

// Jamuna Bank PLC.

FINANCIAL STATEMENTS 2024

Independent Auditor's Report To The Shareholders of Jamuna Bank PLC. Report on the Audit of the Consolidated and Separate Financial Statements

We have audited the consolidated financial statements of Jamuna Bank PLC. and its subsidiaries (the "Group") as well as the separate financial statements of Jamuna Bank PLC. (the "Bank"), which comprise the consolidated and separate balance sheets as at 31 December 2024 and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statements for the year then ended, and notes to the consolidated and separate financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair view of the consolidated balance sheet of the Group and the separate balance sheet of the Bank as at 31 December 2024, and of its consolidated and separate profit and loss accounts and its consolidated and separate cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note 2.00.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Description of key audit matters

Our Response to the key audit matters

indicators;

comprised the following:

1. Measurement of Provision for Loans and Advances

The process for estimating the provision for loans and advances portfolio associated with credit risk is significant and complex. For the individual analysis, these provisions

consider the estimates of future business performance and the market value of collateral provided for credit transactions.

For the collective analysis, these provisions are manually processed that deals with voluminous databases, assumptions and calculations for the provision estimates of complex design and implementation.

At year end 2024 the Bank reported total gross loans and advances of BDT188,990.02million (2023: BDT 186,760.02million) and provision for loans and advances of BDT. 9,622.12 million (2023: BDT 8,175.45million).

effectiveness of key controls focusing on the • Tested the Credit monitoring and

We tested the design and operating

- provisioning process; • Identification of loss events, including early warning and default warning
- Reviewed quarterly Classification of Loans (CL); and
- Followed Bangladesh Bank's Circulars and Guidelines.

Our substantive procedures in relation to the provision for loans and advances portfolio

- · Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank's Guidelines.
- · Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information; and
- · Finally, compared the amount of provision requirement as determined by Bangladesh Bank inspection team to the actual amount of provision maintained.

See Note No. 8.8, 8.8.1, 8.00 and 13.00 to the financial statements

2. Valuation of Treasury Bills and Treasury Bonds:

bills and treasury bonds require significant judgment and complex estimates.

In the absence of a quoted price in an active market, the fair value of treasury bills and We tested a sample of the valuation models treasury bonds is determined using complex and the inputs used in those models, using a valuation techniques which takes into consideration of direct or indirect unobservable market data and complex pricing | Finally, we have assessed the appropriateness

The classification and measurement of treasury | We tested the design and operating effectiveness of key controls focusing on the classification and measurement of treasury bills and treasury bonds.

> variety of techniques applicable in the circumstances.

and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

See Note No. 3.02.2 and 7.1to the financial sta

3. Legal and Regulatory Matters:

because the Bank operates in a legal and key controls over the legal provision and regulatory environment that is exposed to contingencies process. significant litigation and similar risks arising We enquired to those charged with from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict.

These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions and other contingent

We focused on legal and regulatory matters \mid We obtained an understanding of the Bank's

governance to obtain their view on the status of all significant litigation and regulatory

We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We also received formal confirmations from external counsel.

We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information.

We also assessed the Bank's provisions and contingent liabilities disclosure.

4. IT Systems and Controls:

systems and controls due to the pervasive effectiveness of the Bank's IT access controls nature and complexity of the IT environment, the large volume of transactions processed in | to financial reporting. numerous locations daily and the reliance on automated and IT dependent manual controls. Our areas of audit focus included user access management, developer access to the that requests for access to systems were production environment and changes to the IT environment. These are key to ensuring IT \mid tested the Bank's periodic review of access

Our audit procedures have a focus on IT We tested the design and operating over the information systems that are critical

We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing appropriately reviewed and authorized. We dependent and application-based controls are rights. We inspected requests of changes to systems for appropriate approval and authorization.

See Note No. 3.15.6 to the financial statements

Other Information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the consolidated financial statements of the Group and also separate financial statements of the Bank in accordance with IFRSs as explained in note 2.00, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group. The Management is also required to make a self-assessment on the effectiveness of anti-fraud

internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act, 1994, the Securities and Exchange Rules 2020, the Bank Company Act, 1991(as amended) and the rules and regulations issued by Bangladesh Bank, we also report that:

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the audit of the consolidated and separate Financial Statements section in forming the above opinion on the consolidated financial statements of the Group and the separate financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on antifraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Managementand Those Charged with Governance for the Consolidated and Separate financial statements and internal controls for the financial statements and internal control:
- internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in the financial statements appeared to be materially adequate;
- nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Bank and its related entities.
- c) financial statements for the year ended 31 December 2024 of two subsidiaries namely, Jamuna Bank Securities Limited and Jamuna Bank Capital Management Limited have been audited by Shafiq Basak & Co. respectively and have been properly reflected in the consolidated financial statements:
- d) in our opinion, proper books of accounts as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- e) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- the consolidated balance sheet and consolidated profit and loss account together with the annexed notes dealt with by the report are in agreement with the books of account and
- g) the expenditures incurred by the Bank were for the purpose of the Bank's business for the
- h) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;

adequate provision for loan and advance, other assets and other items has been maintained

- as per letter from Bangladesh Bank ref#DBI-5(IS)/153/2025-564 dated April 20,2025; the information and explanations required by us have been received and found satisfactory;
- we have reviewed over 80% of the risk weighted assets of the Bank and spent over 7,542
- I) Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained adequately during the year.

Md. Shafigul Islam FCA

Enrolment # 595 Partner

Shafiq Basak & Co. **Chartered Accountants** DVC: 2504240595AS733880 FRC Reg # CAF-001-118

As at 31 December 2024 31.12.2023 31.12.2024 PROPERTY AND ASSETS 14,141,847,918 Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including 10,165,166,141 13,404,645,197 Balance with other banks and financial institutions 13,271,511,912 8,782,891,248 Money at call on short notice 7,127,000,000 6,898,500,000 127,905,798,331 124,113,732,957 **80,098,383,601** 75,027,444,289 Investments Others 3,792,065,374 5,070,939,312 190,147,210,602 Loans and advances 187,891,080,043 Loans, Cash credit, Overdrafts, etc. Bills purchased & discou Fixed Assets including premises, furniture and fixtures 4,200,946,117 4,815,812,974 Non-Banking assets 366,487,713,678 307,362,803,655 Total assets Liabilities Borrowings from other banks, financial institutions and agents 9,583,609,244 18,620,164,944 244,374,529,081 310,406,194,543 Deposits and other accounts Current/Al-wadeeah current accounts and other accounts Bills payable Savings/Mudaraba savings bank deposits 6,784,271,128 8,694,714,078 29,700,055,529 Fixed/Mudaraba fixed Deposits 143,616,307,309 96,333,465,80 Bearer certificates of deposit Short notice deposits
Deposit under special scheme 12(c) 25.726.198.281 18.587.171.389 35,162,416,868 2,044,808,233 **15,210,596,640** Foreign currency deposit 17,788,371,920 Other liabilities ubordinated Debt Total Liabilitie Capital / shareholders' equity Paid up capital Statutory reserve 8.129.098.300 8,129,098,300 1,304,578,889 Other reserve 2,015,995,758 Non controlling interest 1,655 1,653 2.494.735.846 366,487,713,678 Total liabilities and shareholders' equity 307,362,803,655 Contingent liabilities Irrevocable letters of credit 48,260,928,955 38,151,410,157 Bills for collection 25,869,985,060 20,282,110,666 Other contingent liabilities 146,408,721,935 119,641,197,018 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 cor

Consolidated Balance Sheet

Total Off-Balance Sheet items including contingent liabilities Net Assets Value (NAV) per share: (2023: Restated) The annexed notes 01 to 51 form an integral part of the financial statement

specific specific

Dated: April 20, 2025

Director

Signed in terms of our separate report of even date

Place: Dhaka

Md. Shafiqul Islam, FCA

Shafiq Basak & Co. Chartered Accountan FRC Reg no. CAF-001-118 DVC: 2504240595AS733880 **Consolidated Profit and Loss Account**

1,702,166,959

Md. Shafiqul Islam, FCA

Enrolment No. 595

Director

Signed in terms of our separate report of even date.

1,329,084,348

For the year ended	d 31 Decem	ber 2024	
	Notes	2024 Taka	2023 Taka
Interest Income & profit on investment	20(a)	20,255,495,979	14,934,037,868
Less: Interest/profit on deposits and borrowings, etc.	21(a)	16,876,168,756	10,515,775,288
Net interest income/net profit on investments	_	3,379,327,223	4,418,262,579
Investment income	22(a)	9,292,211,694	6,233,172,115
Commission, exchange and brokerage	23(a)	3,696,502,205	3,953,232,073
Other operating income	24(a)	1,033,239,372	1,022,319,719
	_	14,021,953,271	11,208,723,907
Total operating income (A)	-	17,401,280,495	15,626,986,487
Salary and allowances	26(a)	5,036,443,153	5,226,913,073
Rent, Taxes, Insurance, Electricity, etc.	27(a)	997,566,815	874,438,244
Legal expenses	= / (=)	32,639,221	22,469,204
Postage, Stamps, Telecommunication, etc.	28(a)	129,954,937	114,401,104
Stationery, Printings, Advertisements, etc.	29(a)	273,571,394	389,244,078
Managing Director's salary & fees	30(a)	23,584,442	21,063,129
Directors' fees	31(a)	12,517,424	10,572,294
Auditors' fees	32(a)	1,265,000	966,000
Charges on loan losses	(-)	-,,	
Depreciation and repairs of bank's assets	33(a)	742,274,132	682,945,173
Other expenses	34(a)	1,460,598,670	1,588,772,791
Operating expenses (B)	25(a)	8,710,415,187	8,931,785,090
Profit before provision (C = A-B)	_	8,690,865,308	6,695,201,397
Provision for loans and advances/investments	35(a)	2,499,305,093	2,373,152,501
Provision for off balance sheet exposures	36(a)	307,234,882	7,568,000
Other provisions	()	1,865,420	1,497,683
Provision for diminution in value of investments	38	28,868,087	3,097,687
Total provision (D)		2,837,273,482	2,385,315,871
Profit before taxation (C-D)	-	5,853,591,825	4,309,885,526
Provision for taxation	-		
Current tax	13.8(a)	3,060,293,690	1,949,180,445
Deferred tax	13.8.3	3,757	(5,603,581
		3,060,297,447	1,943,576,865
Net profit after taxation	-	2,793,294,378	2,366,308,662
Net profit after taxation Attributable to:			
Shareholders of JBL		2,793,294,377	2,366,308,656
Non controlling interest		2,773,271,377	2,500,500,050
Appropriations:		-	Ö
Statutory reserve		690,973,350	636,841,800
Capital reserve		154,070	382,514
		25 1,0 7 0	302,51.

Shafiq Basak & Co. Chartered Accountants. FRC Reg no. CAF-001-118 DVC: 2504240595AS733880

The annexed notes 1 to 51 form an integral part of the consolidated profit and loss account

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Director

Retained surplus during the year

Jump.

Managing Director

Dated: April 20, 2025

Place: Dhaka

Earnings per share (EPS)-Restated:2023

Consolidated Statement of Changes in Equity For the year ended 31 December 2024 Statutory ssets Revaluatio Reserve for Star Capital on controlli Reserve of Particulars Paid up Capita Retained Earning **Total Equity** Securities tatement of Changes in Equity 8,129,098,300 8,129,098,300 1.063,497,55 90,913,921 382.51 2,494,735,846 20,057,511,335 20,057,512,989 149,784,90 1,653 ior year adjustment (Capital reserve of JBSL) 625,53 625,532 625,532 Restated balance as at 01 January 2024 8,129,098,300 8,129,098,300 149,784,901 1,063,497,55 90,913,921 1,008,046 2,494,735,846 20,058,136,867 1,653 20,058,138,520 urplus/deficit on account of revaluation of properties arplus/deficit on account of revaluation of investments 682,697,275 682,697,275 682,697,275 Net gains and losses not recognized in the income statement 682,697,275 682,697,275 ividend (Cash) (1,424,592,202 (1,424,592,202) (1,424,592,202) 690,973,350 ividend (Stock) (690,973,35) 0% capital reserve on profir after tax 154,070 154,070 154,070 27,939,992 ansfer to Start Up Fund for 2024 (27,939,992 let profit for the year 1,702,166,957 1,702,166,957 1,702,166,959 ransfer to Statutory Reserve 690,973,350 690,973,350 690,973,350 1,063,497,554 832,482,176 118,853,913 1,162,115 2,053,397,258 Balance as at 31 December 2024 8,820,071,650 8,820,071,650 21,709,536,317 1,655 21,709,537,972 Balance as at 31 December 2023









Place: Dhaka Dated: April 20, 2025

Dated: Dhaka

Dated: 24 April 2025



Jamuna Bank PLC.

FINANCIAL STATEMENTS 2024

Consolidated Cash Flow S	Statement	
For the year ended 31 Dece		
Particulars	2024 Taka	2023 Taka
Cash flows from operating activities	така	1 ики
Interest receipts	19,856,819,133	14,873,750,011
Interest payments	(14,236,635,913)	(7,780,676,426)
Dividend receipts	7,464,828	5,595,448
Income received from investments	8,522,632,518	6,304,754,990
Fees and commission receipts	3,696,502,205	3,953,232,073
Recoveries on loans previously written off	185,855,800	194,047,147
Payments to employees	(5,060,027,595)	(5,247,976,202)
Payments to suppliers	(605,658,299)	(647,603,463)
Income taxes paid	(2,382,608,560)	(2,057,116,127)
Receipts from other operating activities	846,137,934	826,745,781
Payments to other operating activities	(2,059,389,117)	(2,219,254,618)
(i) Operating profit before changes in operating assets and liabilities	8,771,092,935	8,205,498,613
Increase /Decrease in operating assets & liabilities		
Loans and advances	(2,256,130,559)	(6,323,435,569)
Proceed/ (Payments) for purchase of Govt. securities	(49,094,141,968)	(4,469,018,700)
Other assets	2,390,208,288	(1,484,916,426)
Deposit & borrowings from other banks	(11,252,495,440)	(9,102,773,903)
Deposit from customers	65,208,072,358	30,334,389,268
Other current liabilities	(1,148,305,896)	(1,566,257,563)
(ii) Cash received from operating assets and liabilities	3,847,206,783	7,387,987,108
Net cash flow from operating activities (A)=(i+ii)	12,618,299,718	15,593,485,719
Cash flows from investing activities		
Proceeds/ (Payments) for purchase of securities	1,278,873,938	1,129,708,469
Purchase of property, plant & equipment	(1,574,420,052)	(750,463,138)
Net cash flow from investing activities (B)	(295,546,114)	379,245,331
5 ,	(270,070,11)	317,273,001
Cash flows from financing activities		
Increase/ (Decrease) of long term borrowings	-	-
Dividend paid	(1,422,592,202)	(1,311,144,887)
Issue of subordinated bond	(2,100,000,000)	(1,600,000,000)
Net cash flow from financing activities (C)	(3,522,592,202)	(2,911,144,887)
Net Increase/ Decrease in cash and cash equivalents $D = (A+B+C)$	8,800,161,402	13,061,586,163
Cash and cash equivalents at beginning of the year (E)	29,826,381,466	16,764,795,303
Cash and cash equivalents at end of the year (D+E) (*)	38,626,542,869	29,826,381,466
(*) Closing cash & cash equivalent		
Cash in hand (including foreign currency)	4,819,796,759	3,976,681,777
Balance with Bangladesh bank and its agent banks	13,404,645,197	10,165,166,141
Balance with other bank's and financial institutions	13,271,511,912	8,782,891,248
Money at call on short notice	7,127,000,000	6,898,500,000
Prize bond in hand	3,589,000	3,142,300
	38,626,542,869	29,826,381,466
Net Operating Cash Flow per Share (NOCFS)-Restated-2023	14.31	17.68
The annexed notes 1 to 51 form an integral part of the consolidated cash flow states	ment	

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Balance Sheet As at 31 December 2024					
	Notes	31.12.2024 Taka	31.12.2023 Taka		
PROPERTY AND ASSETS					
Cash	4	18,224,406,084	14,141,837,927		
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including	4.1	4,819,760,887	3,976,671,786		
foreign currencies)	4.2	13,404,645,197	10,165,166,141		
Balance with other banks and financial institutions	5	13,271,511,912	8,782,891,248		
In Bangladesh	5.1	11,527,419,799	7,094,772,640		
Outside Bangladesh	5.2	1,744,092,113	1,688,118,608		
Money at call on short notice	6	7,127,000,000	6,898,500,000		
Investments:	7	127,588,467,145	79,773,495,124		
Government	7.1	124,086,232,957	74,991,644,289		
Others Loans and advances	7.2	3,502,234,187	4,781,850,835		
Loans and advances Loans, Cash Credit, Overdrafts, etc.	8 8.01	188,990,017,622 170,833,957,485	186,760,021,437 175,277,250,149		
Bills purchased & discounted	8.02	18,156,060,137	11,482,771,289		
Fixed assets including premises, furniture and fixtures	9	5,334,188,118	4,432,880,973		
Other assets	10	5,485,889,947	6,130,870,630		
Non-banking assets			-		
Total assets		366,021,480,828	306,920,497,340		
LIABILITIES AND CAPITAL Liabilities					
Borrowings from other banks, financial institutions and agents	11	9,583,609,244	18,620,164,944		
Deposits and other accounts	12	310,449,228,551	244,393,453,247		
Current/Al-wadeeah current accounts and other accounts	12.2	61,691,166,054	53,816,935,322		
Bills payable	12.3	6,784,271,128	8,694,714,078		
Savings/Mudaraba savings bank deposits Fixed/Mudaraba fixed deposits		30,187,406,434	29,700,055,529		
Bearer certificates of deposit		143,616,307,309	96,333,465,807		
Short notice deposits		25,793,926,191	18,641,057,409		
Deposit under special scheme		39,649,223,269	35,162,416,868		
Foreign currency deposit		2,726,928,165	2,044,808,233		
Other liabilities	13	17,207,370,889	14,679,711,314		
Subordinated Debt	13 (b)	7,000,000,000	9,100,000,000		
Total liabilities		344,240,208,683	286,793,329,505		
Capital/shareholders' equity	14	8,820,071,650	8,129,098,300		
Paid up capital Statutory reserve	15	8,820,071,650	8,129,098,300		
Other reserve	16	2,014,833,643	1,304,196,375		
Retained earnings	17	2,126,295,202	2,564,774,860		
Total shareholders' equity		21,781,272,145	20,127,167,835		
Total liabilities and shareholders' equity		366,021,480,828	306,920,497,340		
OFF-BALANCE SHEET ITEMS					
Contingent liabilities					
Acceptances & endorsements	10.1	44,893,419,903	21,221,334,736		
Letters of guarantee Irrevocable letters of credit	18.1 18.2	27,290,188,017 48,260,928,955	27,725,891,408 38,151,410,157		
Bills for collection	18.3	25,869,985,060	20,282,110,666		
Other contingent liabilities		94,200,000	12,260,450,050		
Total		146,408,721,935	119,641,197,018		
Other commitments Documentary credits and short term trade related transactions			_		
Forward assets purchased and forward deposits placed		-	_		
Undrawn note issuance and revolving underwriting facilities		-	-		
Undrawn formal standby facilities, credit lines and other committee	ments	-			
Total Total Off-Balance sheet items including contingent liabilities		146,408,721,935	119,641,197,018		
Not Assets Value (NAV) non shores (2022; Boststan)	42(a)	24.70	24.76		
Net Assets Value (NAV) per share: (2023: Restated)	42(a)	24.70	24.76		

ymm/w Managing Director

yman &

Managing Director







Director Signed in terms of our separate report of even date



Chartered Accountants. FRC Reg no. CAF-001-118

Place: Dhaka Dated: April 20, 2025

Place: Dhaka

Dated: April 20, 2025

Md. Shafiqul Islam, FCA Enrolment No. 595

Profit and L For the year ended			
	Notes	2024 Taka	2023 Taka
estment	20	20,231,707,466	14,917,657,842
deposits and borrowings, etc.	21	16,876,168,756	10,515,775,288
		3,355,538,710	4,401,882,554
	22	9,290,930,005	6,223,917,849
brokerage	23	3,657,005,852	3,924,005,683
	24	1,029,517,694	1,018,142,505
`	-	17 332 992 260	15 567 948 592

