

Jamuna Bank PLC. and its Subsidiaries

Consolidated Balance Sheet (Un-audited)

As of September 30, 2024

	Figures in BDT	
	At September 30, 2024	At December 31, 2023
PROPERTY AND ASSETS		
Cash :	21,164,360,345	14,141,847,918
Cash in hand	5,004,266,305	3,976,681,777
Balance with Bangladesh Bank and its agent banks	16,160,094,041	10,165,166,141
Balance with other banks and financial institutions	8,892,206,413	8,782,891,248
In Bangladesh	4,200,136,219	7,094,772,640
Outside Bangladesh	4,692,070,193	1,688,118,608
Money at call on short notice	11,085,000,000	6,898,500,000
Investments :	113,056,195,720	80,098,383,601
Government	108,632,043,143	75,027,444,289
Others	4,424,152,578	5,070,939,312
Loans, advances & lease etc:	179,018,279,499	187,891,080,043
Loans, Cash Credit, Overdrafts, etc.	166,291,053,916	176,408,308,754
Bills Purchased & discounted	12,727,225,583	11,482,771,289
Fixed assets including premises, furniture and fixtures	5,142,725,151	4,734,287,870
Other assets	6,033,728,192	4,815,812,974
Non-banking assets	-	-
Total property & assets:	344,392,495,320	307,362,803,655
LIABILITIES AND CAPITAL		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	11,858,256,870	18,620,164,944
Deposits and other accounts:	284,173,955,255	244,374,529,081
Current Accounts and other Accounts	58,255,941,475	53,851,897,177
Bills Payable	6,115,757,968	8,694,714,078
Savings Bank Deposits	29,984,334,204	29,700,055,529
Fixed Deposits	128,933,603,060	96,333,465,807
Short Term Deposits	21,910,159,218	18,587,171,389
Deposit Under Special Scheme	36,919,276,934	35,162,416,868
Foreign Currency Deposit	2,054,882,397	2,044,808,233
Other liabilities	17,364,013,897	15,210,596,640
Subordinated Debt	7,840,000,000	9,100,000,000
Total Liabilities:	321,236,226,022	287,305,290,666
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	8,820,071,650	8,129,098,300
Statutory Reserve	8,820,071,650	8,129,098,300
Other reserves	1,993,249,564	1,304,578,889
Minority interest	1,688	1,653
Retained earnings	3,522,874,746	2,494,735,846
Total Shareholders' Equity	23,156,269,298	20,057,512,989
Total Liabilities and Shareholders' Equity	344,392,495,320	307,362,803,655



Company Secretary



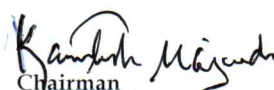
Chief Financial Officer



Managing Director



Director



Chairman

Jamuna Bank PLC. and its Subsidiaries
Consolidated Off-Balance Sheet Items (Un-audited)
As of September 30, 2024

Contingent Liabilities :

Acceptance & Endorsements
Letters of Guarantee
Irrevocable Letters of Credit
Bills for Collection
Other Contingent Liabilities
Total

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

Figures in BDT

At Sep. 30, 2024	At December 31, 2023
29,682,206,912	21,221,334,736
27,106,989,710	27,725,891,408
48,934,024,983	38,151,410,157
22,134,722,370	20,282,110,666
19,350,700,000	12,260,450,050
147,208,643,975	119,641,197,018

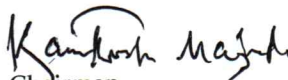
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147,208,643,975	119,641,197,018


Company Secretary


Chief Financial Officer


Managing Director



Director

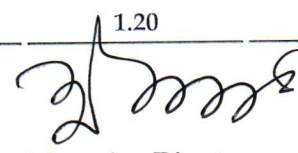

Chairman

Jamuna Bank PLC. and its Subsidiaries
Consolidated Profit and Loss Account (Unaudited)
For the period from January 01, 2024 to September 30, 2024

