JAMUNABANK

FINANCIAL STATEMENTS 2016

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ı		Γ	31.12.2016	31.12.2015 Taka			31.12.2016 Taka	31.12.2015 Taka		31.12.2016 31.12.2015 Taka Taka
17	Retained earnings	L	Taka	Така	21.2 Interest/profit paid on borrowing-Main operation		Така	Така	31 Directors' Fees	
1	Opening balance		1,208,333,975	983,753,856	Interest on subordinated bond Interest on borrowing under SME		230,000,000 12,116,607	97,750,002 15,519,385	Directors fees Meeting expenses	4,024,000 2,500,000 4,378,406 3,530,753
ı	Less: Dividend distributed for last year Balance of Retained Earnings		1,197,532,802 10,801,173	980,526,750 3,227,106			242,116,607	113,269,387	Each Director is paid Tk. 8,000/- per meeting per attendance.	8,402,406 6,030,753
ı	Add: Addition for current year	-	1,281,442,444	1,205,106,869 1,208,333,975	22 Investment Income Income from treasury bill		879,833	83,221,686	31(a) Consolidated Directors' Fees	
17(a)	Consolidated retained earnings	-			Income from Bangladesh Bank bill Income from treasury bond		8,185,810 2,562,989,654	32,313,440 2,869,072,602	Jamuna Bank Limited Jamuna Bank Capital Management Limited	8,402,406 6,030,753 111,200 69,000
	Jamuna Bank Limited Jamuna Bank Capital Management Limited		1,261,617,320 (70,181,081)	1,208,333,975 13,676,417	Income from interest on subordinated debt		20,113,014	9,130,137	Jamuna Bank Securities Limited	174,800 103,500 8,688,406 6,203,253
ı	Jamuna Bank Securities Limited		5,793,411	7,243,647	Income from interest on commercial paper Interest received on REPO of Treasury Bills		287,592	5,318,906 18,110,322	32 Auditors' Fees	
ı	Net profit attributable to ordinary shareholder	-	1,197,229,651	1,229,254,039	Dividend Income Capital gain on sale of Govt. securities		22,605,737 2,747,901,975	9,590,739 1,741,610,041	Auditors' fees 32(a) Consolidated Auditors' Fees	575,000 575,000
ı	Attributable to: Shareholders of JBL		1,791,054,888	1,642,852,581	Capital Gain on sale of shares		297,699 5,363,261,313	1,069,139 4,769,437,013	Jamuna Bank Limited	575,000 575,000
ı	Minority interest:			1,642,852,581	Less: Capital loss on sale of securities		5,363,261,313	4,769,437,013	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	34,500 57,500 23,000 23,000
ı	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		(134)	(10)	Capital loss on revaluation of securities		1,627,388,179 1,627,388,179	985,742,959 985,742,959		632,500 655,500
1,,	Continuent Habilities	-	1,791,054,761	1,642,852,574			3,735,873,134	3,783,694,054	33 Depreciation and repairs of bank's assets Repair, renovation & maintenance including Off Shore Banking Unit	29,514,708 22,583,813
18.1	Contingent Liabilities Letters of Guarantee				22(a) Consolidated Investment Income Jamuna Bank Limited		3,735,873,134	3,783,694,054	Depreciation including Off Shore Banking Unit	172,101,933 162,416,173
	Letters of Guarantee (Local)		14,060,254,960	11,032,389,349	Jamuna Bank Capital Management Limited		10,119,060	(2,014,379)	33(a) Consolidated Depreciation/amortization and repairs of bank's assets	201,616,641 184,999,986
ı	Letters of Guarantee (Foreign)	_	22,943,140 14,083,198,100	8,615,000 11,041,004,349	Jamuna Bank Securities Limited		17,131,245 3,763,123,439	12,489,689 3,794,169,364	Jamuna Bank Limited	201,616,641 184,999,986
18.2	Irrevocable Letters of Credit	_			Less: Inter-company transaction Jamuna Bank Capital Management Limited		-	-	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	789,687 777,782 352,408 352,245
ı	Letters of Credit (Inland) Letters of Credit (General)		5,215,106,406 5,174,652,161	5,341,968,403 5,065,903,619	Jamuna Bank Securities Limited (Dividend paid)		14,999,993 3,748,123,446	3,794,169,364		202,758,736 186,130,013