<u>Particulars</u>	Notes	2024 Taka	2023 Taka
Interest income/profit on investment	20	20,231,707,466	14,917,657,842
Less: Interest/profit paid on deposits and borrowings, etc.	21	16,876,168,756	10,515,775,288
Net interest income		3,355,538,710	4,401,882,554
Investment income	22	9,290,930,005	6,223,917,849
Commission, exchange and brokerage	23	3,657,005,852	3,924,005,683
Other operating income	24	1,029,517,694	1,018,142,505
Total operating Income (A)		17,332,992,260	15,567,948,592
Salary and allowances	26	5,010,393,797	5,201,378,934
Rent, Taxes, Insurance, Electricity, etc.	27	995,541,456	872,657,811
Legal expenses		32,472,246	22,221,829
Postage, Stamps, Telecommunication, etc.	28	129,239,324	113,768,447
Stationery, Printings, Advertisements, etc.	29	273,165,278	388,760,950
Managing Director's salary & fees	30	23,584,442	21,063,129
Directors' fees	31	12,086,224	10,061,894
Auditors' fees	32	1,150,000	805,000
Charges on loan losses		-	-
Depreciation and repairs of bank's assets	33	738,229,634	679,062,975
Other expenses	34	1,447,115,814	1,577,510,013
Total operating Expenses (B)		8,662,978,214	8,887,290,982
Net Profit/(loss) before taxation & provisions (C=A-B)		8,670,014,046	6,680,657,610
Provision for loans and advances	35	2,504,555,985	2,368,878,140
Provision for off balance sheet exposures	36	307,234,882	7,568,000
Others provision	36.1	1,865,420	1,497,683
Provision for diminution in value of investments	37	8,009,050	258,796
Total provision (D)		2,821,665,336	2,378,202,619
Total profit before taxes (C-D)		5,848,348,710	4,302,454,991
Provision for taxation for the year			
Current tax	13.8	3,053,697,443	1,945,028,750
Deferred tax	13.8.2	652,030	(4,932,969)
	-	3,054,349,473	1,940,095,781
Net profit after taxation		2,793,999,237	2,362,359,210
Appropriations:			
Statutory reserve	15	690,973,350	636,841,800
Interest on perpetual bond		400,000,000	400,000,000
Retained Surplus during the year	17	1,703,025,887	1,325,517,410
Earnings per share (EPS)-Restated: 2023	39	3.17	2.68
The annexed notes 01 to 51 form an integral part of the financial state	ements		
Amme - Tophway	A	Ym ^a	RSallowst

Signed in terms of our separate report of even date



DVC: 2504240595AS733880

Cash Flow Statement For the year ended 31 December 2024					
	Notes	2024 Taka	2023 Taka		
Cash flows from operating activities					
Interest receipts		19,833,030,620	14,857,369,985		
Interest payments		(14,236,635,913)	(7,780,676,426)		
Dividend receipts		7,464,828	5,595,448		
Income received from investments		8,521,350,829	6,295,500,724		
Fee and commission receipts		3,657,005,852	3,924,005,683		
Recoveries on loans previously written off		185,855,800	194,047,147		
Payments to employees		(5,033,978,239)	(5,222,442,063)		
Payments to suppliers		(605,095,743)	(646,649,213)		
Income taxes paid		(2,377,148,045)	(2,051,973,586)		
Receipts from other operating activities	40	842,416,256	822,568,567		
Payments for other operating activities	41	(2,043,196,943)	(2,191,989,455)		
(i) Operating profit before changes in operating assets and liabilities		8,751,069,302	8,205,356,812		
Increase/Decrease in operating assets & liabilities					
Statutory deposit		-	-		
Loans and advances		(2,229,996,185)	(6,269,229,212)		
Proceed/ (Payments) for purchase of Govt. securities		(49,094,141,968)	(4,517,198,100)		
Other assets		2,420,322,114	(1,015,984,400)		
Deposit & borrowings from other banks		(11,252,495,440)	(9,102,773,903)		
Deposit from customers		65,232,182,200	30,316,056,459		
Other current liabilities		(1,209,716,265)	(1,567,467,293)		
(ii) Cash received from operating assets and liabilities		3,866,154,456	7,843,403,551		
Net cash flow from operating activities (A)=(i+ii)		12,617,223,758	16,048,760,362		
Cash flows from investing activities					
Proceed/ (Payments) for purchase of securities	[1,279,616,647	1,138,585,209		
Purchase of property, plant & equipment		(1,574,112,681)	(1,214,553,781)		
Net cash flow from investing activities (B)		(294,496,034)	(75,968,573)		
Cash flows from financing activities					

(*) Closing cash & cash equivalent Cash in hand (including foreign currency)
Balance with Bangladesh Bank and its agent banks
Balance with other bank's and financial institutions 3,976,671,786 10,165,166,141 8,782,891,248 Money at call on short notice 7,127,000,000 6,898,500,000 Prize bond in hand 29,826,371,475 38,626,506,997 Net Operating Cash Flow per Share (NOCFS)-Restated-2023 The annexed notes form an integral part of the cash flow statement

(1,422,592,202

(3,522,592,202)

8,800,135,522

38,626,506,998

(1.311.144.887

(2,911,144,887)

13,061,646,902 16,764,724,573

29,826,371,475

Summy (- zezahwan Managing Director Director

Increase/decrease of long term borrowings

Net cash flow from financing activities (C)

Net Increase/ Decrease in cash and cash equivalents D= (A+B+C)

Cash and cash equivalents at end of the year (D+E) (*)

Dividend paid Issue of subordinated bond

Place: Dhaka Dated: April 20, 2025

							(Amount in Taka
Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of Securities	Assets Revaluation Reserve	Reserve for Start Up Fund	Retained Earnings	Total
nce as at 01 January 2024 ges in accounting policy	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
ated balance as at 01 January 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
us/deficit on account of revaluation of investments			682,697,275				682,697,275
ains and losses not recognized in the income nent	-	-	682,697,275	-		-	682,697,275
rofit for the year		-			-	1,703,025,887	1,703,025,887
end (Cash)	-	-	-	-	-	(1,422,592,202)	(1,422,592,20)
end (Stock)	690,973,350	-	-	-	-	(690,973,350)	
er to Start Up Fund for 2024					27,939,992	(27,939,992)	
er to Statutory Reserve	-	690,973,350	-			-	690,973,350
ce as at 31 December 2024	8,820,071,650	8,820,071,650	832,482,176	1,063,497,554	118,853,913	2,126,295,202	21,781,272,145
ice as at 31 December 2023	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

ymmy (Managing Director Place: Dhaka Dated: April 20, 2025

Total assets







(Asset and Liability Maturity Analysis) As at 31 December 2024							
lars	Upto 1 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	(Amount in Taka	
titutions e and fixtures	18,224,406,084 2,240,104,287 7,127,000,000 3,505,823,187 29,708,560,000 - 332,149,380	10,501,407,625 - 14,019,340,000 - 2,962,520,970	530,000,000 21,923,683,015 26,333,200,000	23,868,914,548 66,800,614,626 15,875,481 2,187,215,406	78,290,046,394 52,128,302,996 5,318,312,637 4,004,191	18,224,406,084 13,271,511,912 7,127,000,000 127,588,467,144 188,990,017,622 5,334,188,118 5,485,889,947	
	61,138,042,938	27,483,268,596	48,786,883,015	92,872,620,061	135,740,666,218	366,021,480,828	
er banks, financial institutions and	4,919,809,244 71,202,200,000 797,545,422	800,000,000 10,067,400,000	3,863,800,000 15,101,100,000 15,002,456,924	40,358,399,712 1,407,368,543	173,720,128,839 7,000,000,000	9,583,609,244 310,449,228,551 24,207,370,889	

ative. - seaphwan Managing Director Director

Notes to the Financial Statement For the year ended 31 December 2024

Jamuna Bank PLC. (the "Bank") was incorporated in Bangladesh on 02 April 2001 as a public limited company under the Companies Act, 1994. The Bank within the stipulations laid down by the Bank Companies Act, 1991 (as amended in 2023) and directives as received from Bangladesh Bank and applicable to it from time to time provides all types of commercial banking services. The registered office of the Bank is located at JBPLC Tower, Plot no.-14, Bir Uttom AK Khandaker Road, Block-CWS (C), Gulshan Model town, Dhaka –1212. The Bank has one hundred sixty nine (169) branches (including 2 Islamic Banking Branches) and 113 sub branches with no overseas branches as at 31 December 2024. The consolidated financial statements of the Bank as at and for the year ended 31 December 2024 comprise financial statements of the Bank and its subsidiaries (together referred to as the "Group" and individually as "Group

Nature of the business

The principal activities of the bank are providing all kinds of commercial banking services to its customers The other activities of the bank are providing of all kinds of Islamic banking services to its customer through Islamic Banking branches.

Jamuna Bank Capital Management Limited

Jamuna Bank Capital Management Limited is a subsidiary company of Jamuna Bank PLC. holding 99.99984% of total paid-up capital incorporated as a private limited company on 23 December 2009 with the Registrar of Joint Stock Companies & Firms, Dhaka vide certificate of incorporation no. C-81290/09. The main objectives of the company for which it was established are to carry out the business of full-fledged merchant banking activities like issue management, portfolio management, underwriting etc.

Jamuna Bank Securities Limited

Jamuna Bank Securities Limited is a subsidiary company of Jamuna Bank PLC. holding 99.99995% of total paid-up capital incorporated as a private limited company on February 07, 2011 with the Registrar of Joint Stock Companies & Firms, Dhaka vide certificate of incorporation no. C-90274/11.The main objectives of he company for which was established for brokerage services to the investigation Off-shore banking unit

Off-shore Banking Unit (OBU) is a separate business unit of Jamuna Bank PLC., governed under the rules and guidelines of Bangladesh Bank. The Bank obtained the Off-shore Banking Unit permission vide Bangladesh Bank's letter no. BRPD (P-3) 744 (107)/ 2009-4642 dated 22 December 2009. The Bank commenced operation of this unit from 22 April 2010 and its office is located at 116 Gulshan Avenue, Gulshan-2, Dhaka. Separate financial statements for Off-shore Banking Unit are enclosed in Annexure-H.

The Bank obtained the Islamic Banking branches permission vide letter no. BRPD(P)745(55)/2003-3220 and BRPD(P)745(55)/2005-235 The bank operates Islamic Banking in 2 (two) branches designated for the purpose of complying with the rules of Islamic Shariah. The financial statements of the branches have also been prepared as per the Bank Companies Act, 1991, (As amended 2023) International Accounting Standards/ International Financial Reporting Standards and guidelines issued by the Accountancy & Auditing organization for Islamic Financial Institutions for which a separate set of books and records are naintained. As per Bangladesh Bank BRPD circular no. 15, dated 09 November 2009, separate ents of accounts of consolidated accounts of 2 (two) Islamic Banking branches are enclosed in

Basis of preparation of the financial statements Statement of compliance

Departures from IFRS

Islamic Banking

The financial statements of the Bank are prepared on a going concern basis under historical cost convention and in accordance with First Schedule (Sec-38) of the Bank Companies Act, 1991,as amended in 2023, other circulars of Bangladesh Bank, International Accounting Standards (IAS), the Companies Act, 1994, the Listing Rules of the Stock Exchange, the Securities and Exchange Rule 1987 and other laws and regulations applicable in Bangladesh. In case any requirement of provisions and circulars issued by Bangladesh Bank differs with those of other regulatory authorities, the provisions and circulars issued by Bangladesh Bank shall pregulation.

As such the Group and the Bank have departed from those contradictory requirements of IFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below:

i) Investment in shares and securities

IFRS: As per requirements of IFRS 9, investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "at fair value through other comprehensive income" when any change in the fair value of securities measured "at fair value through profit and loss account" is taken to profit and loss account and any change in the fair value of securities measured "at fair value through other me" is transferred to equity through other comprehensive income

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares are revalued at the period end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment; otherwise investments are recognized at costs.

IFRS: As per requirement of IFRS 9, where securities T-bills and T-bonds will fall under the category of "held for trading", are measured at fair value and any change in the fair value of held for trading assets is recognized through profit and loss account.

Securities T-bills designated as held to maturity are measured at amortized cost method and interest income is recognized through the profit & loss account.

Bangladesh Bank: HFT securities are revalued on the basis of mark to market and at period end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortization of discount are recognized in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortized at the year end and gains or losses on amortized recognized in other reserve as a part of equity.

iii) Provision on loans and advances

IFRS: As per IFRS 9 an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 3 dated 21 April 2019 and BRPD circular no. 05 dated 29 May 2013 a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loan, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. For the impact of global pandemic, Covid-19 in business, as per BRPD Circular-56, dated 10 December, 2020, the requirements has been taken into consideration. Again as per BRPD circular no. 10 dated 18 September 2007, a general provision at 1% is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by IFRS 9.

iv) Recognition of interest in suspense

IFRS: Loans and advances to customers are generally classified as 'loans and receivables' as per IFRS 9 and interest income is recognized through effective interest rate method over the term of the loan. Once a loan is impaired, interest income is recognized in profit and loss account on the same basis based on revised

Bangladesh Bank: As per BRPD circular no. 03 dated April 21, 2019 and BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are not allowed to be recognized as income rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as liability in the balance sheet.

v) Other comprehensive income

Other Comprehensive Income are to be included in a Single Comprehensive Income (OCI) Statement

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to include in a Single Comprehensive Income (OCI) Statement. As such the company does not prepare the other comprehensive income statement. However elements of OCI, if any, are shown in the statements of changes in equity.

vi) Provision for Gratuity

IAS: As per IAS 19, actuarial valuation has to be carried out with sufficient regularity to ensure that the provision for gratuity is accounted for fairly. Moreover, provision has to be maintained for gratuity for all of its employees from their date of joining.

Bangladesh Bank: The Bank has a policy to pay gratuity on the basis of last basic pay and is payable at the rate of two months basic pay for every completed year of service upon fulfilling the eligibility criteria. The eligibility criteria of accounting for gratuity is 6 (six) years of continued service with the Bank or a period of 3 (three) years with any other Bank and 3 (three) years with Jamuna Bank PLC. The Bank management has accounted for gratuity using this system instead of accounting for gratuity from the year of joining as per vii) Financial instruments - presentation and disclosure

In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such some disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the Financial Statements.

IFRS: When an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a deposit, and the underlying asset continues to be recognized in the entity's financial statements. This transaction will be treated as loan and the difference between selling price and repurchase price will be treated as interest expense.

Bangladesh Bank: As per BRPD guidelines, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transactions and the financial assets are ized in the seller's book and recognized in the buyer's book.

ix) Financial guarantees

IFRS: As per IFRS 9, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value, and the initial fair value is amortized over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortized amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees included within other liabilities.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, financial guarantees such as L/C, L/G will be treated as Off-Balance Sheet items. No liability is recognized for the guarantee except the cash margin

x) Cash and cash equivalent IAS: Cash and cash equivalent items should be reported as cash item as per IAS 7.

Bangladesh Bank: Some cash and cash equivalent items such as 'money at call and on short notice', Treasury bills, Prize bond are not shown as cash and cash equivalent. Money at call and on short notice presented on the face of the balance sheet, and Treasury bills, Prize bonds are shown in Investments

IFRS: No indication of Non-banking asset is found in any IFRS. Bangladesh Bank: As per BRPD 14 dated 25 June 2003, there must exist a face item named Non-banking

xii) Cash flow statement

IAS: Cash flow statement can be prepared using either in direct method or in indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, cash flow is the mixture of direct and indirect

IAS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

xiv) Presentation of intangible asset

IAS: Intangible asset must be identified and recognized, and the disclosure must be given as per IAS 38. Bangladesh Bank: There is no requirement for regulation of intangible assets in BRPD 14 dated 25 June

xv) Off-balance sheet items

IFRS: There is no concept of off-balance sheet items in any IFRS: hence there is no requirement of sclosure of off-balance sheet items on the face of the balance sh

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, off balance sheet items (e.g. Letter of credit, Letter

f guarantee etc.) must be disclosed separately in face of balance sheet xvi) Disclosure of appropriation of profit

IFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, off balance sheet items (e.g. Letter of credit,

Letter of guarantee etc.) must be disclosed separately in face of balance sheet. xvii) Loans and advance (net of provision)

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, provision on loans and advances are presented

IFRS: Loans and advances should be presented net of provisions

separately as liability and cannot be netted off against loans and advances. The financial statements of the Islamic banking branches have also been prepared as per Bank Companies

Act 1991 as amended in 2023, IFRSs and other prevailing laws and regulation xviii) Provision of rebate for good borrower BRPD Circular Letter No. 04 dated 16 May 2019 was issued by the Bangladesh Bank which instructed

Banks to provide 10% rebate on the interest/profit collected from good borrowers subject to some qualifying criteria. The aforementioned circular goes on to clarify that such rebate may be availed to the good borrowers at the year end. Tk.100.00 lac already kept as provision for good borrower by the Bank

kept provision inline with the circular

GBCSRD Circular No. 04 dated 9 July 2015 was issued by Bangladesh Bank which instructed Banks to maintain a climate fund of 10% of the CSR budget. During the period ended 31 December 2024, the bank The Bank's compliance with related pronouncements by Bangladesh Bank:

The objective of internal control is to ensure that management has reasonable assurance that (i) operations are effective, efficient and aligned with strategy, (ii) financial reporting and management information is reliable, complete and timely accessible, (iii) the entity is in compliance with applicable Laws and Regulations as well as its internal policies and ethical values including sustainability, and (iv) assets of the company are safeguarded and frauds, forgeries & errors are prevented or detected.

Jamuna Bank PLC. has established an effective internal control system whose primary a overall control of risks and provide reasonable assurance that the objectives set by the Bank will be met. It has designed to develop a high level risk culture among the personnel of the Bank, establish efficient and qualified operating model of the Bank, ensure reliability of internal and external information including accounting and financial information, secure the Bank's operations and assets, and comply with laws,

The Board of Directors of Jamuna Bank, through its Audit Committee, periodically reviews the effectiveness of Bank's internal control system covering all the material controls, including financial, operational and compliance controls, risk management systems, the adequacy of resources, qualifications and experience of staff of the accounting and financial reporting function, training programs, budget, etc. The Board Audit Committee reviews the actions taken on internal control issues identified by the Internal & External Auditors and Regulatory Authorities. It has active oversight on the internal audit's independence, scope of work and resources and it also reviews the functions of Internal Control & Compliance Division of Head Office, particularly the scope of the annual audit plan and frequency of the internal audit activities.

