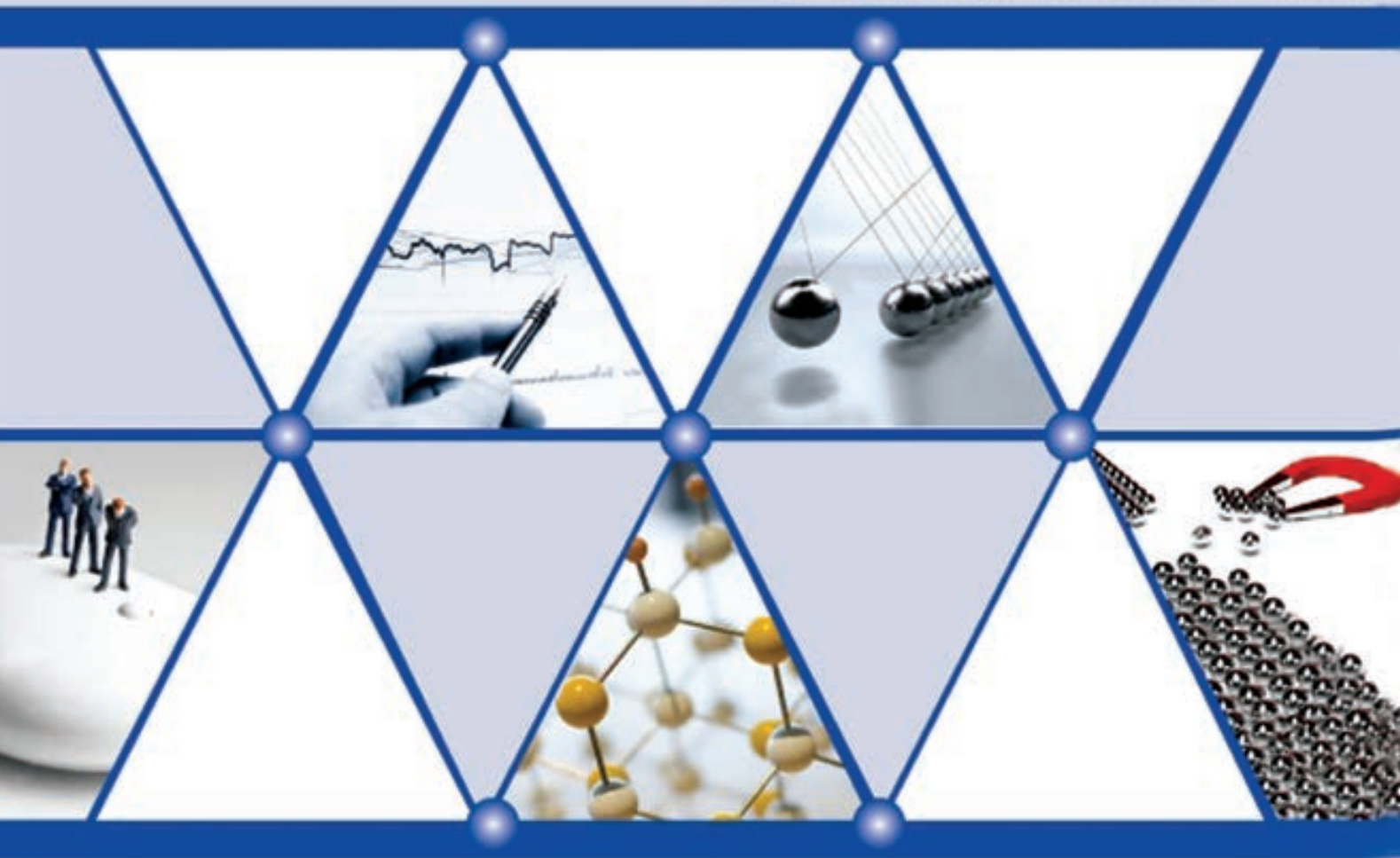


ANNUAL REPORT 2012



Jamuna Bank Limited
your partner for growth

OUR LOGO OUR PRIDE

The green color of the logo represents greenery and natural bounty imitating our beloved country Bangladesh. This green color is also a sign of our commitment and devotion to boost trade, commerce and industry and support towards attaining socio-economic development of the country.

The white waves represent steady growth with a never-ending journey like flowing waves in the river Jamuna. Waves originating from different sides of the bottom of the circle converge at a unique point in the upward represents various thoughts, ideas and beliefs get united towards achieving boundless Excellence. This can be explained as the unique standard of our service delivery that can gratify diverse customer segments satisfying their ever changing business need.

Again, White itself is the color of peace, which is identical to World peace, socio-economic development and solidarity. Jamuna Bank Ltd. untiringly promotes peace, harmony and unity by performing innumerable corporate social welfare activities and always maintains an apt corporate culture and ethical practices. Through these corporate social duties, the socio-economic development of the unprivileged people and the overall society is ensured.

Finally, the very shape of the logo i.e. the circle encompasses various core values of the bank i.e., Integrity, Ethics, Efficiency and Excellence within the single organizational framework.



“ your partner for growth ”

OUR MOTTO- INSPIRATION BEHIND OUR EFFORTS

The motto of Jamuna Bank Limited reflects the indomitable commitment and conviction of the bank to ensure sustainable growth and advancement of our customers. Our greatest success is to fulfill all the banking needs of people from different spheres of the society and business of different segments of the economy of the country by offering diversified products and superior services. We believe in the companionship with our customers comprising people of different classes and business houses of different segments in their never-ending journey of continuous development and progress. As our customers endeavor to accomplish higher prosperity, JBL also strives to be the preferred partner for their ascending growth.



ATM Locations

Dhaka

Nayabazar ATM Address: 13/13, Nayabazar, Dhaka-100	Nikunjo ATM (NCR) Address: Ground Floor, House No. 724, Kazi Rahmat Sarak, Dhurpota, Dhaka-1229
Pamphong ATM Address: 257, 1st Floor, Dhanmondi (10), Tejgaon, Kazi Rahmat Sarak (Opposite Pamphong), Dhaka-1217	Uttam (NCR) ATM Address: Ground Floor, House No. 724, Road 21, Sector 10, Dhaka-1213
Ashulia Branch ATM Address: Holding No. 935, Upper Nazim Complex, Road in Hattajalipara, Dhaka-1213 Kanglung, Ashulia, Dhaka	Halkhata ATM Address: Ground Floor, Add. Road, Shilpajon, Azad, Shilpajon, Dhaka-1213
Kamulapur ATM Address: 117/5, 1st Floor, Kamulapur, Near C/O, G.P.O.	Chakka ATM (NCR) Address: 100/104, Ground Floor, Jhalakandi, Dhaka
Chandua Branch ATM Address: Ground Floor, Nazim Complex, Road in Hattajalipara, Dhaka-1213, Kulkarni, Chandua, Dhaka.	Mocallib Plaza (NCR) Address: Mucallib Plaza, Dhaka
Shilpajon ATM Address: Ground Floor, Shilpajon, Shilpajon, Road, Shilpajon, Dhaka-1213, Shilpajon, Dhaka	Savar Hattajalipara NCR ATM Address: Ground Floor, Hattajalipara, Savar, Dhaka-1213, Hattajalipara, Savar, Dhaka
Agnajpur NCR ATM Address: 10/101, Holding No. 75(1), 1st Floor, Agnajpur, Dhaka-1213, Agnajpur, Dhaka	
Mocallib Bazar NCR ATM Address: 10/101, Agnajpur, Dhaka	
Bongorua NCR ATM Address: Ground Floor, Shilpajon, Dhaka-1213, Shilpajon, Dhaka-1213	
Mugda (NCR) ATM Address: 5/1, New Town, Dhaka-1213	
Town Hall (NCR) ATM Address: Ground Floor, 100/101, Mohammad Ali Tower Hall, Dhaka-1213, Dhaka	
Kafun (NCR) ATM Address: Ground Floor, 10/101, Kafun, Dhaka-1213	

Dhaka

Dhanmondi Branch ATM Address: 10/101, Dhanmondi, Dhaka	Shilpajon (SME) Branch ATM Address: 10/101, Shilpajon, Dhaka
Mirpur Branch ATM Address: 10/101, Mirpur, Dhaka	Aganibazar ATM Address: 10/101, Aganibazar, Dhaka
Cantonment Branch ATM Address: 10/101, Cantonment, Dhaka	Shilpajon (SME) Branch ATM Address: 10/101, Shilpajon, Dhaka
Gulshan Branch ATM Address: 10/101, Gulshan, Dhaka	Uttam Branch ATM Address: 10/101, Uttam, Dhaka
Hattajalipara Branch ATM Address: 10/101, Hattajalipara, Dhaka	Regu Branch ATM Address: 10/101, Regu, Dhaka
Mirpur Branch ATM Address: 10/101, Mirpur, Dhaka	Mirpur Branch ATM Address: 10/101, Mirpur, Dhaka
Motijheel Branch ATM Address: 10/101, Motijheel, Dhaka	Jalalabad Branch ATM Address: 10/101, Jalalabad, Dhaka
Dhanmondi Branch ATM Address: 10/101, Dhanmondi, Dhaka	Shilpajon Branch ATM Address: 10/101, Shilpajon, Dhaka
Cantonment Branch ATM Address: 10/101, Cantonment, Dhaka	Regu Branch ATM Address: 10/101, Regu, Dhaka
Banani Branch ATM Address: 10/101, Banani, Dhaka	Mirpur Branch ATM Address: 10/101, Mirpur, Dhaka
East Dhaka Branch ATM Address: 10/101, East Dhaka, Dhaka	Shilpajon Branch ATM Address: 10/101, Shilpajon, Dhaka
Mirpur Branch ATM Address: 10/101, Mirpur, Dhaka	Aganibazar Branch ATM Address: 10/101, Aganibazar, Dhaka
Mirpur Branch ATM Address: 10/101, Mirpur, Dhaka	Shilpajon Branch ATM Address: 10/101, Shilpajon, Dhaka

Chittagong

Bashurhat Branch ATM Address : Bashurhat Bazar, Compañonj, Noakhali
Azadi Bazar Branch ATM Address : Nozir Market, Azadi Bazar, 18/ Dhanmondi Union, Fatikchhari, Chittagong-4338.
Comilla Branch ATM Address : Trical Tower (Ground Floor), 634/581, South Thakurpara, Lakshmi Road, Comilla.
Lakshmi Branch ATM Address : Holding No. 987, Akh Plaza (1st floor) Lakshmi, Comilla
Bhatiyari Branch ATM Address : Nawaz Market, Bhatiyari Uttar Bazar, Sitakunda, Chittagong
Anderkilla Branch ATM Address : Holding No. 479/510 (1st, 2nd, 3rd floor), Bashan Chambers, Anderkilla, Ctg.
Bahaddarhat Branch ATM Address : 10/8/09/70 Old, Arakan Road Bahaddarhat Area, Chadygan, Chittagong
Nasirabad Branch ATM Address : W/D Plot No. 10 Nasir Hossain Road, Bakhtiar Center (1st & 2nd floor), East Nasirabad, 15-16 Chittagong Dist.- Ctg.
Comilla-2 ATM Address : Eastern Yakub Plaza market, race course, comilla
Bonura Branch ATM Address : Annikur Ahuya Complex, Bonura Bazar, Comilla
Feni ATM Address : Grand Hoque Tower at Holding No. 348/549, (Ground Floor) Mizan Road, Hana, Feni, Feni
Ashtugonj Branch ATM Address : London Plaza, West Bazar, PO Ashtugonj, PS Ashtugonj, Ashtugonj
Bashurhat-2 ATM Address : Holding No. 0287-00, High School Road, Bashurhat, Compañonj, Noakhali
Khatugonj ATM Address : 34 Ranjoy Mahajan Lane, Asadgonj, Chittagong, Owner: Dilip Kumar Majumdar

Sylhet

Banibazar ATM Address : City Centre, South Banibazar, Sylhet.
Sylhet Branch ATM Address : Modhuban Super Market (1st Floor), Plot No# 7774, Holding No # 1472, PS- Kotwali, Sylhet.
Goalabazar Branch ATM Address : New Plaza, Goalabazar, Osmanijar, Halajgonj, Sylhet

Rajshahi

Bogra Branch ATM Address : (New), Kabi Nazrul Islam Sarak, Borogola, Bogra.
Sirajgonj Branch ATM Address : Hossain Plaza, 975-975 S.S Road, Sirajgonj-6700.
Dinajpur Branch ATM Address : 562/533 & 563/534, Nimlola, Dinajpur
Thakurgaon Branch ATM Address : Masud Heights (1st floor), Shahid Mohammad Ali Road, Thakurgaon-5100
Thakurgaon-02 ATM Address : Thakurgaon Road (Beside Main Road) Thakurgaon
Chapainawabgonj SMC Center ATM-01 Address : Holding No. 12/15, Jheclim Road (1st floor), Boro Indara mor, Chapai Nawabgonj
Shatabgonj Branch ATM Address : Selabgonj Chowraha PS- Bochagonj Dist.- Dinajpur
Sherpur SMC/Krish Branch ATM Address : Holding No. 66 (1st. Floor) Sherpur Bus Stand Alhaj Sonallah Complex P.S.- Sherpur Dist. - Bogra
Chapainawabgonj SME Center (Stadium Market) 2 ATM Address : Plot no-4, ward no-2, Ground Floor, Chapainawabgonj Stadium Market, Chapainawabgonj
Rangpur Branch ATM Address : Holding #75/76, Station Road, Rangpur, Ground Floor, Front Side of Rangpur Branch Premises.
Natore Branch ATM Address : Holding No: Ka-572 (Ground Floor & 1st Floor), Kanalkhali, Dhaka Road P.S. Natore
Naogaon ATM-1 Address : Main Road (besides Central Girls School), Chakdev, Naogaon.
Naogaon ATM-2 Address : Ground Floor, Tajer Mor, Par Nangann (Opposite of Traffic Police Box), Naogaon.