ı	Back to Back L/C	L	3,811,918,048	3,646,581,163	23 Commission, Exchange, Custody & Brokerage Income		3,740,223,440	3,754,205,304	34 Other Expenses	6 201 706 4 104 004
ı		-	14,201,676,615	14,054,453,185	Commission	(Note: 23.1)	756,611,689	676,566,211	Bank charges Security services	6,291,786 4,194,094 138,012,738 123,891,845
18.3	Bills for Collection Outward local bills for collection		9 722 062	1,160,041	Exchange Gain from foreign currencies Offshore banking unit	(Note: 23.2)	633,799,081	510,854,533	Other professional charges Entertainment	7,162,015 21,559,350 39,183,724 31,809,589
ı	Outward foreign bills for collection		8,722,963	-		2000000	1,390,410,770	1,187,420,744	Car expenses Books, newspaper & magazine	76,327,904 72,252,385 1,665,521 843,744
ı	Foreign DOC bill collection Inward local bills for collection		3,137,513,669 4,798,053,065	2,786,047,583 4,046,042,529	23(a) Consolidated Commission, Exchange, Custody & Brokerage I Jamuna Bank Limited	ncome	1,390,410,770	1,187,420,744	Subscription & Donation Traveling expenses (TA/DA)	100,038,858 51,097,259 19,144,997 14,567,979
ı	Inward foreign bills for collection	_	7,944,289,697	6,833,250,153	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		36,998,931	31,621,743	Conveyance, labor charges Business development expenses	14,017,495 12,658,851 17,057,977 10,588,692
18(a)	Consolidated contingent liabilities	_					1,427,409,701	1,219,042,487	Training expenses	5,573,241 3,794,347
ı	Acceptances & Endorsements Jamuna Bank Limited		20,190,652,767	14,444,301,217	23.1 Commission Commission on LC/Bills		452,742,295	386,727,429	Liveries and uniform Utility	1,618,027 1,606,020 7,152,372 9,409,162
ı	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		7		Commission on Bank Guarantee		151,041,778	110,855,335 58,274,420	Drinking Water Annual General Meeting (AGM)	2,301,139 2,242,654 1,249,005 5,397,825
ı		-	20,190,652,767	14,444,301,217	Underwriting Commission Commission as Rebate		9,012,738 74,241,788	60,777,511	CDBL/Stock Exchanges charge VISA charges	248,536 4,692,612 5,545,844 7,504,846
ı	Letters of Guarantee				Banker to the Issue Commission Commission on Other Banking Service		100 69,572,991	255,976 59,675,540	Sanitation services Photograph & photocopy	2,523,466 2,457,071 629,550 571,048
1	Jamuna Bank Limited Jamuna Bank Capital Management Limited		14,083,198,100	11,041,004,349	25 82.325 28 39 39		756,611,689	676,566,211	Cash carrying / remit. charge Sundry expenses	10,924,036 10,232,270 13,733,058 9,126,805
1	Jamuna Bank Securities Limited		14,083,198,100	11,041,004,349	23.1 Exchange Gain from foreign currencies On foreign bill purchased		662 007 175	\$14 710 con	Off Shore Banking Unit	70,072 25,049 470,471,360 400,523,497
1	Irrevocable Letters of Credit	-		,5-12,004,343	On foreign bill purchased Less: Exchange Loss		663,887,175 30,088,094	514,718,689 3,864,156	34(a) Consolidated Other Exposes	400,323,437
1	Jamuna Bank Limited	Γ	14,201,676,615	14,054,453,185	24 Other Operating Income		633,799,081	510,854,533	34(a) Consolidated Other Expenses Jamuna Bank Limited	470,471,360 400,523,497
1	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		1		Charges on account closing		1,345,219 546,751	1,478,129 563,229	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	3,554,457 3,463,059 1,098,860 544,828
1	Same securities without		14,201,676,615	14,054,453,185	Charges on clearing Interest income on card		546,751 8,627,604	563,229 6,066,815	James a decircular contract	1,098,860 544,828 475,124,677 404,531,384