During the year ended 31 December 2024, ICCD conducted inspection on most of the Branches/ Divisions of Head Office of the Bank and submitted reports presenting the findings of the audits/ inspections. The bank conducted the risk grading of branches as per Bangladesh Bank guideline. The ICCD plan and perform the audit accordingly. Necessary control measures and corrective actions have been taken on the suggestions or observations made in these reports. The reports or key points of the Reports have also been discussed in the meetings of the Audit Committee of the Board and necessary steps have been taken according to the decision of the said Committee for correct functioning of Internal Control & Compliance.

ii) Internal audit

Internal Audit is the continuous and systematic process of examining and reporting on the activities of an organization undertaken by the specially assigned officers. Internal Auditor works as the Eyes & Ears of the

Activity of JBL is effective and it provides Senior Management with a number of important services. These include detecting and preventing fraud, testing internal control, Monitoring and compliance with own policies & procedures, applicable rules & regulations, instructions/guidelines of Regulatory Authority etc. Our team carry out Comprehensive inspection, Special inspection & Surprise inspection and investigation, etc. in order to help avoiding any fraudulent activities which in turn would strengthen the bank to set up

Jamuna Bank PLC.

FINANCIAL STATEMENTS 2024

Fraud and torgenes
Fraud can happen anywhere. Though, only relatively few major frauds are picked up by the media, huge
sums are lost by all kinds of businesses against large number of frauds. The risks of fraud is increasing
day by day as a result of growing globalization, more competitive markets, rapid developments in
technology, periods of economic difficulty, etc. Banks by virtue of the nature of activities undertaken and
is operating environment are vulnerable to frauds, which takes place when aggressive business strategy

its operating environment are vulnerable to frauds, which takes place when aggressive business strategy and process for quick growth is adopted without adequate/ appropriate internal corntols or non-adhering to operating standards/ controls. In the recent past, incidence of frauds in the Banking industry has increased to some extent, which calls for concerted steps in investigating the frauds and identifying the fraudsters for eventual criminal prosecution and internal punitive action.

It will never be possible to eliminate all frauds and no system is completely fraud proof, since many fraudsters are able to bypass control systems put in place. JBPLC pays attention on anti-fraud internal controls for prevention of fraud and forgery. JBPLC assesses /evaluates the effectiveness of its Anti-Fraud Internal Control measures on quarterly basis as per the items/ areas mentioned in the prescribed checklist of Bangladesh Bank. During the year, few fraudulent losses arises due to creation of fake loan accounts and unauthorized fund transfer from one account to another account.

Bisk management.

The risky nature of Banking business has caused the Central Bank to be much concerned about the risk factors affecting the financial position of the banks. In this connection every Central Bank has come forwarded to establish a general framework to defeat risk factors considering the laws of the land. Bangladesh bank has also undertaken an overall core-risk management project under which every bank is bounded to the authoritative covenants to install risk management system.

Jamuna Bank PLC. has established approved policies in compliance with Central bank's guidelines covering major areas such as (i) Credit risk management (b) Foreign exchange risk management (c) Asset liablily management (d) Money laundering risk (c) Internal control & compliance (f) Information and communication technology security risk.

Jamuna Bank P.L. has adopted Risk Management Guidelines formulated by Bangladesh Bank. The purpose of the guidelines is to inform management about the loopholes of full fledged implementation of Core risks management, improve risk management culture, restructure minimum standards and assist in the ongoing improvement. n compliance with the requirements of Bangladesh Bank guidelines, Risk Management Division monthly recompliance Risk Management Paper (RMP) and the paper is reviewed in the meeting of Risk Management Committee to have their opinion/decision on the issues identified in RMP.

Functional and presentation currency
These financial statements are presented in Bangladesh Taka, which is the Bank's functional currency.
Except as otherwise indicated, financial information presented in Taka has been rounded to the nearest integer.

nteger.

Use of estimates and judgments

The preparation of financial statements requires management to make judgments, estimat assumptions that affect the application of accounting policies and the reported amounts of liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates is revised and in any future periods affected.

These financial statements cover one calendar year from 01 January 2024 to 31 December 2024

ow statement has been prepared in accordance with the BRPD circular no. 14, Dated: 25 June sued by the Banking Regulations and Policy Department of Bangladesh Bank. Foreign currency conversion

ction in Foreign Currencies are translated into Bangladesh Taka and recorded at the ruling

Assets and liabilities denominated in foreign currency are translated into Bangladesh Taka at the balance sheet date at mid rates.

Assets and liabilities have been converted into Taka Currency @ US\$ 1 = Tk. 119.00 and also the income and expenses have been converted into Taka Currency @ US\$ 1=Tk. 119.00 which represents the average rate for the year 2024.

State ment of liquidity

Significant Accounting Policies

Consolidation Procedure

The consolidated financial statements include the financial statements of Jamuna Bank PLC. and its subsidiaries- Jamuna Bank Capital Management Limited and Jamuna Bank Securities Limited made up to the end of the financial year.

The consolidated financial statements have been prepared in accordance with International Account Standard 27: Separate Financial Statements and International Financial Reporting Standard Consolidated Financial Statements. The consolidated financial statements are prepared to a comn financial year ended 31 December 2024.

Subsidiary
Subsidiary is that enterprise which is controlled by the Bank. Control exists when the Bank has the power, directly or indirectly, to govern the financial and operating policies of an enterprise from the date that control commences until the date that control essess. The financial statements of subsidiary are included in the consolidated financial statements from the date that control effectively commences until the date that the control effectively ceases. Subsidiary companies are consolidated using the purchase method of accounting. Transactions eliminated on consolidation

Intra-group balances, and income and expenses (except for foreign currency transaction gains or losses) arising from intra-group transactions, are climinated in preparing the consolidated financial statements. Unrealized losses are climinated in the same way as unrealized gains, but only to the extent that there is

Non-controlling interest

Changes in the Group's interest in a subsidiary that do not result in a loss of control are accounted for as transactions with owners in their capacity as owners. Adjustments to non-controlling interests are based on a proportionate amount of the net assets of the subsidiary.

Subsidiaries are the entities controlled by the Group. The financial statements of subsidiaries are the entities controlled by the Group. The financial statements of subsidiaries are that control commences until the date that control commences until the date that control cosses. Assets and basis of their valuation

Assets and basis of their remainder.

Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and its agent bank, balance with other banks and financial institutions, money at call and on short notice, investments in treasury bills and prize bond. avestment securities are initially recognized at cost, including acquisition charges associated with the truent. Premiums are amortized and discounts are accredited.

Held to maturity
Investments which have, 'fixed or determinable payments' and are intended to be held to maturity are classified as 'Held to Maturity'.

Held for trading
Investment classified in this category are acquired principally for the purpose of selling or repurchasing in short trading or if designated as such by the management.

Re-measured bond
As per DOS circular letter no. 27 dated 04 December 2023, Treasury bond held in HFT category by the Primary Dealer (PD) may be re-measured at amortized cost instead of fair value.

As per the DOS Circular letter no. 5 dated 04 June 2024, HFT securities are revaluated each week using Marking to Market concept and HTM securities are amortized once a year according to Bangladesh Bank guidelines.

Assessment of accounting

Government treasury bills-HTM Government treasury bills-HFT Government treasury bonds-HFM Government treasury bonds-HFT Prize bond & other bonds

Loans & advances and provision

Interest is calculated on daily product basis but charged and accounted for quarterly on a Interest on classified loans is kept in interest suspense account as per Bangladesh Bank g such interest is not accounted for as income until realized from borrowers. Interests are no bad / loss loans as per instructions of Bangladesh Bank. Advances are stated at gross value Provision for loans and advances is made on the basis of year-end review by the management and on the basis of instructions contained in Bangladesh Bank BRPD Circular No-14 dated 23 September 2012, BRPD Circular No-5, dated 29 May 2013, BRPD Circular No.15, dated 29 September, 2017, BRPD Circular No.16, dated 21 July, 2020 and BRPD Circular No.52, dated 20 October, 2020, BRPD Circular No.52, dated 20 October, 2020, BRPD Circular No.53, dated 20 October, 2020, BRPD Circular No.54, dated 20 October, 2020, BRPD Circular No.55, dated 20 October, 2020, BRPD Circular No.56, dated 20 October, 2020, BRPD Circular No.59, dated 20 October, 2020, d

Consumer financing (House financing and loans to professional) House Financing Small and medium enterprise financing (SMEF)

Specific provision on

a. Substandard Ioans and advances
i. Short term agri. Credit, micro credit & SME
ii. Other than short term agri. Credit, micro credit & SME
b. Doubtful Ioans and advances
i. Short term agri. Credit, micro credit & SME i. Other than short term agri Credit, micro credit & SME c. Bad/Loss loans and advances

Loans and advances are written off to the extent that there is no realis guideline of Bangladesh Bank. However, write off will not reduce the Detailed records for all such write-off accounts are maintained.

Property, plant and equipment and their depreciation Recognition and measurement

Items of fixed assets excluding land are measured at cost/revaluation less accumulated depreciation and accumulated impairment losses, if any. Land is measured at cost/revaluation.

Cost includes expenditure that are directly attributable to the acquisition of asset and bringing to the location and condition necessary for it to be capable of operating in the intended manner. When parts of an item of fixed asset have different useful lives, they are accounted for as separate items (major components) of fixed assets.

operty, Plant and Equipment are recognized as assets in accordance with International Accounting andards (IAS) 16 "Property Plant and Equipment".

hansequent costs

the cost of replacing a component of an item of fixed assets is recognized in the carrying amount of the
tem if it is probable that the future economic benefits embodied within the part will flow to the Group
und its cost can be measured reliably. The carrying amount of the replaced part is derecognized. The
rosts of the day-to-day servicing of fixed assets are recognized in profit or loss as incurred.

During the period under audit, depreciation is charged at the following annual rates on straight-line method on all fixed assets except land. Depreciation has been charged on addition during the period when respective assets put into use and in case of sale, up to the date of sale.

Other assets include all balance sheet accounts not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the Bank.

Non-banking assets are acquired on account of the failure of a borrower to repay the loan on time after seeking the decree from the Court regarding the right and title of the mortgage property. The Bank has been awarded ownership of the mortgage properties according to the verdict of the Honorable Court in accordance with the section 33 (7) of "Artharin Adalat-2003". The value of Non-Banking Assets has been determined and reported in the financial statements on the basis of valuation report of an

IFRS 16: Leases

Jamuna Bank PLC. has applied IFRS 16: "Leases" for the first time with the date of initial application of 1 January 2021 using modified retrospective approach where the bank measured the lease liability at the present value of the remaining lease payments and recognized a right-of-use asset at the date of the initial application on a lease by lease basis.

In according to IFRS 16 Leases, a contract is, or contains, a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration. ol is conveyed where the customer has both the right to direct the identified asset's use and to a substantially all the economic benefits from that use.

An asset is typically identified by being explicitly specified in a contract, but an asset can also be identified by being implicitly specified at the time it is made available for use by the customer.

Upon lease commencement the bank recognizes a right-of-use asset and a lease liability. The right-of-use asset is initially measured at the amount of the lease liability plus any initial direct costs incurred by the Bank. Adjustments may also be required for lease incentives, payments at or prior to commencement and restoration obligations or similar. After lease commencement, the Bank measures the right-of-use asset using a cost model. Under the cost model a right-of-use asset is measured at cost less accumulated depreciation and accumulated impairment.

The lease liability is initially measured at present value of the future lease payments discount discount rate implicit in the lease. Subsequently, the lease liability is adjusted for interest payments, as well as the impact of lease modifications, amongst others. The Bank has elected to account for short-term leases and leases of low-value assets using the pra expedients. Instead of recognizing a right-of-use asset and lease liability, the payments in relati these are recognized as an expense in profit or loss on a straight-line basis over the lease term.

On the statement of financial position, right-of-use assets have been included in property, plant and equipment and lease liabilities have been included in other liabilities.

recognized under IFRS 16 was 4%.

At the year end, the bank has total 169 branches out of which 165 branches are leased from different lessor. While implementing IFRS-16 'leases', we have considered 159 branches for which the underlying asset is of low value, in accordance with Para 5(b), and Appendix B3-B8 of IFRS-16. Therefore, these 159 branches have been exempted from being recognized as lease assets/liabilities and the remaining 4 branches have fallen under the scope of IFRS-16.

3.03.1 Deposits and other accounts

Deposits by customers and banks are recognized when the bank enters into contractual provisions of the arrangements with the counter parties, which is generally on trade date, and initially measured at the

Other liabilities comprise items such as provision for loans and advances/investments, provision f taxation, interest payable, interest suspense, accrued expenses, obligation under finance lease etc. Oth liabilities are recognized in the balance sheet according to the guidelines of Bangladesh Bank, Incon Tax Ordinance 1984 and internal policy of the Bank. 3.03.2 Provision for liabilities

A provision is recognized in the balance sheet when the bank has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the IAS - 37 "Provisions, Contingent Lisbilities and Contingent Assets".

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets. 3.03.4 Authorized Capital

3.03.5 Paid up Capital

Paid up capital represents total amount of shareholders' capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Bank, ordinary shareholders are ranked after all other shareholders and creditors and are fully entitled to any residua proceeds of liquidation Non controlling interest in subsidiaries

Non controlling interest in business is an accounting concept that refers to the portion of a subsidiary corporation's stock that is not owned by the parent corporation. The magnitude of the Non controlling interest in the subsidiary company is always less than 50% of the outstanding shares, else the corporation would cease to be a subsidiary of the parent. Non controlling interest is reported on the consolidated income statement as a share of profit belonging to Non controlling shareholders.

Contingent liabilities, commitments and other off-balance sheet settlements

A contingent liability is

it is not probable that an outflow of resources embodying economic benefits will be required to settle

Contingent liabilities are not recognized but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated.

The revenue during the period under audit is recognized satisfying the conditions as specified in International Financial Reporting Standards (IFRS) 15 "Revenue Recognition". Details are as under:

Commission and discounts on bills purchased and discounted are recognized at the time of realization. For Islamic Banking, profit is charged on unclassified investments on daily product basis and charged to the clients on quarterly and monthly basis, where applicable.

Islamic Banking branches calculate profit on classified investments and credits the same to profit suspense account until realization.

Fees, commission and discounts incomes, commission and discounts on bills purchased and discounted are recognized at the timulization

Interest income on investments is recognized on accrual basis. Capital gain on investments in shares is also included in investment income. Capital gain is recognized when it is realized.

Interest/profit paid and other expenses
In terms of the provisions of IAS-1 "Presentation of Financial Statements" interest/profit and other expenses are recognized on accrual basis.

Provision for current tax has been made @ 37.50% as prescribed in the Finance Act, 2024 of the profit made by the Bank considering major taxable allowances and disallowances.

Deferred tax normally results in a liability being recognized within the Balance Sheet. Deferred tax is recognized on differences between the carrying amounts of assets and liabilities in

recognized on differences between the carrying amounts of assets and labilities in the financial statements and the corresponding tax bases used in the computation of taxable profit, and are accounted for using the balance sheet liability method. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that taxable profits will be available against which deductible temporary differences, unused tax to sosses or unused tax credits can be utilized. Such assets and liabilities are not recognized if the temporary difference arises from goodwill or from the initial recognition (other than in a business combination) of other assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority and the company intends to settle its current tax assets and liabilities on a net basis.

As per instruction contained in the circular letter no. FEPD (FEMO)/01/2005-677 dated September 13, 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank, Bank are required to make provision regarding the un-reconciled debit balance of nostro account over more than 3 months as on the reporting date in these financials. Since there is no un-reconciled entries which are outstanding more than 3 months. As such, the Bank does not require to make provision. Employee benefits

Provident Fund benefits are given to the employees of the Bank in accordance with the locally registered Provident Fund Rules. This Fund is being operated under a Trustee Board. This fund go approval from the National Board of Revenue (NBR) on 28 August 2002. All employees of the bank are contributing 10% of the basic salary as subscription to the fund. The bank also contributes equal amount of the third of the salary and the salary as subscription to the fund.

3.11.3 Gratuity The Bank operates a funded gratuity scheme approved by the National Board of Revenue (NBR) on 04 April 2010. In the Bank gratuity scheme covers all permanent employees of the Bank. The company made provision to meet-up claim of out going employees. The gratuity is calculated on the basis of last basic pay and is payable at the rate of two months basic pay for every completed year of service upon full filling the eligibility criteria instead of accounting for gratuity from the year of joining as per IAS 19.

The eligibility criteria for accounting for gratuity is 6 (six) years of continued service with the Bank or

The Bank operates an Employees Welfare Fund and it is operated by a separate Board of Trustees and

period of 3 (three) years with other Banks and 3 (three) years with Jamuna Bank PLC An incentive bonus is given to the employees in every year. The incentive bonus amount is paid a normally in first month of every following the year and the costs are accounted for in the period to

Number of employees

The number of employees engaged for the whole year or part thereof who received a total yearly remuneration of Tk 36,000 or above were 4,411 in 2024 and 4,174 in 2023.

Earnings per share have been calculated in accordance with IAS-33:"Earnings per Share". The Group and the Bank present basic and diluted earnings per share (EPS) data for its ordinary shares. basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Group/Bank by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting the profit or loss attributable to ordinary shareholders and the weighted average number of ordinary shares outstanding for the effects of all dilutive potential ordinary shares, which comprise share options granted to employees.

Reconciliation of inter-bank/books of accounts

econciliation statement with Bangladesh Bank enclosed in Annexure- A-1.

Risk management

In banking organization, risk is the possibility that outcome of an action or event could bring up adverse impact. Such outcome could either result in a direct loss of earnings/capital or may result in imposition of constraints on banks' ability to meet their business objectives. Risk is the outcome of losses due to sudden downturn in economy or falling interest rates. Banks have to rely on their capital as a buffer to absorb such losses. The types and degree of risks an organization may be exposed depend upon a number of factors such as its size, complexity business activities, volume etc. Initally Bangladesh Bank has issued guidelines on six core risk areas and accordingly scheduled banks operating in Bangladesh has implemented the guidelines for better risk management practice. Implementation of core risk management guidelines by Jamuna Bank PLC, and its status are discussed below. Credit risk management

Credit risk arises while the borrowers or counterparty to a financial transaction fails to discharge an obligation as per agreed covenants, resulting in financial loss to the Bank. Credit exposures may arise from both the banking and trading books as well as Off-Balance sheet exposures. Credit risk is managed in the JBPLC through a framework that spell out policies and procedures covering the measurement and management of credit risk. There is a clear segregation of duties between transaction originators in the businesses and approvers in the Risk function. All credit exposure limits are approved within a defined credit approval authority framework. Credit policies and standards are considered and approved by the Board of Directors.

Credit approval

Major credit exposures to individual borrowers, groups of connected counterparties and portfolios of retail exposures are reviewed by the Head Office Credit Committee (HOCC) and HOCC recommend the loan to the approval authority. All credit approval authorities are delegated by the Board of Directors to executives based on their capability, experience & business acumen. Credit origination and approval roles are segregated in all cases.

