IAMUNABANK

FINANCIAL STATEMENTS 2016

Related Party Disclosures	
i) Names of the Directors together with a list of entities in which they have Interest	Note-46.3
ii) Significant contracts where Bank is a party and wherein Directors have interest during the year 201	L6: Nil
iii) Shares issued to Directors and Everutives without consideration or eversisable at a discount	Nil

Name of Directors	Relationship	Nature of Loan	Amount	Status
1. Al-Haj Nur Mohammed	Director	Credit Card	BDT 5,708	Regular
2. Al-Haj Nur Mohammed	Director	Credit Card	USD 17	Regular
3. Gazi Golam Murtoza	Director	Credit Card	USD 3,147	Regular
4. Gazi Golam Murtoza	Director	Credit Card	BDT 1,503	
5. Md. Mahmudul Hoque	Director	Credit Card	USD 105	Regular
6. Md. Mahmudul Hoque	Director	Credit Card	BDT 450,550	Regular
7. Sirajul Islam Varosha	Director	Credit Card	USD 10,408	Regular
8. Sirajul Islam Varosha	Director	Credit Card	BDT 375,370	Regular
9. Al-Haj Md. Rezaul Karim Ansari				
10. Md. Mahmudul Hoque				
11. Al-Haj Nur Mohammed	Director	Term Loan	BDT 265,042,184	Regular
12. Abul Khayer Mohammad	1	A. 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10	ETPERSONNESS ET LEDEN ALAS MARINESS (194	
Shakhawat		1 1		

vi) Business other than banking business with any relation concern to the Directors as per Section 18(2) of the Bank Companies Act, 1991.

Service receiving companies where the Directors interest subsisted during the year:

v) Disclosure of transaction regarding Directors and their related concerns

Name of party	Relationship	Nature of transaction	Amount
Samoy Media Ltd.	Director	Advertisement (Electronic media)	6,900,000
Gazi satellite Television Ltd.	Director	Advertisement (Electronic media)	13,800,000
Protidiner Sangbad	Director	Newspaper advertisement	5,355,000
Gazi Communications	Director	VSAT/ network connectivity	19,536,345

vii) Investment in the Securities of Directors and their related concern

46.1 Business with subsidiary

For the year 2016									
Organization	Nature of Transactions	Opening Balance	Addition	Adjustment	Closing Balance				
Jamuna Bank Capital									
Management Ltd.									
	Current	100 055	8,580,576	8,717,449	52.002				
	Account	188,955	8,380,376	0,/1/,449	52,082				
	Short Notice	14,668,078	3,710,565,095	3,673,245,831	51,987,342				
	Deposit	14,000,070	3,710,363,093	3,073,243,031	31,307,342				
	Secured	143,063,245	1,009,120,394	1,033,749,014	118,434,625				
	Overdraft	143,063,243	1,009,120,394	1,033,749,014	110,434,023				
Jamuna Bank									
Securities Ltd.									
	Short Notice	2 000 620	127 224 041	126 209 601	2 005 070				
	Deposit	2,980,628	137,324,041	136,398,691	3,905,978				

46.2 Name of the Directors and their interest in bank

SI.	Name of the Directors	Status	December 2016 (%)	December 2015 (%)
1	Mr. Gazi Golam Murtoza	Chairman	2.55%	2.55%
2	Engr. A.K.M. Mosharraf Hussain	Director	2.00%	2.00%
3	Engr. Md. Atiqur Rahman	Director	3.86%	3.86%
4	Mr. Golam Dastagir Gazi, Bir Protik	Director	2.00%	2.00%
5	Mr. Fazlur Rahman	Director	2.00%	2.00%
6	Al-Haj Nur Mohammed	Director	2.96%	2.96%
7	Mr. Md. Tajul Islam	Director	2.26%	2.26%
8	Mr.Sakhawat, Abu Khair Mohammad	Director	2.01%	2.01%
9	Mr. Md. Belal Hossain	Director	2.00%	2.00%
10	Mr. Md. Mahmudul Hoque	Director	2.00%	2.00%
11	Mr. Shaheen Mahmud	Director	4.74%	4.74%
12	Mr. Ismail Hossain Siraji	Director	2.00%	0.00%
13	Mr. Md. Sirajul Islam Varosha	Director	2.00%	2.00%
14	Mr. Kanutosh Majumder	Director	2.01%	2.01%
15	Ms. Tasmin Mahmud	Director	5.03%	5.03%
16	Mr. Md. Hasan	Director	5.00%	5.00%
17	Mr. Redwanul Karim Ansari	Director	2.09%	2.02%
18	Mr. Narayan Chandra Saha	Independent Director	0.00%	0.00%
19	Mr. Chowdhury Mohammad Mohsin	Independent Director	0.00%	0.00%
20	Mr. Md. Rafiqul Islam	Independent Director	0.00%	0.00%
21	Mr. Shafiqul Alam	Managing Director	-	