1	Bills for Collection				Reimbursement from VISA Project examination fee		7,511,678 45,250	8,399,283 15,300	35 Provision for Loans & Advances	
1	Jamuna Bank Limited		7,944,289,697	6,833,250,153	Cheque book issuance fee Supervision charge on lease finance		14,405,810 120,950	13,804,184 130,250	Unclassified loans, advances and others	299,611,954 86,167,000
1	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited				Service charge		120,211,125	104,745,069	Unclassified loans and advances (Stay Order by Honorable High court) Classified loans & advances	200,000,000 618,204,992 1,269,258,000
1		=	7,944,289,697	6,833,250,153	Postage charges recovery SWIFT, Telephone, telex & e-mail recovery		22,309,771 51,794,567	18,177,426 45,515,787		1,117,816,946 1,355,425,000
1	Other Contingent Liabilities				Incidental charges		-	27,050	35(a) Consolidated Provision for Loans, Advances and Lease	
1	Jamuna Bank Limited Jamuna Bank Capital Management Limited		390,533,907	259,775,000	Documentation/ Processing Charge Rent on locker		9,298,898 3,682,700	7,986,334 2,448,400	Jamuna Bank Limited Jamuna Bank Capital Management Limited	1,117,816,946 1,355,425,000 119,115,402 71,290,693
1	Jamuna Bank Securities Limited		390,533,907	259,775,000	Sale on lease finance Risk fund		491,350	18,900	Jamuna Bank Securities Limited	
19	Profit & Loss Account	-	550,555,907	233,773,000	Recovery of loan previously written off		28,898,092	26,062,419	36 Provision for off Balance Sheet Exposures	1,236,932,348 1,426,715,693
1	Income Interest, discount and similar income		9,687,217,942	9,807,078,243	Profit on Sale of Fixed Assets Other receipts		32,942 175,285,388	68,438 156,579,733	A provision of Taka 568,103,270 has been maintainig @ 1.00% on cummulat	집에 가지 않는데 그는 사람들이 있는데 이 이를 가지하는데 가지 하는데
ı	Commission, custody and brokerage Dividend Income		756,611,689 22,605,737	676,566,211 9,590,739	Offshore Banking unit		444,608,095	771,750 392,858,495	& Endorsement, Letter of Credit & Letter of Guarantee) of which Taka 101,77	75,000 we provided in the year 2016.
ı	Gain from investment in securities Exchange gain on foreign bill purchased		3,713,267,396 633,799,081	3,774,103,315 510,854,533	24(a) Consolidated Other Operating Income				36(a) Consolidated Provision for off Balance Sheet Exposures	
ı	Other Operating Income		444,608,095	392,858,495	Jamuna Bank Limited Jamuna Bank Capital Management Limited		444,608,095 1,067,399	392,858,495 2,713,264	Jamuna Bank Limited Jamuna Bank Capital Management Limited	101,775,000 90,307,000
ı	Expenses	-	15,258,109,941	15,171,051,536	Jamuna Bank Securities Limited		1,067,798	1,386,812	Jamuna Bank Securities Limited	101,775,000 90,307,000
ı	Interest and similar expenses Administrative expenses		7,142,300,073 3,293,729,819	8,194,848,391 2,784,393,526	25 Operating Expenses		446,743,292	396,958,571		101,773,000 90,307,000
ı	Other Operating expenses		470,471,360	400,523,497	Administrative Expenses				37 Provision for Diminution in Value of Investments Provision to be maintained for the year (Note-7.2.2)	77,554,959 104,713,168
ı	Depreciation on banking assets	-	172,101,933 11,078,603,186	162,416,173 11,542,181,587	Salary and allowances Rent, taxes, insurance, electricity, etc.		2,489,719,802 526,923,024	2,083,400,674 463,304,169	Provision has already been maintained last year	104,713,168 109,051,152
ı	Profit before tax & provision	=	4,179,506,755	3,628,869,950	Legal expenses		5,231,690	5,085,979	37(a) Consolidated Provision for Diminution in Value of Investments	(27,158,209) (4,337,984)