Barisal

Barisal Branch ATM Address : Holding No. 109, Sadar Road, Nasir Complex (Ground Floor), Barisal

AWARDS & RECOGNITIONS

*National Board of Revenue
awarded Jamuna Bank Limited
for being amongst the highest
taxpayers in fiscal year 2009-10*



***Jamuna Bank Limited** has been awarded
the best “**Primary Dealer Bank**” for fourth time by
Bangladesh Bank for its outstanding
performance.*



*“Certificate of Merit” Award from
ICAB in the 12th ICAB National
Awards for best published
accounts and reports 2011*



JBL is determined to fulfill all the needs of its customer by ensuring:

Joyous Banking

Amiable Support

Magnificent Service

Unique Products

Numerous Benefits &

Appreciable Growth



Jamuna Bank Limited has a splendid significance behind its name. The name definitely originates from the great river, 'The Jamuna' which does not only represent one of our greatest resources, but also reminds about glorious culture and heritage of the country.

Like the mighty river Jamuna, Jamuna Bank represents Persistence, Integrity, Transparency and Prosperity at one hand; and Resilience, Enthusiasm, Vastness and Flourishing Attitude on the other hand. The way the Great River Jamuna incessantly and selflessly flows ahead holding all the resources within it, shaping and building up our lives and changing the course of our destination; Jamuna Bank Limited also continues to enrich peoples' lives with its multi-purpose, countless beneficial products and services which will change their destination towards a better future.

We believe our bank will continue enriching lives with strong commitment for excellence like the blissful mighty river Jamuna. Our efficient workforce is working relentlessly to go ahead and providing our customers with whatever they need to secure a better future. We fix our vision to being global; just like the River Jamuna settles into the vast ocean.

Letter of Transmittal



All Shareholders,
Bangladesh Bank,
Bangladesh Securities and Exchange Commission,
Registrar of Joint Stock Companies & Firms,
Dhaka Stock Exchange Limited and
Chittagong Stock Exchange Limited

Subject: The Annual Report for the year ended December 31, 2012.

Dear Sir(s),

Enclosed please find a copy of the Annual Report together with the Audited Consolidated and Separate Financial Statements as on December 31, 2012 for your kind information and record.

Best regards,

Yours sincerely,

Malik Muntasir Reza

Company Secretary



JAMUNA BANK LIMITED

your partner for growth

Registered Office: Hadi Mansion, 2 Dilkusha C/A, Dhaka-1000

Tel : 88-02-9570912, Fax : 88-02-9570118

NOTICE OF THE 12TH ANNUAL GENERAL MEETING

Notice is hereby given to all the members of Jamuna Bank Limited that the 12th Annual General Meeting of the shareholders of the company will be held on **Thursday, the 6th June 2013 at 10:00 a.m.** at **BRAC CDM Rajendrapur, Gazipur** to transact the following businesses and adopt necessary resolutions:

AGENDA

1. To receive, consider and adopt the Audited Financial Statements for the year ended on 31st December 2012 together with Directors' Report and Auditors' Report thereon.
2. To declare dividend for the year ended on 31st December 2012 as recommended by the Board of Directors.
3. To elect/re-elect Director(s) as per provisions of Articles of Association of the Company and prevailing laws/regulations.
4. To appoint Auditor(s) for the term until the next Annual General Meeting and fix their remuneration.
5. To approve appointment of Independent Director(s).

By order of the Board of Directors

Malik Muntasir Reza
Company Secretary

May 15, 2013
Dhaka

Notes:

- a) The '**Record Date**' in lieu of Book Closure will be on **May 20, 2013**. Shareholders whose names would be appeared in the Members' Register of the Company under CDS on **Record Date** shall be eligible to attend the meeting and receiving dividend.
- b) The Board has recommended for **Cash Dividend @14%** for the year 2012.
- c) A member entitled to attend and vote at the Annual General Meeting may appoint a proxy to attend the meeting and take part in the proceedings thereof on his/her behalf.
- d) The instrument appointing a proxy or the Power of Attorney duly signed by a member and stamped with requisite amount must be submitted at the Registered Office of the Company at least 48 hours before the meeting i.e., **latest by 10:00 a.m. of June 4, 2013**.
- e) M/S. ACNABIN, Chartered Accountants, the current Auditors will retire from office in the 12th Annual General Meeting. Since they have audited the accounts of the Bank for last three years, they are not eligible for re-appointment for the year 2013 as per circular issued by BRPD of Bangladesh Bank.
- f) Attendance of the shareholders/Attorney/Proxy shall be recorded at the entrance of the venue. Attendance Slip has to be submitted duly signed at the Registration Counter. The signature must agree with the recorded one. **The Registration Counters shall remain open from 8:00 a.m. to 10:00 a.m.**
- g) Annual Report, Notice of the Annual General Meeting, Proxy Form and Attendance Slip will also be available at the Share office and website of the company www.jamunabankbd.com.

সম্মানিত শেয়ারহোল্ডারবৃন্দের সদয় অবগতির জন্য জানানো যাচ্ছে যে, আসন্ন বার্ষিক সাধারণ সভায় কোন ধরনের খাবার, উপহার-উপটোকন কিংবা কোন প্রকার নগদ অর্থ বা কুপন প্রদানের ব্যবস্থা থাকবে না।

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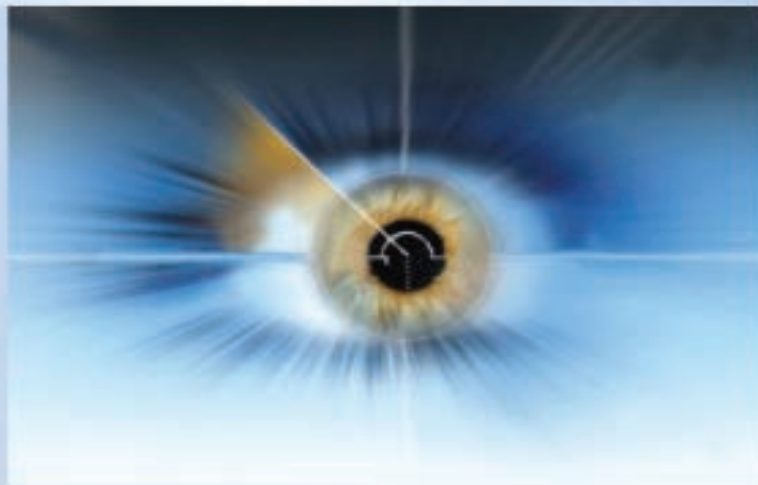
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Vision



To become a leading banking institution and play a significant role in the development of the country.



Mission

The Bank is committed for satisfying diverse needs of its customers through an array of products at a competitive price by using appropriate technology and providing timely service so that a sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional work-force.

STRATEGIC PRIORITIES

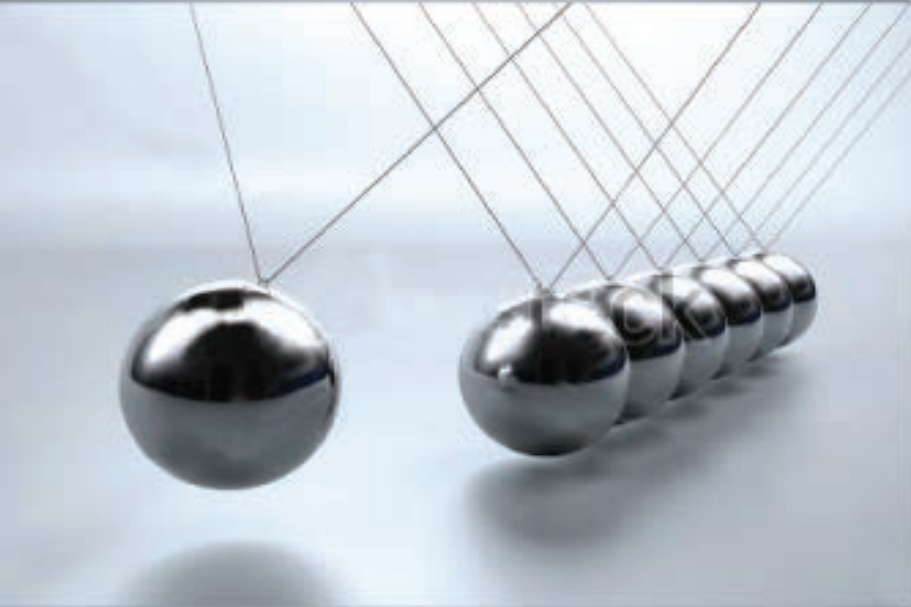


- Delivering customers' desired products and services to create true customers' value.
- Focusing on export of both traditional and nontraditional items and remittance to ensure a comfortable position of foreign exchange all the time.
- Doing businesses that have higher risk adjusted return.
- Focusing on maintenance of assets quality rather than its aggressive expansion.
- Changing the deposit mix thereby reduce the cost of deposits.
- Ensuring all modern alternative delivery channels for easy access to our services by customers.
- Taking banking to the doorstep of our target group.
- Restructuring existing products and introducing new products to meet the demand of time and the target group.
- Entering into new avenues of business to increase profitability.
- Bringing unbanked people into our delivery channels.
- Increasing fee based service/activities where costly capital is not charged.
- Ensuring organizational efficiency by continuous improvement of human capital and motivation level, dissemination of information and thereby ensuring a very congenial environment.
- Maximizing shareholders' value at all times alongside ensuring a sustainable growth of the organization.
- Pursuing CSR activities for our continued support to future generation, distressed people and for advancement of underprivileged people of the country.
- Establishing the brand image as a growth supportive and pro-customers' bank.
- Strengthening risk management techniques and ensuring compliance culture.
- Remaining cautious about environment and supporting for maintaining a green and clean soil.



Objectives

- To establish relationship banking and capture a greater pie of the market for different segments through Strategic Marketing Plans.
- To remain one of the best banks in Bangladesh in terms of profitability and assets quality.
- To introduce fully automated systems through integration of information technology.
- To ensure an adequate rate of return on investment.
- To keep risk position at an acceptable range (including any off balance sheet risk).
- To maintain adequate liquidity to meet matured obligations and commitments.
- To maintain a healthy growth of business through diversified portfolio management.
- To develop and retain a quality work force through an effective human Resources Management System.
- To ensure optimum utilization of all available resources.
- To pursue an effective system of management by ensuring compliance of ethical norms, transparency and accountability at all levels.
- To become a compliant bank in all respects like AD ratio, Capital Adequacy Ratio etc.
- To become the pioneer in respect to CSR through rendering more and more welfare activities for the society.
- To earn and maintain CAMELS Rating as well as Credit Rating Agency Report for the bank 'Strong'



Values

- Customer Focus
- Integrity
- Quality
- Teamwork
- Respect for the individual
- Harmony
- Fairness
- Courtesy
- Commilment
- Respectable Citizenship
- Business Ethics
- Unique Culture

Ethical Practices



- We strictly comply with all rules and regulations.
- We provide fair treatment to all stakeholders.
- We maintain strict secrecy of customers' accounts.
- We listen to our customers and work for their requirement.
- We provide adequate disclosure of corporate information and operation results to shareholders for taking suitable investment decision.
- We ensure work under highly motivated team spirit and fellowship bond.
- We do not encourage projects which are not environment friendly.
- We extend financial assistance to poor, helpless and distressed people as well as provide donation/sponsorships to sports, culture, health-care and community development ventures as we are responsible corporate citizen of the country.

11th ANNUAL GENERAL MEETING



BOARD OF DIRECTORS' MEETING



EXECUTIVE COMMITTEE MEETING



AUDIT COMMITTEE MEETING



SHARIAH SUPERVISORY COMMITTEE MEETING



ANNUAL BUSINESS CONFERENCE



Jamuna Bank Corporate Profile

Name & Corporate Head Office

*Jamuna Bank Limited
Hadi Mansion (3th, 4th, 5th, 7th, 8th 9th & 10th floor)
2 Dilkusha CIA, Dhaka-1000*

Legal Form

Public Limited Company

Number of Promoters	20
Number of Directors	16
Number of Branches	83
Number of SME/AGRI Branches	08
Number of Islami Banking Branches	02
Off-Shore Banking Unit	01

Chairman

Kanutosh Majumder

Managing Director

Shafiqul Alam

Company Secretary

Mulik Muntasir Rezu

Auditor

ACNABIN

Chartered Accountants

BSRS Bhaban (13th Floor)

12 Kawran Bazar Commercial Area

Dhaka-1215

Legal Advisor

Hubibul Islam Bhuiyan

Senior Advocate

Bhuiyan Islam & Zaidi

House # 29, Road # 9/A, Dhanmondi R/A

Dhaka-1209

Tax Advisor

ADN Associates

47, Bijoynagar

Dhaka.