Entities where they have interest

Designation

31 140.	Hame	Designation	chities where they have interest	entities /companies
			Gazi Networks Ltd.	Managing Director
			Gazi Renewable Energy Co. Ltd. Gazi Infrastructure Development Company	
	10.0020.0020000000000000000000000000000	2 <u>0</u> 01200-0-0-0-0-0	Gazi Infrastructure Development Company Ltd.	".
1.	Mr. Gazi Golam Murtoza	Chairman	Gazi Satellite Television Ltd.	Director
			5. Gazi Pipes	Proprietor
			6. Gazi Foundry	"
			7. Gazi Communication	"
			1. The Civil Engineers Limited	Chairman
			Barura Textile Products Limited Tulagaon Fashions Limited	
			Standard Fashions Limited	
			5. Amann Bangladesh Limited	
			6. Amex Limited	Managing Director
			7. Amotex Limited	"
			8. Adhunik Poshak Shilpa Limited	"
			Burungi Sportswear Limited	"
			10. Crazy Fashions Limited	
			11. International Trading Services Limited	
			Kazipur Fashions Limited Matexport (Bangladesh) Limited	
2.	Engr. A.K.M. Mosharraf	Director	14. Peak Fashions Limited	"
-	Hussain	D.11 CC1.01	15. Standard Stitches Limited	
			16. Standard Group Limited	
			17. Shams Styling Wears Limited	
			18. Sterling Designs Limited	"
			19. Tip Top Fashions Limited	
			20. Transworld Sweaters Limited	
			21. Wear Mag Limited	
			22. Your Fashion Sweater Limited	
			23. Concorde Knitting & Dyeing Industries Ltd.	
			24. United Financial Trading Company Ltd.	Director
			25. Inno Chemicals Limited	Director
			26. Standard Insurance Limited	Shareholder
			1. Amex Limited	Chairman
			2. Amotex Limited	
			3. Adhunik Poshak Shilpa Limited	
			4. Burungi Sportswear Limited	
			5. Crazy Fashions Limited	
	Engr. Md. Atiqur Rahman	Director	6. International Trading Services Limited	
			7. Kazipur Fashions Limited	"
			8. Matexport (Bangladesh) Limited	
			Peak Fashions Limited Standard Stitches Limited	- :
3.			Standard Stitches Limited Standard Group Limited	
			Standard Group Limited Shams Styling Wears Limited	
			13. Sterling Designs Limited	
			14. Tip Top Fashions Limited	
			15. Transworld Sweaters Limited	"
			16. Wear Mag Limited	"
			17. Your Fashions Sweater Limited	"
			18. Concorde Knitting & Dyeing Industries Ltd.	
			19. Inno Chemicals Limited	
			20. Barura Textile Products Limited	Managing Director
			21. Standard Fashions Limited	"
			22. Tulagaon Fashions Limited	
			23. The Civil Engineers Limited	Director
			United Financial Trading Company Ltd. Amann Bangladesh Limited	Director
			26. Standard Insurance Limited	Shareholder
			Gazi Networks Ltd.	Chairman
			Gazi Renewable Energy Co. Ltd.	
			Gazi Infrastructure Development Co. Ltd.	
			Gazi Satellite Television Ltd.	Managing Director
			5. Gazi Tyres	Proprietor
	Mr. Golam Dastagir Gazi,	Dieseter	6. Gazi Tyres-2	
4.	Bir Protik	Director	7. Gazi Tanks 8. Gazi Tanks Unit-2	
			Gazi Tanks Unit-2 Gazi Tanks Unit-3	
			10. Gazi Tanks Unit-4	
			11. Gazi International	
			12. Gazi Sinks	
			13. Gazi Auto Tyres	
			City Vegetable Oil Mills Ltd.	Chairman and MD
			2. Hasan Flour Mills Ltd.	
			3. City Dal Mills Ltd.	
			City Poultry and Fish Feeds Ltd. C S I Power and Energy Ltd.	
			C S I Power and Energy Ltd. City Sugar Industries Ltd.	
			7. Rahman Synthetics Ltd.	
			8. Shampa Flour Mills Ltd.	
			9. City Feed Products Ltd.	
			10. Hamida Plastic Containers Limited	
			11. City Navigation Limited	"
5.	Mr. Fazlur Rahman	Director	12. Somay Media Ltd.	
500		250000000000000000000000000000000000000	13. City PET Industries Ltd.	
			14. Hasan Containers Ltd.	
			15. Hasan Printing & Packaging Ind. Ltd.	- "
			Van Ommeran Tank Terminal (BD) Ltd. City Feed Products Ltd.	
			18. Farzana Oil Refineries Ltd.	
			19. Hamida Plastic Containers Ltd.	
			20. New Sagurnal Tea Co. Ltd.	
			21. M.A. Kalam & Co. Ltd.	
			22. Safe Shipping Lines Ltd.	
			23. City Auto Rice & Dal Mills Ltd.	70
			24. Asgor Ali Hospital Ltd.	
6.	Al-Haj Nur Mohammed	Director		

