

# JAMUNA BANK

## FINANCIAL STATEMENTS 2016

	31.12.2016 Taka	31.12.2015 Taka		31.12.2016 Taka	31.12.2015 Taka		31.12.2016 Taka	31.12.2015 Taka
<b>17 Retained earnings</b>								
Opening balance	1,208,333,975	983,753,856						
Less: Dividend distributed for last year	1,197,532,802	980,526,750						
Balance of Retained Earnings	10,801,173	3,227,106						
Add: Addition for current year	1,281,442,444	1,205,106,869						
	<b>1,292,243,617</b>	<b>1,208,333,975</b>						
<b>17(a) Consolidated retained earnings</b>								
Jamuna Bank Limited	1,261,617,320	1,208,333,975						
Jamuna Bank Capital Management Limited	(70,181,081)	13,676,417						
Jamuna Bank Securities Limited	5,793,411	7,243,647						
	<b>1,197,229,651</b>	<b>1,229,254,039</b>						
<b>Net profit attributable to ordinary shareholder</b>								
Attributable to:								
Shareholders of JBL	1,791,054,888	1,642,852,581						
Minority Interest:								
Jamuna Bank Capital Management Limited	(134)	(10)						
Jamuna Bank Securities Limited	7	3						
	<b>1,791,054,761</b>	<b>1,642,852,574</b>						
<b>18 Contingent Liabilities</b>								
<b>18.1 Letters of Guarantee</b>								
Letters of Guarantee (Local)	14,060,254,960	11,032,389,349						
Letters of Guarantee (Foreign)	22,943,140	8,615,000						
	<b>14,083,198,100</b>	<b>11,041,004,349</b>						
<b>18.2 Irrevocable Letters of Credit</b>								
Letters of Credit (Inland)	5,215,106,406	5,341,966,403						
Letters of Credit (General)	5,174,652,161	5,065,903,619						
Back to Back L/C	3,811,918,048	3,646,581,163						
	<b>14,201,676,615</b>	<b>14,054,453,185</b>						
<b>18.3 Bills for Collection</b>								
Outward local bills for collection	8,722,963	1,160,041						
Outward foreign bills for collection	-	-						
Foreign DOC bill collection	3,137,513,669	2,786,047,583						
Inward local bills for collection	4,798,053,065	4,046,042,529						
Inward foreign bills for collection	-	-						
	<b>7,944,289,697</b>	<b>6,833,250,153</b>						
<b>18(a) Consolidated contingent liabilities</b>								
<b>Acceptances &amp; Endorsements</b>								
Jamuna Bank Limited	20,190,652,767	14,444,301,217						
Jamuna Bank Capital Management Limited	-	-						
Jamuna Bank Securities Limited	-	-						
	<b>20,190,652,767</b>	<b>14,444,301,217</b>						
<b>Letters of Guarantee</b>								
Jamuna Bank Limited	14,083,198,100	11,041,004,349						
Jamuna Bank Capital Management Limited	-	-						
Jamuna Bank Securities Limited	-	-						
	<b>14,083,198,100</b>	<b>11,041,004,349</b>						
<b>Irrevocable Letters of Credit</b>								
Jamuna Bank Limited	14,201,676,615	14,054,453,185						
Jamuna Bank Capital Management Limited	-	-						
Jamuna Bank Securities Limited	-	-						
	<b>14,201,676,615</b>	<b>14,054,453,185</b>						
<b>Bills for Collection</b>								
Jamuna Bank Limited	7,944,289,697	6,833,250,153						
Jamuna Bank Capital Management Limited	-	-						
Jamuna Bank Securities Limited	-	-						
	<b>7,944,289,697</b>	<b>6,833,250,153</b>						
<b>Other Contingent Liabilities</b>								
Jamuna Bank Limited	390,533,907	259,775,000						
Jamuna Bank Capital Management Limited	-	-						
Jamuna Bank Securities Limited	-	-						
	<b>390,533,907</b>	<b>259,775,000</b>						
<b>19 Profit &amp; Loss Account</b>								
<b>Income</b>								
Interest, discount and similar income	9,687,217,942	9,807,078,243						
Commission, custody and brokerage	756,611,689	676,566,211						
Dividend Income	22,605,737	9,590,739						
Gain from investment in securities	3,713,267,396	3,774,103,315						
Exchange gain on foreign bill purchased	633,799,081	510,854,533						
Other Operating Income	444,608,095	392,858,495						
	<b>15,258,109,941</b>	<b>15,171,051,536</b>						
<b>Expenses</b>								
Interest and similar expenses	7,142,300,073	8,194,848,391						
Administrative expenses	3,293,729,819	2,784,393,526						
Other Operating expenses	470,471,360	400,523,497						
Depreciation on banking assets	172,101,933	162,416,173						
	<b>11,078,603,186</b>	<b>11,542,181,587</b>						
<b>Profit before tax &amp; provision</b>	<b>4,179,506,755</b>	<b>3,628,869,950</b>						
<b>20 Interest Income &amp; profit on investment</b>								
Interest/profit on loan and advances-Main operation	9,403,228,122	9,408,428,032						
Interest on loan and advances-Off Shore Banking Unit	176,181,263	121,628,751						
Interest on call loan	17,315,459	76,934,375						
