation b) Plantation		22,454,801 28,141,118	16,170,215 21,863,996	5000504650	Repayable on demand Repayable within one month Over 1 month but within 6 months		1,450,000,000 - 1,277,513,390	1,104,724,893		Jamuna Bank Limited Jamuna Bank Capital Management L Jamuna Bank Securities Limited	imited		12,678,109	17,591,408
	c) Livestock d) Fishing e) Others		189,221,259 48,947,297 1,037,889,280	328,047,567 41,418,818 1,408,882,635		Over 1 months but within 1 year Over 1 year but within 5 years		2,727,513,390	1,104,724,893	13.8	Reconciliation of Inter-bank/ Inter-	Branch Transaction		12,678,109	17,591,408
	a) Term loan b) Working capital	5000	15,001,509,015 20,850,193,939	11,427,544,434 16,117,838,927	12	Deposits and Other Accounts					Branch adjustment account represent to be responded by the balance shi given below:	그 집에 없는 보통하다면 하면 하다 하루다는 하라 하네 하면 다.			
	Trade & Commerce a) Retail trading b) Wholesale trading	1	5,480,815,223 13,281,460,569	4,176,259,779 13,523,840,697		Current deposit & other accounts Bills payable Savings/Mudaraba savings deposits	(Note: 12.2) (Note: 12.3)	19,739,425,306 10,914,338,305 12,729,966,705	15,428,992,140 1,961,645,959 10,154,755,624		Particulars	Number of unrecor	ciled entries Credit	Amo <u>Debit</u>	unt <u>Credit</u>
	c) Export Financing d) Import Financing e) Lease Finance	2	1,343,785,363 22,221,607,365 4,579,248,739	1,515,330,120 14,770,138,170 3,040,460,391		Fixed/Mudaraba fixed deposits Short notice deposit Deposit under special scheme		51,600,389,749 7,578,909,132 38,402,419,319	49,668,192,528 6,553,342,582 34,584,730,398		Over 3 months but within 6 months Over 6 months but within 9 months				
	f) Others Construction a) Housing		1,029,646,644	779,869,295	12(a)	Foreign currency deposit Consolidated Deposits and Other Accounts		585,507,866 141,550,956,381	497,517,148 118,849,176,379	13 (b)	Over 9 months but within 12 months Over 12 months and more Subordinated Debt	-	·		
	b) Other than housing Transport a) Road Transport	1	12,749,071,648	3,999,742,624	12(8)	Current deposit & other accounts Bills payable	12.2 (a) 12.3	19,749,454,389 10,914,338,305	15,439,585,382 1,961,645,959	15 (6)	The Bank issued of 200 fully redeen totalling Tk. 2,000 million at coupon		nsecured subordin	nated bond of Tk.10	million each at par
	b) Water Transport c) Air Transport Consumer Financing		4,759,363,862	4,194,251,445		Savings/Mudaraba savings deposits Fixed/Mudaraba fixed deposits Short notice deposit	12(b) 12(c)	12,729,966,705 51,600,389,749 7,523,877,711	10,154,755,624 49,668,192,528 6,537,571,060		Detail list of subordinated debt hold Name of party	ers are shown below:			
	Miscellaneous Bills purchased & discounted	1	3,247,184,456 11,229,067,851 17,099,608,428	3,926,245,875 7,964,375,648 87,252,280,635		Deposit under special scheme Foreign currency deposit		38,402,419,319 585,507,866 141,505,954,044	34,584,730,398 497,517,148 118,843,998,099		Sonali Bank Limited Rupali Bank Limited Mercantile Bank Limited			1,000,000,000 500,000,000 500,000,000	1,000,000,000 500,000,000 500,000,000
8.13	Suit file by the Bank (Branch wise details) Agrabad Branch		1,383,361,000	1,405,610,000	12.1	As per Following Segregation Inter Bank Deposits		5,492,212,561	3,353,626,000	13 (c)	Consolidated Subordinated Debt			2,000,000,000	2,000,000,000
	Anderkilla Branch Ashulia Branch Bahaddarhat Branch		152,857,000 19,870,000 366,000	151,856,000	12.2	Other Deposits Current Deposit and Other Accounts		136,058,743,820 141,550,956,381	115,495,550,379 118,849,176,379		Jamuna Bank Limited Jamuna Bank Capital Management L Jamuna Bank Securities Limited	imited		2,000,000,000	2,000,000,000