Director

Director

7. Mr. Md. Tazul Islam

Mohammad

Mr. Sakhawat, Abu Khair

Fabian Industries Limited

3. Fabitax Industries Limited

1. Robintex (Bangladesh) Ltd.

2. Complex (Bangladesh) Ltd. 3. Robin Knitwear Limited

International Holdings Limited

7. Islamic Finance & Investment Limited

4. Robin Apparels Limited

Eastern University

4. Fabian Multiplex Ind. Limited Fabian Zip-Fastener Ind. Limited

2. Fabian Thread Limited

6. Famrose Apparels Ltd 7. M/s Fouzi & Company

SI No.	Name	Designation	Entities where they have interest	Position with the entities /compani
		0.000	Belcon Company (Pvt.) Ltd.	Managing Directo
			2. Nadia Food & Agro Industry (Pvt.) Ltd.	"
			B.H. Spcialised Cold Storage (Pvt.) Ltd.	
8	NO RESTRICTOR OF	2.	B. H. Hitech Food Ind. (Pvt.) Ltd. B.H. Premium Flower Mills Pvt.Ltd.	
9.	Mr. Md. Belal Hossain	Director	6. B.H. Properties Pvt. Ltd.	
			7. M/s. Belal Hossain	Proprietor
			8. Bandhu Rice Mill	
			BH Rice Mill New National AutoRice Mill	
			New National AutoRice Mill Anlima Yarn Dyeing Ltd.	Managing Directo
			Anlima Textile Limited	"
			3. Allied Enterprise (Pvt.) Limited	
			4. Anlima Buildtech Limited	"
10.	Mr. Md. Mahmudul Hoque	Director	5. Anlima Energy Limited	Chairman
			6. Precision Energy Limited	
				Charakaldas
			7. Mirzapur Green City	Shareholder
			8. International Holdings Limited	
			Cotton Dyeing & Finishing Mills Ltd. Pacific Cotton Ltd.	
			Cotton Line (BD) Ltd.	
11.	Mr. Shaheen Mahmud	Director	Cotton N Cotton Garments Ind. Ltd.	00
	0010.70.7046.5336150000776	VII.00.07.77.70.0	5. Simran Velley Ltd.	"
			6. 5. BG Tel Ltd.	
			7. Big Star Ltd.	"
			S V Food & Chemical Ind. Ltd.	Chairman
			2. Karim Impex Limited 3. Amazon Tay Knit Fashion Limited	
			Amazon Tex Knit Fashion Limited R.K. Industries Ltd.	Managing Direct
			5. R. K. Metal Industries	" "
12	Mr. Md. Sirajul Islam Varosha	Director	6. S.V. Tobacco Company	Proprietor
			7. Siam Enterprise	"
			8. Islam Enterprise	"
			9. S.H Trading Co.	"
			 Wari Golden Hospital & Diagnostic Complex Ltd. 	Director
			Cross World Telecom Ltd.	Chairman
13.	Mr. Kanutosh Majumder	Director	New Generation Construction Co. Ltd.	Director
	35.5	Director	3. BKS Apparels Ltd.	Chairman
			Reliance Tannery Ltd.	Director
	Mr. Md. Ismail Hossain		Shahjahan Spinning Mills Ltd.	"
			RTL Footwear Ltd.	"
14			4. Aimon Knitwear Ltd.	Chairman
	Siraji		Assarunnesa Memorial Hospital Haji Yunus Mia Diagnostic Center	Proprietor "
			7. Reliance Footwear	
			8. Shahjahan Dairy Farm	
			Cotton Dying & Finishing Mills Ltd.	Director
			Pacific Cotton Ltd. Cotton Line (BD) Ltd.	
15	Mar Tanada Mahasad	Discotor	Cotton N Cotton Garments Ind. Ltd.	
15.	Mrs. Tasmin Mahmud	Director	5. Simran Velley Ltd.	
			6. BG Tel Ltd.	Managina Disast
			Big Star Solution Ltd. Best Life Insurance Ltd.	Managing Direct Shareholder
			City Vegetable Oil Mills Ltd.	Director
			2. Hasan Flour Mills Ltd.	"
			3. City Dal Mills Ltd.	"
			City Poultry and Fish Feeds Ltd.	"
			Farzana Oil Refineries Ltd. Rahman Synthetics Ltd.	
			Rahman Synthetics Ltd. Shampa Flour Mills Ltd.	
			8. City Feed Products Ltd.	
			9. Hamida Plactic Containers Limited	"
16.	Mr. Md. Hasan	Director	10. City Navigation Limited	"
7.5%			11. Asgor Ali Hospital Ltd.	"
			12. Hasan Containers Ltd.	"
			 13. Hasan Printing & Packaging Ind. Ltd. 14 Safe Shipping Lines Ltd. 	
			15. M.A. Kalam & Co. Ltd	
			16. City Auto Rice & Dal Mills Ltd.	
			17. 17. Van Ommeran Tank Terminal (BD) Ltd.	
			7700 7700 7700 7700 7700 7700 7700 770	
			18. New Sagurnal Tea Co. Ltd.	
	Mr. Redwan-ul Karim		19. Somoy Media Limited	
17.	Ansari	Director	1. Panacea Systems Ltd.	CEO
18.	Mr. Narayan Chandra Saha	Independent Director	*	•
10	Mr. Chowdhury	Independent	Engineer Chowdhury Mohammad Mohsin Foundation for Human Resources Development (ECMMFHRD), Chittagong	Founder Trustee Treasurer
19.	Mohammad Mohsin	Director	Lion Muklesur Rahman Foundation, Chittagong.	Vice Chairman
			Shamsul-Naz Welfare Trust, Chittagong	Founder Trustee
		Independent		Settlor
	The state of the s	A Principle of the Principle of the Party of		

