

Third Quarterly Financial Statements (Un-Audited) as on 30th September 2014

CONSOLIDATED BALANCE SHEET (Un-audited)

As of September 30, 2014

PROPERTY AND ASSETS	Figures in BDT	
	At September 30, 2014	At December 31, 2013
Cash :	9,981,010,556	6,650,521,134
Cash in hand	1,558,362,464	1,272,521,264
Balance with Bangladesh Bank and its agent banks	8,422,648,092	5,377,999,871
Balance with other banks and financial institutions	7,818,577,411	4,278,985,192
In Bangladesh	7,193,444,450	4,090,850,520
Outside Bangladesh	625,132,961	188,134,672
Money at call on short notice	2,635,000,000	-
Investments :	40,710,348,791	31,494,780,430
Government	39,935,406,744	30,716,749,320
Others	774,942,046	778,031,110
Loans, advances & lease etc:	73,300,824,496	68,439,839,534
Loans, Cash Credit, Overdrafts, etc.	64,940,757,523	60,352,010,715
Bills Purchased & discounted	8,360,066,974	8,087,828,819
Fixed assets including premises, furniture and fixtures	2,576,058,524	2,481,998,870
Other assets	2,152,643,458	2,294,323,491
Non-banking assets	-	-
Total property & assets	139,174,463,237	115,640,448,653
LIABILITIES AND CAPITAL		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	11,796,293,717	3,677,276,377
Deposits and other accounts:	112,389,952,447	97,083,288,113
Current/ Al-wadeeah current accounts and other accounts	12,763,710,632	9,586,841,312
Bills payable	1,726,405,243	1,274,219,899
Savings/Mudaraba savings bank deposits	7,553,004,250	5,835,906,062
Fixed/Mudaraba fixed Deposits	58,304,269,178	54,729,538,647
Bearer certificates of deposit	-	-
Short notice deposits	5,171,133,283	4,077,140,114
Deposit under special scheme	26,564,206,975	21,282,435,543
Foreign currency deposit	307,222,886	297,206,536
Other liabilities	5,079,498,683	5,984,368,456
Total Liabilities:	129,265,744,847	106,744,932,946
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	5,160,667,110	4,487,536,620
Statutory Reserve	2,596,542,060	2,596,542,060
Other Reserve	1,803,758,982	1,117,606,141
Minority interest	1,878	1,823
Retained earnings	347,748,359	693,829,064
Total Shareholders' Equity	9,908,718,389	8,895,515,707
Total Liabilities and Shareholders' Equity	139,174,463,237	115,640,448,653

Shafiqul Alam
Additional Managing Director

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Managing Director

CONSOLIDATED PROFIT AND LOSS ACCOUNT (Un-audited)

For the period from January 01, 2014 to September 30, 2014

Particulars	Figures in BDT			
	Jan. to Sep. 2014	Jan. to Sep. 2013	July to Sep. 2014	July to Sep. 2013
Interest/profit income	7,802,847,781	7,091,566,292	2,601,650,989	2,455,956,872
Interest/profit paid on deposits and borrowings	6,467,542,885	5,880,220,319	2,166,250,164	2,214,415,326
Net interest income	1,335,304,896	1,211,345,973	435,400,825	241,541,546
Investment income	2,048,647,900	1,631,356,231	741,208,904	769,608,623
Commission, exchange and brokerage	784,380,150	731,497,405	273,452,766	237,343,999
Other operating income	214,546,356	225,660,538	63,189,892	61,503,321
Total operating income (A)	4,382,879,302	3,799,860,147	1,513,252,387	1,309,997,489
Salary and allowances	1,291,496,551	1,149,177,026	482,591,563	434,714,323
Rent, taxes, insurance, electricity, etc.	335,357,761	234,659,291	119,434,465	80,629,165
Legal expenses	5,009,395	5,275,215	1,686,328	1,988,623
Postage, stamps, telecommunication, etc.	66,188,483	62,646,627	21,403,587	22,850,863
Stationery, Printings, Advertisements, etc.	72,414,354	68,721,668	22,351,683	26,332,445
Directors' fees & other expenses	5,103,973	4,660,881	2,272,507	1,653,646
Auditors' fees	-	10,350	-	-
Managing Director's salary & allowances	7,650,000	6,514,839	2,150,000	2,515,672
Depreciation and repairs and maintenance	125,454,449	109,046,564	44,550,247	38,388,096
Other expenses	217,331,991	219,134,213	67,283,629	76,114,648
Total operating expenses (B)	2,126,006,957	1,859,846,674	763,724,009	685,187,481
Profit before provisions (C=A-B)	2,256,872,345	1,940,013,474	749,528,378	624,810,009
Provision for loans, advances and others	1,533,907,779	970,094,209	768,811,802	86,673,693
Provision for diminution in value in investments	(42,976,892)	15,808,080	(41,831,672)	21,071,833
Total profit before taxes	765,941,458	954,111,185	22,548,248	517,064,483
Contribution to Foundation	13,319,009	8,399,452	6,322,261	4,892,211
Provision for taxation for the period	425,572,608	681,641,518	(30,429,373)	341,492,264
Net profit after taxation	327,049,841	264,070,214	46,655,360	170,680,007
Attributable to:				
Shareholders of JBL	327,049,786	264,069,879	46,655,304	170,679,746
Minority interest	55	335	56	261
Earnings Per Share (EPS) Restated-2013	0.63	0.51	0.09	0.33