Interest on Foreign Currency account	67,500,459	193,480,778						
	<b>9,664,225,349</b>	<b>9,800,472,936</b>						
<b>20(a) Consolidated Interest Income</b>								
Jamuna Bank Limited	9,687,217,942	9,807,078,243						
Jamuna Bank Capital Management Limited	33,027,059	109,561,644						
Jamuna Bank Securities Limited	165,558	118,990						
	<b>9,720,410,559</b>	<b>9,916,758,877</b>						
<b>Less: Inter-company transaction</b>								
Jamuna Bank Capital Management Limited	11,404,894	14,069,762						
Jamuna Bank Securities Limited	-	-						
	<b>9,709,005,665</b>	<b>9,902,689,115</b>						
<b>20.1 Interest on Loan &amp; Advances</b>								
Interest on agriculture loan	147,146,685	137,995,184						
Interest on Jamuna NGO Shohojgi	537,782	-						
Interest on SME	1,786,587,166	1,536,154,613						
Interest on loans (General)	287,798,999	423,585,092						
Interest on demand loan (others)	947,768	15,649,313						
Interest on loan against trust receipt	398,960,309	461,307,290						
Interest on packing credit	25,827,497	23,586,420						
Interest on house building loan	8,508,505	10,795,824						
Interest on real estate	72,766,525	62,592,124						
Interest on hire purchase	29,231,063	27,242,394						
Interest on lease finance	202,493,997	285,330,259						
Interest on payment against documents	49,434,835	44,176,497						
Interest on cash credit (Hypo)	952,137,375	1,318,833,745						
Interest on cash credit (Pledge)	867,169	6,933,182						
Interest on SFCO	35,036,249	84,335,016						
Interest on secured overdraft (F&OR)	115,660,466	158,087,954						
Interest on secured overdraft (F.O)	74,313,698	66,222,634						
Interest on secured overdraft (work order)	268,274,884	316,979,826						
Interest on secured overdraft (TOD/PO)	167,748,919	111,063,274						
Interest on secured overdraft (export)	4,063,576	4,230,818						
Interest on secured overdraft (special scheme)	252,404,648	227,576,296						
Interest on secured overdraft (General)	616,743,532	713,778,761						
Interest on house building loan staff	5,725,091	5,520,419						
Interest on salary/any purpose loan	79,749,989	81,766,438						
Interest on term loan	1,077,693,148	809,194,803						
Interest on time loan	1,650,716,430	1,158,335,250						
Interest inland bill purchased	44,220,737	-						
Interest on local document bill purchased	540,337,746	678,645,782						
Interest on foreign document bill purchased (Doc.)	2,261,347	45,702,069						
Interest on EDF	33,743,715	31,974,697						
Interest on Retail Credit	35,306,596	24,741,299						
Interest on Export Cash Credit	1,144,664	2,347,500						
	<b>59,696,777</b>	<b>63,302,668</b>						
Interest on Demand Loan ABP (L/C)	10,396	-						
Interest on consumer credit scheme	14,833,759	11,524,576						
Interest on transport/auto/car loan	31,930,935	27,158,151						
Interest on Credit Card	153,925	96,787						
Interest on others	9,075,016,901	8,976,766,956						
<b>In Islamic Banking branches:</b>								
Profit on Bai-Muazzal (General/Com./Others)	201,426,355	260,079,535						
Profit on Past Due Bills	0.80	0.30						
MPI Trust Receipt	34,551,489	59,317,737						
Profit on Murabaha (Import bill)	329,003	325,995						
Profit on local document bill purchased (LDBP)	14,473,805	18,281,729						
Quards against MTDR/ Others	992,209	5,768,517						
Profit on PAD/MIB	3,442,750	-						
Profit on SME Finance	15,838,619	23,542,243						
Profit on Hire Purchase	57,156,990	64,345,980						
	<b>328,211,221</b>	<b>431,661,077</b>						
	<b>9,403,228,122</b>	<b>9,408,428,032</b>						
<b>21 Interest/profit on Deposit &amp; Borrowings etc.</b>								
Interest/profit paid on deposits	6,846,089,855	8,027,854,737						
Interest paid on call loan	41,442,576	43,055,049						
Interest/profit paid on borrowing-Main operation	242,116,607	113,269,387						
Interest/profit paid on borrowing-Off Shore Banking Unit	12,651,035	10,669,219						
	<b>7,142,300,073</b>	<b>8,194,848,391</b>						
<b>21(a) Consolidated Interest on Deposit &amp; Borrowings etc.</b>								
Jamuna Bank Limited	7,142,300,073	8,194,848,391						
Jamuna Bank Capital Management Limited	11,404,894	14,069,762						
Jamuna Bank Securities Limited	-	-						
	<b>7,153,704,967</b>	<b>8,208,918,153</b>						
<b>Less: Inter-company transaction</b>								
Jamuna Bank Capital Management Limited	11,404,894	14,069,762						
Jamuna Bank Securities Limited	-							