47 Audit Committee

Position with the

a) Particulars of Audit Committee

Audit Committee was constituted/reconstituted by the Board of the Directors of the Bank in the light of Bangladesh Bank Guideline(s) as well as Notification(s) time to time issued by the Bangladesh Securities and Exchange Commission (BSEC). The Board of Directors reconstituted the Audit Committee consisting of following members of the Board of Directors of the Bank: Members of the Audit Committee of the Board of Directors as on 31-12-2016 :

SI.	Name	Relationship with the	Position	Education qualification
1.	Mr. Md. Rafiqul Islam	Independent Director	Chairman	B.A. (Hon's). M.A. (Economics)
2.	Mr. Md. Belal Hossain	Director	Member	H.S.C
3.	Mr. Md. Hasan	Director	Member	BBA from Australia
4.	Mr. Redwan-ul Karim Ansari	Director	Member	Barrister -at- law
5.	Mr. Narayan Chandra Saha	Independent Director	Member	M. Com (Accounting)

b) During the year ended 31 December 2016, 12 (twelve) meetings of the Audit Committee were held. Steps have been taken for implementation of an effective internal control procedure of the Bank:

The Committee reviewed the reports of the Internal Control and Compliance Division in respect of the operation of different Branches and Divisions of Head Office of the Bank, assessed risks associated with credit, trade finance & operations, sketched the strategies to mitigate those risks and placed reports before the Board of Directors at intervals so as to ensure compliance and mitigate risks in different arena of banking operations. The Audit Committee also evolved the policy outlines for establishing corporate governance through the Board of Directors. In accomplishing the responsibilities the Audit Committee adheres to the guidelines contained in BRPD Circular No 12 dated 23 December 2002 of Bangladesh Bank.