20	Interest Income & profit on investment				Postage, stamps, telecommunication, etc. Stationery, Printings, Advertisements, etc.		93,063,667 128,149,521	77,887,889 114,625,250	Jamuna Bank Limited	(27,158,209) (4,337,984)
ı	Interest/profit on loan and advances-Main operation Interest on loan and advances-Off Shore Banking Unit	(Note: 20.1)	9,403,228,122 176,181,263	9,408,428,032 121,628,751	Directors' fees Auditors' fees		8,402,406 575,000	6,030,753 575,000	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	(4,523,318) 1,731,372
ı	Interest on call loan		17,315,459	76,934,375	Managing Director's salary & fees		12,150,000	10,900,000	Jamuna Bank Securities Limited	(3,676,177) 1,559,398 (35,357,704) (1,047,214)
ı	Interest on Foreign Currency account		67,650,459 22,842,638	193,480,778 6,606,307	Repairs and maintenance of bank's assets		29,514,708 3,293,729,819	22,583,813 2,784,393,526	38 Contribution to Jamuna Bank Foundation	
		_	9,687,217,942	9,807,078,243	Other Operating Expenses Depreciation		172,101,933	162,416,173	* Contribution @3% pre-tax profit	89,238,038 43,736,099
	onsolidated Interest Income amuna Bank Limited		9,687,217,942	9,807,078,243	Other Expenses		470,471,360	400,523,497		89,238,038 43,736,099
J	amuna Bank Capital Management Limited		33,027,059	109,561,644			642,573,293 3,936,303,113	562,939,670 3,347,333,196	* The Grand of Gironana of Language Book Limited in its 204th marries hold	
,	amuna Bank Securities Limited		165,558 9,720,410,559	9,916,758,877	25(a) Consolidated Operating Expenses				 The Board of Directors of Jamuna Bank Limited in its 284th meeting held the fund of the Jamuna Bank foundation at the rate of not less than 3.00% 	나는 내가 있는 아들이 있는 것이 없는 사람들이 없어야 한다고 있다. 하지 않는 사람들이 아들이 아들이 아들이 없어 없었다.
	ess: Inter-company transaction amuna Bank Capital Management Limited		11,404,894	14,069,762	Jamuna Bank Limited		3,936,303,113	3,347,333,196	CSR activities of the Bank's Foundation with effect from the year 2016.	
	amuna Bank Securities Limited	S1			Jamuna Bank Capital Management Limited		24,783,890	20,729,838	38(a) Consolidated Contribution to Jamuna Bank Foundation Jamuna Bank Limited	89,238,038 43,736,099
20.1	nterest on Loan & Advances	_	9,709,005,665		Jamuna Bank Securities Limited		3,174,577 3,964,261,580	2,328,299 3,370,391,333	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	
1	nterest on agriculture Ioan nterest on Jamuna NGO Shohojogi		147,146,685 537,782	137,995,184	26 Salary and Allowances				The second secon	89,238,038 43,736,099
1	nterest on SME		1,786,587,166	1,536,154,613	Basic Salary Allowances		870,264,234 834,434,857	815,276,778 667,443,027	39 Earning per Share Net profit after tax (Numerator)	1,876,362,696 1,642,467,855
	nterest on loans (General) nterest on demand loan (others)		287,798,999 947,768	423,585,092 15,649,313	Salary Casual Staff		834,434,857 111,423,070	667,443,027 95,495,732	No. of ordinary shares outstanding (Denominator)	614,119,386 614,119,386
1	nterest on loan against trust receipt		398,960,309 25,827,497	461,307,290 23,586,420	Bonus Gratuity		388,733,707 280,000,000	349,532,634 152,000,000	Earnings per share has been calculated in accordance with BAS-33 : "Earnings	10000000
1	nterest on house building loan		8,508,505	10,795,824	ESS-supuerannuation fund contribution Off Shore Banking Unit		1,000,000 3,863,934	1,000,000 2,652,503	39(a) Consolidated Earning per Share	
1	nterest on real estate nterest on hire purchase		72,766,525 29,231,063	62,592,124 27,242,394			2,489,719,802	2,083,400,674	Net profit after tax (Numerator) No. of ordinary shares outstanding (Denominator)	1,791,054,888 1,642,852,581 614,119,386 614,119,386