Credit Rating Agency

Credit Rating Agency of Bangladesh Ltd. (CRAB)

Subsidiaries

- I. Jamuna Bank Capital Management Limited**
(Merchant Bank)
Hadi Mansion (3rd Floor),
2 Dilkusha C/A, Dhaka
- II. Jamuna Bank Securities Limited**
(Brokerage House)

Other Concern

Jamuna Bank Foundation
Hadi Mansion (4th Floor)
2 Dilkusha C/A, Dhaka

Jamuna Chronicles

April 02, 2001	Incorporation of the Company
June 03, 2001	Commencement of banking business
June 03, 2001	First Branch opening at Mohakhali
October 25, 2003	First Islami Banking Branch opened at Nayabazar
December 11, 2003	Licensed as a Primary Dealer
March 28, 2004	First Dividend Declaration for Income Year 2003 @ 10%
December 12, 2005	Initial Public Offering
April 12, 2006	Listed with Dhaka Stock Exchange
April 17, 2006	Listed with Chittagong Stock Exchange
September 09, 2007	Increased Authorized Share Capital To BDT 400.00 Crore
October 16, 2008	Space purchased for establishing Corporate Head Office at Gulshan
June 15, 2009	Launching of SME Division
July 29, 2009	Launching of first SME/Agri Branch
December 22, 2009	Obtained Off Shore Banking License
December 23, 2009	Jamuna Bank Capital Management Limited (Merchant Bank)
December 25, 2010	Jamuna Bank Model Village (Singpara, Thakurgaon)
February 07, 2011	Issuance of Rights Shares
November 11, 2011	Jamuna Bank Medical Collage & Hospital
February 18, 2013	Jamuna Bank Securities Limited (Brokerage House)



Profile of Directors of JBL



Mr. Kanutosh Majumder

Chairman

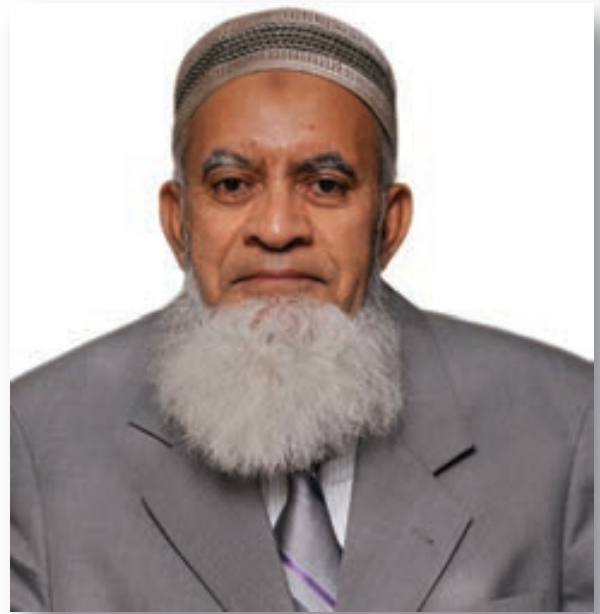
Mr. Kanutosh Majumder became Chairman of the Board of Directors on April 28, 2013. Mr. Majumder hails from a respectable Hindu family of Noakhali. He was born in 1940. He is a Master's of Commerce from University of Dhaka. A renowned and pioneer businessman in construction sector, he set up New Generation Construction Co. Limited, one of the oldest and best construction firms of the country, which has been keeping remarkable contribution in building country's infrastructural development. Mr. Majumder is a Sponsor Director of Federal Insurance Co. Limited, advisor of Mohanagar Puja Committee and also a member of Dhaka Club Limited.



Al-haj M.A. Khayer

Director & Founder Chairman

Al-haj M. A. Khayer was born in 1928 in a respectable Muslim family of huligram under Gopalganj District. He passed B.Sc from University of Dhaka. Mr. Khayer was elected as a Member of National Assembly of erstwhile Pakistan in 1970. By virtue of that he was a Member of Constituent Assembly of Bangladesh. He is the founder Chairman of the Bank. Mr. Khayer is a successful businessman and an industrialist. He is the Managing Director of M/S. Globe Industrial Enterprise Ltd., East Asia Company Ltd. and Reo Movies Limited. As a social worker he is the President of Gopalganj Zila Samity. Mr. Khayer was the Vice Chairman of Film Producers' Association of erstwhile East Pakistan and General Secretary of Nikkan Academy of Fine Arts. He was the Joint Secretary of Arts Council of erstwhile Pakistan of which the Chief Secretary to the Government was the President. Mr. Khayer discharged his responsibilities as a Director of the Board of Agrani Bank in 1974. He was also Director of Bangladesh Film Development Corporation and Mutual Insurance Co. Ltd. He is the former member of Bangladesh Road Transport Authority, Bangladesh Family Planning Council and Bangladesh Film Censor Board. Mr. Khayer is an active social worker and a soft-spoken man of amiable disposition.



Engr. A.K.M. Mosharraf Hussain

Director

Engr. Mosharraf Hussain was born in 1944 in a respectable Muslim family of Sirajgonj. He obtained Degree in Bachelor of Science in Civil Engineering from Bangladesh University of Engineering and Technology (BUET). He is a fellow of Institute of Engineers, Bangladesh. He started business in construction sector through setting up a renowned construction firm, The Civil Engineers Ltd. He also set up a number of industrial undertakings in textile and clothing sectors. He is the Managing Director of Standard Group, Chairman of The Civil Engineers Ltd. and Director of Standard Insurance Ltd. He was a CIP for few years. He served as Chairman of the Board from April 27, 2002 to April 26, 2003.



Engr. Md. Atiqur Rahman

Director

Engr. Md. Atiqur Rahman comes of a respectable Muslim family of Comilla who was born in 1946. He obtained B. Sc. Degree in Civil Engineering from Bangladesh University of Engineering and Technology, Dhaka and is a Fellow, Institute of Engineers, Bangladesh. He made his mark in business and industry. He is the Managing Director of The Civil Engineers Ltd., one of the best construction companies in Bangladesh. In industrial sector he was actively associated with setting up of a number of industrial concerns in garments sub-sector. He is the Chairman of country's renowned industrial group named "Standard Group". He is also a sponsor Director of Standard Insurance Ltd. For his contribution in trade, commerce and industry he was declared CIP by the government for the last few years. He was the Chairman of the Board from April 27, 2003 to April 26, 2004.



Mr. Golam Dastagir Gazi, Bir Protik, MP

Director

Mr. Golam Dastagir Gazi, Bir Protik, MP, son of Late Golam Kibria Gazi was born in the year 1948 in a respectable Muslim family. A renowned and established business personality Mr. Dastagir is also the Managing Director of Gazi Tanks & Gazi Tyres, which has a proven track record in the country. He is a gallant freedom fighter and received the award of Bir Protik for his act of courage in the Liberation war of 1971. He is an Honorable Member of the Parliament and a member of the Standing Committee on the Ministry of Finance in the Parliament and thus contributing to Bangladesh economy and politics in policy making level. As a keen lover of sports he is associated with a number of sports bodies & clubs of national level and patronizes games and sports in all respect. He contributed to the development of cricket as a director of Bangladesh Cricket Board (BCB) for a longtime and at present he is a member of working committee of Bangladesh Cricket Board. A well-known leader of the business community of the country Mr. Gazi was the President of Gazipur Chamber of Commerce & Industry and the Director of the Federation of Bangladesh Chamber of Commerce & Industry (FBCCI). He served as the Chairman of the Board of Directors from April 27, 2004 to May 09, 2005.



Mr. Fazlur Rahman

Director

Mr. Rahman comes of a respectable Muslim family of old Dhaka. He is a self-educated personality in trade, commerce and industry. By virtue of his education and hands-on experience he has emerged as one of the business tycoons in trade & industry of Bangladesh. He set up a number of industrial units in Edible Oil, Sugar, Flour, Seed Crushing, Salt, Mineral Water, Poultry, Fish & Animal Feed Products, Plastic, Food & allied products and also related industries like Printing and Packaging sub-sectors. The well-known City Group of the country bears testimony of his successful entrepreneurship and management. He is the Chairman and Managing Director of City Group. He is also Chairman of Dhaka Insurance Ltd. He is the life member of Trustee Board of Anjuman Mafidul Islam and member of the Managing Committee of Gandaria High School, Dhaka. He served as the Chairman of the Board from May 08, 2005 to April 28, 2006.



Al-Haj Nur Mohammed

Director Jamuna Bank Ltd. & Chairman of Jamuna Bank Foundation

Al-Haj Nur Mohammed was born in 1954 in a respectable Muslim family of Munshigonj. He is a Bachelor of Arts from the University of Dhaka. He is associated with a number of business and manufacturing concerns as Managing Director. He was a Member of Parliament, President of Munshigonj Chamber of Commerce and Industry since 1989. He is the President of Bangladesh Anti-Drug Federation, President and Founder of Al-Haj Nur Mohammed Trust. He is well known for his contribution to social welfare and philanthropic activities. He served as Chairman of the Board of Directors of Jamuna Bank Limited from April 29, 2007 to April 26, 2008. He also served as the Chairman of the Audit Committee of the Board of Directors of the Bank for three times. He has been serving as the Founder Chairman of Jamuna Bank Foundation, an allied concern of Jamuna Bank Limited established with an aim and object to provide assistance to the destitute and distressed people of the society as well as to create awareness/inspire people regarding their social responsibilities and commitments towards nation etc. as a part of CSR activities of Jamuna Bank Ltd. since its inception.



Mr. Md. Tajul Islam, MP

Director & Chairman of the Executive Committee of the Board of Directors

Mr. Md. Tajul Islam, MP comes of a respectable Muslim family of Comilla. He was born in 1955. He obtained Master's Degree in Marketing. He is a noted businessman and industrialist. He made his mark in business and industrial sector by setting up of a number of business and industrial concerns in garments, accessories, paper & board and pharmaceuticals sub-sectors. He is the Managing Director of Fabian Group, a large conglomerate of the country. He is a Member of Parliament. His contributions to the society in philanthropic activities are remarkable. He is playing significant role in national economy and contributing towards the nation as a policy maker. He served as Chairman of the Board from April 27, 2008 to April 26, 2009. He is now Chairman of the Audit Committee.



Mr. Sakhawat, Abu Khair Mohammad

Director

He was born in 1955 in a respectable muslim family of Munshiganj District, Bangladesh. He passed MSC in textile engineering from Germany. After completion of academic education he began his carrier as a businessman and setup a number of industrial units in textile sector. He was elected as the chairman of the board of directors of Jamuna Bank Limited on April'27th 2009. He is now active president of Bangladesh German Chamber of Commerce and Industry. Now he is the Managing Director of Robintex (Bangladesh) Limited, Comptex Bangladesh Ltd, Robin Knitwear Limited. He is also a director of Islamic Finance and Investment Limited, International Holdings Limited and a Member of the Board of Governors of Eastern University. He has a vast experience in the arena of business at home and abroad.



Al-haj Md. Rezaul Karim Ansari

Director

Al-haj Md. Rezaul Karim was born in a respectable Muslim family of Laxmipur in 1955. He engaged himself in business and manufacture of tannery sub-sector and emerged as one of the noted businessmen and industrialists in this sub-sector of the country. He is the Chairman and Managing Director of Karim Leathers Ltd., Kamtex Limited, Hi-Tech-Steel & ReRolling Mills Ltd. He is at present the President of Bangladesh Tanners Association and Finished Leather, Leather Goods & Footwear Exporters' Association. He was also the Chairman of Express Insurance Co. Ltd. He has been nominated as a CIP by the Government for his significant contribution towards business sector. He is associated with different social welfare activities. He was the Chairman of the Board from April 27, 2010 to April 26, 2011.



Mr. Md. Belal Hossain

Director

He was born in a respectable Muslim family of Naogaon in 1956. He made his mark in business of food grains, particularly rice. He is the proprietor of a number of rice mills and the Managing Director of Belcon Company (Pvt.) Ltd. He is associated with sports and trade bodies of Naogaon and Hilly as life member and member respectively. He was the Chairman of the Board from April 27, 2011 to April 26, 2012.



Mr. Md. Mahmudul Hoque

Director

Mr. Md. Mahmudul Hoque was born in a respectable Muslim family of Chittagong in 1959. He obtained Bachelor of Arts Degree from Chittagong University. He made his mark in trade, import, indenting, real estate and textile sector. He is the Managing Director of Anlima Group, Chairman of Precision Energy Limited and the Sole Proprietor of Orchid International. He is also associated with social welfare activities by patronizing different clubs and social organizations. He served as Vice-Chairman of the Board from April 27, 2002 to April 26, 2003 and Chairman of the Board from April 29, 2012 to April 28, 2013.



Mr. Shaheen Mahmud

Director

Chairman of Cotton Group and Director of Jamuna Bank Ltd., Mr. Shaheen Mahmud was born in a respectable Muslim family of Dhaka. His father was a business entrepreneur and taught Mr. Shaheen how to succeed in business by adopting honest practices. Mr. Shaheen has set up a number of RMC, Pharmaceutical and Real Estate business with related manufacturing units including backward linkages, under the umbrella of Cotton Group, ensuring high compliances, as required by his European, USA, Canada and South American clients. Mr. Mahmud is married and is a caring father of a daughter and a son. It did not take him long to become a successful exporter of readymade garments from Bangladesh and earn confidence of Global buyers and accolade from the Government of Bangladesh. In appreciation of his large volume export, the Government of Bangladesh awarded him an export trophy and gave him CIP status. He represented Bangladesh as a member of delegations many times to Japan and Europe. Mr. Shaheen is a keen sport enthusiast and social benefactor. He has instituted awards, after the name of his late father for the meritorious under-privileged children. In the field of sports, he was Senior Vice President of Usha Krira Chakra and also served the Bangladesh Hockey Federation as its Senior Vice President for 12 years. He sponsored the biggest annual golfing event of the Country, where local and foreign golfers living in Dhaka and individuals and teams from Afghanistan, Bangladesh, Bhutan, India, Indonesia, Malaysia, Nepal, Pakistan and Sri Lanka took part. Mr. Shaheen Mahmud traveled major countries of six continents of the world for business development.



Mr. Md. Sirajul Islam Varosha

Director

Mr. Md. Sirajul Islam Varosha, son of Al-Haj Karim Uddin Varosha was born in the year 1958 in a respectable Muslim family of Rangpur district. After graduation he started his business career. He is involved with different business and industrial organizations. Mr. Varosha is the Chairman of Karim Impex & Amazonex Knit Fashion Garments Ltd., Managing Director of M/S. R. K. Industries Ltd. and R. K. Metal Industries Ltd. He is associated and involved with a number of business and industries. Proprietor of S.V. Tobacco Co., M/S Siam Enterprise and M/S Islam Enterprise and Siraj Chemical Co. Mr. Varosha is an amiable person and has deep affinity and attachment with socio-cultural activities. He served as Vice Chairman of the Board from April 29, 2007 to April 26, 2008. He also a member of Liaison Committee of International Business Forum of Bangladesh (IBFB).



Mr. Gazi Golam Murtoza

Director

Mr. Gazi Golam Murtoza was born in a respectable Muslim family of Dhaka in 1980. He had his education in renowned North American University and obtained Bachelor Degree in Engineering. He is engaged in business and industries as one of the Directors of the country's renowned business and industrial conglomerate, Gazi Group. He made his mark in IT development in the country. He is the key person of Gazi Communications Ltd. as its Managing Director. As a sports organizer his contribution to the development of cricket is significant. He is the President of Gazi Tanks Cricketers of Premier Division Cricket League and also a member of disciplinary committee of Bangladesh Cricket Board (BCB). Mr. Murtoza was the Vice Chairman of the Board of Directors of the bank from April 27, 2010 to April 26, 2011. He is the eldest son of an well-known personality of the country Mr. Golam Dastagir Gazi, Bi Protik, MP.