Shariah Supervisory Committee

The Board constituted Shariah Supervisory Committee of Jamuna Bank Ltd. with the following members:

SI#	Name	Status with the committee	Educational Qualification	Status with the Bank
1	Prof. Mowlana Md. Salahuddin	Chairman	Post Graduate (Islamic Studies)	28
2	Hafez Mawlana Mufti Ruhul Amin	Member	Post Graduate (Arabic)	
3	Mr. M. Azizul Haque	Member	M.A. in Economics	
4	Mawlana Abdur Razzak	Member	Kamil Hadith, Tafsir, Arabic Literature, Fiquah	12
	Hafez Mawlana Prof. Dr. Shahidul Islam		M.A. Mohil	
5	Barakati	Member	W.A. Mphil	
6	Alhajj Mawlana Md. Sadequl Islam	Member	Kamil, B.A (Hon's), M.A.	
7	Mr. Shafiqul Alam	Member	M.S.S	Managing Director

During the year 2016, (3) three meetings of the Shariah Supervisory Committee were held. During the year 2016, the following issues were discussed in the meetings:

Discussion about Islamic Banking operations;

- Provisional & Actual profit rate for islamic banking branches Rules & Method of Investment for Islamic Banking Branches.
- Discussion about various Financial Statements of Islamic Banking branches; Guidelines given as to treatment of profit on overdue investments through Compensation Account.

49 Information about Segment Reporting The bank operates under the following business segments:

Particulars Conventional Islamic Total **Total Operating Income** 7,928,701,974 187,107,894 8,115,809,867 3,874,129,357 62,173,756 3,936,303,113 Allocated Expenses Operating Profit (Before Tax & Provision) 4,054,572,617 124,934,138 4,179,506,755 Total Provision (Loans/Advances & Others) 1,294,143,531 1,294,143,531 Profit Before Tax 2,974,601,261 2,974,601,261 Provision for Income Tax 1,009,000,528 1,009,000,528 1,876,362,696 Net Profit after taxation 1,876,362,696 164,712,661,555 3,705,641,326 168,418,302,882 Segment Assets Segment Liabilities 148,864,021,326 3,705,641,326 152,569,662,652 nder the following

Particulars	Bangladesh	Off Shore Banking Unit	Total
Total Operating Income	8,051,577,650	64,232,217	8,115,809,867
Allocated Expenses	3,932,100,289	4,202,823	3,936,303,113
Operating Profit (Before Tax & Provision)	4,119,477,361	60,029,394	4,179,506,755
Total Provision (Loans/Advances & Others)	1,294,143,531	-	1,294,143,531
Profit Before Tax	2,974,601,261	-	2,974,601,261
Provision for Income Tax	1,009,000,528	-	1,009,000,528
Net Profit after taxation	1,876,362,696	-	1,876,362,696
Segment Assets	162,768,615,707	5,649,687,175	168,418,302,882
Segment Liabilities	146,919,975,477	5,649,687,175	152,569,662,652

Highlights on the overall activities of the bank

Highlights on the overall activities of the bank have been furnished in annexure-E.

51. Workers Participation Fund and Welfare Fund

SRO-336-AIN/2010 dated 5-10-2010 issued by the Ministry of Labour and Employment and published in Bangladesh gazatte on 07-10-2010 declaring the status of business of certain institutions and companies (like mobile operating companies, mobile network service providing company, all Govt. and Non-Govt, money lending companies, all insurance companies etc.) as "Industrial Undertakings" for the purpose of Chapter-xv of the Bangladesh Labor Act, 2006 which deals with the workers participation in company's profit by way of Workers Participation Fund and Welfare Fund (WPFWF). The Bangladesh Labor Act, 2006 requires the "Industrial Undertakings" to maintain provision for workers profit participation fund @5% on net profit. However, we have obtained legal opinion from Legal advisor in this regard where it has been stated that Jamuna Bank Limited does not fall under this category. Therefore, no provision in this regard has been made in the financial statements during the year under audit.



Managing Director

Proprietor

Managing Director

Sponsor Director

Board of Trustee (Member)

Shareholder





Balance with other Banks and financial institutions: Outside Bangladesh (Nostro Accounts)	