	January to Sep., 2024	January to Sep., 2023	July to Sep., 2024	July to Sep., 2023
Interest Income & profit on investment	15,591,198,793	11,256,868,055	5,570,902,675	3,939,508,807
Less: Interest/profit on deposits and borrowings	12,188,739,924	7,922,925,966	4,525,640,333	2,687,744,530
Net interest income/net profit on investments	3,402,458,869	3,333,942,089	1,045,262,342	1,251,764,277
Investment income	6,243,837,787	5,329,009,164	2,290,987,858	2,308,504,451
Commission, exchange and brokerage	4,033,674,757	2,088,071,066	1,347,242,420	382,604,383
Other operating income	748,951,128	727,719,093	226,057,874	213,957,349
	11,026,463,672	8,144,799,323	3,864,288,152	2,905,066,183
Total operating income (A)	14,428,922,541	11,478,741,412	4,909,550,494	4,156,830,460
Salary and allowances	3,700,187,557	3,149,081,755	1,137,452,224	1,026,774,996
Rent, Taxes, Insurance, Electricity, etc.	921,605,380	718,606,829	315,301,915	271,171,852
Legal expenses	20,980,943	13,491,644	5,132,275	5,132,806
Postage, Stamps, Telecommunication, etc.	97,387,173	88,803,932	33,583,918	30,759,561
Stationery, Printings, Advertisements, etc.	186,289,691	188,642,568	(27,487,553)	48,945,062
Managing Director's salary & fees	16,371,000	15,660,000	5,457,000	5,520,000
Directors' fees	9,155,128	7,318,911	1,902,891	2,284,151
Auditors' fees	862,500	517,500	287,500	115,000
Depreciation and repairs of bank's assets	643,645,458	620,575,765	253,503,525	411,814,183
Other expenses	831,101,025	790,958,574	253,616,603	178,887,931
Operating expenses (B)	6,427,585,856	5,593,657,477	1,978,750,298	1,981,405,542
Profit before provision (C = A-B)	8,001,336,685	5,885,083,935	2,930,800,197	2,175,424,918
Provision for loans and advances/investments	624,568,065	581,113,860	783,620,634	555,456,673
Provision for off balance sheet exposures	196,409,720	28,268,000	(136,676,000)	(2,531,000)
Provision for other assets	-	-	-	-
Provision for diminution in value of investments	58,863,610	1,969,736	10,954,785	(7,013,285)
Total provision (D)	879,841,395	611,351,596	657,899,419	545,912,388
Profit before taxation (C-D)	7,121,495,290	5,273,732,339	2,272,900,778	1,629,512,530
Provision for taxation				
Current tax	2,986,685,217	1,942,630,583	1,216,949,814	866,973,600
Deferred tax	2,132,237	66,080	356,553	(1,667,388)
Total tax provision	2,988,817,454	1,942,696,663	1,217,306,367	865,306,211
Net profit after taxation	4,132,677,837	3,331,035,675	1,055,594,411	764,206,319
Shareholders of Jamuna Bank PLC.	4,132,677,802	3,331,035,642	1,055,594,398	764,206,300
Minority interest	35	33	13	19
Appropriations:				
Statutory reserve	690,973,350	636,841,800	690,973,350	-
Interest on perpetual bond	300,000,000	342,500,000	100,000,000	142,500,000
Retained surplus during the year	3,141,704,487	2,351,693,875	264,621,061	621,706,319
Earnings per share (EPS)[Restated-2023]	4.69	3.78	1.20	0.87


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank PLC. and its Subsidiaries
Consolidated Statement of Changes in Equity (Un-Audited)
As of September 30, 2024

Figures in BDT

Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Capital reserve	Retained earnings	Total	Minority interest	Total Equity
Balance as at January 01, 2024	8,129,098,300	8,129,098,300	149,784,901	1,063,497,554	90,913,921	382,514	2,494,735,846	20,057,511,335	1,653	20,057,512,989
Surplus/ deficit on account of revaluation of investments	-	-	688,670,674	-	-	-	-	688,670,674	-	688,670,674
Minority interest	-	-	-	-	-	-	-	-	35	35
Dividend for the 2023:										
Dividend (Cash)	690,973,350	690,973,350	-	-	-	-	(1,422,592,202)	(1,422,592,202)	-	(1,422,592,202)
Dividend (Stock)	-	-	-	-	-	-	(690,973,350)	690,973,350	-	690,973,350
Statutory reserve	-	-	-	-	-	-	3,141,704,452	3,141,704,452	-	3,141,704,452
Net Profit for the period	-	-	-	-	-	-	-	-	-	-
Balance as on Sep 30, 2024	8,820,071,650	8,820,071,650	838,455,575	1,063,497,554	90,913,921	382,514	3,522,874,746	23,156,267,609	1,688	23,156,269,298
Balance as on Sep 30, 2023	8,129,098,300	8,129,098,300	-	1,063,497,554	67,290,328	-	3,540,968,938	20,929,953,420	1,680	20,929,955,101