Credit monitoring

We regularly monitor credit exposures, portfolio performance, and external trends through relationship and corporate administration team at Branch and Head Office. Internal risk management reports containing information on key environmental, political and economic trends across major portfolios; portfolio delinquency and loan impairment performance; as well as credit grade migration are presented to risk committees (HOCC and PAMC). The HOCC & PAMC meets regularly to assess the impact of external events and trends on the credit risk portfolio and to define and implement our response in terms of appropriate changes to portfolio shape, underwriting standards, risk policy and procedures. Accounts

of appropriate changes to portfolio shape, underwriting standards, risk policy and procedures. Accounts or portfolios are placed on Early Alert (EA) when they display signs of weakness or financia

Recovery Division. Account plans are re-evaluated and remedial actions are agreed and monitored. Remedial actions include, but are not limited to, exposure reduction, security enhancement, exiting the account or immediate movement of the account into the control of Recovery unit. In Retail/Consumer Banking, portfolio delinquency trends are monitored continuously at a detailed level. Individual customer behavior is also tracked and informed in lending decisions. Accounts which are past due are subject to a collections process, monitored in collaboration with the Relationship manager by the Risk function. nts of the Bank are managed by specialist recovery teams

and approved at least annually by the Board of Directors

Credit risk mitigation
Potential credit losses from any given account, customer or portfolio are mitigated using a range of tools such as collateral, netting agreements, insurance, and other guarantees. The reliance that can be placed on these mitigates is carefully assessed in light of issues such as legal certainty and enforceability, market valuation correlation and counterparty risk of the guarantor. Risk mitigation policies determine the eligibility of collateral types. Collateral types which are eligible for risk mitigation include: cash; residential, commercial and industrial property; fixed assets such as motor vehicles, plant and machinery; marketable securities; commodities; bank guarantees; and letters of credit. Collateral is valued in accordance with our credit policy, which prescribes the frequency of valuation for different collateral types, based on the level of price volatility of each type of collateral. Collateral held against impaired loans is maintained at fair value.

Exercise exchange risk is the risk that an investment's value changing due to changes in currency exchange rates. The risk that an investor will have to close out a long or short position in a foreign currency at a loss due to an adverse movement in exchange rates. The risk is most acute for businesses that deal in more than one currency. However, other businesses are indirectly exposed to foreign exchange risk if, for example, their business relics on imported products and services. Foreign exchange risk should be managed where fluctuations in exchange rates impact the business profitability.

iources of foreign exchange risk : Foreign exchange risk for a business may arise from a number of sources, including:

eign exchange risk for a business may arise from a number of sources, menume, where the business is related to imports or exports where other costs, such as capital expenditure, are denominated in foreign currency where export bill is received in foreign currency where other income, such as royalties, interest, dividends etc., is received in foreign currency where the loans are denominated (and therefore payable) in foreign currency where the business has offshore assets such as operations or subsidiaries that are valued in a

foreign currency, or foreign currency deposits

There are many ways to measure foreign exchange risk, ranging from simple to complex measures. Following are some of the examples of the simpler measures which can be applied and understood by nost businesses:

Like other banks and financial institutions, Jamuna Bank PLC. is also exposed to Foreign Exchan that sprouts externally due to convergence and divergence of many factors in the international. The foreign exchange business of the bank, fully backed by the underlying transactions, is well-m

as per Bank's internal risk management policies and guidelines and the guidelines of Bangladesh Bank (Certral Bank of Bangladesh). The Asset Liability Management Committee (ALCO) of the bank, headed by the Managing Director & CEO, reviews the risk management position of the bank on regular intervals and provides insights and guidelines to the Treasury Division to manage the foreign exchange risk of the Bank with minimum financial impact. Asset Liability Management Risk

The Bank has established an Asset Liability Committee (ALCO) contains 10 (ten) members headed by

The Bank has established an Asset Liability Committee (ALCO) contains 10 (ten) members headed by Managing Director. The committee meets at least once in every month. The main responsibilities of ALCO are to look after the Financial Market activities, manage liquidity and interest rate risk, understand the market position and competition etc. The Asset Liability Management Committee also monitored the balance sheet risk. The balance sheet risk is defined as potential changes in earnings due to change in rate of interest and exchange earnings which are not of trading nature. To support ALM process, the most important strategy of the ALM of the Bank is medium to short-term funding and adequate liquidity both in local and foreign currency all time at the most appropriate funding cost. An important objective of ALCO is to provide cost effective funding to finance the asset growth and trade related transactions, optimize the funding cost, increase spread with the lowest possible liquidity, maturity, foreign exchange and interest rate risks. Internal controls are the policies and procedures established and implemented alone, or in concert with other policies or procedures, to manage and control a particular risk or business activity, or combination of risks or business activities, to which the Bank is exposed to or in which it is engaged.

Objective of internal control:

The primary objective of internal control system in a bank is to help the bank perform better through the use of its resources. Through internal control system bank identifies its weaknesses and takes appropriate measures to overcome the same. The main objectives of internal control are as follows: Efficiency and effectiveness of activities (performance objectives)
Reliability, completeness and timelines of financial and management information (information Compliance with applicable laws and regulations (compliance objectives), Risk Recognition and

Assessment:
Internal control system has been designed in such a way to recognize and assess all of the material risks that could adversely affect the achievement of the Bank's goals.
Effective risk assessments identify and consider both internal and external factors.
Risk assessment by Internal Control System differs from the business risk management process which typically focuses more on the review of business strategies developed to maximize the risk/reward trade-off within the different areas of the Bank. The risk assessment by Internal Control focuses more on compliance with regulatory requirements, social, ethical and environmental risks those affect the banking industry. Money laundering risk:

Money Laundering Risk:

Money Laundering Risk is one of the 6(six) core risk elements in banking business. Money Laundering Risk is defined as reputational and legal risk under operational risk and expenses incurred as penalty for being non-complied in prevention of money laundering. In order to manage the AML risk, the bank has et up an effective Anti-Money Laundering programmed in line with Anti-Money Laundering Act, 2012 as amended 2015 and Bangladesh Bank guidance which has been updated through inclusion of Anti-Terrorist Act, 2012. The Bank has developed manuals for prevention of money laundering and introduced know Your Customer (KYC) program and Transaction Profile (TP) including uniform A/c opening form at branch level for meticulous compliance. The Bank recognizes this risk as a separate classification emphasizing due importance for being compliant on it by way of making conversant of all Executives/Officers through issuing Circulars and providing necessary training of AML and CFT issues by AML Division of the Bank. by AML Division of the Bank

The Bank has designated a Chief Anti-Money Laundering Compliance Officer (CAMLCO) at its Head Office who is empowered with sufficient authority to implement and enforce anti-money laundering policies, procedures and measures and who reports directly to Senior Management and the Board of Directors. This provides evidence of Senior Management's commitment to efforts to combat money laundering and terrorist financing and more importantly, provides added assurance that the officers have sufficient clout to investigate potentially suspicious activities. Information communication technology risk

Jamuna Bank PLC has taken various initiatives to minimize its ICT risks during the year of 2024 as such For smooth online banking operation, the bank has deployed fault-tolerant bare-metal hardware with the devices both in primary Data Center (DC) and Disaster Recovery Site (DRS) to ensure high availability. The DRS has been equipped with hardware proportional to the configuration and capacity of the DC to pursue disaster recovery and business continuity of the Bank. The Bank is in the process of certification for Tier-3 Data Center.

The Bank has performed third party VAPT (vulnerability & penetration testing) on its Digital Banking platform with remedial actions to minimize cyber risks. Additionally, data encryption mechanism has been implemented in all the internet facing web-applications for user-data privacy. Moreover, the obsolete operating systems in employee work-stations (like windows XP, 7, 8.1) have been replaced. The "bank-owned device policy" has been formulated to bring all its portable devices accountability. In addition, "email archiving policy" has been developed and accordingly automated archiving system has been implemented to preserve Bank's valuable correspondence.

The Bank has arranged extensive cyber awareness programs with all of its officials during the Octobe month of 2024. The Bank has also designated the month of October each year as "Cyber Awareness" The Bank has implemented a smart HR attendance system accompanied by artificial intelligence to ensure employee accountability and prevent entrance of unauthorized personnel in Bank's premises.

The Bank has addressed and mitigated various observations raised by the internal audit team & Bangladesh Bank audit team to minimize associated ICT risks. The Bank is now performing POC (proof of concept) on EDR (endpoint Detection and response), intrusion detection system and VAPT system for implementation in the year of 2024 to minimize ICT threats & vulnerabilities.

3.15.7 Interest rate risk
Interest rate risk may arise either from trading portfolio or non-trading portfolio. The trading portfolio of
the Bank consists of Government treasury bills of 28 days maturity. The short-term movement in interest
rate is negligible or nil. Interest rate risk of non-trading business arises from mismatches between the
future yield of an asset and its funding cost. Asset Liability Committee (ALCO) monitors the interest
rate movement on a regular basis.

Equity risk arises from movement in market value of equities held. The risks are monitored by

Management through Internal Control and Compliance Division controls operational procedure of the Bank. Internal Control and Compliance Division undertakes periodical and special audit of the branches and divisions at the Head Office for review of the operation and compliance of statutory requirements. The Audit Committee of the Board subsequently reviews the reports of the Internal Control and

Name of the IAS
Presentation of Financial Statements

any (Amendment) Act 2023 and it does comply with the BRPD Circular . 11, dated October 27, 2013

1	Engr. A. K. M. Mosharrat Hussain	Director	Chairman
2	Engr. Md. Atiqur Rahman	Director	Member
3	Mr. Gazi Golam Ashria	Director	Member
4	Mr. Md. Belal Hossain	Director	Member
5	Mr. Md. Mahmudul Hoque	Director	Member

issued in October 27, 2013. The Committee conducted 6 (Six) meeting during the year where the following important issues were discussed / reviewed:

i) Review the internal limit of sector and area wise exposure of the Bank; ii) Review the internal limit against off-balance sheet exposure; iii) Centralization process of the Bank;

Centralization process of the Bank;
Compliance of core risk inspection by Bangladesh Bank
Strengthening and updating risk management system of t v) Strengmening and updating risk management system of the Bank;
v) Review the internal capital adequacy assessment process;
vii) Maximization of collateral securities on account of top borrowers to reduce probable impact on CAR

due to instance of default;
viii) Focus on rewarding business like Fuel, Energy and Fertilizer etc...
ix) Imposing cap for commodity financing;
x) Review the business continuity plan and disaster recovery;

xi) Review the quarterly Risk Management paper and Stress Testing report;
xii) Comprehensive Risk rating provided by Bangladesh Bank;
xiii) Formation of Basel Unit;
xiv) Arrangement of regular training and workshop for head office and branch officials to create

awareness;
xv) Review the revised green banking policy, green strategic plan and green office guide;
xv) Monitoring of large loans and work order financing;
xvii) Stock monitoring through routine and surprise physical inspection of the premises of the borrov
Compliance of International Accounting Standards (IAS) and International Fin:
Reporting Standards (IFRS)

The Institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS). While preparing the financial statements, the Bank applied most of the IASs and IFRSs as applicable. IAS No

of the IASs and IT STATUS

Status

Complied with some departure (Note 2.01.1)

N/A ories
cent of Cash Flows
Policies, Changes in Accounting Complied with some departure (Note 2.01.1) nates and Errors its after the Reporting Period Complied roperty, Plant and Equipment
mployee Benefits
ecounting for Government Grants an 20 N/A 21 Complied Complied 26 Complied Benefit Plans e Financial Statement Complied omplied with some departure (Note 2.01.1) 38 Complied Complied with some departure (Note 2.01.) 39 of the IFRS IFRS No of International Financia N/A Reporting Standards Share based Paymer usiness Combinations surance Contract on-current Assets Held for sale as N/A nts: Recognition and 9 Complied nsolidated Financial Statements oint Arrangements
Disclosure of Interests in Other Entities

Figures of previous years have been rearranged wherever considered necessary to conform to the current year's presentation. Figures have been rounded off to the nearest Taka.

iii) Expenses are shown including Value Added Tax (VAT) where applicable.

[/] Jamuna Bank PLC.

FINANCIAL STATEMENTS 2024

			FIN	A
		31.12.2024 Taka	31.12.2023 Taka	
4	Cash Cash in hand (Note: 4.1) Balance with Bangladesh Bank and its agent banks (Note: 4.2)	4,819,760,887 13,404,645,197	3,976,671,786 10,165,166,141	7.
4(a)	Consolidated Cash Jamuna Bank PLC.	18,224,406,084 18,224,406,084	14,141,837,927 14,141,837,927	
4.1	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Cash in hand (including foreign currencies)	31,426 4,446 18,224,441,956	1,780 8,211 14,141,847,918	
4.1	Local currency Offshore Banking unit	4,774,614,201 45,111,393 35,293	3,931,528,754 45,143,020 13	
4.1(a	a) Consolidated Cash in hand	4,819,760,887	3,976,671,786	
	Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	4,819,760,887 31,426 4,446 4,819,796,759	3,976,671,786 1,780 8,211 3,976,681,777	
4.2	Balance with Bangladesh Bank and its Agent Bank Balance with Bangladesh Bank Local currency	12,434,016,461	9,460,407,421	
	Foreign currency Balance with Sonali Banks Local currency	970,628,736 13,404,645,197	704,758,720 10,165,166,141	
4.2(a	a) Consolidated Balance with Bangladesh Bank and its ag Jamuna Bank PLC.	13,404,645,197 ent bank(s) 13,404,645,197	10,165,166,141	
	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	13,404,645,197	10,165,166,141	7.
4.3	Statutory Deposits Cash Reserve Requirement (CRR) and Statutory Liquidity maintained as per Section 33 of the Bank Company Act. 1			
(a)	No. 03 dated 09 April 2020. The Cash Reserve Requirement on the Bank's time and de 4% for conventional and Islamic has been calculated and account. 13% Statutory Liquidity Ratio for conventional an wing has also been maintained in the form of treasury bills balance with Bangladesh Bank. Both the reserves maintain requirements, as shown below: i) Cash Reserve Requirement (CRR): 4% of (Conventional)	maintained with Bangladd 5.50% Statutory Liquidi, bonds, Sukuk and cash i ed by the Bank are in except the state of the boundary of the Bank are in except the state of the bank are in except the bank	esh Bank in current ty Ratio for Islamic in hand including FC cess of the statutory	7.
	Actual Reserve Actual Reserve held with Bangladesh Bank: Balance with Bangladesh Bank current	10,955,683,947 11,368,928,675	9,157,422,000 9,179,150,620	7.
	Balance with bangatesh Bank current Surplus / (deficit) Maintained (%) ii) Cash Reserve Requirement (CRR): 4% of Average	413,244,728 4.15	21,728,620 4.01	
	Actual Reserve held with Bangladesh Bank: Balance with Bangladesh Bank current account	243,793,447 265,096,542	178,043,000 183,483,410	
	Surplus / (deficit) Maintained (%) i) Statutory Liquidity Requirement (SLR): 13% of	21,303,095 4.35	5,440,410 4.12	
(b)	i) Statutory Liquidity Requirement (SLR): 13% of (Conventional) Required Reserve Actual Reserve held	36,035,637,702 128,365,913,439	29,943,370,000 72,037,451,922	
	Actual reserve near Surplus / (deficit) Maintained (%) Statutory Liquidity Requirement (SLR) required of Tk.3,60:	92,330,275,737 46.31	42,094,081,922 31.28	
	crore. We have to maintain surplus amount of Tk.9,233.0 Primary Dealing (PD) operation and secondary trading activity	2 crore as Jamuna Bank ties.	PLC. involved in	
	ii) Statutory Liquidity Requirement (SLR): 5.50% (Islamic) Required Reserve Actual Reserve held	335,215,990 851,010,201	244,808,000 747,452,694	
5	Actual Reserve held Surplus / (deficit) Maintained (%) Balance with Other Banks and Financial Institutions	515,794,211 13.96	502,644,694 16.79	
	In Bangladesh (Note: 5.1) Outside Bangladesh * (Note: 5.2)	11,527,419,799 1,744,092,113	7,094,772,640 1,688,118,608	
5.1	* Details are given in Annexure-A In Bangladesh	13,271,511,912	8,782,891,248	,
	In Current & SB Deposit Account AB Bank Limited Agrani Bank Ltd.	1,059,833 588,082	1,059,833 17,586,763	7.
	Janata Bank Limited Sonali Bank Ltd. Standard Chartered Bank The City Bank Limited	17,818,173 437,698,451 38,482,058 365,576	4,395,226 213,258,308 37,175,320 374,201	
	In Short notice deposit Account AB Bank Limited	496,012,174 870,648	273,849,651 867,321	
	Bank Al- Falah Export Import Bank Limited Mercantile Bank Limited	23,080 499,876 120,733	23,498 538,044 1,094,507	
	Modhumoti Bank Limited National Bank Limited Prime Bank Limited Shahjalal Islami Bank Limited	111,041 659,272 136,629 658,262	111,651 1,620,015 137,415 649,980	
	Social Islami Bank Limited The Trust Bank Limited	601,044 204,227,040 207,907,625	587,742 45,292,816 50,922,989	7.
	In Fixed Deposit with Other Banks Al-Arafah Islami Bank Ltd. Premier Bank Ltd.	1,190,000,000	657,000,000 2,080,500,000	
	Prime Bank Ltd. Mercantile Bank Ltd. Midland Bank Ltd.	- 2,380,000,000 1,011,500,000	1,095,000,000 - 328,500,000	8
	National Commerce & Credit Bank Ltd. Pubali Bank Ltd. Southeast Bank Ltd.	1,071,000,000 2,856,000,000 1,785,000,000	1,533,000,000	
	United Commercial Bank PLC In Fixed Deposit with Other Financial Institutions	10,293,500,000	876,000,000 6,570,000,000	8
	IDLC Finance Limited	530,000,000	200,000,000	
5.1(a	a) Consolidated Balance - in Bangladesh	11,527,419,799	7,094,772,640	
	Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	11,527,419,799 37,686,246 30,041,664 11,595,147,709	7,094,772,640 48,173,866 5,712,154 7,148,658,660	8.
	Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	37,686,246 30,041,664 11,527,419,799	48,173,866 5,712,154 7,094,772,640	
5.2	Outside Bangladesh AB Bank Limited Mumbai India Axis Bank Ltd, Mumbai, India	33,013,988 87,493,164	29,429,330 96,915,466	
	Bank Al Bilad, Riyadh, KSA Bank of Bhutan, Bhutan Bank of Huzhou Co. Ltd.	10,040,114 4,632,719 65,669,317	9,125,812 514,038 (749,331)	
	Commerzbank AG, Germany Citi Bank N.A. New York Habib American Bank, New York, NY USA Habib Bank AG Zurich, Switzerland	(44,780,343) 87,812,143 (25,784,060)	146,446,187 66,572,854 345,853,141	
	Habib Bank AG Zurich, Switzerland ICIC Bank Limited, Hong Kong ICIC Bank Limited, India JP Morgan Chase Bank N.A., USA	4,169,875 37,344,952 246,018,538 89,403,309	2,074,156 23,206,493 31,478,769 110,798,067	
	Mashreq Bank Mumbai, India Mashreqbank psc - IBF Limited New York Mashreqbank psc -DUBAI	3,848,242 839,305,299 36,039,026	56,222,544 455,932,026 7,772,519	
	Nabil Bank Ltd. Nepal Nepal Bangladesh Bank Limited Katmandu, Nepal Standard Chartered Bank, Colombo-Srilanka Standard Chartered Bank, Karachi, Pakistan	4,455,420 - 3,140,468 41,064,487	4,165,435 2,902,899 40,515,373	
	Standard Chartered Bank, London Standard Chartered Bank, Mumbai -India Standard Chartered Bank, New York	21,229,755 74,799,593 113,827,202	22,825,782 144,454,397 71,681,344	
	Standard Chartered Bank AG,Frankfurt,Germany Standard Chartered Bank, Tokyo, Japan O Consolidated Balance - outside Bangladesh	10,586,082 762,823 1,744,092,113	19,981,309 1,688,118,608	8.1
5.2(a	t) Consolidated Balance - outside Bangladesh Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	1,744,092,113 - -	1,688,118,608	
5.3	Maturity Grouping of Balance with Other Banks and Fi On demand	1,744,092,113 nancial Institutions 2,240,104,287	1,688,118,608	
	One month term 3 months term 6 months term 1 year term 2 years term	2,240,104,287 207,907,625 10,293,500,000 530,000,000	1,961,968,259 50,922,989 6,570,000,000 200,000,000 - -	8.
6	3 years term Money at Call on Short Notice	13,271,511,912	8,782,891,248	8.2
	Banking Sector Banking Sector-OBU Non - Banking financial Institutions	6,532,000,000 595,000,000	4,489,500,000 2,409,000,000	8.
6(a)	Jamuna Bank PLC.	7,127,000,000 7,127,000,000	6,898,500,000 6,898,500,000	"
" 7	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Investments	7,127,000,000	6,898,500,000	
	Government (Note: 7.1) Others (Note: 7.2)	124,086,232,957 3,502,234,187 127,588,467,145	74,991,644,289 4,781,850,835 79,773,495,124	8.
7(a)	Consolidated Investments Jamuna Bank PLC. Jamuna Bank Capital Management Limited	127,588,467,145 268,127,700	79,773,495,124 268,448,796	
	Jamuna Bank Securities Limited	49,203,486 127,905,798,331	56,439,681 80,098,383,601	