1	nterest on lease finance nterest on payment against documents		202,493,997 49,434,835	285,330,259 44,176,497	26(a) Consolidated Salary and Allowances				10.00	2.92 2.68
1	nterest on cash credit (Hypo)		952,137,375	1,318,833,745	Jamuna Bank Limited Jamuna Bank Capital Management Limited		2,489,719,802 16,066,043	2,083,400,674 12,706,670	40 Receipt from Other Operating Activities Charges on account closing	1,345,219 1,478,129
10	nterest on cash credit (Pledge) nterest on SIFCO		867,169 35,036,249	6,933,182 84,335,016	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		1,362,439	1,124,564	Charges on clearing Interest income on card	546,751 563,229 8,627,604 6,066,815
	nterest on secured overdraft Share/FDR nterest on secured overdraft (F.O)		115,660,466 74,313,698	158,087,954 66,222,634	27 Rent, Taxes, Insurance, Electricity, etc.		2,507,148,284	2,097,231,908	Reimbursement from VISA	7,511,678 8,399,283
10	nterest on secured overdraft (work order)		268,274,884 167,748,919	316,979,826 111,063,274	Rent		348,887,388	300,180,649	Project examination fee Cheque book issuance fee Supposition shares on loss features	45,250 15,300 14,405,810 13,804,184
1	nterest on secured overdraft (export)		4,063,576	4,230,818	Rates & taxes Insurance expenses	(Note: 27.1)	15,083,193 83,154,026	11,813,554 75,102,496	Supervision charge on lease finance Service charge	120,950 130,250 120,211,125 104,745,069
1	nterest on secured overdraft (special scheme) nterest on secured overdraft (General)		252,404,648 616,743,532	227,576,296 713,778,761	Electricity bill	,	69,293,219	66,753,274	Postage charges recovery SWIFT, Telephone, telex & e-mail recovery	22,309,771 18,177,426 51,794,567 45,515,787
1	nterest on house building loan staff nterest on salary/any purpose loan		5,725,091 79,749,989	5,520,419 81,766,438	WASA & Gas Bill Generator fuel & others		2,401,921 8,103,277	2,124,710 7,329,486	Incidental charges Documentation/ Processing Charge	- 27,050 9,298,898 7,986,334
1	nterest on term loan		1,077,693,148	809,194,803			526,923,024	463,304,169	Rent on locker Sale on lease finance	3,682,700 2,448,400 - 18,900
1	nterest on time loan nterest inland bill purchased		1,650,716,430 44,220,737	1,158,335,250	27.1 Insurance Expenses				Risk fund Recovery of loan previously written off	491,350 - 28,898,092 26,062,419
10	nterest on local document bill purchased nterest on foreign document bill purchased (Doc.)		540,337,746 2,261,347	678,645,782 45,702,069	On Cash on transit, Cash in safe & Cash on counter On Vehicles		15,671,694 4,754,438	11,457,041 4,734,544	Profit on Sale of Fixed Assets Other receipts	32,942 68,438 175,285,388 156,579,733
1	nterest on EDF nterest on Retail Credit		33,743,715 35,306,596	31,974,697 24,741,299	Deposit insurance premium		4,754,438 55,055,727	52,396,803	Offshore Banking Unit	- 771,750
	nterest on Export Cash Credit		1,144,664	2,347,500	Group insurance On others		3,268,419 4,403,748	2,952,631 3,561,477	41 Payment to Other Operating Activities	444,608,095 392,858,495
	nterest on Demand Loan ABP (L/C)		59,696,777	63,302,668			83,154,026	75,102,496	Rent, taxes, insurance. Legal expenses	447,124,607 387,096,699 5,231,690 5,085,979
1	nterest on consumer credit scheme nterest on transport/auto/car loan		10,396 14,833,759	11,524,576	27(a) Consolidated Rent, Taxes, Insurance and Electricity, etc.				Auditors' fees Directors' fees	575,000 575,000 8,402,406 6,030,753
1	nterest on Credit Card		31,930,935	27,158,151	Jamuna Bank Limited Jamuna Bank Capital Management Limited		526,923,024 3,685,607	463,304,169 3,058,344	Bank charges Security & cleaning services	6,291,786 4,194,094 138,012,738 123,891,845