	Banani Branch Barisal Branch Beani Bazar Branch Bhatiyari Branch		331,000 2,379,000 37,742,000 360,430,000	41,345,000 123,045,000	555,0000	Current deposit Sundry deposit Security deposit		7,914,861,232 11,095,275,857 1,320,925	7,097,387,938 7,440,889,004 3,448,265	14	Share Capital Authorized capital			2,000,000,000	2,000,000,000
	Bogra Branch Chistia market Branch Comilla Branch		24,065,000 6,251,000 364,000	31,101,000 6,521,000 364,000		Interest/profit Payable		727,967,291 19,739,425,306	887,266,933 15,428,992,140		The Authorized Share Capital of th Shares of Taka 10 each.	e Bank amounts to Tak	a. 10,000,000,000	divided into 1,000	,000,000 Ordinary
	Dewanhat Branch Dhanmondi Branch Dholaikhal Branch		81,590,000 499,265,000 278,136,000	9,200,000 245,570,000 274,842,000	12.2(a	Jamuna Bank Limited Jamuna Bank Capital Management Limited		19,739,425,306 8,646,420	15,428,992,141 9,970,604		Issued, Subscribed and Fully paid up Taka 6,141,193,860 divided into 614		s of Taka 10 each.		
	Dilkusha Branch Dinajpur Branch Feni Branch		2,857,176,000 1,283,000 82,468,000	2,868,097,000 5,239,000		Jamuna Bank Securities Limited Less: Inter-company transaction		1,434,743 19,749,506,470	1,815,991 15,440,778,736		Paid up Capital Add: Share Dividend (stock)	6.		6,141,193,860	5,160,667,110 980,526,750
	Foreign Exchange Branch Goalabazar Branch Gulshan Branch		515,146,000 32,242,000 1,017,798,000	527,790,000 484,000 658,854,000		Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		52,081 - 19,749,454,389	1,193,354 15,439,585,382	14.1	Percentage of Shareholdings at the	Closing Date		6,141,193,860	6,141,193,860
	Islampur Branch Jubilee Road Branch Kadamtali Branch Khatungonj Branch	3	19,427,000 304,240,000 435,970,000 1,324,738,000	2,886,000 299,295,000 276,170,000 1,323,738,000	12.3	Bills Payable DD payable		2,119,535	2,139,935		Particulars	Amount in 31 December'16	31 December'15	Percenta 31 December'16	31 December'15
	Kushtia Branch Laksham Branch Lohagara Branch		36,779,000 85,778,000 12,500,000	37,616,000 94,928,000		P.O issued		10,912,218,770 10,914,338,305	1,959,506,024 1,961,645,959		Sponsors Financial Institutions Foreign investors Non-resident Bangladeshi	3,057,652,720 695,961,350	3,814,615,700 682,310,960 4,373,750	49.79 11.33	62.12 11.11 0.07
	Madaripur Branch Malibagh Branch Mirpur Branch		3,999,000 160,402,000 70,600,000	1,418,000 161,977,000 70,000,000	12(b)	Consolidated fixed deposit Jamuna Bank Limited		51,600,389,749	49,668,192,528		General Public Total	2,387,579,790 6,141,193,860	1,639,893,450 6,141,193,860	38.88 100.00	26.70 100.00
	Mohakhali Branch Mohadevpur Branch Motijheel Branch		68,225,000 1,428,000 239,071,000	16,891,000 - 69,655,000		Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		51,600,389,749	49,668,192,528	14.2	Shareholding Range on the Basis of	Number of	ember 2016:		
	Moulvi Bazar Branch Naogaon Branch Narayangonj Branch		169,356,000 367,302,000 549,740,000	174,095,000 356,162,000 553,044,000		Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		-			Shareholding range 01 to 500 501 to 5,000	shareholders 11,124 18,022	Shares 2,190,676 32,172,955	Percentage (%) 0.36 5.24	
	Nayabzazr Branch Pabna Branch Rajshahi Branch Rangpur Branch		36,313,000 674,000 1,153,684,000 727,000	36,313,000 - 1,156,369,000 727,000	12(c)	Consolidated Short notice deposit		51,600,389,749	49,668,192,528		5,001 to 10,000 10,001 to 20,000 20,001 to 30,000	1,464 674 224	10,167,003 9,315,541 5,436,963	1.66 1.52 0.89	
	Rayerbagn Branch Rupshi Branch Shantinagar Branch		1,914,000 6,025,000 596,100,000	601,305,000		Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		7,578,909,132 - -	6,553,342,582		30,001 to 40,000 40,001 to 50,000 50,001 to 100,000 100,001 to 1,000,000	85 62 98 136	2,910,598 2,816,200 7,086,960	0.47 0.46 1.15	