Al	NCIAL ST	ATE	EME	NTS	
7.1	Government Investments		31.12.2024 Taka	31.12.2023 Taka	8.0
	Bangladesh Bank bills (HFT) (a) Treasury bills (HFT) (b) Treasury bonds (HFT) (c) Treasury bonds (HTM) (c) Asset Pledge as security (e) Treasury bonds (Special Fund bond) Prize bonds		20,709,083,015 35,285,947,894 65,606,269,876 466,750,000 799,993,173 3,589,000	940,826,608 9,694,136,167 55,700,718,239 6,678,574,141 799,996,835 3,142,300	8.4
	In Islamic Banking Branches Islami Investment Bond (d) a) Bangladesh Bank Bills Up to 364 days	_	122,871,632,957 1,214,600,000 124,086,232,957	73,817,394,289 1,174,250,000 74,991,644,289	
	b) Treasury Bills Up to 364 days c) Treasury Bond	=	20,709,083,015 20,709,083,015	7,619,400,749 7,619,400,749	8.
	2 years term 3 years term 5 years term 10 years term 15 years term 20 years term		11,107,757,950 499,172,203 12,761,156,598 22,583,928,902 18,382,988,863 36,357,206,426	2,624,721,655 3,839,927,878 15,761,440,081 16,294,603,915 27,674,157,711	
	d) Islami Bond 5 years and above e) Asset Pledge as security (e)	<u>-</u>	1,214,600,000 1,214,600,000	1,174,250,000 1,174,250,000	
7.1(a)	8 years term Consolidated Government Investments Jamuna Bank PLC. Jamuna Bank Capital Management Limited	=	466,750,000 466,750,000 124,086,232,957	6,678,574,141 6,678,574,141 74,991,644,289	
7.2		Jote: 7.2.1)	27,500,000 124,113,732,957 3,502,234,187 3,502,234,187	35,800,000 75,027,444,289 4,781,850,835 4,781,850,835	8.
7.2(a)	Consolidated others Investments Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	=	3,502,234,187 268,127,700 21,703,486 3,792,065,374	4,781,850,835 268,448,796 20,639,681 5,070,939,312	
7.2.1	Cost and Market Value of Shares and bonds <u>Particulars</u>		mber 2024 are as fo	llows: <u>Market value</u> (Taka)	8.8
	Ordinary Shares Dhaka Bank Ltd. EXIM Bank Ltd. Southeast Bank Ltd. Bonds:	300,000 1,176,494 1,415,385	4,092,000 15,294,422 20,225,852	3,270,000 8,470,757 12,738,465	0.0
	AB Bank 3rd Subordinated Bond One Bank 3rd Subordinated Bond Trust Bank Ltd. (Perpetual Bond) NCC Bank Ltd. (Perpetual Bond) Pubali Bank Ltd. (Perpetual Bond) Bank Asia Ltd. (Perpetual Bond)		402,500,000 455,000,000 650,000,000 400,000,000 816,765,000 730,000,000	402,500,000 455,000,000 650,000,000 400,000,000 816,765,000 730,000,000	
	Equity Shares Central Depository Bangladesh Ltd SWIFT Ouoted Shares	1,142,361 17	3,138,890 5,218,024 3,502,234,187	3,138,890 5,218,024 3,487,101,135	
	Dhaka Bank Ltd. EXIM Bank Ltd. Southeast Bank Ltd. Bonds:	300,000 1,176,494 1,415,385	4,092,000 15,294,422 20,225,852 39,612,274	3,270,000 8,470,757 12,738,465 24,479,222	8.9
	AB Bank 3rd Subordinated Bond One Bank 3rd Subordinated Bond Trust Bank Ltd. (Perpetual Bond) NCC Bank Ltd. (Perpetual Bond) Pubali Bank Ltd. (Perpetual Bond) Bank Asia Ltd. (Perpetual Bond)	_	402,500,000 455,000,000 650,000,000 400,000,000 816,765,000 730,000,000	402,500,000 455,000,000 650,000,000 400,000,000 816,765,000 730,000,000	
	Unquoted Shares Central Depository Bangladesh Ltd SWIFT Total	1,142,361	3,454,265,000 3,138,890 5,218,024 8,356,914 3,502,234,187	3,454,265,000 3,138,890 5,218,024 8,356,914 3,487,101,135	
	Market price of investment and required properties of the company Q unntity C	ost price	Market value	Gain/(Loss) Required	
	One Bank 3rd Subordinated Bond Trust Bank Ltd. (Perpetual Bond) NCC Bank Ltd. (Perpetual Bond)	(Taka) 4,092,000 15,294,422 20,225,852 402,500,000 455,000,000 650,000,000 400,000,000 816,765,000	(Taka) 3,270,000 8,470,757 12,738,465 402,500,000 455,000,000 650,000,000 400,000,000 816,765,000	provision (822,000) (6,823,665) (7,487,387) - - - -	
	Central Depository Bangladesh Ltd 1,142,361 SWIFT 17	730,000,000 3,138,890 5,218,024 02,234,187	730,000,000 3,138,890.00 5,218,023.61 3,487,101,135	(15,133,052)	
7.3	Maturity Grouping of Investments On Demand Not more than 1 month More than 1 month but not more than 3 months More than 3 months but not more than 1 year		3,505,823,187 - - 21,923,683,015	4,784,993,135 - - 8,793,650,749	
8	More than 1 year but not more than 5 years More than 5 years Loans & Advances Loans, cash credit, overdrafts and lease etc. (N	Note: 8.01)	23,868,914,548 77,823,296,394 127,121,717,144 170,833,957,485	6,464,649,533 59,730,201,707 79,773,495,123 175,277,250,149	8.9
8(a)	Bills purchased and discounted Consolidated Loans & Advances Jamuna Bank PLC.	Note: 8.02)	18,156,060,137 188,990,017,622	11,482,771,289 186,760,021,437	8.
	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	- :	2,280,355,711 111,623,766 191,381,997,099	1,961,971,727 70,526,168 188,792,519,333 877,526,971	8.
	Loans, Cash Credit and Overdrafts etc. Agriculture loan Lash credit	=	43,609,731 190,147,210,602 3,272,922,167 8,668,353,478	23,912,319 187,891,080,043 3,466,833,794 9,381,653,151	
I I I	Credit Card Demand loan EDF loan Hire purchase House building loan Lease finance		1,358,221,901 1,194,041,269 8,689,418,243 2,952,238,463 98,605,881 1,473,447,526	1,260,795,962 699,525,312 6,646,556,535 2,844,457,101 97,469,013 1,737,040,613	
I I I	oan against imported merchandise oan against packing credits oan against trust receipt oans (General)		1 1,133,200,442 6,676,696,541 708,162,009	1 950,983,155 5,997,586,157 816,140,128	8.
F F	Overdraft Payment against document Real estate financing Retail credit		31,308,835,511 6,847,513,800 650,407,286 5,041,549,033	34,545,693,153 2,695,390,948 818,573,494 2,892,194,417	
S T T	Small and Medium Enterprise Staff loan Ferm Loan Firme Loan Off Share Booking Unit (ODU)		21,339,729,414 1,140,311,038 42,244,556,294 22,659,424,889	23,850,881,446 983,372,524 46,055,987,111 24,321,486,910	
1	Off Shore Banking Unit (OBU) In Islamic Banking Branches Bai-Muazzal		272,037,002 167,729,672,188 2,461,045,816	473,559,431 170,536,180,357 3,877,883,842	
I N	3ai-Muazzal (SME) IPSM-Staff & Car Ioan Staff MPI trust receipt Murabaha		93,008,216 26,594,291 291,369,643 232,267,331 3,104,285,298	116,850,116 39,139,576 390,925,068 316,271,190 4,741,069,792	
	Consolidated Loans, Cash Credit, Overdrafts and	d Lease etc.	170,833,957,485 170,833,957,485	175,277,250,149 175,277,250,149	8.
]] []	amuna Bank Capital Management Limited amuna Bank Securities Limited Less: Inter-company transaction amuna Bank Capital Management Limited		2,280,355,711 111,623,766 173,225,936,962 1,191,176,766	1,961,971,727 70,526,168 177,309,748,044 877,526,971	
8.02 I	amuna Bank Securities Limited Bills Purchased and Discounted (excluding treas Conventional & islamic banking	ury bills)	43,609,731 171,991,150,465 5,634,061,147 12,521,998,990	23,912,319 176,408,308,754 3,218,690,429	
8.2(a) (Off Shore Banking Unit Consolidated Bills Purchased and Discounted (e: amuna Bank PLC. amuna Bank Capital Management Limited amuna Bank Securities Limited	xcluding treasur	18,156,060,137	8,264,080,860 11,482,771,289 11,482,771,289	9
8.03 N	amuna Bank Securities Limited Maturity Grouping of Loans & Advances as follo Payable on demand	ws	18,156,060,137 29,708,560,000	11,482,771,289 23,896,700,000	
n N	Not more than three months More than 3 months but not more than 1 year More than 1 year but not more than 5 years More than 5 years		14,019,340,000 26,333,200,000 66,800,614,626 52,128,302,996 188,990,017,622	33,827,600,000 48,749,800,000 48,171,540,000 32,114,381,437 186,760,021,437	
A	Concentration of Advances Advances to allied concerns of Directors Advances to Chief Executives and other Officers Customer Groups: Advances in the Executives		1,169,828 1,664,135,141	1,169,828 1,395,530,802	
	Agricultural & Fisheries Industry wise Small and Cottage Advances to other Customers		3,281,507,809 71,137,480,941 17,807,628,605 95,098,095,299 188,990,017,622	3,466,774,498 70,020,768,936 23,847,179,350 88,028,598,024 186,760,021,437	
					-

2	024						
8.05	Information of Larg				31.12.2024 Taka		31.12.2023 Taka
	Number of the clients Amount of outstanding Details information	g advances (funde		024 have l	127,613,450		39 113,626,941,526
8.06	Sector wise loans & Agricultural & Fisheri	advances	% of total loan	024 nave i	3,281,507		3,466,774,498
	Large & Medium Sca Working Capital		14.03% 23.62%		26,515,034 44,640,888	,434	16,812,234,289 53,208,534,647
	Export Credit Commercial Credit		11.89% 23.99%		22,463,951 45,331,777	,852	10,445,880,859 46,623,463,327
	Small and Cottage Inc Others	lustries	9.42% 15.32%		17,807,628 28,949,229	,605	23,847,179,350 32,355,954,467
8.07	Geographical location	on wise loans &	100% advances	-	188,990,017,		186,760,021,437
	a) Urban Dhaka Division		% of total loan 76.26%		144,121,492	,830	142,419,444,487
	Chittagong Division Sylhet Division		7.33% 0.27%		13,850,152 518,555	,306	20,053,854,636 802,752,139
	Rajshahi Division Khulna Division		3.38% 1.11%		6,390,585 2,106,141		6,598,197,734 2,748,714,546
	Barishal Division Mymensingh Division		0.27% 0.99%		506,868 1,876,734	,496	509,541,726 2,318,960,461
	Rangpur Division		0.62% 90.24%	- -	1,172,787 170,543,318,		2,196,875,400 177,648,341,131
	b) Rural Dhaka Division		7.15%		13,516,199		4,615,955,582
	Chittagong Division Sylhet Division		1.06% 0.06%		2,002,589 120,575	,406	1,586,776,607 85,263,999
	Rajshahi Division Khulna Division Mymensingh Division		1.20% 0.10% 0.11%		2,266,318 182,622 209,714	,242	1,544,140,370 313,425,648 259,893,711
	Rangpur Division		0.08% 9.76%	-	148,679 18,446,698,	,167	706,224,389 9,111,680,307
8.8	Classification of Loa	ns & Advances	100% as per Bangladesh	Bank cire	188,990,017, cular no. BRPD		186,760,021,437 ular No-14 dated 23
	September 2012, BR BRPD Circular No.16	APD Circular No- 6, dated 21 July, 2 2021, BRPD Circ	5, dated 29 May 20 2020, BRPD Circular cular No. 05, dated 2 er No. 53, dated 30 D	13, BRPD r No.56, da 24 March 2	Circular No.15, of ted 10 December 2021, BRPD Circu	dated 2020 ılar le	27 September, 2017, D, BRPD Circular No. etter No. 51, dated 29
	Unclassified & Special	al Mention Accoun	% of Total Loans nt 93.08% 0.56%		175,915,066 1,062,236		177,496,422,241 682,700,000
	Doubtful Bad or loss		0.30%		567,005 11,445,709	,783	433,700,000 8,147,199,196
8.8.1	Particulars of Requi	ired Provision fo	100%	- nces	188,990,017,		186,760,021,437
	General provision: Status	ired i rovision k	Base for provision	Rate (%	Provision		Provision
	Unclassified (Excluding Special Mention Acco		171,461,598,595 723,168,265	Various Various	5,420,912 28,110	,509	4,334,212,765 33,602,822
	Special provision for Off Balance Sheet		107,650,500,883	Various Various	1,090,865	,882	456,800,000 783,631,000
	Specific provision:		Base for provision	Rate (%	6,539,888 Provision	,978	5,608,246,586 Provision
	Status Sub-standard Doubtful	ļ	492,152,761 177,021,007	Various Various	112,730 95,530		97,961,802 80,705,457
	Bad/loss		2,752,729,139	Various	2,099,841 2,308,101	,247	1,911,568,741 2,090,236,000
	Total provision Additional provision re	equirement as per	Bangladesh Bank &		8,847,990	,612	7,698,482,586
	external auditor Required provision for	r Loans and Adva	nces		1,865,000 10,712,990,		1,260,601,140 8,959,083,726
8.9	Particulars of Loans i) Loans considered go	ood in respect of v	which the bank is full	y secured	156,554,895	,418	143,402,489,867
	ii) Loans considered security other than the	e debtors personal	guarantee;		10,131,751	,621	33,897,331,648
	iii) Loans considered one or more parties debtors;	22,303,370 188,990,017,		9,460,199,922 186,760,021,437			
	iv) Loans adversely cl v) Loans due by direct				1,664,135	-	1,395,530,802
	these either separately vi) Loans due by com- have interests as dire private companies as	panies or firms in ectors, partners or	which to directors of		1,004,133	-	-
	vii) Maximum total ar made at any time dur of the bank or any of persons;	ing the year to di	rectors or managers	or officers	1,664,135	,141	1,395,530,802
	viii) Maximum total ar granted during the y directors of the bank agents or in the case of	year to the com are interested as	panies or firms in directors, partners or	which the		-	-
	ix) Due from bankingx) Amount of classifie		interest has not been	charged.		-	-
	should be mentioned a a) decrease/increase	is follows:				-	-
	amount realized again b) amount of provision preparing balance she c) interest creditable t	st loans previously on kept against lo et;	/ written off; an classified as on t		4,173,101	,634	2,791,837,140
	xi) Cumulative amour during the current ye written off loan for	nt of written off lo ar should be sho	ans and the amount wn separately. The	amount of	12,317,781	,303	11,347,652,604
8.9.1	mentioned; The amount of writt Written off loan for w				81.303		
8.9.2	The amount of writter	en off loans duri	ng the current year		1,158,821,	041	2,171,835,512
	Number of loan acco	ounts written off	during the year			56	39
6.10	Bill Purchased & D Repayable within 1 m	onth	r Maturity Groupin	g in the io	2,331,713		1,474,688,236
	1 month above less that 3 months above less that 6 months above				3,172,023 963,567 11,688,756	,452	2,006,141,223 609,406,699 7,392,535,131
0 11		N. d d	it-/C-ll-tl-/ 6		18,156,060,	137	11,482,771,289
8.11	Purchased and Disc Collateral of movable/ Local banks and finan	ounted immovable assets		ecurities a	78,081,126		77,387,409,136
	Government guarante Export documents Fixed deposits receipt FDR of other banks	e			20,108,263 4,615,317		15,094,895,259 5,226,138,041
	Government bonds Personal guarantee Other securities				24,764,558 61,420,751	,389	33,897,331,648 55,154,247,353
8.12	Classification of Loa Agriculture Industry	ans & Advances	as per economic p	ourpose	3,281,507		3,466,774,498
	a) Term loan b) Working cap Trade & Commerce	•			44,322,663 44,640,888	,008	41,752,079,109 53,208,534,647
	a) Retail trading b) Wholesale tra c) Export Finan	ading			7,783,597 9,090,559 16,823,651	,298	7,115,314,573 10,779,059,259 6,135,208,752
	d) Import Finance) Lease Finance	cing			16,823,651 7,984,895 4,399,396	,174	6,135,208,752 12,109,372,226 4,578,946,981
	f) Others Construction				12,384,320		14,080,479,733
	a) Housing b) Other than he	ousing			2,704,823 7,875,143		2,447,695,945 11,427,858,569
	Transport a) Road Transp	ort			412,571	,181	147,266,945
	b) Air Transpor Consumer Financin				7,459,565		6,632,935,529 1,305,723,382
	Miscellaneous Bills purchased & disc	counted			1,670,374 18,156,060 188,990,017,	,137	1,395,723,382 11,482,771,289 186,760,021,437
8.13		compliance of BR	PD Circular Letter	no. 04 date	21 issued by the I d 04 January 2021	inanc	cial Reporting Council BRPD Circular letter
	Particulars	Compliance B No of files	RPD Circular letter n % of complia		Compliance BRP No. of files		cular letter no. 35** % of compliance
	Complied files	518	100%	-	488	-	100%

Cost:

Vehicles

Furniture & Fixture

Right of use Assets as per IFRS-16*

Less: Accumulated Depreciation on fixed assets

lease liabilities (Note-3.02.7).

