

JAMUNA BANK

FINANCIAL STATEMENTS 2016

	31.12.2016	31.12.2015
	Taka	Taka
8.12 Classification of Loans & Advances as per economic purpose		
Agriculture		
a) Cultivation	22,454,801	16,170,215
b) Plantation	28,141,118	21,863,996
c) Livestock	189,221,259	328,047,567
d) Fishing	48,947,297	41,418,818
e) Others	1,037,889,280	1,408,882,635
Industry		
a) Term loan	15,001,593,015	11,427,544,434
b) Working capital	20,850,193,939	16,117,836,927
Trade & Commerce		
a) Retail trading	5,480,815,223	4,176,259,779
b) Wholesale trading	13,281,460,569	13,523,840,697
c) Export Financing	1,343,785,363	1,515,330,120
d) Import Financing	22,221,607,365	14,770,138,170
e) Lease Finance	4,579,248,739	3,040,460,391
f) Others	-	-
Construction		
a) Housing	1,029,646,644	779,869,295
b) Other than housing	12,749,071,648	3,999,742,624
Transport		
a) Road Transport	-	-
b) Water Transport	-	-
c) Air Transport	-	-
Consumer Financing	4,759,363,862	4,194,251,445
Miscellaneous	3,247,184,456	3,926,245,875
Bills purchased & discounted	11,229,067,851	7,964,375,648
	117,099,608,428	87,252,280,635
8.13 Suit file by the Bank (Branch wise details)		
Agrabad Branch	1,383,361,000	1,405,610,000
Anderkilla Branch	152,857,000	151,856,000
Ashulia Branch	19,870,000	-
Bahadurhat Branch	366,000	-
Banani Branch	331,000	-
Barisal Branch	2,379,000	-
Beani Bazar Branch	37,742,000	41,345,000
Bhatiyari Branch	360,430,000	123,045,000
Bogra Branch	24,065,000	31,101,000
Chistia market Branch	6,251,000	6,521,000
Comilla Branch	364,000	364,000
Dewantah Branch	81,590,000	9,200,000
Dhanmondi Branch	499,265,000	245,570,000
Dholaikhal Branch	278,136,000	274,842,000
Dilkusha Branch	2,857,176,000	2,868,097,000
Dinajpur Branch	1,283,000	5,239,000
Feni Branch	82,468,000	176,170,000
Foreign Exchange Branch	160,402,000	527,790,000
Goatlabar Branch	32,242,000	484,000
Gulshan Branch	1,017,798,000	658,854,000
Islampur Branch	19,427,000	2,886,000
Jubilee road Branch	304,240,000	299,295,000
Kadamtali Branch	435,970,000	276,170,000
Khatungonj Branch	1,324,738,000	1,323,738,000
Kushia Branch	36,779,000	37,616,000
Laksham Branch	85,778,000	94,928,000
Lohagara Branch	12,500,000	-
Madaripur Branch	3,999,000	1,418,000
Malibagh Branch	160,402,000	161,977,000
Mirpur Branch	70,600,000	70,000,000
Mohakhali Branch	68,225,000	16,891,000
Mohadevpur Branch	1,428,000	-
Motijheel Branch	239,071,000	69,655,000
Mouli Bazar Branch	169,356,000	174,095,000
Nagorj Branch	367,302,000	356,162,000
Narayanganj Branch	549,740,000	553,044,000
Nayabazar Branch	36,313,000	36,313,000
Pabna Branch	674,000	-
Rajshahi Branch	1,153,684,000	1,156,369,000
Rangpur Branch	727,000	727,000
Rayerganj Branch	1,914,000	-
Rupshi Branch	6,025,000	-
Shantinagar Branch	596,100,000	601,305,000
Sirajgonj Branch	228,336,000	224,336,000
Sonargaon Road Branch	125,044,000	125,044,000
Sylhet Branch	30,692,000	12,951,000
Tongi Branch	34,000,000	34,000,000
Thakurgaon Branch	4,969,000	-
Uttara Branch	61,308,000	61,308,000
	13,482,461,000	12,040,146,000
9 Fixed Assets Including Premises, Furniture & Fixture (WVD)		
Cost:		
Land	1,460,000,000	1,460,000,000
Building	101,562,380	100,544,165
Furniture & Fixture	613,856,730	566,376,284
Equipments	504,687,422	449,751,300
Computer	408,784,372	372,258,433
Vehicles	93,674,847	63,540,818
Books	716,518	716,518
	3,183,282,267	3,013,187,544
Less: Accumulated Depreciation	951,669,471	785,097,209
Details are shown in Annexure - C	2,231,612,797	2,228,090,335
9(a) Consolidated Fixed assets/non-current assets including premises, furniture and fixtures		
Cost:		