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank PLC. and its Subsidiaries
Consolidated Cash Flow Statement (Un-audited)
For the period from January 01, 2024 to September 30, 2024

Figures in BDT

	January to Sep. 2024	January to Sep 2023
A) <u>Cash flows from operating activities</u>		
Interest/profit received	17,910,192,641	12,859,353,142
Interest/profit paid	(3,359,037,463)	(6,344,953,857)
Fees and commission received	4,033,674,757	2,088,071,066
Income received from investments	6,243,837,787	5,329,009,164
Payments to employees	(3,716,558,557)	(3,164,741,755)
Payments to suppliers	(1,426,558,881)	(1,254,538,256)
Income taxes paid	(1,059,469,109)	(1,357,512,904)
Received from other operating activities	748,951,128	727,719,093
Payments for other operating activities	(831,101,025)	(790,958,574)
<u>Operating profit before changes in operating assets and liabilities</u>	18,543,931,277	8,091,447,121
<u>Increase /Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	6,553,806,697	(3,207,453,896)
Other assets	(1,217,915,218)	(1,960,568,072)
Deposit from other banks & customers	30,969,723,713	10,281,552,198
Other current liabilities	(719,971,801)	(3,261,546,051)
Cash received from operating assets and liabilities	35,585,643,390	1,851,984,180
<u>Net cash flows from operating activities</u>	54,129,574,668	9,943,431,301
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(32,957,812,119)	50,529,890
Purchase of property, plant & equipment	(408,437,281)	(633,442,666)
<u>Net cash used in investing activities</u>	(33,366,249,400)	(582,912,775)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	(6,761,908,074)	5,948,900,096
Cash dividend paid	(1,422,592,202)	(1,311,144,887)
Issue of subordinated bond	(1,260,000,000)	(1,260,000,000)
<u>Net cash used in financing activities</u>	(9,444,500,276)	3,377,755,208
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	11,318,824,991	12,738,273,734
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	29,826,381,467	16,764,795,303
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	41,145,206,458	29,503,069,037


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.

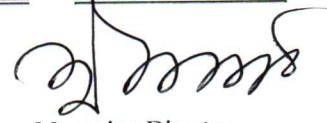
BALANCE SHEET (Un-audited)

As of September 30, 2024


	Figures in BDT	
	At September 30, 2024	At December 31, 2023
PROPERTY AND ASSETS		
Cash :	21,164,262,760	14,141,837,927
Cash in hand	5,004,168,720	3,976,671,786
Balance with Bangladesh Bank and its agent banks	16,160,094,041	10,165,166,141
Balance with other banks and financial institutions	8,656,097,126	8,782,891,248
In Bangladesh	3,964,026,932	7,094,772,640
Outside Bangladesh	4,692,070,193	1,688,118,608
Money at call on short notice	11,085,000,000	6,898,500,000
Investments :	112,736,955,436	79,773,495,124
Government	108,601,535,643	74,991,644,289
Others	4,135,419,793	4,781,850,835
Loans, advances & lease etc:	176,601,914,249	186,760,021,437
Loans, Cash Credit, Overdrafts, etc.	163,874,688,666	175,277,250,149
Bills Purchased & discounted	12,727,225,583	11,482,771,289
Fixed assets including premises, furniture and fixtures	4,843,803,287	4,432,880,973
Other assets	7,358,230,621	6,130,870,630
Non-banking assets	-	-
Total property & assets:	342,446,263,480	306,920,497,340
LIABILITIES AND CAPITAL		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	11,858,256,870	18,620,164,944
Deposits and other accounts:	284,224,712,126	244,393,453,247
Current Accounts and other Accounts	58,207,688,623	53,816,935,322
Bills Payable	6,115,757,968	8,694,714,078
Savings Bank Deposits	29,984,334,204	29,700,055,529
Fixed Deposits	128,933,603,060	96,333,465,807
Short Term Deposits	22,009,168,941	18,641,057,409
Deposit Under Special Scheme	36,919,276,934	35,162,416,868
Foreign Currency Deposit	2,054,882,397	2,044,808,233
Other liabilities	15,316,813,909	14,679,711,314
Subordinated Debt	7,840,000,000	9,100,000,000
Total Liabilities:	319,239,782,905	286,793,329,505
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	8,820,071,650	8,129,098,300
Statutory Reserve	8,820,071,650	8,129,098,300
Other Reserve	1,992,867,050	1,304,196,375
Retained earnings	3,573,470,225	2,564,774,860
Total Shareholders' Equity	23,206,480,575	20,127,167,835
Total Liabilities and Shareholders' Equity	342,446,263,480	306,920,497,340