Details are shown in Annexure - C

Note: Newly established limited companies projected Financial Statements are accepted. Fixed/Leased Assets Including Premises, Furniture & Fixture (WDV)

*BRPD Circular Letter no.04: Regarding the collection of audited Financial Statements and statutory audit report for

**BRPD Circular Letter no.35: Regarding the verification of audited financial statements through Document Verification System (DVS) developed by ICAB.

Right of Use (RoU) assets comprise of lease liabilities which is the present value of lease payments against rented premises. Any contractual obligation for use of any rented/leased premises or assets for a period exceeding twelve months and/or exceeding the threshold for low value asset, and substantially risks and benefits related to ownership of those rented premises/assets transfer to the bank, are recognised as RoU assets as per IFRS 16 'Leases'. Right of use Assets (RoU) are measured at cost less any accumulated depreciation and adjusted for any measurement of

488

1,471,500,000 1,011,907,041

1,608,363,622 1,793,861,597 2,905,992,570

105,390,738

3,698,875,540

503,979,616 **9,400,995,183** 1,471,500,000 589,847,041 1,504,557,073

1,612,453,937 2,052,104,270

503,979,616 **7,829,832,675**

3,088,583,648

95,390,738



Jamuna Bank PLC

			FIN	ANCIAL S
		31.12.2024 Taka	31.12.2023 Taka	
Consolidated Fixed assets/non-current assets inc Cost: Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	luding premises,	9,400,995,183 16,016,220 280,081,600	7,829,832,675 15,548,066 301,295,513	13 Other Liabilities Provision for unclassified loans and advances Special General provision-COVID-19 Provision for classified loans and advances Provision for Off Balance Sheet Exposures Interest suspense account
Accumulated depreciation/amortization: Jamuna Bank PLC.	-	9,697,093,003 4,066,807,065	8,146,676,254 3,396,951,702	Provision for other Provision for diminution in value of investmen Provision for income tax Deferred Tax liability
Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Written Down Value	- - -	14,587,724 4,893,455 4,086,288,243 5,610,804,760	11,609,994 3,826,688 3,412,388,384 4,734,287,870	Incentive bonus Accrued profit on investment Contribution to JBPLC Foundation Branch adjustment Adjusting account credit Clearing adjustments account
Other Assets Investment in shares of subsidiary companies: a) In Bangladesh	(Note: 10.1)	1,399,998,200	1,399,998,200	Lease liabilities as per IFRS-16* Other liabilities-including Off Shore Banking U
b) In Outside Bangladesh ii) Stationery, Stamps, Printing materials in stock etc. iii) Advance Rent iv) Interest/profit receivable v) Balance with Brokerage houses	(Note: 10.2) (Note: 10.3)	- 45,263,089 277,913,636 2,398,885,834 8,968,404	42,235,732 213,618,602 1,238,094,642	* As per note 3.02.7, in accordance with IFR: 13(a) Consolidated Other Liabilities Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited
Security deposit Preliminary exp, formation and organization expense, renovation/development expenses and Pre-paid exp.		4,004,191	3,649,160	Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited
viii) Branch adjustment ix) Suspense account x) Others x) Other assets-Off Shore Banking Unit	(Note: 10.4) (Note: 10.5)	563,635,136 787,217,206 4,251	1,523,886,354 1,159,787,172 549,596,857 3,911	13.1 Provision for unclassified loans and advar Balance at the beginning of the year Add: Provision made during the year
10(a)Consolidated Other assets Jamuna Bank PLC.	=	5,485,889,947 5,485,889,947	6,130,870,630 6,130,870,630	13.2 Special General provision-COVID-19 Balance at the beginning of the year Add: Provision made during the year
Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Less: Inter-company transaction:	-	77,057,306 37,997,064 5,600,944,317	48,965,854 35,974,690 6,215,811,174	Less: Adjustment during the year 13.3 Provision for classified loans and advance Balance at the beginning of the year
Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited 10 Investment in subsidiaries	-	999,998,400 399,999,800 4,200,946,117	999,998,400 399,999,800 4,815,812,974	Add: Provision made during the year Less: write off provision during the year Total provision maintained for loans and:
Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		999,998,400 399,999,800 1,399,998,200	999,998,400 399,999,800 1,399,998,200	13.1+13.2) 13.4 Provision for Off Balance Sheet Exposur Balance at the beginning of the year Add: Provision made during the year
10.2 Advance Rent Advance Rent Less: Adjustment against right-of-use assets (IFRS 16)		369,332,194 91,418,559 277,913,636	365,094,023 151,475,421 213,618,602	Less: Adjustment during the year 13.5 Interest Suspense Account
0.3 Interest/profit receivable Interest receivable against investment Interest/profit receivable against loans & advances & of	others	1,784,335,597 614,550,238	1,022,221,249 215,873,392	Balance at the beginning of the year Add: Amount transferred during the year Less: Amount recovered during the year
This amount represents that interest/profit receiva banks/Financial institutions.	ble from various	2,398,885,834 deposits made by	1,238,094,642 the Bank to other	Less: Amount written-off/waive during the year. 13.6 Provision for other Provision for other assets:
10.4 Suspense's Account Amount of Suspense's Account represents amount payments against various contracts. 10.5 Others	oaid against openi	ng of new branches	and other advances	Balance at the beginning of the year Less: Adjustment during the year Add: Provision made during the year for othe Less: Adjustment during the year
Advance against insurance premium Advance against Land & Building Advance against supply of goods/service Cash remit/TT		37,326,566 1,000,000 22,165,264 128,500,575	7,155,394 349,192,500 13,475,165 800	Provision for good borrowers: Balance at the beginning of the year
Clearing adjustments Adjusting account debit Balance Protested bill	(Note: 10.5.a)	170,698 6,027,855 153,029,645	22,171,479 11,647,514 114,653,800	Add: Provision made during the year Provision for Zakat Fund: Balance at the beginning of the year Less: Paid during the year
Misc. Asset 5.a Adjusting Account Debit Balance EFTN settlement	- -	438,996,603 787,217,206	31,300,205 549,596,857	Add: Provision made during the year The Board of Directors of Jamuna Bank P
Foreign currency gain receivable Mark to mark		8,000 6,019,855 6,027,855	8,000 11,622,712 11,647,514	Zakah (Zakat) @2.58% (as per solar year) o Total p 13.7 Provision for diminution in value of inve- Balance at the beginning of the year
0.6 Non-income Generating Classification of Other A: Stationery, Stamps, Printing materials in stock, etc. Advance Rent Interest/profit receivable	ssets	45,263,089 277,913,636	42,235,732 213,618,602	Provision made during the year 13.8 Provision for Income Tax Provision Opening Balance
Security deposit Suspense account Advance against insurance premium Advance against Land & Building		4,004,191 563,635,136 37,326,566 1,000,000	3,649,160 1,159,787,172 7,155,394 349,192,500	Add: Provision made for the year Less: Adjustment during the year Total (
Advance against supply of goods/service Cash remit/TT Clearing adjustments Adjusting account debit Balance		22,165,264 128,500,575 - 6,027,855	13,475,165 800 11,647,514	Balance of advance income tax on 01 Januar Add: Paid during the year Less: Adjustment during the year Total (1
Protested bill Misc. Asset 11 Borrowing from Bangladesh Bank and Other Ban	k/Financial Instit	153,029,645 438,996,603 1,677,862,559	114,653,800 31,300,205 1,946,716,043	Net balance at December 31 {C = (A-B)} Corporate tax position of the bank has b 13.8.1 Provision for income tax has been made du the accounting profit made by the Bank at
Bangladesh Bank Call & Notice deposit Outside Bangladesh	k/Financiai Insti	5,991,276,868 - 3,592,332,375	10,889,455,997 5,230,000,000 2,500,708,947	expenditure as per Income Tax Law 2023. 13.8(a) Consolidated Provision for Current Tax Jamuna Bank PLC. Jamuna Bank Capital Management Limited
1(a)Consolidated Borrowing from Bangladesh Bank a Jamuna Bank PLC. Jamuna Bank Capital Management Limited	and Other Financ	9,583,609,244 ial Institutions 9,583,609,244	18,620,164,944 18,620,164,944	Jamuna Bank Securities Limited 13.8.2 Deferred Tax Liabilities Opining Balance
Jamuna Bank Securities Limited Less: Inter-company transaction	-	9,583,609,244	18,620,164,944	Add: Addition during the year Less: Adjustment during the year Closing balance Deferred tax liability for depreciation on Total taxable temporary difference
Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited 1.1 As per Following Segregation	- -	9,583,609,244	18,620,164,944	Total taxable Deductible difference Net tax Deferred tax liabilities (Effective tax rate 37.
Secured by Call Money Receipt (CMR) Secured by Treasury bills/bonds Secured by others Unsecured		9,583,609,244	5,230,000,000 5,771,500,000 7,618,664,944	13.8.3 Consolidated Deferred Tax Liabilities/(A Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited
1.2 Maturity Grouping of the Borrowings from Bangle Payable on demand	adesh Bank and (4,919,809,244	11,935,229,889	13.8(b) Consolidated Provision for Deferred Tax Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited
Not more than three months More than 3 months but not more than 1 year More than 1 year but not more than 5 years More than 5 years		800,000,000 3,863,800,000 - -	1,566,935,056 5,118,000,000 - -	13.9 Reconciliation of Inter-bank/ Inter-Bram Branch adjustment account represents outsta to be responded by the balance sheet date.
2 Deposits and Other Accounts Current deposit & other accounts	(Note: 12.2)	9,583,609,244 61,691,166,054	18,620,164,944 53,816,935,322	given below: Particulars Number of un Up to 3 months Over 3 months but within 6 months
Bills payable Savings/Mudaraba savings deposits Fixed/Mudaraba fixed deposits Short notice deposit	(Note: 12.3)	6,784,271,128 30,187,406,434 143,616,307,309 25,793,926,191	8,694,714,078 29,700,055,529 96,333,465,807 18,641,057,409	Over 6 months but within 9 months Over 9 months but within 12 months Over 12 months and more
Deposit under special scheme Foreign currency deposit 12(a)Consolidated Deposits and Other Accounts	-	39,649,223,269 2,726,928,165 310,449,228,551	35,162,416,868 2,044,808,233 244,393,453,247	13 (b) Subordinated and perpetual debt Subordinated Bond Perpetual Bond
Current deposit & other accounts Bills payable Savings/Mudaraba savings deposits	12.2 (a) 12.3	61,715,859,957 6,784,271,128 30,187,406,434	53,851,897,177 8,694,714,078 29,700,055,529	13(b).1 The Bank issued fully redeemable, non-conversate. Detail list of subordinated debt holders are sh Name of party Agrani Bank Limited
Fixed/Mudaraba fixed deposits Short notice deposit Deposit under special scheme Foreign currency deposit	12(b) 12(c)	143,616,307,309 25,726,198,281 39,649,223,269 2,726,928,165	96,333,465,807 18,587,171,389 35,162,416,868 2,044,808,233	BRAC Bank Limited Bengal Commercial Bank Ltd. City Bank Limited Community Bank Ltd.
12.1 As per Following Segregation Inter Bank Deposits		850,976,261	3,066,916,000	Eastern Bank Limited Janata Bank Limited Mutual Trust Bank Limited National Bank Limited Pubali Bank Limited
Other Deposits 12.2 Current Deposit and Other Accounts		309,598,252,290 310,449,228,551	241,326,537,247 244,393,453,247	Sonali Bank Limited Southeast Bank Limited National Credit & Commerce Bank Limited Standard Bank Limited United Commercial Bank Ltd.
Current deposit Sundry deposit Security deposit Interest/profit Payable		20,480,188,585 24,325,130,663 7,535,692,336 9,350,154,470	16,407,043,151 20,060,195,811 11,039,074,733 6,310,621,627	Uttara Bank Limited 13(b).2 Detail list of perpetual debt holders are show The Bank issued private placement of unsect
2.2(a) Consolidated current Deposit and Other Accoun Jamuna Bank PLC.	ats	61,691,166,054	53,816,935,322 53,816,935,322	Name of party Community Bank Limited IPDC Finance Limited Mercantile Bank Limited Mutual Trust Bank Limited
Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Less: Inter-company transaction		24,693,902 - 61,715,859,957	34,961,855 - 53,851,897,177	Midland Bank Ltd. NRB Commercial Bank Ltd. United Commercial Bank Ltd. One Bank Ltd.
Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		61,715,859,957	53,851,897,177	13 (c) Consolidated Subordinated and perpetua Jamuna Bank PLC. Jamuna Bank Capital Management Limited
12.3 Bills Payable DD payable P.O issued		6,784,271,128 6,784,271,128	1,804,205 8,692,909,873 8,694,714,078	Jamuna Bank Securities Limited 14 Share Capital Authorized capital
12(b) Consolidated fixed deposit Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		143,616,307,309	96,333,465,807	The Authorized Share Capital of the Bank Shares of Taka 10 each. Issued, Subscribed and Fully paid up Ca Taka 8,820,071,650 divided into 882,007,165 of
Less: Inter-company transaction Jamuna Bank Capital Management Limited		143,616,307,309	96,333,465,807	Opening Paid up Capital Add: Share Dividend (stock) 14.1 Percentage of Shareholdings at the Closi
Jamuna Bank Securities Limited 12(c) Consolidated Short notice deposit		143,616,307,309	96,333,465,807	Particulars Sponsors Sponsors Financial Institutions
Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited		25,793,926,191 - - - 25,793,926,191	18,641,057,409 - - - - - - - - - - - - - - - - - - -	Foreign investors General Public 4, Total 8,82 14.2 Shareholding Range on the Basis of Shareholding Range of Sharehol
Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	40	37,686,246 30,041,664 25,726,198,281	48,173,866 5,712,154 18,587,171,389	Nu Shareholding range share 01 to 499 500 to 5,000 5,001 to 10,000
12.4 Maturity Grouping of Deposit and Other Account Payable on demand Not more than three months More than 3 months but not more than 1 year	us	71,202,200,000 10,067,400,000 15,101,100,000	41,425,400,000 53,985,800,000 71,985,100,000	10,001 to 20,000 20,001 to 30,000 30,001 to 40,000 40,001 to 50,000 50,001 to 100,000
More than 1 year but not more than 5 years		40,358,399,712	30,825,377,965	50,001 to 100,000 100,001 to 1,000,000