SL NO.	Name of The Foreign Bank	Currency Name	Amount in Foreign Currency	Conversion Rate	Amount in BDT	Amount in Foreign Currency	Conversion Rate	Amount in BDT
1	AB Bank Ltd., Mumbai, India	ACUD	559,488.27	78.8750	44,129,637	247,043.92	78.5850	19,413,946
2	Axis Bank Ltd., Kolkata, India	ACUD	403,590.67	78.8750	31,833,214	856,232.34	78.5850	67,287,018
3	Bank Al Bilad, Riyadh, K.S.A	SAR	23,225.00	21.0785	489,549	2,725.00	20.9877	57,191
4	Bank of Bhutan, Bhutan	ACUD	179,621.55	78.8750	14,167,650	113,291.55	78.5850	8,903,016
5	Commerzbank AG, Germany	EUR	103,862.90	87.0985	9,046,303	38,588.21	86.1480	3,324,299
6	Emirates NBO Bank	AED	25,100.00	21.5313	540,437	25,000.00	21.4541	536,353
7	Habib American Bank, NY,USA	USD	1,408,425.30	78.8750	111,089,546	1,291,370.78	78.5850	101,482,373
8	Habib Bank AG, Zurich, Switzerland	CHF	124,923.17	76.7895	9,592,782	29,215.63	79.4034	2,319,820
9	ICICI Bank Ltd, India	ACUD	(45,785.88)	78.8750	(3,611,361)	1,161,502.76	78.5850	91,276,694
10	ICICI Bank Ltd, Hong Kong	USD	1,985,616.40	78.8750	156,615,494	1,680,658.94	78.5850	132,074,583
11	Mashreq Bank Psc, Mumbai,India	ACUD	262,786.49	0.0000	20,727,284	173,199.12	78.5850	13,610,853
12	Mashreq Bank Psc,NY,USA	USD	3,122,553.08	78.8750	246,291,374	18,702,364.79	78.5850	1,469,725,337
13	National Australia Bank Ltd.	AUD				211,424.10	57.6281	12,183,969
14	Nepal Bangladesh Bank Ltd, Nepal	ACUD	1,664.50	78.8750	131,287	71,954.50	78.5850	5,654,544
15	Standard Chartered Bank, Karachi, Pakistan	ACUD	131,179.53	78.8750	10,346,785	84,315.51	78.5850	6,625,934
16	Standard Chartered Bank, London, UK	GBP	(598.04)	96.8592	(57,926)	406,139.30	116.7629	47,421,982
17	Standard Chartered Bank, NY, USA	USD	4,481,608.83	78.8750	353,486,896	1,569,063.14	78.5850	123,304,827
18	Standard Chartered Bank, Srilanka	ACUD	141,964.63	78.8750	11,197,460	12,245.46	78.5850	962,309
19	Standard Chartered Bank, Tokyo, Japan	YEN	24,579,040.00	0.6797	16,706,373	11,511,311.00	0.6565	7,556,600
20	Standard Chartered Bank, Mumbai, India	ACUD	253,301.33	78.8750	19,979,142	155,544.63	78.5850	12,223,475
BREFT	Unicredit Bank, Germany	EUR	58,367.71	87.0985	5,083,740	267,519.50	86.1480	23,046,283
				Total	1,057,785,668		Total	2,148,991,409
			s on 31 December 20	16	9	As	on 31 December 201	5
		Currency	Amount	%	9	Currency	Amount	%
		USD	867,483,310	82.01%		USD	1,826,587,119	85.00%
		ACUD	148,901,100	14.08%		ACUD	225,957,792	10.51%
		SAR	489,549	0.05%		SAR	57,191	0.00%
		GBP	-57,926		9	GBP	47,421,982	2.21%
		EURO	14,130,043	1.34%	9	EURO	26,370,582	1.23%
		YEN	16,706,373	1.58%		YEN	7,556,600	0.35%
		CHF	9,592,782	0.91%		CHF	2,319,820	0.11%
		ALD	540,437	0.05%		AED	536,353	0.02%
		ALU	390,437	0.05%		ncu.	330,333	0.0274

Reconciliation statement of Balance with Bangladesh Bank As at 31st December 2016

1) Balance with Bangladesh Bank-Taka account of the Bank

Jamuna Bank's ledger

Bangladesh Bank statement

Balance as per Bangladesh Bank statement

balance with bangladesh bank-raka account of the bank		
	Detail	<u>Total</u>
Balance as per Bank ledger		8,168,786,04
Unresponded credit entries in		
Bangladesh Bank statement		
lamuan Bank's ledger	-	
	30 1 - 	8,168,786,04
Unresponded debit entries in		
Bangladesh Bank statement		

8,168,786,046

612,470,588

3,120,915 609,349,673

3,120,915

2) Balance with Bangladesh Bank-Foreign currency of the Bank Balance as per Bank ledger Unresponded debit entries in:

Jamuna Bank's ledger	
Unresponded credit entries in:	
Bangladesh Bank statement	1,128
Jamuna Bank's ledger	280 254 000

280,255,129 Jamuna Bank's ledger 889,604,802 Balance as per Bangladesh Bank statement

Details of Information on advances more than 10% of bank's total capital (Funded & Non funded) Number of clients with amount of outstanding and classified loans to whom loans and advances sanctioned exceeds 10% of total capital of the Bank. Total capital of the Bank was Tk. 1,580.92 crore as at 31 December 2016 (Tk. 1,470.71 crore in 2015).