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.

Off-Balance Sheet Items (Un-audited)

As of September 30, 2024

Figures in BDT

Contingent Liabilities :

Acceptance & Endorsements

Letters of Guarantee

Irrevocable Letters of Credit

Bills for Collection

Other Contingent Liabilities

Total

At September 30, 2024	At December 31, 2023
29,682,206,912	21,221,334,736
27,106,989,710	27,725,891,408
48,934,024,983	38,151,410,157
22,134,722,370	20,282,110,666
19,350,700,000	12,260,450,050
<u>147,208,643,975</u>	<u>119,641,197,018</u>

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

-	-
-	-
-	-
-	-
-	-
<u>147,208,643,975</u>	<u>119,641,197,018</u>


Company Secretary


Chief Financial Officer


Managing Director


Director

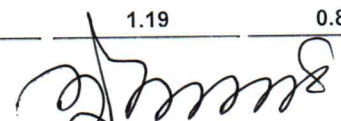

Chairman

Jamuna Bank PLC.
Profit and Loss Account
For the period from January 01, 2024 to September 30, 2024

Particulars	January to Sep., 2024	January to Sep., 2023	July to Sep., 2024	July to Sep., 2023
Interest income/profit on investment	15,506,561,308	11,193,975,806	5,536,048,402	3,916,448,177
Less: Interest/profit paid on deposits and borrowings	12,188,739,924	7,922,925,966	4,525,640,333	2,687,744,530
Net interest income	3,317,821,384	3,271,049,840	1,010,408,069	1,228,703,647
Investment income	6,238,766,607	5,320,742,427	2,290,846,144	2,306,391,383
Commission, exchange and brokerage	3,999,383,532	2,062,223,315	1,333,896,425	374,038,567
Other operating income	746,635,676	726,154,954	225,532,664	213,321,596
Total operating Income (A)	14,302,607,199	11,380,170,536	4,860,683,303	4,122,455,192
Salary and allowances	3,680,235,327	3,129,387,050	1,131,130,052	1,020,798,627
Rent, Taxes, Insurance, Electricity, etc.	920,129,306	717,265,994	314,734,522	270,667,135
Legal expenses	20,960,818	13,483,019	5,132,275	5,132,806
Postage, Stamps, Telecommunication, etc.	96,862,648	88,337,649	33,388,422	30,606,921
Stationery, Printings, Advertisements, etc.	186,034,311	188,350,620	72,455,488	48,848,052
Managing Director's salary & fees	16,371,000	15,660,000	5,457,000	5,520,000
Directors' fees	8,855,928	6,931,711	1,867,691	2,160,951
Auditors' fees	862,500	517,500	287,500	115,000
Depreciation and repairs of bank's assets	640,612,361	617,695,377	252,491,022	410,826,469
Other expenses	819,332,089	780,735,294	149,640,707	176,090,101
Total operating Expenses (B)	6,390,256,289	5,558,364,214	1,966,584,680	1,970,766,062
Profit/(loss) before taxation & provisions (C=A-B)	7,912,350,911	5,821,806,322	2,894,098,623	2,151,689,130
Provision for loans and advances	640,599,675	562,447,000	789,308,001	541,785,000
Provision for off balance sheet exposures	196,409,720	28,268,000	(136,676,000)	(2,531,000)
Provision for other assets	-	-	-	-
Provision for diminution in value of investments	4,749,184	258,785	(11,186,884)	(1,753,715)
Total provision (D)	841,758,580	590,973,785	641,445,117	537,500,285
Total profit before taxes (C-D)	7,070,592,331	5,230,832,537	2,252,653,506	1,614,188,845
Provision for taxation for the period				
Current tax	2,954,858,064	1,919,756,428	1,203,968,337	858,276,511
Deferred tax	2,500,000	500,000	500,000	(1,500,000)
Total tax provision	2,957,358,064	1,920,256,428	1,204,468,337	856,776,511
Net profit after taxation	4,113,234,267	3,310,576,109	1,048,185,169	757,412,334
Appropriations:				
Statutory reserve	690,973,350	636,841,800	690,973,350	-
Interest on perpetual bond	300,000,000	342,500,000	100,000,000	142,500,000
Retained Surplus during the period	3,122,260,917	2,331,234,309	257,211,819	614,912,334
Earnings per share (EPS)[Restated-2023]	4.66	3.75	1.19	0.86