Δ	NCIAL	ST/	TTE	ME	NTS	5
	ITOIAL			1.12.2024	31.12.2023	
13	Other Liabilities Provision for unclassified loans and ac Special General provision-COVID-19		(Note: 13.1) (Note: 13.2)	Taka 5,449,023,096	Taka 4,926,815,587 456,800,000	14
	Provision for classified loans and adva Provision for Off Balance Sheet Expo Interest suspense account Provision for other	ances	(Note: 13.3) (Note: 13.4) (Note: 13.5) (Note: 13.6)	4,173,101,634 1,090,865,882 2,934,476,138 201,962,950	2,791,837,140 783,631,000 1,635,529,525 200,375,213	
	Provision for diminution in value of inv Provision for income tax Deferred Tax liability Incentive bonus	vestments	(Note: 13.7) (Note: 13.8) (Note: 13.8.2)	15,133,052 1,407,368,543 1,541,531	7,124,002 730,819,145 889,501 700,000,000	
	Accrued profit on investment Contribution to JBPLC Foundation Branch adjustment		(Note: 34.1)	232,900,600 307,807,827 391,709,204	231,292,894 226,445,000	
	Adjusting account credit Clearing adjustments account Lease liabilities as per IFRS-16* Other liabilities-including Off Shore B	anking Unit	_	797,545,422 43,593,118 69,983,790 90,358,102	1,060,998,236 232,221,795 78,471,849 616,460,429	
13(a)	* As per note 3.02.7, in accordance w Consolidated Other Liabilities Jamuna Bank PLC.	vith IFRS-16, the Ba	nk has recognised	17,207,370,889 I the lease liabilities. 17,207,370,889	14,679,711,314 14,679,711,314	14
	Jamuna Bank Capital Management Li Jamuna Bank Securities Limited Less: Inter-company transaction	imited	_	1,737,913,643 77,873,885 19,023,158,417	1,397,901,977 34,422,640 16,112,035,930	
13.1	Jamuna Bank Capital Management Li Jamuna Bank Securities Limited Provision for unclassified loans an		=	1,191,176,766 43,609,731 17,788,371,920	877,526,971 23,912,319 15,210,596,640	
	Balance at the beginning of the year Add: Provision made during the year		_	4,926,815,587 522,207,509 5,449,023,096	3,717,869,291 1,208,946,295 4,926,815,587	
13.2	Special General provision-COVID Balance at the beginning of the year Add: Provision made during the year	-19		456,800,000 - 456,800,000	782,179,000 - 782,179,000	
13.3	Less: Adjustment during the year Provision for classified loans and a Balance at the beginning of the year	advances	=	456,800,000 - 2,791,837,140	325,379,000 456,800,000	
	Add: Provision made during the year Less: write off provision during the ye	ar	_	2,439,148,475 5,230,985,615 1,057,883,981	2,638,377,067 1,485,310,845 4,123,687,912 1,331,850,772	
13.4	Total provision maintained for load 13.1+ 13.2) Provision for Off Balance Sheet F		Notes:	4,173,101,634 9,622,124,730	2,791,837,140 7,718,652,727	
	Balance at the beginning of the year Add: Provision made during the year Less: Adjustment during the year			783,631,000 307,234,882 1,090,865,882	776,063,000 7,568,000 783,631,000	
13.5	Interest Suspense Account Balance at the beginning of the year			1,090,865,882	783,631,000 1,847,924,266	
	Add: Amount transferred during the Less: Amount recovered during the y Less: Amount written-off/waive during the y	year		2,230,610,772 3,866,140,297 830,726,199 100,937,960 2,934,476,138	352,951,932 2,200,876,198 194,951,932 370,394,741 1,635,529,525	
13.6	Provision for other Provision for other assets: Balance at the beginning of the year			190,097,530	253,131,692	15
	Less: Adjustment during the year Add: Provision made during the year Less: Adjustment during the year	for other assets		190,097,530	253,131,692 1,220,000 64,254,162	
	Provision for good borrowers: Balance at the beginning of the year		(a)	190,097,530 10,000,000	190,097,530 10,000,000	
	Add: Provision made during the year Provision for Zakat Fund: Balance at the beginning of the year		(b)	10,000,000 277,683	10,000,000 2,166,966	16
	Less: Paid during the year Add: Provision made during the year		(c)	277,683 - 1,865,420 1,865,420	2,166,966 - 277,683 277,683	16
	The Board of Directors of Jamuna Zakah (Zakat) @2.58% (as per solar		83rd meeting hek tionate reserves o	d on 30-03-2016 appr	roved for payment of	
13.7	Provision for diminution in value Balance at the beginning of the year Provision made during the year	of investments	(Note: 37)	7,124,002 8,009,050	6,865,206 258,796 7,124,002	16
13.8	Provision for Income Tax Provision Opening Balance			15,133,052 11,797,400,345	11,904,345,180	16
	Add: Provision made for the year Less: Adjustment during the year Advance tax	Total (A)		3,053,697,443 5,584,210,462 9,266,887,326	1,945,028,750 2,051,973,586 11,797,400,345	
	Balance of advance income tax on 0 Add: Paid during the year Less: Adjustment during the year	1 January Total (B)		11,066,581,200 2,377,148,045 5,584,210,462 7,859,518,783	11,226,164,357 1,892,390,429 2,051,973,586 11,066,581,200	16
120	Net balance at December 31 {C = Corporate tax position of the ban	k has been shown		1,407,368,543	730,819,145	
	 Provision for income tax has been in the accounting profit made by the expenditure as per Income Tax Law Consolidated Provision for Current 	Bank after consider 2023.				
	Jamuna Bank PLC. Jamuna Bank Capital Management I Jamuna Bank Securities Limited	Limited		3,053,697,443 4,447,777 2,148,470 3,060,293,690	1,945,028,750 2,597,511 1,554,184 1,949,180,445	16
13.8	2 Deferred Tax Liabilities Opining Balance Add: Addition during the year			889,501 652,030	5,822,470	
	Less: Adjustment during the year Closing balance Deferred tax liability for deprecia Total taxable temporary difference	ition on fixed asset	<u>s:</u>	1,541,531	4,932,969 889,501 329,041,554	
	Total taxable Deductible difference Deferred tax liabilities (Effective tax	Net taxable tempora rate 37.50%)	ry difference	613,335,992 4,110,750 1,541,531	326,669,551 2,372,003 889,501	
13.8	3 Consolidated Deferred Tax Liabi Jamuna Bank PLC. Jamuna Bank Capital Management I Jamuna Bank Securities Limited		ng the year	652,030 (502,438) (145,835)	(4,932,969) (591,505) (79,106)	17
13.8	(b)Consolidated Provision for Defer Jamuna Bank PLC.		(Assets)	3,757 1,541,531	(5,603,581) 889,501	
13.	Jamuna Bank Capital Management I Jamuna Bank Securities Limited Preconciliation of Inter-bank/ Inter-		ion	1,541,531	889,501	17
	Branch adjustment account represent to be responded by the balance she given below: Particulars Number		onciled entries for	r responding as of 31		
	Up to 3 months Over 3 months but within 6 months Over 6 months but within 9 months	Debit -	<u>Credit</u> - -	Debit -	Credit	
13 (1	Over 9 months but within 12 months Over 12 months and more 3) Subordinated and perpetual debt	-		-	- - -	
	Subordinated Bond Perpetual Bond 1.1 The Bank issued fully redeemable, n	7.1	Note: 13(b).1 Note: 13(b).2	3,000,000,000 4,000,000,000 7,000,000,000	5,100,000,000 4,000,000,000 9,100,000,000	18 18
15(0,	rate. Detail list of subordinated debt holder Name of party		area suboramatec		200,000,000	1.0
	Agrani Bank Limited BRAC Bank Limited Bengal Commercial Bank Ltd. City Bank Limited Community Bank Ltd.			100,000,000 - 120,000,000 260,000,000 80,000,000	200,000,000 90,000,000 150,000,000 520,000,000 100,000,000	18
	Eastern Bank Limited Janata Bank Limited Mutual Trust Bank Limited National Bank Limited			1,880,000,000 - 100,000,000	80,000,000 2,410,000,000 30,000,000 200,000,000	18
	Pubali Bank Limited Sonali Bank Limited Southeast Bank Limited National Credit & Commerce Bank	Limited		100,000,000	60,000,000 300,000,000 100,000,000 120,000,000	18
	Standard Bank Limited United Commercial Bank Ltd. Uttara Bank Limited			300,000,000	100,000,000 600,000,000 40,000,000 5,100,000,000	
13(b)	Detail list of perpetual debt holders a The Bank issued private placement o Name of party Community Bank Limited		nvertible and float	150,000,000	150,000,000	
	IPDC Finance Limited Mercantile Bank Limited Mutual Trust Bank Limited Midland Bank Ltd.			100,000,000 400,000,000 650,000,000 250,000,000	100,000,000 400,000,000 650,000,000 250,000,000	
	NRB Commercial Bank Ltd. United Commercial Bank Ltd. One Bank Ltd.			400,000,000 700,000,000 1,350,000,000 4,000,000,000	400,000,000 700,000,000 1,350,000,000 4,000,000,000	
13 (6	2) Consolidated Subordinated and p Jamuna Bank PLC. Jamuna Bank Capital Management I			7,000,000,000	9,100,000,000	
14	Jamuna Bank Securities Limited Share Capital Authorized capital			7,000,000,000	9,100,000,000	
	Authorized capital The Authorized Share Capital of the Shares of Taka 10 each. Issued, Subscribed and Fully paid		Taka. 15,000,00	0,000 divided into 1.	,500,000,000 Ordinary	
	Taka 8,820,071,650 divided into 882,0 Opening Paid up Capital Add: Share Dividend (stock)		res of Taka 10 ea	8,129,098,300 690,973,350	7,492,256,500 636,841,800 8 129 098 300	19
14.1	Percentage of Shareholdings at the	Amount 31 December, 24		8,820,071,650 Percent 31 December, 24	8,129,098,300 tages (%) 31 December, 23	
	Sponsors Financial Institutions Foreign investors General Public	3,983,417,480 321,275,850 20,236,050 4,495,142,270	3,711,182,080 524,535,350 30,722,920 3,862,657,950	45.16% 3.64% 0.23% 50.96%	45.65% 6.45% 0.38% 47.52%	
14.2	Total Shareholding Range on the Basis	8,820,071,650 of Share holdings a Number of	8,129,098,300 at 31 December	100%	100%	
	Share holding range 01 to 499 500 to 5,000 5,001 to 10,000	5,898 9,825 1,357	Shares 1,079,468 20,752,122 9,711,711	0.12 2.35 1.10		20
	10,001 to 20,000 20,001 to 30,000 30,001 to 40,000 40,001 to 50,000	782 329 154 115	11,070,086 8,196,012 5,329,043 5,358,191	1.26		20

024			
Raising of share capital Given below is the history of raising of share capital of Jam		.12.2024 Taka	31.12.2023 Taka
Given below is the history of raising of share capital of Jam Accounting year Declaration 2001 Opening capital 2003 10% Bonus share	No of share 39,000,000 3,900,000	Value in capital 390,000,000 39,000,000	Cumulative 390,000,000 429,000,000
2005 25% Bonus share 2006 Initial Public Offer (IPO) 2006 14.29% Bonus share	21,450,000 42,900,000 15,321,420	214,500,000 429,000,000 153,214,200	643,500,000 1,072,500,000 1,225,714,200
2007 7.14% Bonus share 2008 23.50% Bonus share 2009 37.50% Bonus share	8,755,100 30,861,730 60,820,590	87,551,000 308,617,300 608,205,900	1,313,265,200 1,621,882,500 2,230,088,400
2010 Right Issue 2010 22% Bonus share 2011 Share issue to Mrs. Ayesha Hussain	74,336,280 65,415,926 2,079,330	743,362,800 654,159,260 20,793,300	2,973,451,200 3,627,610,460 3,648,403,760
2011 23% Bonus share 2013 15% Bonus share 2014 19% Bonus share 2017 22% Bonus share	83,913,286 67,313,049 98,052,675 135,106,264	839,132,860 673,130,490 980,526,750 1,351,062,640	4,487,536,620 5,160,667,110 6,141,193,860
2022 8.50% Bonus share 2023 8.50% Bonus share			7,492,256,500 8,129,098,303 8,820,071,658
Capital Adequacy of the Bank In terms of section 13 (2) of the Bank Companies Act. circular no. 13 dated 21 December, 2014 required capital 4 was Taka 2,400.87 crore as against available Tier-I capital 782.62 crore making a total capital of Taka 3,214.66 erore crore at that date. Details are shown bellow: Tier-I Capital (Going concern capital)	1991 (as amende of the Bank at the of Taka 2,432.04	d in 2023) and Bang e close of business or crore and supplemen	n 31 December 2024 ntary capital of Taka
Common Equity Tier-I Capital (CET-I) Paid up Capital Share Premium account		8,820,071,650	8,129,098,300
Statutory Reserve Retained Earnings Less: Regulatory adjustments (Investment in	own CET-1	8,820,071,650 2,126,295,202 (4,092,000)	8,129,098,300 2,564,774,860
Instruments/Shares) Total Common Equity Tier-I Capital (CET-I) Additional Tier-I capital (AT-I)	(1)	(4,092,000) 19,762,346,502	(25,414,675) 18,797,556,785
Reciprocal crossholding Total additional Tier-I capital (AT-I)	(2)	4,000,000,000 (455,000,000) 3,545,000,000	4,000,000,000 (920,400,760) 3,079,599,240
Total Tier- I Capital (Going concern capital) Tier-2 Capital (Gone concern capital)	(1+2)	23,307,346,502	21,877,156,025
General provision of unclassified Loan & Advances & off I Subordinated bond Less: Regulatory adjustments (Reciprocal crossholdings)	3alance sheet	6,539,888,978 1,500,000,000	6,167,246,586 3,000,000,000 (60,000,000)
Tier -II capital Tier -I & Tier- II capital	- -	8,039,888,978 31,347,235,480 191,521,421,251	9,107,246,586 30,984,402,612
Total Risk Weighted Assets (as per BASEL-III guideline) Required Capital Details are shown in Annexure - F Actual Capital Held: Core Capital Supplementary Capital		191,521,421,251 23,940,177,656 23,307,346,502 8,039,888,978	186,177,729,593 23,272,216,199 21,877,156,025 9,107,246,586
Capital adequacy ratio % (Required 12.50%)	-	8,039,888,978 31,347,235,480 16.37	9,107,246,586 30,984,402,612 16.64
Actual Capital Held (%): Core capital to Risk Weighted Assets Supplementary capital to Risk Weighted Assets		12.17% 4.20%	11.75% 4.89%
Statutory Reserve Opening balance Add: Addition during the year	_	8,129,098,300 690,973,350	7,492,256,500 636,841,800
As per Section 24 (1) of the Bank Companies Act, 1991,		mpany shall create a	8,129,098,300 statutory reserve, if
the amount of such fund together with the amount in the sh at an amount not less than 20% of profit before taxes to maintained the required fund equivalent to paid up share ear Other Reserves Investment Revaluation Reserve (HFT) Assets Revaluation Reserve	statutory reserve	e fund. Jamuna Ban	149,784,900.67 1,063,497,554.00
Reserve for Start Up Fund Consolidated Other Reserves	(Note: 16.2) (Note: 16.3)	118,853,913 2,014,833,643	90,913,921 1,304,196,375
Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	- =	2,014,833,643 524,153 637,963 2,015,995,758	1,304,196,375 382,514 - 1,304,578,889
Investment Revaluation Reserve (HFT) Opening balance Addition/Adjustment during the year	-	149,784,901 682,697,275 832,482,176	422,569,413 (272,784,513) 149,784,901
Assets Revaluation Reserve Opening balance	-	832,482,176 1,063,497,554	1,063,497,554
Addition/Adjustment during the year In terms of International Accounting Standard (IAS)-16, 'F		1,063,497,554	1,063,497,554
In terms of International Accounting Standard (IAS)-16, F BRPD circular no. 10 dated 25 November, 2002 issued by I has been revalued by a professionally qualified valuation fi report certified then by our external auditor. Accordingly, r in equity.	Bangladesh Bank, irm of the country	, all the immovable pr y in the year 2010 ar	roperties of the Bank nd also the valuation
Reserve for Start Up Fund Opening balance			
Fund transfer during the year	=	90,913,921 27,939,992	67,290,328 23,623,592
Bangladesh Bank has issued SMESPD circular no. 04		27,939,992 118,853,913 h 2021 instructing co	23,623,592 90,913,921 ommercial banks to
		27,939,992 118,853,913 h 2021 instructing co	23,623,592 90,913,921 ommercial banks to
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital		27,939,992 118,853,913 h 2021 instructing companies. Jamuna 1,000,000,000	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited		27,939,992 118,853,913 h 2021 instructing occompanies. Jamuna	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ .00005%		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 400,000,000 25,546,720 425,546,720 213	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 431,699,839 216
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 425,546,720	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 431,699,839
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest (i+ii) Retained earnings Opening balance		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 425,546,720 213 1,655 1,655	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 216 1,653 1,653 3,210,867,729
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total net assets (ii) Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest before adjustment (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year		27,939,992 118,853,913 h 2021 instructing et companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 400,000,000 25,546,720 425,546,720 213 1,655 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 216 1,653 - 1,653 3,210,867,729 23,623,592 1,947,986,687 1,239,257,450
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year		27,939,992 2118,853,913 h 2021 instructing of companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 425,546,720 213 1,655 1,655 2,564,774,860 27,939,992 2,113,565,552	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 216 1,653 - 1,653 - 1,653 - 3,210,867,729 23,623,592 1,947,986,687
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest tefore adjustment (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Consolidated retained earnings Opening balance Less: Transfer to Start Up fund		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 425,546,720 213 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 216 1,653 - 1,653 - 1,653 - 2,3623,592 1,947,986,687 1,239,257,450 1,325,517,410 2,564,774,860 3,137,261,783 23,623,592
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest @ for adjustment (i+ii) Adjustment for prior year error Total Non controlling interest (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 425,546,720 213 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,494,735,846 27,939,992 2,115,565,552 351,230,309	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 216 1,653 3,210,867,729 23,623,592 1,947,986,687 1,239,257,450 1,325,517,410 2,564,774,860 3,137,261,783 23,623,592 1,947,986,687 1,165,651,503 1,1329,084,343
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest fore adjustment (i+ii) Adjustment for prior year error Total Non controlling interest (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Consolidated retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL		27,939,992 118,853,913 h 2021 instructing of companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 425,546,720 425,546,720 213 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 216 1,653 - 1,653 - 1,653 - 23,623,592 1,947,986,687 1,239,257,450 1,235,517,410 2,564,774,860 3,137,261,783 23,623,592 1,947,986,687 1,165,651,503
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest iii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Sransfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 425,546,720 213 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,494,735,846 27,939,992 2,115,565,552 2,494,735,846 27,939,992 2,115,565,552 2,494,735,846 27,939,992 2,115,66,957 2,053,397,258	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 216 1,653 - 1,653 - 1,653 3,210,867,729 23,623,592 1,947,986,687 1,239,257,450 1,255,17,410 2,564,774,860 3,137,261,783 23,623,592 1,947,986,687 1,165,651,503 1,165,651,503 1,165,651,503 1,125,91,947,986,687
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained carnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL Non controlling interest: Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Contingent Liabilities Letters of Guarantee		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 425,546,720 425,546,720 2,13 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,115,565,552 351,230,302 1,702,166,957 2,053,397,258 2,793,294,376 5 (3) 2,793,294,378	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 431,699,839 216 1,653 - 1,653 - 1,653 - 210,867,729 23,623,592 1,947,986,687 1,239,257,450 1,232,517,410 2,564,774,860 3,137,261,783 23,623,592 1,947,986,687 1,165,651,503 1,329,084,343 2,494,735,846 2,365,926,143 6 0,05 2,365,926,149
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL Non controlling interest: Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Contingent Liabilities Letters of Guarantee Letters of Guarantee Letters of Guarantee (Local) Letters of Guarantee (Foreign)		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 400,000,000 25,546,720 425,546,720 425,546,720 2,13 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,115,655,552 351,230,302 1,702,166,957 2,053,397,258 2,793,294,376 5 (3)	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 431,699,839 216 1,653 - 1,653 - 1,653 - 23,623,592 1,947,986,687 1,239,257,450 1,232,517,410 2,564,774,860 3,137,261,783 23,623,592 1,947,986,687 1,165,651,503 1,329,084,343 2,494,735,846 2,365,926,143 6 0,05
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest for adjustment (i+ii) Adjustment for prior year error Total Non controlling interest lefore adjustment (i+ii) Adjustment for prior year error Total Non controlling interest (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Sirvansfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL Non controlling interest: Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Contingent Liabilities Letters of Guarantee Letters of Guarantee Letters of Guarantee		27,339,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 400,000,000 25,546,720 425,546,720 425,546,720 213 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,115,565,552 351,230,302 2,193,397,258 2,793,294,378 5 (3) 2,793,294,378	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 216 1,653 - 1,653 - 1,653 - 23,623,592 1,947,986,687 1,239,257,450 1,325,517,410 2,564,774,860 3,137,261,783 23,623,592 1,947,986,687 1,165,651,503 1,329,084,343 2,494,735,846 2,365,926,143 6 0,05 2,365,926,149
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest itili Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Fransfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL Non controlling interest: Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Letters of Guarantee Letters of Guarantee (Local) Letters of Guarantee (Foreign) Irrevocable Letters of Credit		27,939,992 118,853,913 h 2021 instructing of companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 425,546,720 425,546,720 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,113,565,552 2,494,735,846 27,939,992 2,113,565,552 2,126,295,202 2,103,3030 1,702,166,957 2,053,397,258 2,793,294,376 5 (3) 2,793,294,378 27,278,488,017 1,700,000 27,290,188,017 48,260,928,955 48,260,928,955	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 216 1,653 - 23,623,592 1,947,986,687 1,239,257,450 1,325,517,410 2,564,774,860 2,365,926,143 6 0,055 2,365,926,149 27,714,191,408 11,700,000 27,725,891,408 38,151,410,157 38,151,410,157 38,151,410,157
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.0005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest lefore adjustment (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL Non controlling interest: Jamuna Bank Securities Limited Contingent Liabilities Letters of Guarantee Letters of Guarantee Letters of Guarantee (Local) Letters of Guarantee (Foreign) Irrevocable Letters of Credit Letters of Credit Bills for Collection Outward local bills for collection Foreign DOC bill collection Inward local bills for collection Consolidated contingent liabilities Acceptances & Endorsements Jamuna Bank PLC.		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 425,546,720 425,546,720 213 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,102,565,552 351,230,302 2,102,166,957 2,053,397,258 2,793,294,378 27,278,488,017 11,700,000 27,290,188,017 48,260,928,955 48,260,928,955	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 431,699,839 216 1,653 - 1,653 - 2,10,867,729 23,623,592 1,947,986,687 1,239,257,450 1,325,517,410 2,564,774,860 3,137,261,783 23,623,592 1,947,986,687 1,165,651,503 1,329,084,343 2,494,735,846 0,05 2,365,926,149 27,714,191,408 11,700,000 27,725,891,408 38,151,410,157 38,151,410,157
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Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest itini Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL Non controlling interest: Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Letters of Guarantee Letters of Guarantee (Local) Letters of Guarantee (Foreign) Irrevocable Letters of Credit Letters of Credit Letters of Credit Bills for Collection Outward local bills for collection Foreign DOC bill collection Inward local bills for collection Consolidated contingent liabilities Acceptances & Endorsements Jamuna Bank PLC. Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank Securities Limited Letters of Guarantee		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 425,546,720 425,546,720 213 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,105,565,552 351,230,302 1,702,166,957 2,053,397,258 2,793,294,378 27,278,488,017 11,700,000 27,290,188,017 48,260,928,955 48,260,928,955 48,260,928,955 44,893,419,903 27,290,188,017 44,893,419,903 27,290,188,017	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 431,699,839 216 1,653 - 1,653 - 1,653 - 1,653 - 2,3623,592 1,947,986,687 1,239,257,450 1,325,517,410 2,564,774,860 3,137,261,783 23,623,592 1,947,986,687 1,165,651,503 1,329,084,343 2,494,735,846 2,365,926,149 27,714,191,408 11,700,000 27,725,891,408 38,151,410,157 38,151,410,157 1,206,400 5,201,108,302 15,079,795,965 20,282,110,666 27,725,891,408
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Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.0005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest tefore adjustment (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL Non controlling interest: Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Contingent Liabilities Letters of Guarantee Letters of Guarantee (Local) Letters of Guarantee (Foreign) Irrevocable Letters of Credit Letters of Credit Letters of Credit Bills for Collection Outward local bills for collection Foreign DOC bill collection Inward local bills for collection Consolidated contingent liabilities Acceptances & Endorsements Jamuna Bank PLC. Jamuna Bank PLC. Jamuna Bank Securities Limited Letters of Guarantee Lamuna Bank PLC. Jamuna Bank PLC. Jamuna Bank Securities Limited		27,393,992 118,853,913 h 2021 instructing of companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 425,546,720 425,546,720 213 1,655 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,115,565,552 423,269,316 27,939,992 2,115,565,552 433,294,376 5(3) 2,793,294,378 27,278,488,017 11,700,000 27,290,188,017 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 27,290,188,017 48,260,928,955 48,260,928,955 48,260,928,955	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 431,699,839 216 1,653 - 1,653 - 1,653 - 1,653 - 1,653 - 1,653 - 1,223,592 1,947,986,687 1,239,257,450 1,325,517,410 2,564,774,860 3,137,261,783 23,623,592 1,947,986,687 1,165,651,503 1,329,084,343 2,494,735,846 23,65,926,149 27,714,191,408 11,700,000 27,725,891,408 38,151,410,157 1,206,400 5,201,108,302 15,079,795,965 20,282,110,666
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest into the series of Control Non controlling interest (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL Non controlling interest: Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Contingent Liabilities Letters of Guarantee Letters of Guarantee (Local) Letters of Guarantee (Foreign) Irrevocable Letters of Credit Letters of Credit Letters of Credit Bills for Collection Outward local bills for collection Foreign DOC bill collection Inward local bills for collection Foreign Bank PLC. Jamuna Bank PLC. Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank PLC. Jamuna Bank Securities Limited Irrevocable Letters of Credit Jamuna Bank Securities Limited Jamuna Bank		27,939,992 118,853,913 h 2021 instructing of companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 400,000,000 25,546,720 425,546,720 425,546,720 213 1,655 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,13,565,552 423,269,316 2,793,294,376 5(3) 2,793,294,378 27,278,488,017 11,700,000 27,290,188,017 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 27,290,188,017 48,260,928,955 48,260,928,955 27,290,188,017 48,260,928,955 48,260,928,955 27,290,188,017 48,260,928,955 25,869,985,060 94,200,000	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 431,699,839 216 1,653 - 1,653 - 1,653 - 21,623,592 1,947,986,687 1,239,257,450 1,325,517,410 2,564,774,860 3,137,261,783 23,623,592 1,947,986,687 1,165,651,503 1,329,084,343 2,494,735,846 2,365,926,149 27,714,191,408 11,700,000 27,725,891,408 38,151,410,157 1,206,400 5,201,108,302 15,079,795,965 20,282,110,666 21,221,334,736 - 21,221,334,736 - 21,221,334,736 - 21,221,334,736 - 21,221,334,736 - 21,221,334,736 - 27,725,891,408 - 38,151,410,157 - 38,151,410,157 - 38,151,410,157 - 38,151,410,157 - 38,151,410,157
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL Non controlling interest: Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Contingent Liabilities Letters of Guarantee (Local) Letters of Guarantee (Foreign) Irrevocable Letters of Credit Letters of Collection Outward local bills for collection Foreign DoD obl di collection Inward local bills for collection Letters of Guarantee Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Jamuna Bank Securities Limited Diamuna Bank Securities Limited		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 400,000,000 25,546,720 425,546,720 425,546,720 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,113,565,552 351,230,302 2,193,294,378 27,293,294,378 27,278,488,017 11,700,000 27,290,188,017 48,260,928,955 48,260,928,955 44,893,419,903 27,290,188,017 44,893,419,903 27,290,188,017 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 25,869,985,060 44,893,419,903 27,290,188,017 48,260,928,955 48,260,928,955	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 431,699,839 216 1,653 - 1,653 - 1,653 - 1,653 - 21,219,866,87 1,239,257,450 1,325,517,410 2,564,774,860 3,137,261,783 23,623,592 1,947,986,687 1,165,651,503 1,329,084,343 2,494,735,846 2,365,926,149 27,714,191,408 11,700,000 27,725,891,408 38,151,410,157 1,206,400 5,201,108,302 15,079,795,965 20,282,110,666 21,221,334,736 27,725,891,408 38,151,410,157 - 21,221,334,736 - 21,221,334,736 - 21,221,334,736 - 27,725,891,408 38,151,410,157 - 38,151,410,157 - 20,282,110,666 - 21,221,334,736 - 27,725,891,408
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total net assets (iii) Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL Non controlling interest: Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Contingent Liabilities Letters of Guarantee (Local) Letters of Guarantee (Foreign) Irrevocable Letters of Credit Letters of Guarantee (Foreign) Irrevocable Letters of Credit Letters of Cobil collection Outward local bills for collection Foreign DOC bill collection Consolidated contingent liabilities Acceptances & Endorsements Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank Ropital Management Limited Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank Ropital Management Limited Jamuna Bank Securities Limited Jamuna Bank Securities Limited Jamuna Bank Ropital Management Limited Jamuna Bank Securities Limited Jamuna Bank Securities Limited Jamuna Bank Securities Limited Jamuna Bank Ropital Management Limited Jamuna Bank Securities Limited Jamuna Bank Securities Limited Jamuna Bank Securities Limited		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 213 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,494,735,846 27,939,992 2,113,565,552 351,230,302 2,195,6957 2,053,397,258 2,793,294,378 2,793,294,378 2,793,294,378 27,278,488,017 11,700,000 27,290,188,017 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 25,869,985,060 44,893,419,903 27,290,188,017 48,260,928,955 25,869,985,060 94,200,000 94,200,000 94,200,000	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 431,699,839 216 1,653
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.0005% Total Non controlling interest before adjustment (i+ii) Adjustment for prior year error Total Non controlling interest (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL Non controlling interest: Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Contingent Liabilities Letters of Guarantee (Local) Letters of Guarantee (Foreign) Irrevocable Letters of Credit Letters of Credit Letters of Collection Outward local bills for collection Foreign DOC bill collection Inward local bills for collection Consolidated contingent liabilities Acceptances & Endorsements Jamuna Bank PLC. Jamuna Bank PLC. Jamuna Bank Securities Limited Letters of Guarantee Letters of Guarantee Jamuna Bank Rapital Management Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities Limited Jamuna Bank Recurities		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 400,000,000 25,546,720 425,546,720 425,546,720 1,655 2,564,774,860 27,939,992 2,113,565,552 423,269,316 1,703,025,887 2,126,295,202 2,113,565,552 351,230,302 2,193,294,378 2,193,294 2,193,294 2,193,294 2,193,294 2,193,294 2,193,294 2,193,294 2,193,294 2,193,294 2,	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 431,699,839 431,699,839 1,653
Bangladesh Bank has issued SMESPD circular no. 04 constitute their own and separate "Start-up Fund" for lend 1% of it's net profit after tax to Start Up Fund each year. Non controlling interest Jamuna Bank Capital Management Limited Paid up capital Retained earnings Total net assets (i) Non controlling interest @ .00016% Jamuna Bank Securities Limited Paid up capital Retained earnings Total net assets (ii) Non controlling interest @ 0.00005% Total Non controlling interest (i+ii) Retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Consolidated retained earnings Opening balance Less: Transfer to Start Up fund Less: Dividend distributed for last year Add: Addition for current year Net profit attributable to ordinary shareholder Attributable to: Shareholders of JBL Non controlling interest: Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Contingent Liabilities Letters of Guarantee Letters of Guarantee (Local) Letters of Guarantee (Foreign) Irrevocable Letters of Credit Letters of Credit Letters of Credit Bills for Collection Outward local bills for collection Foreign DOC bill collection Inward local bills for collection Consolidated contingent liabilities Acceptances & Endorsements Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Letters of Guarantee Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamuna Bank Capital Management Limited Jamun		27,939,992 118,853,913 h 2021 instructing or companies. Jamuna 1,000,000,000 (98,444,806) 901,555,194 1,442 400,000,000 25,546,720 213 1,655 1,655 2,564,774,860 27,939,992 2,113,565,552 2,132,60,316 1,703,025,887 2,126,295,202 2,494,735,846 27,939,995 2,113,565,552 351,230,302 1,702,166,957 2,053,397,258 2,793,294,378 2,793,294,378 27,278,488,017 11,700,000 27,290,188,017 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 48,260,928,955 25,869,985,060 44,893,419,903 27,290,188,017 48,260,928,955 25,869,985,060 94,200,000 94,200,000 94,200,000 94,200,000	23,623,592 90,913,921 ommercial banks to Bank PLC. transfer 1,000,000,000 (101,471,018) 898,528,982 1,438 400,000,000 31,699,839 216 1,653 216 21,653 3,210,867,729 23,623,592 1,947,986,687 1,239,257,450 1,325,517,410 2,564,774,860 23,623,592 1,947,986,687 1,165,651,503 1,329,623,592 1,947,986,687 2,365,926,143 6 6 0,05 2,365,926,149 27,714,191,408 11,700,000 27,725,891,408 38,151,410,157 38,151,410,157 1,206,400 5,201,108,302 15,079,795,965 20,282,110,666 21,221,334,736 27,725,891,408 38,151,410,157