						(Figures are	
SL	Name of Customer		t as on 31-12-20		inding as on 31-12-2015		
		Funded	Non- Funded	Total	Funded	Non- Funded	Total
1	Abdul Monem Limited	17,303	34,672	51,975	25,994	21,571	47,565
2	Abul Khair Group	18,692	29,127	47,819	20,123	32,000	52,123
3	Apollo Ispat Complex Ltd.	8,471	8,049	16,520	-	-	-
4	Amber Group	10,278	5,332	15,610	-		-
5	Bangla Trac & sister concern	7,385	5,034	12,419	15,900	7,340	23,240
6	BRAC	15,626	13,078	28,703	20,000	20,000	40,000
7	BRB group	19,723	1,516	21,239	-	-	-
8	BSRM	13,198	1,769	14,967	16,318	16,200	32,518
9	BURO	8,993	8,322	17,315	17,000	7,377	24,377
10	DBL group	5,099	5,619	10,718	-	-	-
11	Designtex Group	10,190	7,297	17,487	17,652	24,690	42,342
12	Epyllion Group			-	2,529	11,400	13,929
13	Giant Group	12,759	2,168	14,927			
14	Gold Star group	4,981	3,661	8,642	-	-	-
15	Grameen phone	15,000		15,000	14,000	-	14,000
16	Ha-Meem group	9,193	229	9,422	-		-
17	Jahangir & others	14,362	752	15,114	19,082	13,000	32,082
18	Kabir Steel Re-Rolling Mills Ltd	18,248	9,455	27,703	13,000	17,000	30,000
19	Meghna Group	0.20	4,078	4,078	13,100	20,000	33,100
20	MIR Akhter	21,191	17,851	39,042	16,825	19,524	36,349
21	Nasir Glass	5,106	-	5,106	-	-	-
22	Nannu group	6,948	3,046	9,994	-	-	-
23	National Development	1,126	2,499	3,625			
24	Nitol Group	18,193	994	19,187	15,500	8,000	23,500
25	Osman Group	3,721	4,932	8,653	7,292	10,047	17,339
26	Paradise Group	3,572	10,924	14,496	5,390	31,947	37,337
27	Partex Group		-	-	14,000	8,700	22,700
	Partex Star Group			-	7,548	6,200	13,748
29	PRAN RFL Group	18,123	28,620	46,744	23,400	31,705	55,105
30	Shah Fatehullah Group	5,787	3,717	9,504	10,200	5,650	15,850
31	Spectra Group	652	-	652	-	-	-
32	Summit Group	8,475	3,674	12,149	9,595	3,001	12,596
33	T.K. Group	1,756	13,356	15,112	12,768	26,551	39,319
34	United Group	950	5,918	6,868	5,000	19,000	24,000
and the same	Walton Group	2,998	11,991	14,989	5,400	10,100	15,500
2.0	Total	308,100	247,681	555,781	327,615	371,002	698,617

Schedule of Fixed Assets

						2.55				Amount in Taka
Particulars	COST			Same of		DEPRECIATION			The second secon	
	Balance as on 01.01.2016	Addition during the Year	Adjustment	Balance as on 31.12.2016	mate.	Balance as on 01.01.2016	Charged during the year	Adjustment	Balance as on 31.12.2016	written down Value as on 31.12.2016
Main Operation	21-27-03-00-00-00-00-00-00-00-00-00-00-00-00-				-					
Land	1,460,000,000			1,460,000,000	0%		20000004		10.120.220.10	1,460,000,000
Building	100,544,165	1,018,215		101,562,380	2.5%	6,083,515	2,526,794		8,610,309	92,952,071
Furniture & Fixture	566,216,658	51,392,418	3,911,972	613,697,104	10%	256,777,500	54,163,524	3,259,744	307,681,280	306,015,824
Equipment	448,690,502	57,785,512	2,960,317	503,515,697		249,308,897	58,757,859	2,269,928	305,796,828	197,718,869
Computer	372,258,433	36,525,939	+	408,784,372	15%	224,783,868	48,350,128		273,133,996	135,650,376
Vehicles	63,540,845	30,134,002		93,674,847	20%	46,843,465	8,127,315		54,970,780	38,704,067
Books	716,518	-		716,518	20%	716,508		- 10	716,508	10
Off Shore Banking Unit		104	- 12	+		-				
Furniture & Fixture	159,626		1.0	159,626	10%	65,407	15,993		81,401	78,225
Equipment	1,060,798	110,927	+	1,171,725	15%	518,047	160,320		678,368	493,358
As on 31.12.2015	3,013,187,544	176,967,014	6,872,289	3,183,282,269		785,097,209	172,101,933	5,529,672	951,669,471	2,231,612,798
A	2 002 016 024	******	3 554 537	2012102544		434 414 333	143 414 133	2 724 234	245 642 216	2 220 000 224