	Sirajgonj Branch Sonargaon Road Branch Sylhet Branch		228,336,000 125,044,000 30,692,000	224,336,000 125,044,000 12,951,000		Less: Inter-company transaction Jamuna Bank Capital Management Limited		7,578,909,132 51,125,444	13,789,702		1,000,000 and over Total	92 31,981	50,176,478 491,846,012 614,119,386	8.17 80.09 100.00	
	Tongi Branch Thakurgaon Branch Uttara Branch		34,000,000 4,969,000 61,308,000	34,000,000 - 61,308,000	12.4	Jamuna Bank Securities Limited Maturity Grouping of Deposit and Other Accounts		3,905,977 7,523,877,711	1,981,820 6,537,571,060	14.3	Raising of share capital Given below is the history of raising	of share capital of Jamun	a Bank Limited:		
9	Fixed Assets Including Premises, Furniture & Fixture (WDV) Cost:	1	13,482,461,000	12,040,146,000	28000000	Repayable on demand Repayable within 1 month Over 1 month but within 6 months		30,653,700,000 14,846,000,000 22,667,300,000	10,813,804,231 12,358,684,690 29,730,152,207		Accounting year Declaration 2001 Opening capita 2003 10% Bonus sha		No of share 39,000,000 3,900,000	390,000,000 39,000,000	390,000,000 429,000,000
	Land Building Furniture & Fixture		1,460,000,000 101,562,380 613,856,730	1,460,000,000 100,544,165 566,376,284		Over 6 months but within 1 year Over 1 year but within 5 years Over 5 years but within 10 years		10,338,100,000 10,364,000,000 52,681,856,381	26,155,311,456 21,667,486,568 18,123,737,227		2005 25% Bonus sha 2006 Initial Public Of 2006 14.29% Bonus s	fer (IPO) share	21,450,000 42,900,000 15,321,420	214,500,000 429,000,000 153,214,200	643,500,000 1,072,500,000 1,225,714,200
	Equipments Computer Vehicles		504,687,422 408,784,372 93,674,847	449,751,300 372,258,433 63,540,845	13	Other Liabilities	20100 100000	141,550,956,381	118,849,176,379		2007 7.14% Bonus sh 2008 23.50% Bonus s 2009 37.50% Bonus s	hare	8,755,100 30,861,730 60,820,590	87,551,000 308,617,300 608,205,900	1,313,265,200 1,621,882,500 2,230,088,400
	Books Less: Accumulated Depreciation		716,518 3,183,282,267 951,669,471	716,518 3,013,187,544 785,097,209		Provision for unclassified loans and advances Provision for classified loans and advances Provision for Off Balance Sheet Exposures	(Note: 13.1) (Note: 13.2) (Note: 13.3)	1,307,500,000 1,608,105,198 568,103,270	807,888,046 1,549,908,971 466,328,270		2010 Right Issue 2010 22% Bonus sha 2011 Share issue to N 2011 23% Bonus sha	Mrs. Ayesha Hussain	74,336,280 65,415,926 2,079,330 83,913,286	743,362,800 654,159,260 20,793,300 839,132,860	2,973,451,200 3,627,610,460 3,648,403,760 4,487,536,620
9(a)	Details are shown in Annexure - C Consolidated Fixed assets/non-current assets including premises, fu		2,231,612,797 fixtures	2,228,090,335		Interest suspense account Provision for other Provision for diminution in value of investments	(Note: 13.4) (Note: 13.5) (Note: 13.6)	1,145,712,795 19,333,668 77,554,959	953,846,975 7,043,397 104,713,168		2013 15% Bonus sha 2014 19% Bonus sha	re	67,313,049 98,052,675 614,119,386	673,130,490 980,526,750 6,141,193,860	5,160,667,110 6,141,193,860
	Cost: Jamuna Bank Limited Jamuna Bank Capital Management Limited		3,183,282,267 5,693,611	3,013,187,543 5,657,363		Provision for income tax Deferred Tax liability incentive bonus	(Note: 13.7) (Note: 13.7.2)	936,115,085 12,678,109 231,401,183	314,843,263 17,591,408 210,000,000	14.4	Capital Adequacy of the Bank In terms of section 13 (2) of the Bar		as amended in 20	13) and Bangladesh	
	Jamuna Bank Securities Limited Accumulated depreciation/amortization:		282,966,598 3,471,942,476	283,407,082 3,302,251,988		Gratuity Accrued profit on investment Contribution to JBL Foundation	(Note: 38)	77,984,589 89,238,038	2,000,000 100,182,160 43,736,099		no. 35 dated 29 December, require 1,446.09 crore as against available of making a total capital of Taka 1,580	ore capital of Taka 1,142	.36 crore and supp	elementary capital of	Taka 438.56 crore
	Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		951,669,471 4,119,069 1,183,942	785,097,209 3,329,382 831,534		Adjusting account credit Branch Adjustment including Islamic banking Other liabilities-including Off Shore Banking Unit		154,682,757 56,584,967 6,198,264	178,144,946 437,542,215 3,152,224		date. Details are shown bellow: Core capital (Tier- I)				
	Written Down Value		956,972,482 2,514,969,995	789,258,125 2,512,993,863	13(a)	Consolidated Other Liabilities		6,291,192,881	5,196,921,143		Paid up Capital Share Premium account Statutory Reserve			6,141,193,860 - 3,998,297,071	6,141,193,860 - 3,403,376,819
10 i)	Other Assets Investment in shares of subsidiary companies: a) In Bangladesh (Note	e: 10.5)	1,399,998,200	1,399,998,200		Jamuna Bank Limited Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		6,291,192,881 977,613,980 26,938,936	5,196,921,142 679,470,739 22,690,782		Dividend equalization fund Retained Earnings Less: Regulatory adjustments (Recipi	rocal crossholdings)		30,705,969 1,261,617,320 (8,211,440)	1,208,333,975
ii) iii)	b) In Outside Bangladesh Stationery, Stamps, Printing materials in stock etc. Advance Rent		15,300,917 353,389,652	19,596,764 367,406,692		Less: Inter-company transaction		7,295,745,797	5,899,082,664		Total: Tier -I capital Supplementary capital (Tier-II)			11,423,602,781	10,752,904,655
v)	Interest/profit receivable (Note Balance with Brokerage houses Security deposit	e: 10.6)	687,227,227 517,140 3,496,420	773,337,403 12,555,332 3,186,130		Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		7,177,311,172	143,063,245 - 5,756,019,419		General provision of unclassified Loa Subordinated bond Revaluation Reserve of Securities & 1			1,875,603,270 2,000,000,000	1,274,216,316 2,000,000,000
	Preliminary exp, formation and organization expense, renovation/development expenses and Pre-paid exp. Branch adjustment	0555		2	13.1	Provision for unclassified loans and advances Balance at the beginning of the year		807,888,046	721,721,046		Tier -II capital			510,038,906 4,385,642,176	680,051,875 3,954,268,191
x)		e: 10.1) e: 10.2)	96,075,058 254,463,712 2,817	60,121,091 251,442,080 2,807	13.2	Add: Provision made during the year Provision for classified loans and advances		499,611,954 1,307,500,000	86,167,000 807,888,046		Tier - I & Tier - II capital Total Risk Weighted Assets (as per B.	ASEL-III guideline)		15,809,244,958	14,707,172,846 113,806,381,620
10(a)	Consolidated Other assets Jamuna Bank Limited		2,810,471,144	2,887,646,499		Balance at the beginning of the year Add: Provision made during the year		1,549,908,971 618,204,992 2,168,113,963	1,796,856,855 1,269,258,000 3,066,114,855		Required Capital Details are shown in Annexure - F Actual Capital Held:		l	14,460,981,814	11,380,638,162
	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		478,801,850 19,199,965 3,308,472,958	293,484,779 16,387,344 3,197,518,622		Less: write off during the year Total provision maintained for loans and advances (Note:	s: 13.1+ 13.2)	560,008,765 1,608,105,198 2,915,605,198	1,516,205,884 1,549,908,971 2,357,797,017		Core Capital Supplementary Capital			11,423,602,781 4,385,642,176 15,809,244,958	10,752,904,655 3,954,268,191 14,707,172,846
	Less: Inter-company transaction: Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		999,998,400 399,999,800	999,998,400 399,999,800	1000000	Provision for Off Balance Sheet Exposures Balance at the beginning of the year	(300)489 500 <u>7.5890</u> 6	466,328,270	376,021,270		Capital adequacy ratio % (Required Actual Capital Held (%):	10%)		10.93	12.92