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.
STATEMENT OF CHANGES IN EQUITY (Un-Audited)
For the period from January 01, 2024 to September 30, 2024

Figures in BDT

Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Retained earnings	Total
Balance as at January 01, 2024	8,129,098,300	8,129,098,300	149,784,901	1,063,497,554	90,913,921	2,564,774,860	20,127,167,835
Surplus/deficit on account of revaluation of investments	-	-	688,670,674	-	-	-	688,670,674
Dividend for the 2023:							
Dividend (Cash)	690,973,350	690,973,350	-	-	-	(1,422,592,202)	(1,422,592,202)
Dividend (Stock)	-	-	-	-	-	(690,973,350)	-
Statutory reserve	-	-	-	-	-	-	690,973,350
Net Profit for the period	-	-	-	-	-	3,122,260,917	3,122,260,917
Balance as on September 30, 2024	8,820,071,650	8,820,071,650	838,455,575	1,063,497,554	90,913,921	3,573,470,225	23,206,480,575

Balance as on September 30, 2023	8,129,098,300	8,129,098,300	-	1,063,497,554	67,290,328	3,594,115,351	20,983,099,833
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Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.

CASH FLOW STATEMENT (Un-audited)

For the period from January 01, 2024 to September 30, 2024

Figures in BDT

	January to Sep. 2024	January to Sep. 2023
A) <u>Cash flows from operating activities</u>		
Interest received	17,825,555,155	12,796,460,893
Interest paid	(3,359,037,463)	(6,344,953,857)
Fees and commission received	3,999,383,532	2,062,223,315
Income received from investments	6,238,766,607	5,320,742,427
Payments to employees	(3,696,606,327)	(3,145,047,050)
Payments to suppliers	(1,420,950,479)	(1,252,043,364)
Income taxes paid	(1,055,200,000)	(1,353,350,127)
Received from other operating activities	746,635,676	726,154,954
Payments for other operating activities	(819,332,089)	(780,735,294)
<u>Operating profit before changes in operating assets and liabilities</u>	18,459,214,612	8,029,451,898
<u>Increase /Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	7,839,113,341	(3,102,408,914)
Other assets	(1,227,359,991)	(2,015,114,005)
Deposit from other banks & customers	31,001,556,418	10,268,557,736
Other current liabilities	(2,171,013,368)	(3,200,013,531)
<u>Cash received from operating assets and liabilities</u>	35,442,296,401	1,951,021,285
<u>Net cash flows from operating activities</u>	53,901,511,013	9,980,473,183
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(32,963,460,312)	12,065,770
Purchase of property, plant & equipment	(410,922,314)	(632,041,593)
<u>Net cash used in investing activities</u>	(33,374,382,626)	(619,975,822)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	(6,761,908,074)	5,948,900,096
Dividend paid	(1,422,592,202)	(1,311,144,887)
Subordinated bond	(1,260,000,000)	(1,260,000,000)
<u>Net cash used in financing activities</u>	(9,444,500,276)	3,377,755,208
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	11,082,628,110	12,738,252,569
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	29,826,371,476	16,764,724,573
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	40,908,999,586	29,502,977,142


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.