112,854,747 3,584,127 3,013,187,544 625,415,273 162,416,173 2,734,236 785,097,210 Annexure -E Highlights of the overall activities of the Bank

Taka

Taka

Taka

Taka

2.67

25.58

2.67

12.10

25.81

3.06

15.60

2016 2015 SI.No# **Particulars** Paid up Capital Taka 6,141,193,860 6,141,193,860 Taka **Total Capital** 15,809,244,958 14,707,172,846 Taka 3,326,534,684 Capital surplus/(deficit) 1,348,263,144 Total Assets (excluding off balance sheet items) Taka 168,418,302,882 142,859,174,770 Taka 141,550,956,381 118,849,176,379 **Total Deposits** Total Loans & Advances Taka 117,099,608,428 87,252,280,635 **Total Contingent Liabilities & Commitments** Taka 56,810,351,086 46,632,783,903 Advance Deposit Ratio 82.73% 73.41% % of classified loans against Total Loans 4.05% 6.69% Taka 1,876,362,696 1,642,467,855 Profit after taxation & provisions Taka Amount of classified loans 4,743,500,000 5,839,684,000 Provision kept against Classified loan Taka 1,608,105,198 1,549,908,971 Cost of Fund (Deposit cost & overhead cost) 9.21% 10.22% Cost of deposit 5.60% 6.75% nterest Earning Assets Taka 152,437,691,664 125,455,315,072 Non-interest earning Assets Taka 15,980,611,217 17,403,859,698 Return on Assets (ROA) 1.11% 1.15% Return on Investment (ROI) 11.68% 10.70% Taka 3,735,873,134 3,783,694,054 Income from Investment

Previous year's figures have been rearranged to conform to the current year's presentation. Minimum Capital Requirement (MCR) as per BASEL-III

Earning per Share (Taka)

Net asset value per share

Net income per share

Market value per share

24 Price Earning Ratio

22

23

Under Risk Based Capital Adequacy As on 31 December 2016

Particulars	Amount (Tk.)
A. Eligible Capital:	1.00.000.000.000
1. Tier-1 (Core Capital)	11,423,602,781
2. Tier-2 (Supplementary Capital)	4,385,642,176
3. Tier-3 (eligible for market risk only)	-
Less: Regulatory adjustments (Reciprocal crossholdings)	(8,211,440)
4. Total Eligible Capital (1+2+3)	15,801,033,518
B. Total Risk Weighted Assets (RWA):	144,609,818,142
C. Capital Adequacy Ratio (CAR) (A4/B)*100	10.93%
D. Core Capital to RWA (A1/B)*100	7.90%
E. Supplementary Capital to RWA (A2/B)*100	3.03%
F. Minimum Capital Requirement (MCR)	14,460,981,814

As on 31 December 2016

SI#	Particulars	Amount (Tk.)
A.	Credit Risk:	124,176,241,941
	On-Balance sheet	98,862,501,181
	Off- Balance sheet	25,313,740,760
В.	Market Risk	8,322,868,591
C.	Operational Risk	12,110,707,610
	Total: RWA (A+B+C)	144,609,818,142

As per Bank Companies Act, 1991 Article 38 (1st schedule) and DOS Circular no.06, dated 15.07.2010 of

Bangladesh Bank, we disclose the amount of securities put under Repo & Reverse Repo as follows:

A.1. D	A.1. Disclosure regarding outstanding Repo as on 31 December 2016:					
SI No	Counter Party Name	Agreement Date	Reversal Date	Amount (1st leg cash consideration)		

Total A.2. Disclosure regarding outstanding Reverse Repo as on 31 December 2016:

SI No	Counter Party Name	Agreement Date	Reversal Date	Amount (1st leg cash consideration)
1		NIL		
	88	Total		
B Die	closure regarding overall transac	tion of Pano and Payerse Pano		

Particulars	Minimum outstanding during the Year	Maximum outstanding during the Year	Daily average outstanding during the Year	
Securities sold under Repo :		× ====================================		
1 With Bangladesh Bank	-	-	-	
2 With other Banks & FIs	256,498,610	4,506,645,739	395,654,936	
Securities purchased under Reverse Repo:				
1 From Bangladesh Bank		-	-	
2 From other Banks & FIs	309,699,610	559,502,770	4,287,939	