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CONSOLIDATED CASH FLOW STATEMENT (Un-audited)

For the period from January 01, 2014 to September 30, 2014

Particulars	Figures in BDT	
	Jan. to Sep. 2014	Jan. to Sep. 2013
A) Cash flows from operating activities		
Interest received	7,802,847,781	7,091,566,292
Interest paid	(6,467,542,885)	(6,486,561,652)
Fees and commission received	784,380,150	731,497,405
Payments to employees	(1,299,146,551)	(1,148,446,483)
Payments to suppliers	(484,073,966)	(435,792,445)
Income taxes paid	(2,727,722,846)	(317,842,932)
Received from other operating activities	214,546,356	225,660,538
Payments for other operating activities	(217,331,991)	(165,652,500)
Operating profit before changes in operating assets and liabilities	(2,394,043,952)	(505,571,777)
Increase /Decrease in operating assets & liabilities		
Loans and advances to the customers	(4,860,984,962)	(7,626,073,531)
Other assets	141,680,033	(587,628,334)
Deposit from other banks & customers	15,306,664,334	16,681,712,823
Other current liabilities	454,040,562	(532,553,405)
Cash received from operating assets and liabilities	11,041,399,967	7,935,457,553
Net cash flows from operating activities	8,647,356,014	7,429,885,776
B) Cash flows from investing activities		
Income received from investments	2,048,647,900	2,237,697,564
Payments for purchase of securities	(9,215,368,361)	24,450,185,161
Purchase of property, plant & equipment	(94,059,654)	(91,453,155)
Net cash used in investing activities	(7,260,980,114)	26,596,429,569
C) Cash flows from financing activities		
Payments for borrowings	8,119,017,340	(11,567,151,656)
Cash Dividend paid	-	(642,255,127)
Net cash used in financing activities	8,119,017,340	(12,209,406,783)
D) Net increase/ decrease in cash and cash equivalent (A+B+C)	9,505,393,240	21,816,908,562
E) Cash and cash equivalents at the beginning of period (1st January)	41,596,255,647	49,859,812,120
Prior year adjustment	30,665,332,920	24,436,380,481
F) Cash and cash equivalents at the end of period. (D+E)	20,436,315,967	47,240,340,201

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CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Un-Audited)

For the period from January 01, 2014 to September 30, 2014

Particulars	Figures in BDT							
	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Retained earnings	Total	Minority interest	Total Equity
Balance as at January 01, 2014	4,487,536,620	2,596,542,060	54,108,587	1,063,497,554	693,829,064	8,895,513,884	1,823	8,895,515,707
Surplus/ deficit on account of revaluation of investments	-	-	686,152,841	-	-	686,152,841	-	686,152,841
Dividend (Stock)	673,130,490	-	-	-	(673,130,490)	-	-	-
Net Profit for the period	-	-	-	-	327,049,786	327,049,786	55	327,049,841
Balance as on September 30, 2014	5,160,667,110	2,596,542,060	740,261,428	1,063,497,554	347,748,359	9,908,716,511	1,878	9,908,718,389
Balance as on September 30, 2013	3,648,403,760	1,229,458,137	222,095,717	1,063,497,554	1,107,477,719	7,270,932,887	109	9,664,003,986

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CONSOLIDATED OFF-BALANCE SHEET ITEMS (Un-Audited)

As of September 30, 2014

Contingent Liabilities :	Figures in BDT	
	At September 30, 2014	At December 31, 2013
Acceptance & Endorsements	5,550,762,227	3,225,832,370
Letters of Guarantee	8,843,277,179	7,161,098,410
Irrevocable Letters of Credit	13,797,778,764	14,058,237,736
Bills for Collection	6,806,103,571	4,457,821,967
Other Contingent Liabilities	253,536,473	331,236,473
Total	35,251,458,214	29,234,226,956
Other Commitments:		
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Indrawn note issuance and revolving underwriting facilities	-	-
Indrawn formal standby facilities, credit lines and other commitments	-	-
Total	-	-
Total Off-Balance Sheet items including contingent liabilities	35,251,458,214	29,234,226,956

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