Mr. A.S.M. Abdul Halim

Independent Director & Chairman of the Audit Committee

Mr. A.S.M. Abdul Halim was born in a respectable Muslim family of Jamalpur in 1948. He joined the civil service in 1970 after completion of post graduation degree from the University of Dhaka in commerce discipline in 1969. During his service, he worked at several departments and corporation as Director and Chairman. He also served as Secretary to the government in the Ministry of Agriculture, Jute and Textile and Ministry of Establishment. Before retirement from the government service, he held the position of Cabinet Secretary, the highest position in civil service of the country. He visited over 20 countries of the world including USA, UK, France, Germany, Brazil, Syria, and Iraq. He used to write on different issues in Newspaper and also composed poems. Six of his poetry books have been published.



Mr. Shafiqul Alam

Managing Director & CEO

Shafiqul Alam has joined as Managing Director in Jamuna Bank Limited. Before joining in Jamuna Bank, Mr. Alam was Additional Managing Director of UCBL. Mr. Shafiqul Alam started his banking career as Management Trainee in ANZ Grindlays Bank Limited in the year 1980 after completion of Master's of Science with honours from Dhaka University. In his 33 years banking career he headed important departments and divisions of Prime Bank Limited and First Security Islami Bank Limited and held the position of SEVP and Deputy Managing Director. Mr. Shafiqul Alam has travelled widely and attended different training programs and seminar at home and abroad.



Core Management Committee

Shafiqul Alam
Managing Director

M. A. Shahjahan
Additional Managing Director

Mosleh Uddin Ahmed
Deputy Managing Director

Mirza Elias Uddin Ahmed
Deputy Managing Director

Asset Liability Committee (ALCO)



Shafiqul Alam
Managing Director

M. A. Shahjahan
Additional Managing Director

Mosleh Uddin Ahmed
Deputy Managing Director

Mirza Elias Uddin Ahmed
Deputy Managing Director

A.K.M. Saifuddin Ahamed
Senior Executive Vice President

Md. Habibur Rahaman
Senior Executive Vice President

Md. Shah Alam
Vice President

Ahamed Sufi
Senior Vice President

Ashim Kumer Biswas
Senior Vice President

MANAGEMENT COMMITTEE (MANCOM)



- | | | |
|---|--|---|
| 1) Shafiqul Alam
Managing Director | 5) Md. Habibur Rahaman
Senior Executive Vice President | 9) Kh. Khalidur Rahman
Executive Vice President |
| 2) M. A. Shahjahan
Additional Managing Director | 6) A.K.M. Salfuddin Ahamed
Senior Executive Vice President | 10) Md. Mukhlesur Rahman
Executive Vice President |
| 3) Mirza Elias Uddin Ahmed
Deputy Managing Director | 7) Mr. Mahbubul Haq Chowdhury
Executive Vice President | 11) S.M. Alfat Hossain
Senior Vice President |
| 4) Mosleh Uddin Ahmed
Deputy Managing Director | 8) Md. Balayet Hossain
Executive Vice President | |

Divisional/Departmental Heads



Divisional Heads of the Bank

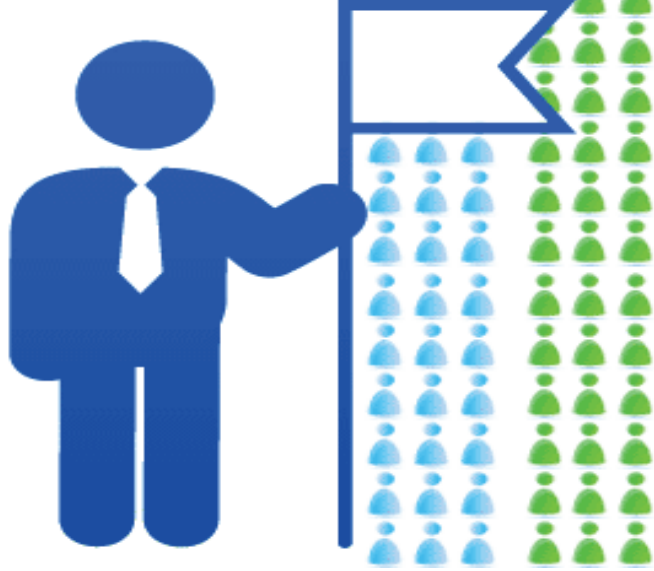


Mr. Shafiqul Alam	Managing Director	9570912, 9555141
Mr. M.A. Shahjahan	Additional Managing Director	9570912, 9555141
Mr. Mirza Elias Uddin Ahmed	Deputy Managing Director	9570912, 9555141
Mr. Mosleh Uddin Ahmed	Deputy Managing Director	9570912, 9555141

Name of the Division	Divisional Heads		Designation
01. Board's Secretariat	Divisional I lead	Mr. Malik Muntasir Reza	SVP & Company secretary
02. Human Resources Division	Divisional I lead	Mr. Mahbubul Huq Choudhury	EVP
03. Banking Operation Division	Divisional I lead	Mr. S. M. Altaf Hossain	SVP
04. International Division	Divisional I lead	Mr. A.K.M. Saifuddin Ahamed	SEVP
		Mr. Abdus Sobhan (NRB Banking) Kazi Zakir Hossain (SWIFT)	SAVP AVP
	Off-shore Banking Unit	Mr. Mohammad Nazmul Hassan (Incharge, OBU)	FAVP
05. Anti-Money Laundering Division	Divisional Head	Mr. Kh. Khalidur Rahman	EVP

Divisional Heads of the Bank

Name of the Division	Divisional Heads	Designation	Designation
06. Financial Administration Division	Divisional Head	Mr. Ashim Kumer Biswas	SVP
07. Treasury Division	Divisional Head	Md. Shah Alam	VP
08. Information & Communication Technology Division	Divisional Head	Mr. Md. Shamsur Rahman Chowdhury	EVP
09. General & Common Services Division	Divisional Head	Mr. Hafizul Haque	VP
10. Credit Risk Management	Divisional Head	Mr. Md. Habibur Rahman	SEVP
11. Law & Recovery Division	Divisional Head	Mr. Md. Balayet Hossain	EVP
12. Credit Administration Division	Divisional Head	Mr. Md. Mukhlesur Rahman	EVP
13. Public Relations & Brand Communication Department	Divisional Head	Mr. Mahbubul Haq Chowdhury Mr. Md. Zahir Uddin Iqbal Chy. (PRO)	EVP FAVP
14. Share Division	Divisional Head	Mr. Malik Muntasir Reza	Company secretary
15. Internal Control & Compliance Division	Divisional Head	Mr. Ahamed Sufi	SVP
16. Card Division	Divisional Head	Mr. Md. Mohi Uddin	SVP
17. Jamuna Bank Training Institute	Divisional Head & Principal	Mr. M. Shamsul Arefin	SEVP
18. Corporate Division	Divisional Head	Mr. Khandaker Monwar Hossain	EVP
19. Monitoring & Vigilance Division	Divisional Head	Mr. Elias Ali Akanda	SVP
20. SME Division	Divisional Head	Mr. Asif Khan	VP
21. Retail Banking Division	Divisional Head	Syed Serwarul Islam	AVP
22. Marketing & Development Department /Retail Sales Department	Departmental Head	Noor Nabi Khan	FAVP
23. Capital Market Operation Division	Divisional Head	Mr. M.M. Mostafa Bilal	VP
24. Agricultural Loan Department	Departmental Head	Mr. Md. Mamtaz Uddin Chowdhury	SAVP