	nterest on others	_	153,925 9,075,016,901	96,787 8,976,766,956	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		31,239	27,920	Other professional charges Entertainment	7,162,015 21,559,350 39,183,724 31,809,589
	n Islamic Banking branches: rofit on Bai-Muazzal (General/Com./others)		201,426,355	260,079,535	30 Barton Co 1		530,639,870	466,390,433	Car expenses Books, newspaper & magazine	76,327,904 72,252,385 1,665,521 843,744
P	rofit on Past Due Bills		0.80	0.30	28 Postage, Stamps, Telecommunication etc. Postage Charges		17.070.00	14 637 607	Subscription & Donation Traveling expenses	100,038,858 51,097,259 19,144,997 14,567,979
P	IPI Trust Receipt rofit on Murabaha (Import bill)		34,551,489 329,003	59,317,777 325,295	Postage Charges Online/ VSAT Charges		17,878,334 47,816,613	14,637,687 37,767,464	Conveyance, labor charges Repair Renovation & Maintenance Rusiness development expenses	14,017,495 12,658,851 29,514,708 22,583,813
P	rofit on local document bill purchased (LDBP) Quards against MTDR/ Others		14,473,805 992,209	18,281,729 5,768,517	SWIFT Charges Reuter Charges		8,602,765 1,756,032	8,025,686 1,738,331	Business development expenses Training expenses Liveries and uniform	17,057,977 10,588,692 5,573,241 3,794,347
P	rofit on PAD/MIB		3,442,750		Fax, Telex & Internet charges Tele communication		932,502 16,045,506	1,072,139 14,630,113	Liveries and uniform Annual Gen. Meeting Expenses CDBL / Stock Exch. Charge	1,618,027 1,606,020 1,249,005 5,397,825 248,536 4,692,612
	rofit on SME Finance rofit on Hire Purchase		15,838,619 57,156,990	23,542,243 64,345,980	Off Shore Banking Unit		31,916	16,469	CDBL/ Stock Exch. Charge Utility Sanitation & cleaning	248,536 4,692,612 7,152,372 9,409,162 2,523,466 2,457,071
1		_	328,211,221 9,403,228,122	431,661,077 9,408,428,032			93,063,667	77,887,889	Sanitation & cleaning Photograph & photocopy Cash carrying / remit. charge	2,523,466 2,457,071 629,550 571,048 10,924,036 10,232,270
21 I	nterest/profit on Deposit & Borrowings etc.	-	21-103/220/122	2,400,420,032	28(a) Consolidated Postage, Stamps, Telecommunication etc. Jamuna Bank Limited		02.002.007	77,887,889	Cash carrying / remit. charge Drinking Water Bill Sundry expenses	10,924,036 10,232,270 2,301,139 2,242,654 13,733,058 9,126,805
1	nterest/profit paid on deposits	(Note: 21.1)	6,846,089,855	8,027,854,737	Jamuna Bank Capital Management Limited		93,063,667 260,307	265,463	Offshore Banking Unit Contribution to JBL Foundation	70,072 25,049 89,238,038 43,736,099
1	nterest paid on call loan nterest/profit paid on borrowing-Main operation	(Note: 21.2)	41,442,576 242,116,607	43,055,049 113,269,387	Jamuna Bank Securities Limited		93,440,474	123,500 78,276,852		1,045,011,965 43,736,099 858,126,992
1000	nterest/profit paid on borrowing-Main operation nterest/profit paid on borrowing-Off Shore Banking Unit	(110te: 21.2)	12,651,035	10,669,219	29 Stationery, Printing and Advertisements, etc.				42 Other Current Liabilities Adjusting account credit	(23,462,189) 99,284,495
21/-1-	onsolidated Interest on Denosit 9. Denosit 9.	=	7,142,300,073	8,194,848,391	Office stationery		21,313,919	20,501,856	Accrued profit on investment Interest suspense account	(22,197,571) (41,214,367) 191,865,820 20,395,125
	onsolidated Interest on Deposit & Borrowings etc.		7,142,300,073	8,194,848,391	Printing stationery Security stationery		15,378,555 8,598,180	17,566,386 8,098,848	Provision for incentive bonus	21,401,183 14,000,000