10.1	Suspense's Account Amount of Suspense's Account represents amount paid against		1,908,474,758	1,797,520,422		Add: Provision made during the year Less: Adjustment during the year		101,775,000 568,103,270	90,307,000		Core capital to Risk Weighted Assets Supplementary capital to Risk Weigh			7.90% 3.03%	9.45% 3.47%
10.2	payments against various contracts. Others			7,719,618	13.4	Interest Suspense Account Balance at the beginning of the year		568,103,270 908,961,704	466,328,270 933,451,850	15	Opening balance Add: Addition during the year			3,403,376,819 594,920,252 3,998,297,071	2,966,015,833 437,360,986 3,403,376,819
	Advance against insurance premium Advance against Land & Building Advance against furniture & fixture		7,476,911 219,155,501	192,807,107 61,000		Add: Amount transferred during the year		464,409,534 1,373,371,238	1,353,088,174 186,284,925	16	Other Reserves Investment Revaluation Reserve (HF	т)	(Note: 16.1)	3,353,328,455	3,891,870,473
	Advance against supply of goods/service Cash remit/TT Adjusting account debit Balance Protested bill (Note	e: 10.3)	5,462,864 10,000,000 118,943 5,572,300	7,507,008 14,000,000 22,000,000 181,485		Less: Amount recovered during the year Less: Amount written-off/waive during the year Additional Interest Suspense		172,341,076 55,317,367 1,145,712,795	257,841,545 908,961,704 44,885,271		Assets Revaluation Reserve (OBU)		(Note: 16.2)	1,063,497,554 - 4,416,826,009	1,063,497,554 79,673 4,955,447,700
	Misc. Asset		5,572,300 6,677,192 254,463,712	7,165,863 251,442,080	13.5	Provision for other		1,145,712,795	953,846,975	16(a)	Consolidated Other Reserves Jamuna Bank Limited Jamuna Bank Capital Management L	imited		4,416,826,009	4,955,447,700
10.3	Adjusting Account Debit Balance EFTN settlement Account receivable		107,513 11,430	- 1		Balance at the beginning of the year Less: Adjustment during the year		7,043,397 181,485 6,861,912	6,372,393 - 6,372,393	447	Jamuna Bank Securities Limited			4,416,826,009	4,955,447,700
	Underwriting		118,943	22,000,000 22,000,000		*Add: Provision made for good borrower during the year **Add: Provision made for Zakat Fund Add: Provision made during the year for other assets		5,000,000 1,480,803 5,990,953	671,004	16.1	Investment Revaluation Reserve (H Opening balance Addition/Adjustment during the yea			3,891,870,473 (538,542,018)	636,632,134 3,255,238,339
10.4	Non-income Generating Classification of Other Assets Stationery, Stamps, Printing materials in stock, etc.		15,300,917	19,596,764		*BRPD Circular Letter No. 03 dated 16 February 2016 wa		요즘 그는 이번 이렇게 없다 이를 내려가 되었다면 없어요?		16.2	Assets Revaluation Reserve		,	3,353,328,455	3,891,870,473
	Advance Rent Interest/profit receivable Security deposit		353,389,652 687,227,227 3,496,420	367,406,692 773,337,403 3,186,130		provide 10% rebate on the interest collected from good be 2015, subject to some qualifying criteria. The aforement availed to the good borrowers. During the year 2016, Tk.	tioned circular goe	s on to clarify that s	such rebate may be		Opening balance Addition/Adjustment during the yea	r		1,063,497,554 - 1,063,497,554	1,063,497,554 - 1,063,497,554
	Advance against insurance premium Advance against Land & Building Advance against furniture & fixture		96,075,058 7,476,911 219,155,501 61,000	60,121,091 7,719,618 192,807,107 61,000		the above circular. **The Board of Directors of Jamuna Bank Limited in its 28 Zakah (Zakat) @2.58% (as per solar year) on the proportion			FC 347 457 65 50 50 50 50 50 50 50 50 50 50 50 50 50		In terms of Bangladesh Accounting BRPD circular no. 10 dated 25 Nove			uipment', and instru	ction contained in
	Advance against furniture & fixture Advance against supply of goods/service Cash remit/TT Adjusting account debit Balance		7,507,008 10,000,000 118,943	7,507,008 14,000,000 22,000,000	13.6	Provision for diminution in value of investments Balance at the beginning of the year		104,713,168	109,051,152		has been revalued by a professional report certified by our external audit	lly qualified valuation fire	m of the country i	n the year 2010 and	also the valuation