Branch Managers

Aganagar Branch

Md. Mohtasinul Hoque
Assistant Vice President

Ashulia Branch

Abu Rushd Md. Zubair
Vice President

Baligaon Bazar Branch

Md. Samsuzzoha
First Asst. Vice President

Banani Branch

Md. Faiz Ahsan
Senior Vice President

Bhulta Branch, Narayanganj

Mohammad Kamruzzaman
First Asst. Vice President

Chandra Branch, Gazipur

Khondaker Shafiur Rahman
First Asst. Vice President

Chistia Market Branch

Md. Mahfuzul Karim
Vice President

Dakshinkhan Branch

Ariful Ferdous
Assistant Vice President

Dhanmondi Branch

M. Shamsul Huq
Senior Executive Vice President

Dholaikhal Branch

Ashraf Alam
Senior Asst. Vice President

Dilkusha Branch

Engr. S. M. Anisuzzaman
Senior Vice President

Foreign Exchange Branch

Md. Mahbub Alam
Senior Vice President

Gazipur Chowrasta Branch

Md. Mahabub Alam Pramanik
Senior Executive Officer

Gulshan Branch

Md. Abdus Salam
Executive Vice President

Islampur Branch

Md. Moazzem Hossain
Senior Asst. Vice President

Jurain SME Service Center

A. H. M. Momenur Rahman
Senior Executive Officer

Kanchpur Branch

Md. Faruq Iqbal
Assistant Vice President

Konabari Branch

Mohammad Nurul Huda
Senior Asst. Vice President

Lalmatia Branch

Md. Mohibul Kadir
Vice President

Madaripur SME/Krishi Branch

A. H. M. Mafizur Rahman
Asst. Vice President

Malibagh Branch

Md. Majibur Rahman
Vice President

Mawna Branch

Md. Golam Mawla
First Asst. Vice President

Mirpur Branch

Ahsan Tariq
Senior Asst. Vice President

Mohakhali Branch

Md. Mofazzal Hossain
Executive Vice President

Branch Managers

Motijheel Branch

Masudur Rahman
Vice President

Moulvi Bazar Branch

Iqbal Akram Khan
Senior Vice President

Munshigonj SME/Krishi Branch

Rafiqul Islam
First Assistant Vice President

Mymensingh Branch

Molla Md. Harun Or Rashid
Asst. Vice President

Narayanganj Branch

Md. Abdullah
Senior Vice President

Nayabazar IB Branch

Syed Shakir Uddin
Senior Vice President

Progoti Sharani Branch

Md. Habibur Rahman
Vice President

Rayerbagh Branch

S.M. Mofizur Rahman
Senior Assistant Vice President

Ring Road Branch

Md. Shamsur Rahman Majumder
Senior Vice President

Rupshi Branch, Narayanganj

Md. Nazrul Islam
Vice President

Savar Branch

Md. Golam Kibria
Assistant Vice President

Shantinagar Branch

Syed Mahbub Morshed
Senior Vice President

Sherpur Branch, Sherpur

Md. Hafizur Rahman
First Asst. Vice President

Sonargaon Road Branch

Mohammed Anwarul Kabir
Asst. Vice President

Tanbazar Branch

Mohammed Shaharior Islam
Vice President

Tongi Branch, Gazipur

Khandaker Murshiduzzaman
Senior Executive Officer

Tongibari SME/Krishi Branch, Munshiganj

B. M. Habibul Islam
First Asst. Vice President

Uttara Branch

Md. Shahid Ullah
Senior Asst. Vice President

Agrabad Branch

Md. Kamal Uddin
Vice President

Anderkilla Branch

Md. Shahid Ullah
Vice President

Ashuganj Branch

Md. Noor-UI Aftab Khan
Assistant Vice President

Azadi Bazar Branch

Mohd. Osman Gani Siddique
Assistant Vice President

Bahaddarhat Branch

Md. Yasir Siddiqui
Vice President

Barura Branch

Mohammed Jahangir Alam
First Assistant Vice President

Bashurhat Branch

Md. Kamruzzaman
Assistant Vice President

Bhatiary Branch

Md. Shahidul Islam
Senior Vice President

Dewanhat Branch

Md. Monirul Alam Chowdhury
Vice President

Chokoria Branch

Md. Golam Sarwarul Haque
FAVP

Comilla Branch

Md. Shahnewaz Sarker
Senior Assistant Vice President

Feni Branch

Mohammed Belal
First Assistant Vice President

Branch Managers

Gouripur Branch

Md. Abul Kalam Azad
First Assistant Vice President

Jubilee Road IB Branch

Jamil Uddin Akhter
Vice President

Kadamtoli Branch

Abdul Hamid Chowdhury
Senior Assistant Vice President

Khatungonj Branch

Mohammad Aminur Rahman
Vice President

Laksam Branch

Md. Nurul Islam Khan
Senior Assistant Vice President

Lohagara Branch

Md. Akter Hossain
First Asst. Vice president

Nasirabad Branch

Wahiduzzaman Chowdhury
Assistant Vice President

Raipur Branch

Md. Abdur Rahim
Asst. Vice President

Bogra Branch

Md. Rafiqul Huda
Asst. Vice President

Chapainawabgonj SME/Krishi Branch

Md. Altafur Rahman
First Assistant Vice President

Dinajpur Branch

Md. Ayub Ali
Vice President

Kazipur SME/Krishi Branch

Md. Abdul Mannan
Executive Officer

Mohadepur Branch

Md. Moniruzzaman
First Assistant Vice President

Naogaon Branch

Md. Rafiqul Islam
Vice President

Natore Branch, Natore

Mr. Md. Asaduzzaman
Vice President

Pabna Branch, Pabna

Md. Mizanur Rahman
Senior Asst. Vice President

Rajshahi Branch

Md. Manjurul Ahsan Shah
Asst. Vice President

Rangpur Branch

Md. Shamim Akter
Senior Executive Officer

Setabgonj Branch

Md. Shahriar Karim
Senior Executive Officer

Sherpur SME/ Krishi Branch

Md. Nurul Islam
First Asst Vice President

Sirajganj Branch

Benozir Ahmed
Assistant Vice President

Thakurgaon Branch

Md. Mozahedul Islam
Senior Executive Officer

Beani Bazar Branch

Sajal Kanti Das
First Asst. Vice President

Goala Bazar Branch

Mohammad Mozammel Haque
First Assistant Vice President

Moulvi Bazar SME Branch

Mr. Nabil Ahmed
Assistant Vice President

Sylhet Branch

Chowdhury Reza Shahzaman
Mahmud
Vice President

Barisal Branch

Md. Ziaul Haque
Senior Executive Officer

Jessore Branch

Mr. Abdullah Akram
Assistant Vice President

Kushtia Branch

Md. Delower Hossain
Senior Executive Officer

Shareholders' Information

5(Five) Years Key Financial Data & Ratios- JBL

Taka In BDT, Million

Particulars	YR- 2012	YR- 2011	YR- 2010	YR- 2009	YR- 2008
Income statement Information:					
Interest income	9,626.68	8,473.44	5,207.52	3,788.90	2,890.65
Interest expenses	7,787.48	6,310.59	3,726.52	2,888.74	2,321.88
Net interest income	1,839.20	2,162.85	1,481.00	900.16	568.77
Income from Investment	2,007.15	1,404.67	1,152.79	1,361.49	666.15
Non interest income	1,438.77	1,296.37	1,112.78	666.34	517.58
Non interest expenses	2,078.22	2,046.50	1,335.61	1,013.74	712.30
Net Non-interest income & Investment income	1,367.70	654.54	929.96	1,014.09	471.43
Profit before provision and tax	3,206.90	2,817.39	2,410.96	1,914.25	1,040.20
Provision for loans and assets	1,126.38	347.39	344.44	351.05	174.39
Profit after provision before tax	2,080.52	2,470.00	2,066.52	1,563.20	865.81
Contribution to Jamuna bank foundation	20.81	12.35	10.32	7.82	7.33
Tax including deferred tax	1,017.66	1,127.46	990.18	632.26	382.05
Profit after contribution to foundation and tax	1,042.05	1,330.19	1,066.02	923.12	476.43
Balance Sheet Information:					
Authorized Capital	10,000.00	10,000.00	10,000.00	4,000.00	4,000.00
Paid up Capital	4,487.54	3,648.40	2,230.09	1,621.88	1,313.27
Reserve & Retained surplus	3,837.29	3,633.11	4,178.10	2,359.00	847.46
Total Shareholders' Equity	8,324.83	7,281.51	6,408.19	3,980.88	2,160.73
Deposits (Core & Bank)	79,623.13	70,508.05	60,673.56	42,356.20	27,307.94
Total liabilities	101,353.68	79,783.62	63,605.71	44,750.08	29,485.90
Total liabilities & Shareholders' equity	109,678.51	87,065.13	70,013.90	48,730.96	31,646.63
Long Term Liabilities	15,395.83	13,788.24	11,564.26	14,681.00	5,443.00
Loans and advances	54,887.03	56,611.79	49,734.80	32,287.66	21,036.86
Investments	39,118.93	16,314.93	10,891.02	8,503.44	4,238.63
Property, Plant and Equipment	2,082.03	1,971.72	1,822.66	681.60	609.02
Total Assets	109,678.51	87,065.13	70,013.90	48,730.95	31,646.63
Earning Assets	98,087.96	78,776.55	61,777.82	43,465.18	27,668.33
Net Current Assets	53,959.73	54,381.79	44,476.30	31,159.26	23,508.89
Foreign Trade Information:					
Import	57,705.20	55,907.00	61,034.50	46,685.00	30,311.71
Export	68,844.10	57,929.40	41,860.40	21,407.00	18,617.43
Remittance	4,029.00	3,360.03	1,594.11	2,657.64	3,165.00
Guarantee	4,515.30	5,687.20	6,620.00	2,908.50	2,648.40
Capital Information :					
Total Risk weighted Assets	70,448.60	67,041.40	66,839.00	31,170.05	20,516.43
Core Capital (Tier I)	7,256.39	6,214.34	4,855.51	3,054.14	2,131.02
Supplementary Capital (Tier II)	1,348.89	1,338.45	1,494.51	943.52	313.32
Total Capital	8,605.28	7,552.79	6,350.02	3,997.66	2,444.34
Tier I Capital Ratio	10.30	9.27	7.26	9.80	10.39
Tier II Capital Ratio	1.91	2.00	2.24	3.03	1.53
Minimum Capital Adequacy Ratios (MCAR)	12.21	11.27	9.50	12.83	11.91

Shareholders' Information

5(Five) Years Key Financial Data & Ratios- JBL

Credit Quality Information:	YR- 2012	YR- 2011	YR- 2010	YR- 2009	YR- 2008
Volume of Non performing Loans (NPLs)	5,337.87	1,618.73	905.52	710.86	598.31
% of NPLs to total Loan & Advances	9.73	2.86	1.82	2.20	2.84
Provision for Un classified Loans	814.67	804.87	718.17	479.83	298.13
Provision for Classified Loans	1,698.25	627.30	453.76	465.64	296.29

Share information:					
No. of Share of Outstanding	448.75	364.84	223.01	162.19	131.33
No. of Shareholders ¹ (actual)	51,758.00	52,903.00	43,047.00	18,535.00	20,229.00
Dividend:	14.00%	23.00%	22.00%	37.500%	23.50%
Cash (%)	14.00%				
Bonus (%)	-	23.00%	22.00%	37.50%	23.50%
Effective Dividend Ratio	15.47%	25.45%	28.75%	41.44%	24.31%
Market capitalization	9,872.50	9,850.68	12,265.55	8,922.07	3,480.25
Market price per Share (Taka)	22.00	27.00	55.00	55.01	26.50
Earning per Share (EPS)	2.32	3.65	2.92	5.67	3.62
Book value per Share/ NAV (Taka)	18.55	19.96	17.56	24.54	16.45
Price Earning Ratio (Times)	9.34	7.32	18.82	13.29	9.02

Key Financial Ratios Information:					
Operating Performance Ratio:					
Net interest margin on average earning assets	2.08	3.08	5.01	6.36	4.78
Net non interest margin on average earning assets	1.55	0.93	1.77	2.85	1.82
Earning base in assets (average)	89.90	89.48	88.63	88.50	89.01
Burden Coverage ratio	64.30	58.34	58.46	51.33	58.96
Cost income ratio	39.32	42.08	35.65	34.62	40.61
Credit deposit ratio	68.93	80.29	81.97	76.23	77.04
Cost of Funds on average deposits	8.05	8.28	6.09	6.80	8.38
Yield on average advances	16.63	15.31	12.18	13.15	14.40
Asset Utilization ratio	5.37	6.19	6.31	7.29	6.04
Leverage ratio (times)	7.93	8.72	8.75	7.64	6.58
Net profit margin (after tax)	19.72	27.35	28.46	31.53	27.36
Current Ratio	1.59	1.21	1.17	0.97	1.02
Debt Equity Ratio	10.46	10.33	10.56	9.40	7.91
Return on risk weighted assets (after tax)	1.48	1.98	1.59	2.96	2.34
Return on average assets (after tax)	1.06	1.69	1.80	2.30	1.65
Return on average equity (after tax)	13.35	19.43	20.52	30.06	25.12

Other Information:					
Number of branches (Incl. SMT/Agri Br. & SMT center)	83.00	73.00	66.00	54.00	39.00
No. of SMT Center	1.00	1.00	1.00	5.00	
No. of Islamic Banking Window	2.00	2.00	2.00	2.00	2.00
Number of employees	2,006.00	1,786.00	1,511.00	1,215.00	935.00
Number of foreign correspondents	818.00	798.00	729.00	735.00	715.00
Average Earning Assets	88,432.26	70,277.19	52,621.50	35,566.76	25,836.48
Average Total Assets	98,371.82	78,539.52	59,372.43	40,188.79	29,026.02
Average Deposits	75,065.59	65,590.81	51,514.88	34,832.07	24,115.98
Average Advances	55,749.41	53,173.30	41,011.23	26,662.26	18,827.16
Average Equity	7,803.17	6,844.85	5,194.54	3,070.81	1,908.61

* Previous years figure have been re-arranged to conform present year presentation.

Shareholders' Information

Financial Highlights- JBL & JBL (Group)

JBL			JBL (Group)		
2012	2011	Changes (%)	2012	2011	Changes (%)
Taka In BDT Million			Taka In BDT Million		

Performance during the year

Interest income	9,626.68	8,473.44	13.61	9,691.51	8,487.06	14.19
Interest expenses	7,787.48	6,310.59	23.40	7,791.54	6,311.35	23.45
Net interest income	1,839.20	2,162.85	14.96	1,899.97	2,175.71	12.67
Investment income	2,007.15	1,404.67	42.89	2,074.86	1,435.38	44.55
Other income	1,438.77	1,296.05	11.01	1,470.96	1,305.89	12.64
Operating income	5,285.12	4,863.57	8.67	5,445.79	4,916.98	10.75
Operating expenses	2,078.22	2,046.50	1.55	2,097.24	2,056.31	1.99
Extra-ordinary income	-	-	-	-	-	-
Profit before provision and tax	3,206.90	2,817.07	13.84	3,348.55	2,860.67	17.05
Provision for loans and assets	1,126.38	347.39	224.24	1,147.94	353.41	224.82
Profit after provision before tax	2,080.52	2,469.68	-15.76	2,200.61	2,507.26	-12.23
Contribution to Jamuna bank foundation	20.81	12.35	68.50	20.81	12.35	68.50
Tax including deferred tax	1,017.66	1,127.46	-9.74	1,069.49	1,143.45	-6.47
Profit after contribution to foundation and tax	1,042.05	1,329.87	-21.64	1,110.31	1,351.46	-17.84

At the end year

Total Shareholders' Equity	8,324.83	7,281.51	14.33	8,330.12	7,302.54	14.07
Total Liability	101,353.68	79,783.62	27.04	101,528.61	79,864.73	27.13
Deposits	79,623.13	70,508.05	12.93	79,262.95	70,513.50	12.41
Loans and Advances	54,887.03	56,611.79	3.05	55,441.73	56,800.24	2.39
Tynestments	39,118.93	16,314.93	139.77	39,765.11	16,541.77	140.39
Property, Plant and Equipment	2,082.03	1,971.72	5.59	2,368.06	2,257.85	4.88
Current Assets	53,959.73	54,381.79	0.78	59,557.94	34,369.06	73.29
Total Assets	109,678.51	87,065.13	25.97	109,858.73	87,167.27	26.03

Statutory Ratios (%)

Minimum Capital Adequacy Ratio (MCAR)	12.21	11.27	8.42	12.32	11.43	7.79
Required Minimum Capital Adequacy Ratio (MCAR)	10.00	10.00		10.00	10.00	
Liquidity Ratio	57.98	40.51	43.14	57.98	40.53	43.07
Loan to Deposit Ratio	68.93	80.29	-14.15	69.95	80.55	-13.17

Share Information

Earnings Per Share (Taka)	2.32	3.65	-36.31	2.47	3.01	-17.94
Dividend (%)	14.00%	23.00%	-39.13	14.00%	23.00%	-39.13
Net Assets Value Per Share (Taka)	18.55	19.96	7.05	18.56	20.02	7.26
Net Operating Cash flow per share (Taka)	22.26	11.10	100.60	21.77	10.69	103.72

Key Ratios (%)

Non Performing Loan	9.73	2.86	240.12	9.63	2.86	236.72
Return on Average Shareholders' Fund (after tax)	13.35	19.43	31.28	14.21	19.71	27.94
Return on Average Assets (after tax)	1.06	1.69	37.46	1.13	1.72	34.46
Return on Average Investment	7.24	10.33	29.87	7.13	10.33	30.96

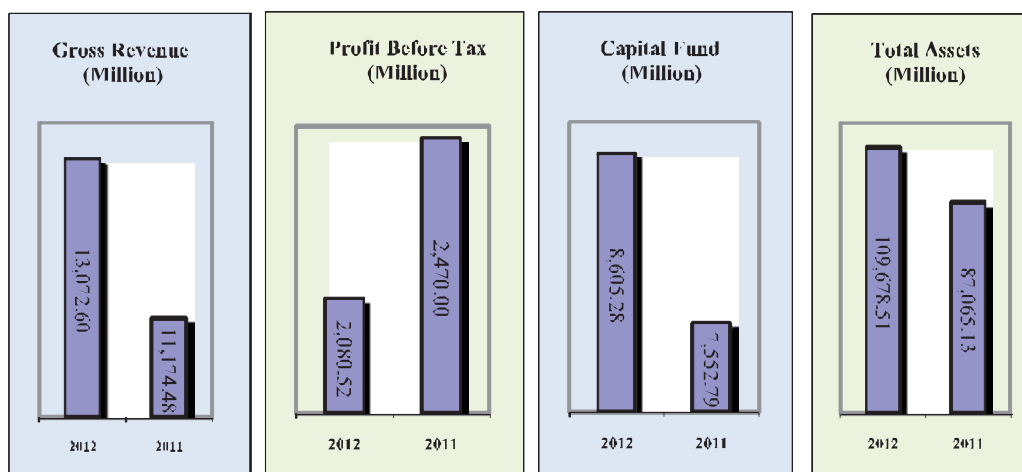
Financial Highlights- JBL

2012	2011
Take In BDT Million	

Gross Revenue	13,072.60	11,174.48
Operating Income	5,285.12	4,863.90
Profit before Tax	2,080.52	2,470.00
Profit after Tax	1,042.05	1,330.19
Total Capital	8,605.28	7,552.79
Shareholders' Equity	8,324.83	7,281.51
Deposits	79,623.13	70,508.05
Investment	39,118.93	16,314.93
Loans & Advances	54,887.03	56,611.79
Premises, Furniture & Fixture	2,082.03	1,971.72
Total Assets	109,678.51	87,065.13
Import & Export	126,549.30	113,836.40
Return on assets after tax (%)	1.06	1.69
Classified Advance (%)	9.73	2.86
Return on equity (%)	13.35	19.43
Liquidity Ratio (%)	57.98	40.51
Capital Adequacy Ratio (%)	12.21	11.27
No. of deposits accounts	450,918	364,282
No. of advances accounts	20,607	21,065
No. of employees	2,006	1,786
No. of branches (Including SME center)	83	73
No. of ATM	100	53