j.	amuna Bank Capital Management Limited		11,404,894	14,069,762	Computer paper Ribbon, Diskette, Cable etc.		811,605 9,462,536	648,955 7,932,525	Provision for gratuity Contribution to JBL Foundation	(2,000,000) (31,500,000) (43,736,099) (36,947,377)
	amuna Bank Securities Limited		7,153,704,967	8,208,918,153	Servicing of IT equipments		8,967,546	7,000,259	Branch Adjustment Other liabilities -Off shore banking Unit	(380,957,248) 431,398,786 3,046,039 3,120,866
1000	ess: Inter-company transaction amuna Bank Capital Management Limited		11,404,894	14,069,762	Software maintenance Publicity and advertisement		14,332,398 49,224,196	14,721,166 38,117,769	Loans & advances written off Provision for other assets	(560,008,765) (1,516,205,884) (181,485) -
	amuna Bank Securities Limited		-	100000000000000000000000000000000000000	Off Shore Banking Unit		60,587 128,149,521	37,485 114,625,250	Assets revaluation reserve	(538,542,018) 3,255,218,540 (1,354,772,332) 2,197,550,184
	nterest on Deposits	-	7,142,300,073	8,194,848,391	29(a) Consolidated Stationery, Printing and Advertisements, etc.		220,270,361		43 No. of Branches (Including SME/Krishi centres)	111 102
21.1.	nterest on Deposits nterest on savings deposit		269,991,153	271,202,433	Jamuna Bank Limited		128,149,521	114,625,250	During the year 2016, 9 (nine) new branches were opened at the end of the	
400000000000000000000000000000000000000	iterest on savings acrosit		118,251,234	151,753,149	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		213,090 9,581	293,246 28,742	44 No. of Meetings:	34
10	nterest on Short notice deposit						The second desiration of the second desiration		Board meetings	21 24
10 10 10			2,522,532,650 1,526,116,218	3,786,708,116 1,307,704,698	30 Managing Director's Salam and force		128,372,192	114,947,238	Executive committee meetings	37 21
1: 1: 1: 1:	nterest on Short notice deposit nterest on fixed deposit nterest on monthly saving scheme nterest on RFCD/ NFCD		2,522,532,650 1,526,116,218 195,674	3,786,708,116 1,307,704,698 177,254	30 Managing Director's Salary and fees Basic Salary		6,000,000	5,400,000		
10 10 10 10 10	nterest on Short notice deposit nterest on fixed deposit nterest on monthly saving scheme nterest on RFCD/ NFCD nterest on Other scheme Deposits		2,522,532,650 1,526,116,218	3,786,708,116 1,307,704,698	Basic Salary Allowances		6,000,000 4,250,000	5,400,000 3,600,000	Executive committee meetings Audit committee meetings	37 21
10 10 10 10 10 10	nterest on Short notice deposit interest on fixed deposit interest on monthly saving scheme interest on RFCD/ NFCD interest on Other scheme Deposits interest on deposits from Islamic branches:		2,522,532,650 1,526,116,218 195,674 2,181,740,535 6,618,827,463	3,786,708,116 1,307,704,698 177,254 2,184,640,653 7,702,186,303	Basic Salary		6,000,000	5,400,000	Executive committee meetings Audit committee meetings Risk management committee meetings Shariah supervisory committee meetings Shareholding Pattern	37 21 12 10 4 5 3 3
	nterest on Short notice deposit interest on fixed deposit interest on monthly saving scheme interest on RFCD/ NFCD interest on Other scheme Deposits interest on deposits from Islamic branches: interest on Mudaraba savings deposit interest on Mudaraba Short notice deposit		2,522,532,650 1,526,116,218 195,674 2,181,740,535 6,618,827,463 6,131,816 11,713,155	3,786,708,116 1,307,704,698 177,254 2,184,640,653 7,702,186,303 6,098,595 72,715,119	Basic Salary Allowances Bonus 30(a) Consolidated Managing Director's Salary and fees		6,000,000 4,250,000 1,900,000 12,150,000	5,400,000 3,600,000 1,900,000 10,900,000	Executive committee meetings Audit committee meetings Risk management committee meetings Shariah supervisory committee meetings Shareholding Pattern Breakup of shareholding pattern as per clause 1.5 (xxi) of Securities a No.SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 issued	37 21 12 10 4 5 3 3