	Protested bill Misc. Asset		5,572,300 6,677,192 1,412,058,131	181,485 7,165,863 1,475,090,160	0	Less: Provision made during the year Provision for Income Tax	(Note: 37)	(27,158,209) 77,554,959	(4,337,984) 104,713,168	16.3	equity. Dividend equalization fund				
10.5	Investment in subsidiaries Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		999,998,400	999,998,400		Advance tax Balance of advance income tax on 01 January		1,919,768,999	2,832,686,678		Opening balance Addition/Adjustment during the yea	r		30,705,969	:
10.6	Interest/profit receivable Interest receivable against investment		399,999,800 1,399,998,200 661,343,721	399,999,800 1,399,998,200 757,734,537		Paid during the year Add: Excess provision adjusted Settlement of previous year's tax liability Total (A)		392,642,005 - - 2,312,411,004	420,743,891 6,787,499 1,340,449,069 1,919,768,999		The board of Directors in it's 305th	- C. H. S. C. L. C. (1985) - C.			d equilization fund
	Interest/profit receivable against loans & advances & others	uarious donos	25,883,507 687,227,227	15,602,866 773,337,403		Provision Opening Balance on 01 January Add: Provision made for the year		2,234,612,262 1,013,913,827	3,054,541,077 545,308,162	16.3.(a	in compliance with Bangladesh Bank Consolidated Dividend equalization		18 dated October	20, 2002.	
11	This amount represents that interest/profit receivable from values banks/Financial institutions. Borrowing from Bangladesh Bank and Other Bank/Financial Institutions.		and made by th	e dank to other		Less: Excess tax provision for previous year Add: Excess provision adjusted Less: Income Tax Adjustment			31,575,407 6,787,499 1,340,449,069		Jamuna Bank Limited Jamuna Bank Capital Management L			30,705,969	
	In Bangladesh Outside Bangladesh	1	1,707,817,390 1,019,696,000 2,727,513,390	260,728,355 843,996,538 1,104,724,893	9	Total (B) Net balance at December 31 (C = (A-B)		3,248,526,089 936,115,085	2,234,612,262 314,843,263		Jamuna Bank Securities Limited			30,705,969	-
11(a)	Consolidated Borrowing from Bangladesh Bank and Other Financial I Jamuna Bank Limited		2,727,513,390	1,104,724,893	13.7.1	Corporate tax position of the bank has been shown in Ann	@ 40.00% as preso			16(b)	Minority interest Jamuna Bank Capital Management	Limited			
	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	2	2,727,513,390	1,104,724,893		expenditure as per Income Tax Ordinance and Rules 1984.	some of the add	back to income an	nd disallowances of		Paid up capital Retained earnings Total net assets			1,000,000,000 (70,181,193) 929,818,807	1,000,000,000 13,676,439
	Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		2,727,513,390	1,104,724,893	8	Consolidated Provision for Current Tax Jamuna Bank Limited Jamuna Bank Capital Management Limited		1,013,913,827 14,289,214	513,732,755 40,050,946		(i) Minority interest @ .00016%			929,818,807	1,013,676,439
11.1	As per Following Segregation Secured by Call Money Receipt (CMR)					Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Deferred Tax Liabilities		5,316,509 1,033,519,550	3,732,735 557,516,436		Jamuna Bank Securities Limited Paid up capital Retained earnings			400,000,000 5,793,701	400,000,000 7,244,009
	Secured by Treasury bills Secured by others Unsecured		2,727,513,390	1,104,724,893		Opining Balance Add: Addition/(adjustment) during the year		17,591,408 (4,913,299)	30,723,187 (13,131,779)		Total net assets (ii) Minority interest @ 0.00005%			405,793,701	407,244,009
		2	2,727,513,390	1,104,724,893		Closing balance		12,678,109	17,591,408	l _u	Total minority interest (i+ii)			1,691	1,826