Jamuna Bank Limited	3,183,282,267	3,013,187,543
Jamuna Bank Capital Management Limited	5,693,611	5,657,363
Jamuna Bank Securities Limited	282,966,598	283,407,882
	3,471,942,476	3,302,251,988
Accumulated depreciation/amortization:		
Jamuna Bank Limited	951,669,471	785,097,209
Jamuna Bank Capital Management Limited	4,119,069	3,329,382
Jamuna Bank Securities Limited	1,183,942	831,534
	956,972,482	789,258,125
Written Down Value	2,514,969,995	2,512,993,863
10 Other Assets		
i) Investment in shares of subsidiary companies:		
a) In Bangladesh	(Note: 10.5)	1,399,998,200
b) In Outside Bangladesh	-	-
ii) Stationery, Stamps, Printing materials in stock etc.	15,300,917	19,596,764
iii) Advance Rent	353,389,652	367,406,692
iv) Interest/Profit receivable	(Note: 10.6)	687,227,427
v) Balance with Brokerage houses	517,140	12,555,332
vi) Security deposit	3,496,420	3,186,130
vii) Preliminary exp, formation and organization expense, renovation/development expenses and Pre-paid exp.	-	-
viii) Branch adjustment	-	-
ix) Suspense account	(Note: 10.1)	96,075,058
x) Others	(Note: 10.2)	254,463,712
xi) Other assets-Off Shore Banking Unit	2,817	2,807
	2,810,471,144	2,887,646,499
10(a) Consolidated Other assets		
Jamuna Bank Limited	2,810,471,144	2,887,646,499
Jamuna Bank Capital Management Limited	478,801,850	293,484,779
Jamuna Bank Securities Limited	19,399,965	16,387,344
	3,308,472,959	3,197,518,622
Less: Inter-company transaction:		
Jamuna Bank Capital Management Limited	999,998,400	999,998,400
Jamuna Bank Securities Limited	399,999,800	399,999,800
	1,908,474,758	1,797,520,422
10.1 Suspense Account		
Amount of Suspense's Account represents amount paid against opening of new branches and other advances payments against various contracts.		
10.2 Others		
Advance against insurance premium	7,476,911	7,719,618
Advance against Land & Building	219,155,501	192,807,107
Advance against furniture & fixture	-	61,000
Advance against supply of goods/service	5,462,864	7,507,008
Cash remit/TT	10,000,000	14,000,000
Suspense account	96,075,058	60,121,091
Adjusting account debit Balance	118,943	22,000,000
Protested bill	5,572,300	181,485
Misc. Asset	6,677,192	7,165,863
	254,463,712	251,442,080
10.3 Adjusting Account Debit Balance		
EFTN settlement	107,513	-
Account receivable	11,430	-
Underwriting	-	22,000,000
	118,943	22,000,000
10.4 Non-income Generating Classification of Other Assets		
Stationery, Stamps, Printing materials in stock, etc.	15,300,917	19,596,764
Advance Rent	353,389,652	367,406,692
Interest/Profit receivable	687,227,427	773,337,403
Security deposit	3,496,420	3,186,130
Suspense account	96,075,058	60,121,091
Advance against insurance premium	7,476,911	7,719,618
Advance against Land & Building	219,155,501	192,807,107
Advance against furniture & fixture	61,000	61,000
Advance against supply of goods/service	7,507,008	7,507,008
Cash remit/TT	10,000,000	14,000,000
Adjusting account debit Balance	118,943	22,000,000
Protested bill	5,572,300	181,485
Misc. Asset	6,677,192	7,165,863
	1,412,058,131	1,475,090,160
10.5 Investment in subsidiaries		
Jamuna Bank Capital Management Limited	999,998,400	999,998,400
Jamuna Bank Securities Limited	399,999,800	399,999,800
	1,399,998,200	1,399,998,200
10.6 Interest/profit receivable		
Interest receivable against investment	661,343,721	757,734,537
Interest/profit receivable against loans & advances & others	25,883,507	15,602,803
	687,227,227	773,337,403
This amount represents that interest/profit receivable from various deposits made by the Bank to other banks/Financial institutions.		