	nterest on Short notice deposit nterest on fixed deposit nterest on monthly saving scheme nterest on RFCD/ NFCD nterest on Other scheme Deposits rofit on deposits from Islamic branches: rofit on Mudaraba savings deposit		2,522,532,650 1,526,116,218 195,674 2,181,740,535 6,618,827,463	3,786,708,116 1,307,704,698 177,254 2,184,640,653 7,702,186,303	Basic Salary Allowances Bonus 30(a) Consolidated Managing Director's Salary and fees Jamuna Bank Limited Jamuna Bank Capital Management Limited		6,000,000 4,250,000 1,900,000	5,400,000 3,600,000 1,900,000	Executive committee meetings Audit committee meetings Risk management committee meetings Shariah supervisory committee meetings 45 Shareholding Pattern Breakup of shareholding pattern as per clause 1.5 (xxi) of Securities a No.SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 issued Exchange Ordinance, 1969, is as follows:	37 21 12 10 4 5 3 3
	nterest on Short notice deposit nterest on fixed deposit nterest on monthly saving scheme nterest on RFCD/ NFCD nterest on Other scheme Deposits rofit on deposits from Islamic branches: rofit on Mudaraba savings deposit rofit on Mudaraba Short notice deposit rofit on Mudaraba term deposit		2,522,532,650 1,526,116,218 195,674 2,181,740,535 6,618,827,463 6,131,816 11,713,155 110,402,815 99,014,607 227,262,392	3,786,708,116 1,307,704,698 177,254 2,184,640,653 7,702,186,303 6,098,595 72,715,119 155,238,486 91,616,234 325,668,434	Basic Salary Allowances Bonus 30(a) Consolidated Managing Director's Salary and fees Jamuna Bank Limited		6,000,000 4,250,000 1,900,000 12,150,000	5,400,000 3,600,000 1,900,000 10,900,000	Executive committee meetings Audit committee meetings Risk management committee meetings Shariah supervisory committee meetings 45 Shareholding Pattern Breakup of shareholding pattern as per clause 1.5 (xxi) of Securities a No.SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 issued Exchange Ordinance, 1969, is as follows: SI. No. Name of the Company 1. Jamuna Bank Capital Management Limited	37 21 12 10 4 5 3 3 and Exchange Commission notification no under Section 2CC of the Securities and **Soft Shareholding* 99.99984%
	nterest on Short notice deposit nterest on fixed deposit nterest on monthly saving scheme nterest on RFCD/ NFCD nterest on Other scheme Deposits rofit on deposits from Islamic branches: rofit on Mudaraba savings deposit rofit on Mudaraba Short notice deposit rofit on Mudaraba term deposit		2,522,532,650 1,526,116,218 195,674 2,181,740,535 6,618,827,463 6,131,816 11,713,155 110,402,815 99,014,607	3,786,708,116 1,307,704,698 177,254 2,184,640,653 7,702,186,303 6,098,595 72,715,119 155,238,486 91,616,234 325,668,434	Basic Salary Allowances Bonus 30(a) Consolidated Managing Director's Salary and fees Jamuna Bank Limited Jamuna Bank Capital Management Limited		6,000,000 4,250,000 1,900,000 12,150,000	5,400,000 3,600,000 1,900,000 10,900,000	Executive committee meetings Audit committee meetings Risk management committee meetings Shariah supervisory committee meetings 45 Shareholding Pattern Breakup of shareholding pattern as per clause 1.5 (xxi) of Securities a No.SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 issued Exchange Ordinance, 1969, is as follows: SI. No. Name of the Company	37 21 12 10 4 5 3 3 and Exchange Commission notification no under Section 2CC of the Securities and % of Shareholding