Credit Rating

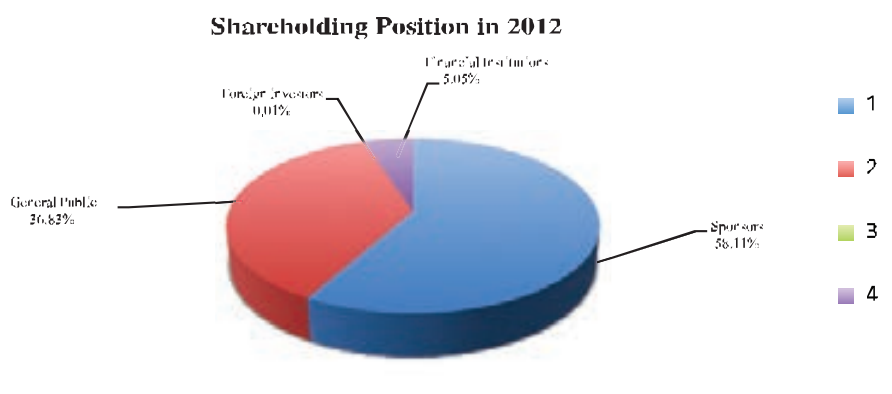
Long-Term	AA-3
Short-Term	ST-2



Shareholders' Information

Distribution of Share in 2012

Particulars	Number of Share		% of Share	
	2012	2011	2012	2011
Sponsors	260,766,598	214,425,083	58.11%	58.77%
General Public	165,273,009	132,179,023	36.83%	36.31%
Foreign investors	52,670	684,500	0.01%	0.19%
Non-resident Bangladeshi	-	-	-	-
Financial Institutions	22,661,385	17,251,770	5.05%	4.73%
Total	448,753,662	364,840,376	100.00%	100.00%

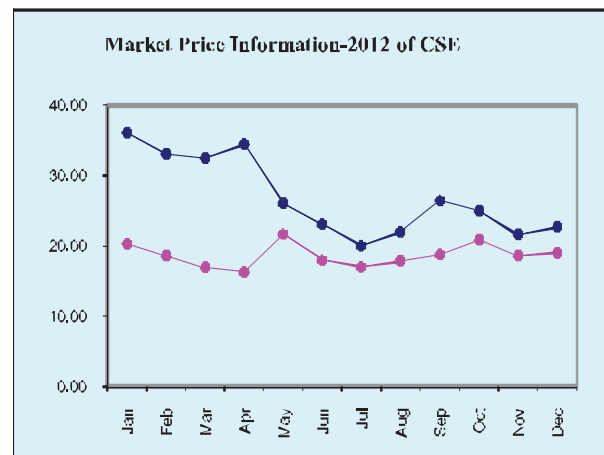
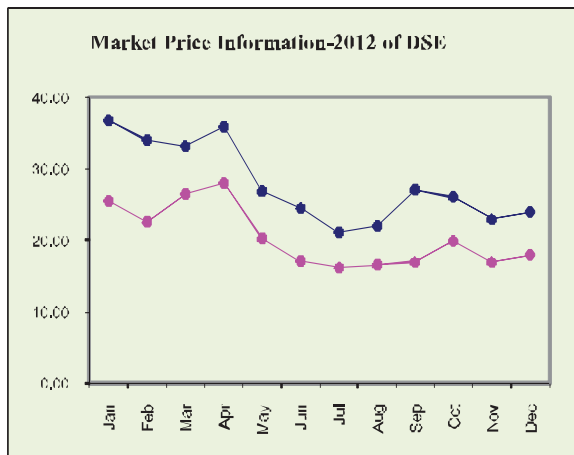


No. of shares held by Directors in 2012

Name of Directors	Status	Opening Position	Closing Position	Change (%)
Mr. Md. Mahmudul Hoque	Chairman	7,145,230	8,978,632	25.66%
Al haj M.A. Khayer	Director	1,000,000	1,230,000	23.00%
Engr. A.K.M. Mosharraf Hussain	Director	5,382,427	8,975,073	66.75%
Engr. Md. Arzur Rahman	Director	14,092,072	17,333,248	23.00%
Mr. Golam Dasraji Gazi, Bir Protik	Director	7,187,523	8,975,953	24.88%
Mr. Fazlur Rahman	Director	5,865,254	8,975,622	53.03%
Al Haj Nur Mohammed	Director	10,781,302	13,261,001	23.00%
Mr. Md. Tajul Islam	Director	8,244,498	10,140,732	23.00%
Mr. Sakharar, Abu Khair Mohammad	Director	7,217,535	9,000,568	24.70%
Al haj Md. Rezaul Karim Ansari	Director	4,530,215	8,338,756	84.07%
Mr. Md. Belal Hossain	Director	7,187,523	8,975,953	24.88%
Mr. Shaheen Mahmud	Director	17,291,953	21,269,102	23.00%
Mr. Md. Sirajul Islam Varosha	Director	3,593,727	8,125,283	126.10%
Mr. Kamurosh Majumder	Director	5,065,861	8,998,508	77.63%
Mr. Gaza Golam Munroza	Director	9,301,506	11,440,851	23.00%
Mr. A. S. M. Abdul Halim	Independent Director	-	-	-
Total		113,886,626	154,019,282	35.24%

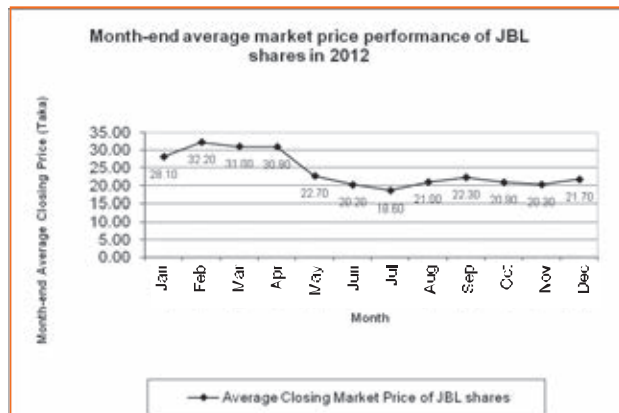
Shareholders' Information Market Price Information-2012

Month YR 2012	DSE Price index		Volume in Million Tk.	Month YR 2012	CSE Price index		Volume in Million Tk.	Total Volume on DSE & CSE
	High	Low			High	Low		
Jan	36,80	25,50	412,32	Jan	36,00	20,30	34,04	446,36
Feb	34,00	22,50	761,07	Feb	33,00	18,50	34,13	795,20
Mar	33,20	26,50	1,000,67	Mar	32,50	16,90	23,34	1,024,01
Apr	35,90	28,00	409,62	Apr	34,50	16,30	37,09	446,71
May	26,80	20,20	549,63	May	26,00	21,60	9,22	558,85
Jun	24,50	17,10	643,53	Jun	23,10	18,00	8,81	652,34
Jul	21,10	16,20	85,81	Jul	20,00	17,00	7,54	93,35
Aug	22,00	16,50	265,17	Aug	22,00	17,80	14,84	280,01
Sep	27,00	17,00	513,89	Sep	26,50	18,70	55,07	568,96
Oct	26,00	19,80	815,14	Oct	24,90	20,80	25,89	841,03
Nov	23,00	17,00	910,26	Nov	21,50	18,50	9,72	919,98
Dec	24,00	18,00	1,113,89	Dec	22,60	19,00	13,40	1,127,29



MARKET PERFORMANCES

Price performance of JBL shares in 2012 (DSE & CSE)



Index Information

	Figures in Taka
Market price on 01.01.2012 (First market day)	36.10
Market price on 30.12.2012 (Last market day)	21.70
High-low market price in 2012	
High	36.10
Low	17.80
Market capitalization as of 30.12.2012	9,737,954,465.00
Free-float shares as of 31.12.2012	187,987,064
% of free-float shares on total shares outstanding	41.89%

Share details

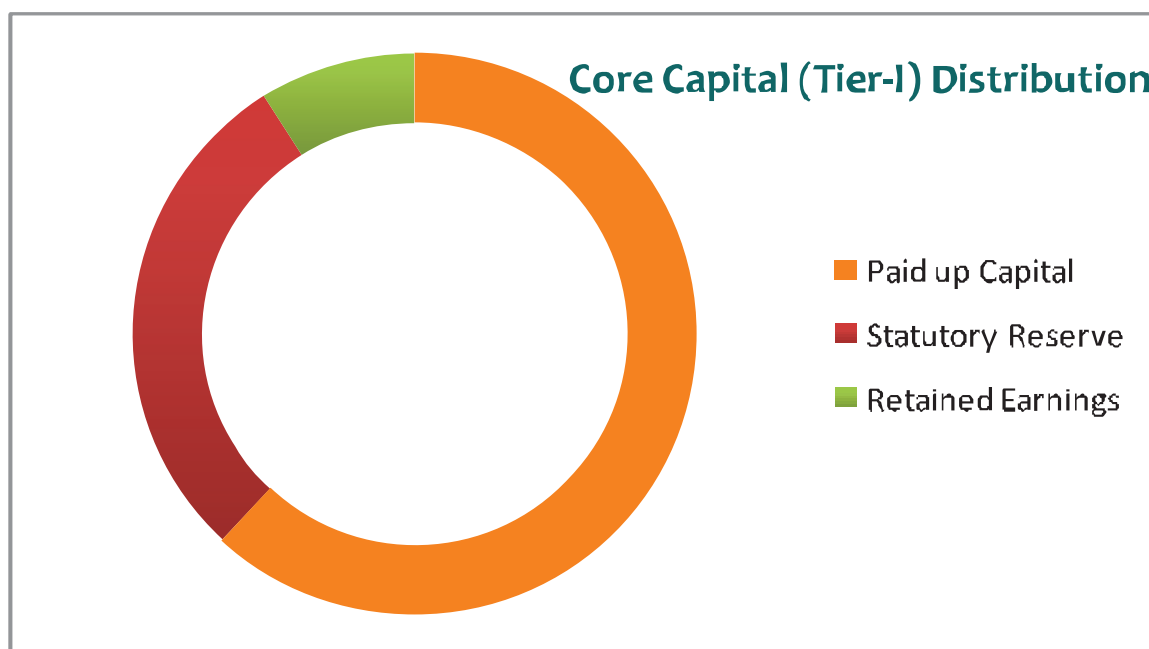
DSE & CSE Trading Code	JamunaBank
DSE & CSE Company No.	11134
Issue Price per share at IPO in 2006 (Face Value and Premium were Tk.100.00 and Tk.20.00 respectively)	120.00
Present Denomination of shares	Tk.10.00
Market lot (shares)	250
Number of shares outstanding as of 01.01.2012	364,840,376
Number of shares outstanding as of 31.12.2012	448,753,662
Average number of shares outstanding in 2012	415,050,785

Shareholders' Information
Economic Impact Report

Total Capital Structure - JBL

Amount in BDT Million

	2012	2011	2010
Core capital (Tier- I)			
Paid up Capital	4,487.54	3,648.40	2,230.09
Statutory Reserve	2,139.56	1,723.46	1,229.46
Right Issue subscription money			735.35
Retained Earnings	629.29	842.48	660.61
Total; Tier -I capital	7,256.39	6,214.34	4,855.51
Supplementary capital (Tier-II)			
General provision maintained against unclassified Loan & Advances	533.11	616.91	511.86
General provision maintained against off Balance sheet exposure	281.56	187.96	206.31
Revaluation Reserve of HFT Securities (50% of the total revaluation reserve)	2.17	1.83	211.59
Assets revaluation Reserve (50% of the total revaluation reserve)	531.75	531.75	531.75
Tier -II capital	1,348.89	1,338.45	1,494.51
Tier -I & Tier- II capital	8,605.28	7,552.79	6,350.02
Total Risk Weighted Assets	70,448.60	67,041.40	66,839.00
Required Capital (%)	10.00%	10.00%	9.00%
Required Capital amount	7,044.86	6,704.14	6,015.51
Capital adequacy ratio %	12.21%	11.27%	9.50%
Core capital to Risk Weighted Assets	10.30%	9.27%	7.26%
Supplementary capital to Risk Weighted Assets	1.91%	2.00%	2.24%



Shareholders' Information

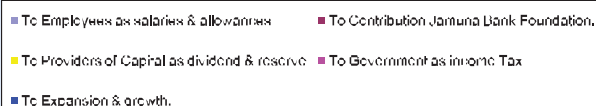
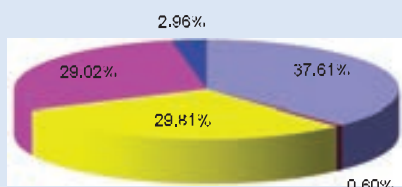
Economic Impact Report

Value Added Statement (VAS) for the year ended 31 December, 2012

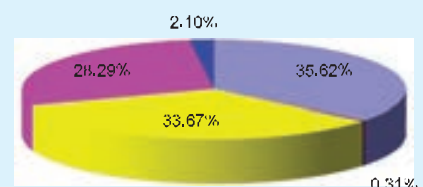
Value added is the wealth created by JBL through its different banking operations. The Value added statement shows the total wealth created, how it was distributed to meet certain obligations, reward those responsible for its creation and the portion retained for the continued operation and expansion of JBL.