11 Borrowing from Bangladesh Bank and Other Bank/Financial Institutions		
In Bangladesh	1,707,817,390	260,728,355
Outside Bangladesh	1,019,696,000	843,996,538
	2,727,513,390	1,104,724,893
11(a) Consolidated Borrowing from Bangladesh Bank and Other Financial Institutions		
Jamuna Bank Limited	2,727,513,390	1,104,724,893
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	2,727,513,390	1,104,724,893
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	2,727,513,390	1,104,724,893
11.1 As per Following Segregation		
Secured by Call Money Receipt (CMR)	-	-
Secured by Treasury bills	-	-
Secured by others	2,727,513,390	1,104,724,893
Unsecured	2,727,513,390	1,104,724,893
	2,727,513,390	1,104,724,893
11.2 Maturity Grouping of the Borrowings from Bangladesh Bank and Other Financial Institutions		
Repayable on demand	1,450,000,000	-
Repayable within one month	-	-
Over 1 month but within 6 months	1,277,513,390	1,104,724,893
Over 6 months but within 1 year	-	-
Over 1 year but within 5 years	-	-
	2,727,513,390	1,104,724,893
12 Deposits and Other Accounts		
Current deposit & other accounts	(Note: 12.2)	19,739,425,306
Bills payable	(Note: 12.3)	10,914,338,305
Savings/Mudaraba savings deposits	12,729,966,705	10,154,755,624
Fixed/Mudaraba fixed deposits	51,600,389,749	49,668,192,528
Short notice deposit	7,578,909,132	6,553,342,582
Deposit under special scheme	38,402,419,319	34,584,730,398
Foreign currency deposit	585,507,866	497,517,148
	141,550,956,381	118,849,176,379
12(a) Consolidated Deposits and Other Accounts		
Current deposit & other accounts	12.2 (a)	19,749,454,389
Bills payable	12.3	10,914,338,305
Savings/Mudaraba savings deposits	12.2 (b)	12,729,966,705
Fixed/Mudaraba fixed deposits	12(b)	51,600,389,749
Short notice deposit	12(c)	7,523,877,711
Deposit under special scheme		38,402,419,319
Foreign currency deposit		585,507,866
		141,505,354,044
12.1 As per Following Segregation		
Inter Bank Deposits	5,492,212,561	3,353,626,000
Other Deposits	136,058,743,820	115,495,550,379
	141,550,956,381	118,849,176,379
12.2 Current Deposit and Other Accounts		
Current deposit	7,914,861,232	7,097,387,938
Sundry deposit	11,095,275,857	7,440,889,004
Security deposit	1,320,925	3,448,265
Interest/profit Payable	727,967,291	887,266,933
	19,739,425,306	15,428,992,140
12.2(a) Consolidated current Deposit and Other Accounts		
Jamuna Bank Limited	19,739,425,306	15,428,992,141
Jamuna Bank Capital Management Limited	8,646,420	9,970,604
Jamuna Bank Securities Limited	1,434,743	1,815,991
	19,749,506,470	15,440,778,736
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	52,081	-
Jamuna Bank Securities Limited	-	1,193,354
	19,749,454,389	15,439,585,382
12.3 Bills Payable		
DD payable	2,119,535	2,139,935
P.O issued	10,912,218,770	1,959,506,024
	10,914,338,305	1,961,645,959
12(b) Consolidated fixed deposit		
Jamuna Bank Limited	51,600,389,749	49,668,192,528
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	51,600,389,749	49,668,192,528
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	51,600,389,749	49,668,192,528
12(c) Consolidated Short notice deposit		
Jamuna Bank Limited	7,578,909,132	6,553,342,582
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	7,578,909,132	6,553,342,582
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	51,125,444	13,789,702
Jamuna Bank Securities Limited	3,905,977	6,337,820
	7,523,877,711	6,537,571,602
12.4 Maturity Grouping of Deposit and Other Accounts		
Repayable on demand	30,653,700,000	10,813,804,331
Repayable within 1 month	14,846,000,000	12,358,684,690
Over 1 month but within 6 months	22,667,300,000	29,730,152,207
Over 6 months but within 1 year	10,338,100,000	26,155,311,456
Over 1 year but within 5 years	10,364,000,000	21,667,486,568
Over 5 years but within 10 years	52	