Reconciliation statement of cash flows from operating activities

For the period from January 01, 2024 to September 30, 2024

	Figures in BDT	
	Jan. to Sep 2024	Jan. to Sep 2023
Profit before provision	7,912,350,911	5,821,806,322
Adjustment for non cash items:		
Depreciation on fixed asset	453,367,393	380,538,506
	8,365,718,304	6,202,344,828
Adjustment with non-operating activities:		
Accounts receivable on loans & advances	2,318,993,847	1,602,485,087
Accounts payable on deposits	8,829,702,461	1,577,972,110
	11,148,696,309	3,180,457,197
Changes in operating assets and liabilities		
Changes in loans & advances	7,839,113,341	(3,102,408,914)
Changes in other assets	(1,227,359,991)	(2,015,114,005)
Changes in deposit and other accounts	31,001,556,418	10,268,557,736
Changes in other liabilities	(2,171,013,368)	(3,200,013,531)
	35,442,296,401	1,951,021,285
Income Tax Paid	(1,055,200,000)	(1,353,350,127)
Net cash flows from operating activities	53,901,511,013	9,980,473,183

Jamuna Bank PLC.

Selective notes to the accounts for the period ended September 30, 2024

1.00 Basis of preparation

The financial statements are being presented in condensed form in accordance with the requirements of International Accounting Standards (IAS)-34 "Interim Financial Reporting" and Rule 13 of the Securities & Exchange Rules 1987. These financial statements are un-audited. The presentation of the financial statements requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and reported amounts of revenue and expenses during the period are based on management's best knowledge.

2.00 Presentation of Financial Statements

The financial statements are presented in Bangladeshi Taka since this is the currency in which the total transactions are denominated. Being a listed company Jamuna Bank PLC. prepares its financial statements (annual or interim) complying with the International Financial Reporting Standards (IFRS) as applicable and the company is well conscious of any new reporting standard and its associated impact on the company's financial statements.

3.00 Accounting policies

The accounting policies and method adopted for the preparation of these accounts are the same as those applied in preparation of accounts for the preceding year ended December 31, 2023.

4.00 variances in quarterly key features:

Particulars	January to Sep, 2024	January to Sep, 2023	Increase/ (Decrease) in %
Earning per share [Restated-2023]	4.66	3.75	24%

Earning Per Share (EPS) increased over the same period of previous period (Q-3, 2024) mainly due to increase of investment income, commission, exchange and brokerage income as well as net interest income.

Amount in Lac

Particulars	January to Sep, 2024	January to Sep, 2023	Increase/ (Decrease) in %
Provision for loans & advances	8,417.59	5,909.74	42%

From the above, it was observed that total provision increased compare with previous period up to 30 September 2023 due to increase of provision against loans & advances.

Particulars	January to Sep, 2024	January to Sep, 2023
Net Operating Cash Flow per Share (NOCFS)	61.11	11.32

From the above, it was observed that the Net Operating Cash Flow per Share (NOCFS) for the period ended September 30, 2024 has significantly increased comparing to the corresponding previous period mainly due to increase of deposits from customers and borrowings from others banks along with increase of interest income, fees and commission and investment income.

5.00 Unclaimed cash dividend

Cash dividend remained unclaimed which were declared for the year:

2020	11,304,957
2021	8,653,457
2022	8,681,759
2023	54,690,480
	83,330,654

6.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 222nd meeting held on October 17, 2024 and was subsequently approved by the Board of Directors in its 452th meeting held on October 17, 2024.

7.00 The key features of the financial performance are as follows:

Particulars	30.09.2024		30.09.2023	
	JBPLC. (Solo)	JBPLC. (Consolidated)	JBPLC. (Solo)	JBPLC. (Consolidated)
- Operating Profit	7,912,350,911	8,001,336,685	5,821,806,322	5,885,083,935
-Profit after taxation	4,113,234,267	4,132,677,837	3,310,576,109	3,331,035,675
- Net Asset value (NAV)	23,206,480,575	23,156,269,298	20,983,099,833	20,929,955,101
- NAV per share	26.31	26.25	23.79	23.73
- Earnings per share (EPS)	4.66	4.69	3.75	3.78
- Net Operating Cash Flow per Share (NOCFS)	61.11	61.37	11.32	61.37

8.00 General

- Figures in the financial statements have been rounded off to the nearest Taka.
- Wherever considered necessary previous quarter's figures have been rearranged to conform with the current quarter's presentation.