Particulars	Amount in BDT Million	
	2012	2011
Income from Banking services	13,072.60	11,174.48
Less: Cost of services & Supplies	(8,450.67)	(6,876.94)
Value added by the Banking services	4,621.93	4,297.54
Non banking income		
Less: Provision for Loan and Advances, Shares, etc.	(1,126.38)	(347.39)
	3,495.55	3,950.15
Distribution of value added		
To Employees as salaries & allowances	1,314.72	1,407.20
To Contribution Jamuna Bank Foundation.	20.81	12.35
To Providers of Capital as dividend & reserve	1,042.05	1,330.19
To Government as income Tax	1,014.43	1,117.47
To Expansion & growth:	103.54	82.94
Retained earnings	-	-
Depreciation	100.31	72.95
Deferred Tax	3.23	9.99
Total	3,495.55	3,950.15

Distribution of Value Addition-2012



Distribution of Value Addition-2011



Shareholders' Information

Economic Value Added (EVA) Statement for the year ended 31 December, 2012

Economic value addition is a measure to calculate the economic value added by the enterprise to the stakeholders. In computing economic value addition, economic profit and contribution to the government exchequer is considered

Particulars	Amount in BDT million	
	2012	2011
Shareholders equity	8,324.83	7,281.51
Add: Cumulative provision for loan and off-balance sheets items	2,512.92	1,432.17
Total	10,837.75	8,713.68
Average Shareholder's equity	9,775.72	8,146.90
Earnings		
Profit after taxation	1,042.05	1,330.19
Add: Provision for loan and advances	1,126.38	347.39
Less: Write off during the year		
	2,168.43	1,677.58
Average cost of equity (Based on weighted average rate of treasury bill & bond issued by the Bangladesh bank) plus 2% risk factor	12.00%	12.00%
Average cost of equity	1.173	978
Economic Value Added	995.34	699.95
Growth over last year	42.20	2.33

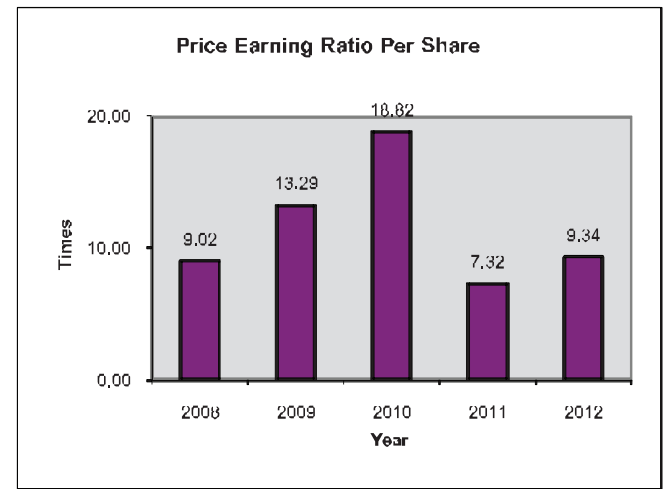
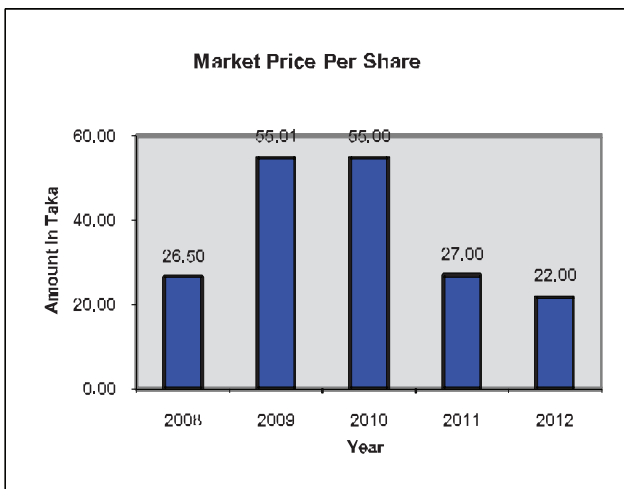
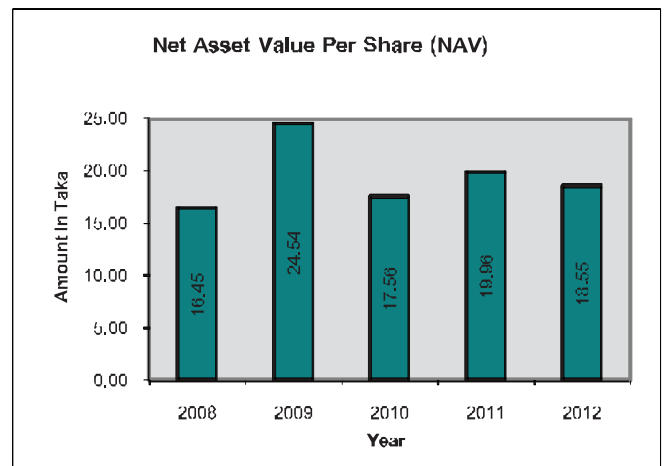
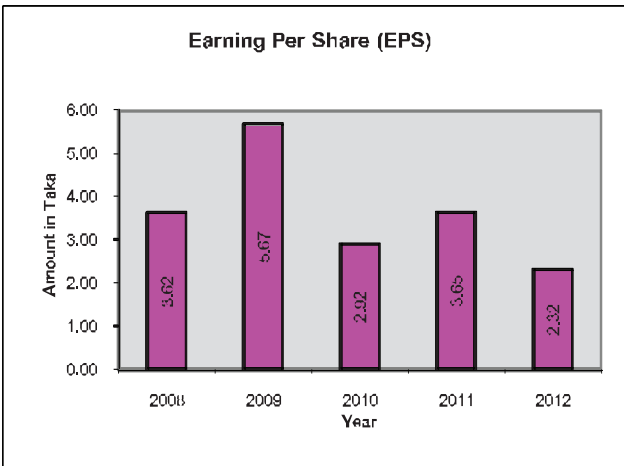
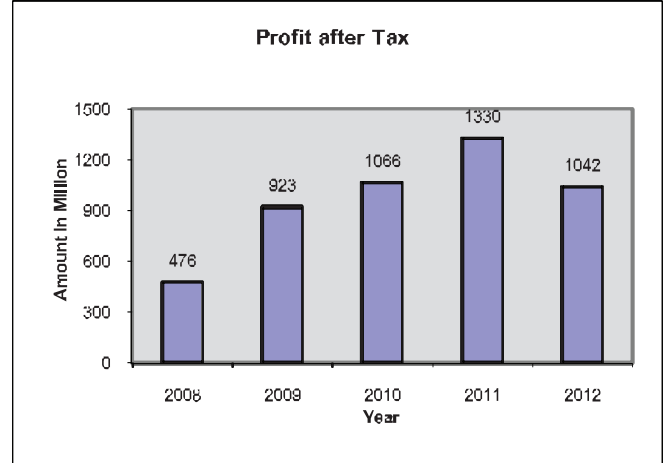
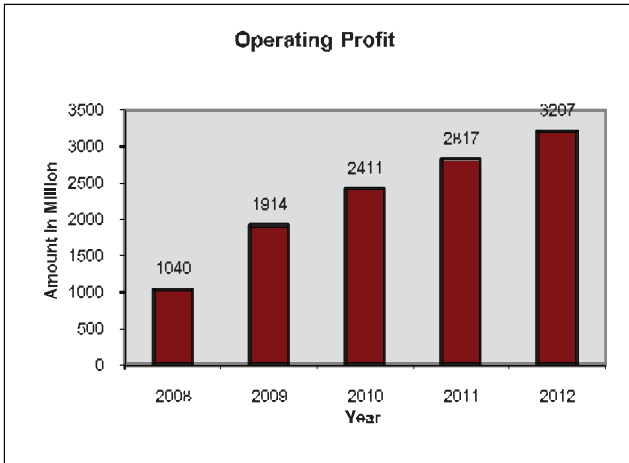
Market Value Added (MVA) Statement for the year ended 31 December, 2012

Market Value Added (MVA) is the difference between the current market value of a company and the capital contributed by the investors. Higher MVA is better for the organization. A high MVA indicates that the company has created substantial wealth for the shareholders. A negative MVA means that the value of management's actions and investments are less than the value of the capital contributed to the company by the capital market.

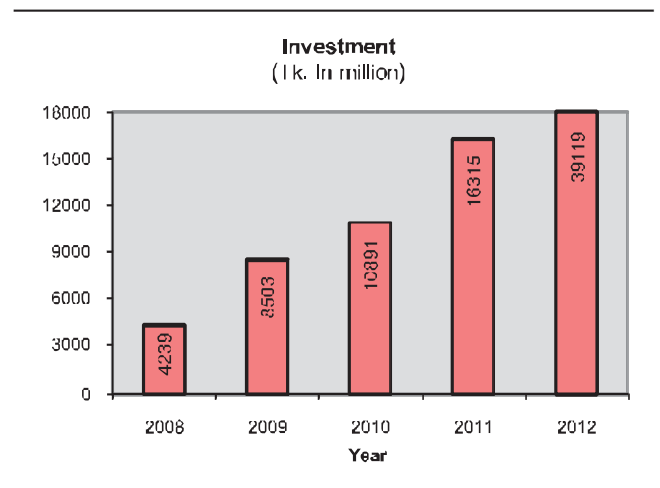
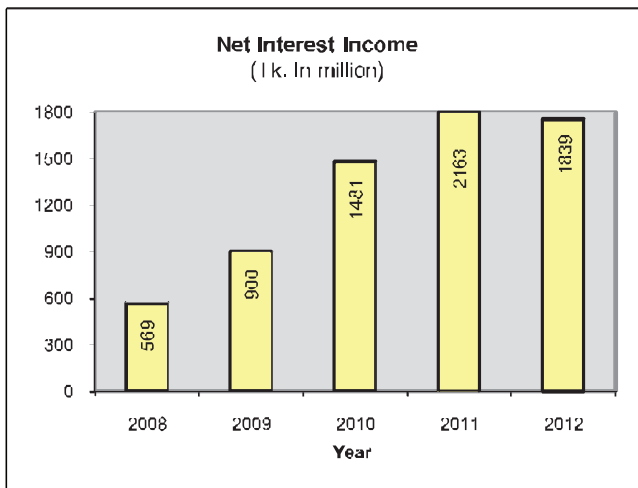
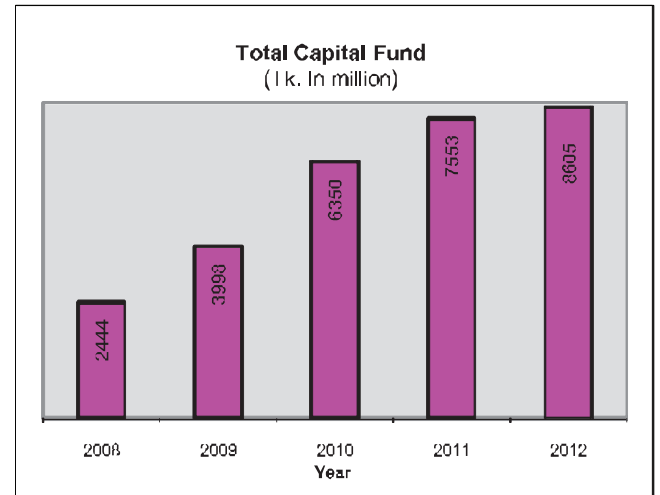
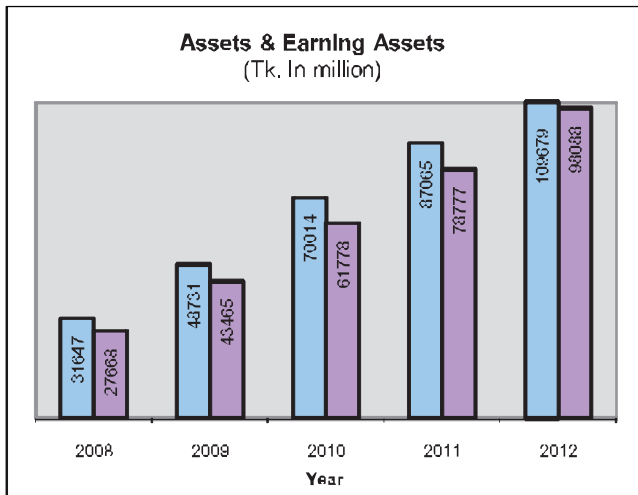
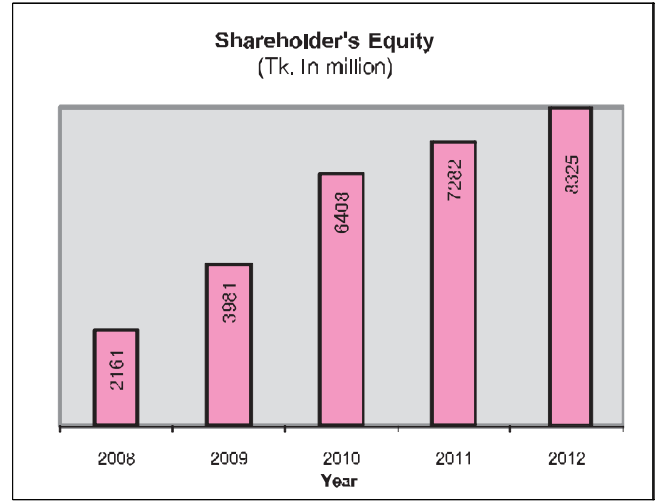
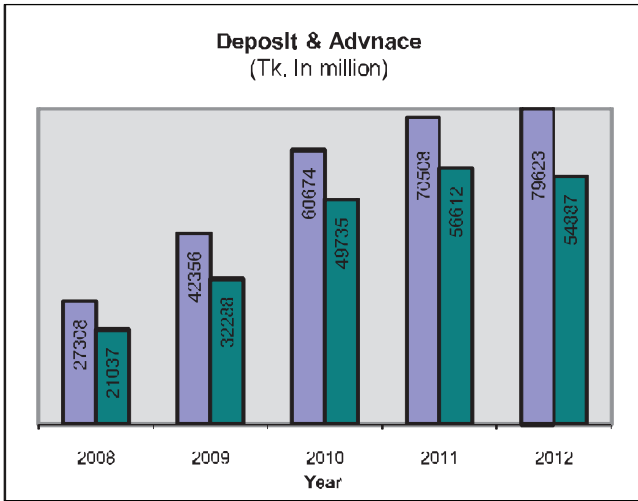
Particulars	Amount in BDT million	
	2012	2011
Market Value of Total Equity	9,872.50	9,850.68
Less: Book Value of Total Equity	8,324.83	7,281.51
Market Value Added	1,547.67	2,569.17

Total Number of share outstanding	448.75	364.84
Market Value per share	22.00	27.00
Book value per share	18.55	19.96

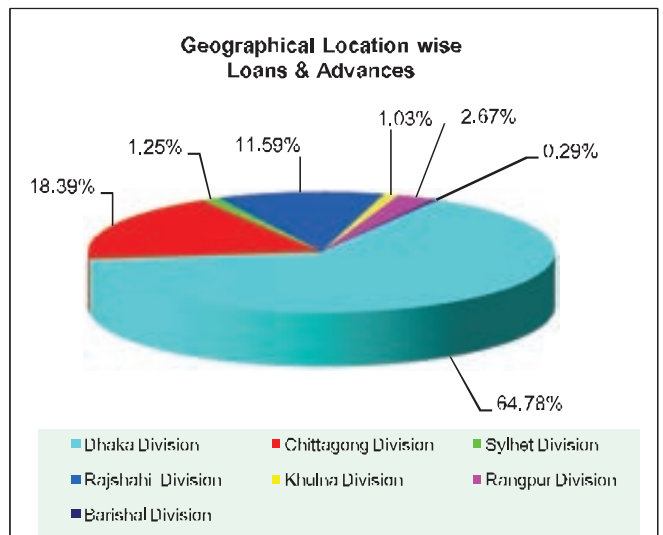
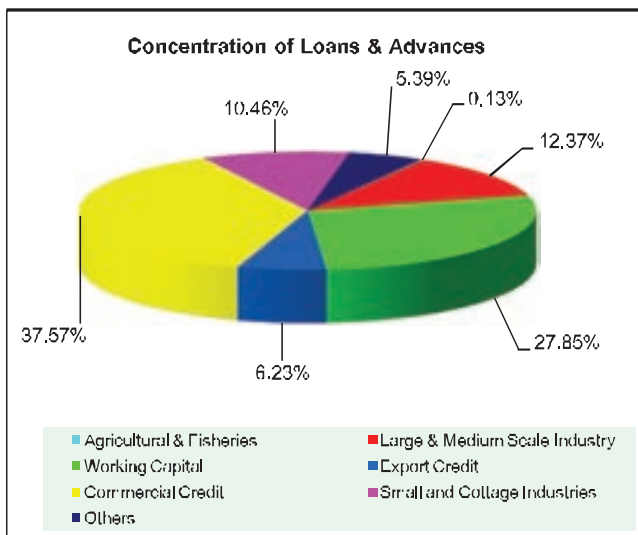
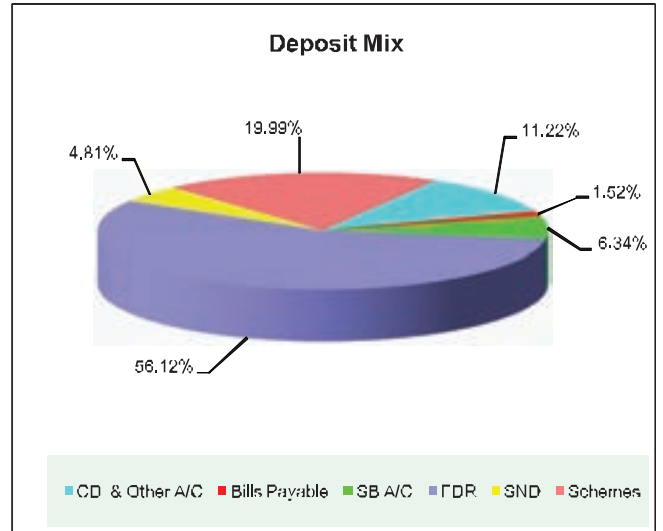
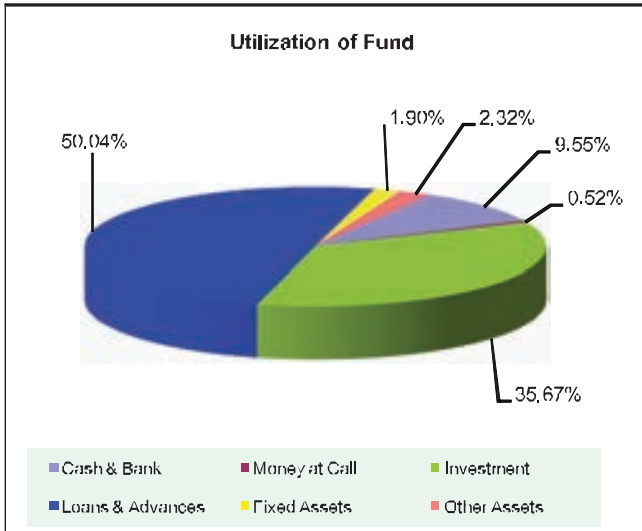
Graphical Presentation of Financial Data



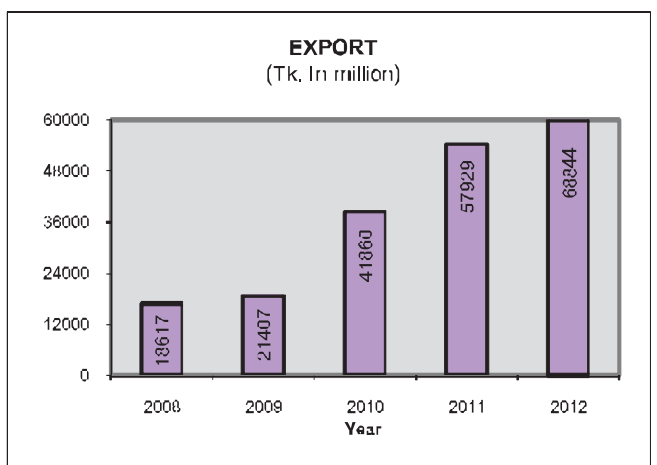
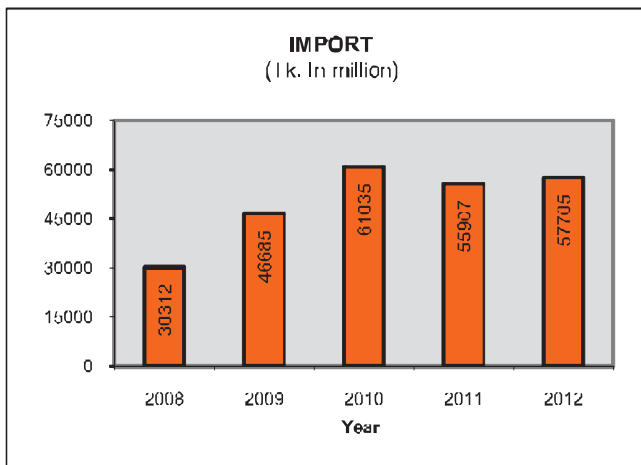
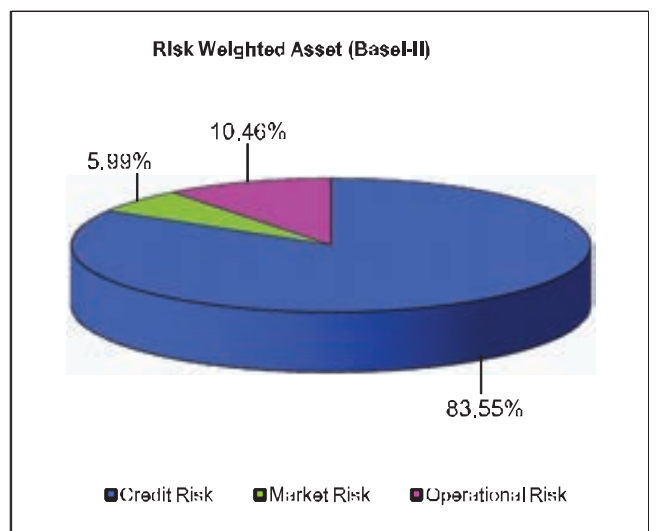
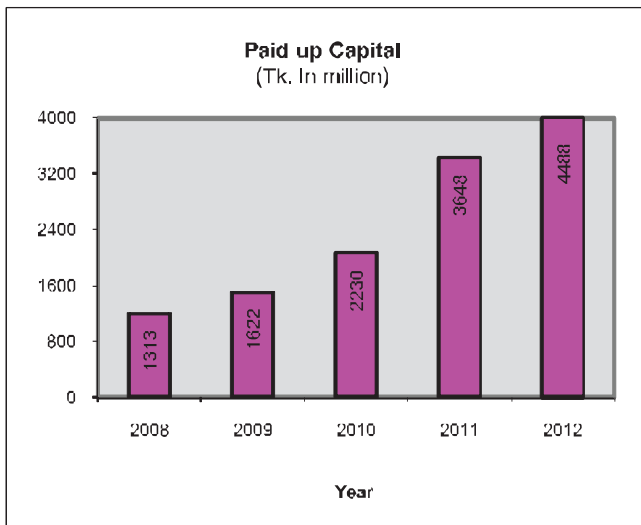
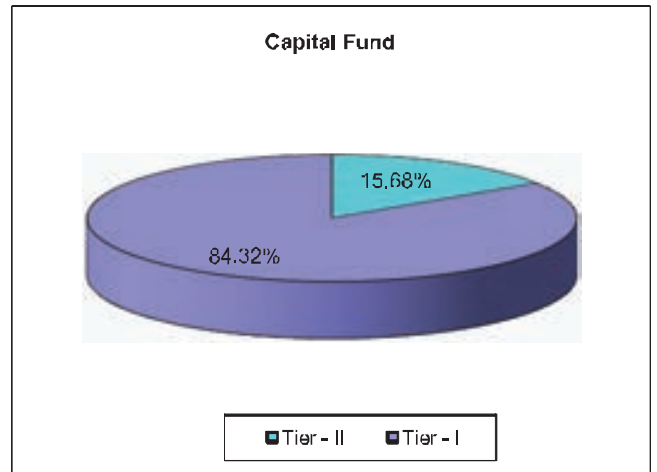
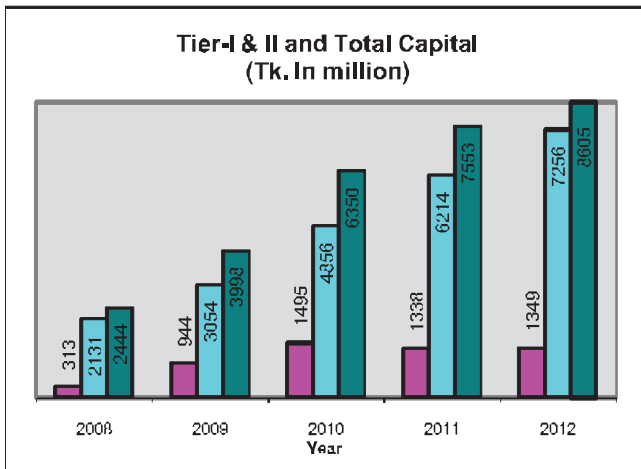
Graphical Presentation of Financial Data



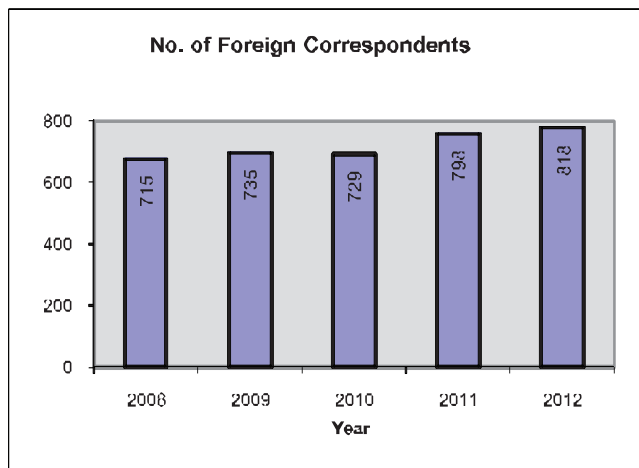
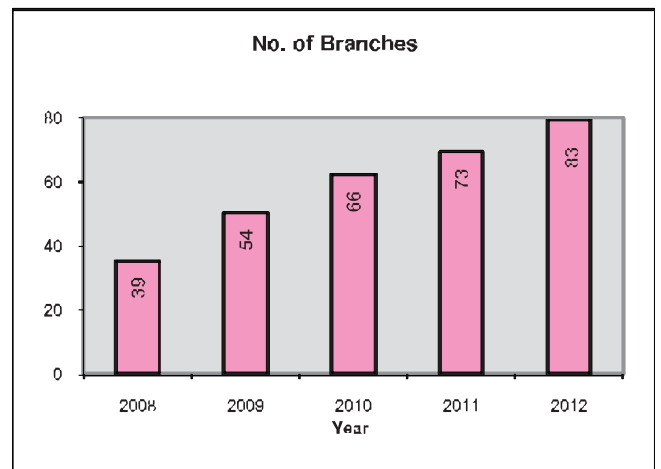
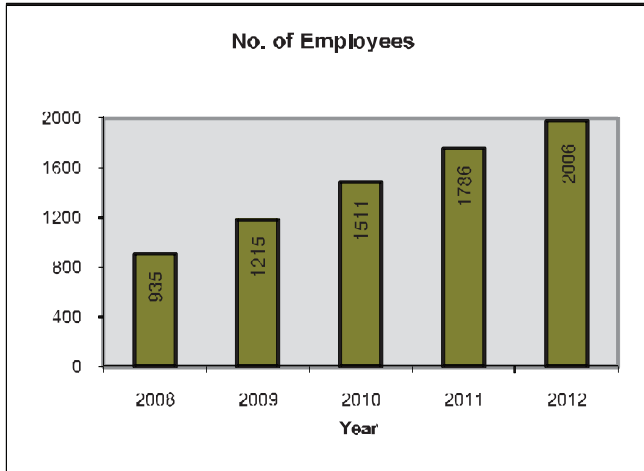
Graphical Presentation of Financial Data



Graphical Presentation of Financial Data



Graphical Presentation of Financial Data





Chairman's Statement



Our strategy for 2012 was to remain fully compliant in terms of regulation issues & the strategy was successfully pursued with the commitment of making your investment to have an ever increasing value...