Expenses Interest and similar expenses Administrative expenses Other Operating expenses Depreciation on banking assets

Profit before tax & provision Interest Income & profit on investment

Interesty further than the profit of the analysis and advances. Main operation Interest on loan and advances-Off Shore Banking Unit Interest on call loan Interesty profit on deposit to other bank / Financial Inst. Interest on Foreign Currency account

16,876,168,756 6,542,962,938 1,447,115,814 672,899,463 **25,539,146,970 8,670,014,046**

18,210,507,814 13,415,118,586
822,191,714 787,384,236
16,629,236 138,546,875
44,692,132 64,672,821
1,137,686,570 511,935,323
20,231,707,466 14,917,657,842

10,515,775,288 6,710,015,717 1,577,510,013 599,765,251 19,403,066,270 6,680,657,610



Rent, Taxes, Insurance, Electricity, etc.

Jamuna Bank PLC.

	FIN	ANCIAL STATE	MENTS	2024
	31.12.2024 31.12.2023		31.12.2024 31.12.2023	31.12.2024 31.12.2023
20(a) Consolidated Interest Income Jamuna Bank PLC. Jamuna Bank Capital Management Limited	Taka Taka 20,231,707,466 14,917,657,842 149,254,440 80,209,151	27.1 Rent Rent paid	Taka Taka 620,649,188 567,940,515 6) 71,141,792 86,925,541	40 Receipt from Other Operating Activities
Jamuna Bank Securities Limited Less: Inter-company transaction Jamuna Bank Capital Management Limited	15,365,657 5,844,573 20,396,327,563 15,003,711,566 136,739,857 67,509,661	Less: Adjustment with depreciation arises against right-of-use assets (IFRS I Add: Finance cost for right of use of asset (IFRS 16 lease)	6) /1,141,792 86,923,341 549,507,396 481,014,974 2,596,871 1,789,039 552,104,267 482,804,013	Charges on account closing 593,865 648,250 Charges on RTGS/clearing 18,236,340 14,634,946 Reimbursement from VISA 16,534,687 12,949,576
Jamuna Bank Securities Limited 20.1 Interest on Loan & Advances	4,091,727 2,164,038 20,255,495,979 14,934,037,868	*Due to adoption of IFRS 16, rental expense was transferred to depreciation lease liabilities.		Cheque book/card issuance fee 47,466,887 20,945,325 Service charge 206,560,038 270,864,517 Postage charges recovery 17,345,742 14,633,049
Interest on agriculture loan Interest on SME Interest on loans (General) Interest on demand loan	413,808,366 319,685,505 2,199,574,679 1,777,448,310 157,566,648 71,462,328 8,835,559 16,555,973	27.2 Insurance Expenses On Cash on transit, Cash in safe & Cash on counter	41,083,874 25,535,465	SWIFT, Telephone, telex & e-mail recovery 60,604,657 50,823,865 Documentation/ Processing Charge 34,845,980 28,952,614 Rent on locker 4,863,500 4,525,200 Other receipts 426,384,334 384,688,900
Interest on loan against trust receipt (LTR) Interest on packing credit Interest on house building loan	802,768,138 473,573,826 85,034,369 46,316,064 8,800,299 8,098,157	On Vehicles Deposit insurance premium Group insurance	9,310,310 7,459,975 85,500,000 106,256,075 22,500,000 56,749,392	Other receipts 426.384,334 384,688,900 Offshore Banking Unit 8,980,227 18,902,325 842,416,256 822.568.567
Interest on real estate Interest on hire purchase Interest on lease finance	107,747,706 86,418,601 324,159,383 234,860,856 227,001,328 194,866,787	On others 27(a) Consolidated Rent, Taxes, Insurance and Electricity, etc.	10,496,748 6,843,851 168,890,932 202,844,758	Payment to Other Operating Activities Rent, taxes, insurance. 792,850,315 728,537,995 Legal expenses 32,472,246 22,221,829
Interest on payment against documents (PAD) Interest on PIF Loans and Advances Interest on cash credit (Hypo) Interest on secured overdraft Share/FDR	343,617,412 61,070,762 414,770,663 1,276,113,393 841,857,291 425,846,895 319,902,896	Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	995,541,456 872,657,811 1,985,792 1,780,433 39,567 -	Auditors' fees 1,150,000 805,000 Directors' fees 12,086,224 10,061,894 Bank charges 16,431,047 8,668,886
Interest on secured overdraft (F.O) Interest on secured overdraft (work order) Interest on secured overdraft (export)	43,649,721 48,448,653 520,964,149 390,421,159 13,244,420 9,294,126	28 Postage, Stamps, Telephone bill etc.	997,566,815 874,438,244	Security services 426,758,030 380,770,105 Other professional charges 7,613,902 23,208,457 Entertainment 81,592,004 83,065,817
Interest on secured overdraft (special scheme) Interest on secured overdraft (General/PO) Interest on house building loan staff Interest on salary/any purpose loan/Other staff loan	263,075,675 269,515,006 2,720,548,518 1,710,356,709 44,681,057 37,200,093 192,714,329 106,682,626	Postage Charges Online/ VSAT Charges SWIFT Charges	21,535,078 21,177,764 39,163,329 35,450,517 17,842,663 12,052,730	Car expenses 203,334,088 169,448,989 Books, newspaper & magazine 873,161 903,156 Subscription & Donation 137,907,314 471,958,832 Traveling expenses 24,355,393 29,834,496
Interest on term loan Interest on time loan Interest on local document bill purchased	3,413,166,389 3,241,086,261 2,775,811,132 2,082,627,666 419,085,966 105,540,531	Reuter Charges Fax, Telex & Internet charges Telephone bill Telephone bill of Off Shore Banking Unit	2,271,150 3,429,750 934,368 954,684 47,392,349 40,606,126	Conveyance, labor charges 41,249,867 34,944,466 Repair Renovation & Maintenance 65,330,171 79,297,723 Business development expenses 124,090,203 65,331,446
Interest on foreign document bill purchased (Doc.) Interest on EDF Interest on Retail Credit Interest Rec.on Special credit Facility for COVID	4,513,255 3,706,139 106,670,794 159,657,537 38,672,059 67,622,482 4,937,199 50,235,851	28(a) Consolidated Postage, Stamps, Telecommunication etc.	100,386 96,877 129,239,324 113,768,447	Training expenses 7,478,216 8,821,860 Liveries and uniform 4,525,388 3,497,139 Annual Gen. Meeting Expenses 928,415 1,155,505 CDBL/ Stock Exch. Charge 3,732,317 2,860,660
Interest on transport/auto/car loan Interest on Credit Card Penal interest received Interest on others	36,325,030 25,471,317 197,933,421 167,788,240 209,263,251 112,067,761 17,539,682 31,480,409	Jamuna Bank PLC. Jamuna Bank Capital Management Limited	129,239,324 113,768,447 553,613 480,657 162,000 152,000	Utility 2,890,827 2,307,342 Sanitation & cleaning 6,435,067 7,247,243 Photograph & photocopy 502,105 758,573
In Islamic Banking branches: Profit on Bai-Muazzal (General/Com/others)	17,339,862 31,480,409 17,818,440,888 13,071,319,920 300,443,207 240,202,629	Jamuna Bank Securities Limited 29 Stationery, Printing and Advertisements, etc.	162,000 152,000 129,954,937 114,401,104	Cash carrying / remit. charge 16,966,263 13,339,207 Branch Adjustment 391,709,204 (69,167,032) Other liabilities -Off shore banking Unit (714,731,003) 336,272,685
MPI Trust Receipt Profit on Murabaha (Import bill) Profit on local document bill purchased (LDBP) Profit on PAD/MIB	13,253,556 744,711 1,117,463 - 11,415,804 3,877,086	Office stationery Printing stationery Security stationery	35,657,170 33,388,773 27,803,478 52,457,030 30,212,725 11,784,233	Loans & advances written off (1,057,883,981) (1,331,850,772) Assets revaluation reserve (249,160,921) (1,270,526,958) (1,567,467,293)
Profit on SME Finance Profit Received on Time loan (Covid -19) Profit Received On OD (Stimulus Package)	10,607,508 10,129,141 - 166,895 - 7,707,319	Computer paper Computer printer tonner & cartridge Servicing of IT equipment's	991,420 659,572 15,703,830 12,207,696 20,428,819 50,990,673	42 Net Asset Value Per Share (NAVPS) Net Assets (Solo) 21,781,272,145 20,127,167,835 Net Assets (Consolidated) 21,709,537,972 20,057,512,989
Profit on Hire Purchase	55,602,140 39,362,989 392,066,926 343,798,666 18,210,507,814 13,415,118,586	Software maintenance Publicity and advertisement Off Shore Banking Unit	49,173,507 172,391,711 92,964,602 54,670,029 229,728 211,233 273,165,278 388,760,950	Number of Share 882,007,165 812,909,830 NAVPS (Solo) 24.70 24.76 NAVPS (Consolidated) 24.61 24.67
21 Interest/profit on Deposit & Borrowings etc. Interest/profit paid on deposits (Note: 2		29(a) Consolidated Stationery, Printing and Advertisements, etc.	., ., ., ., ., ., ., ., ., ., ., ., ., .	43 Calculation of Net Cash Flow per Share (NOCFPS)
Interest paid on call loan Interest/profit paid on borrowing-Main operation (Note: 2 Interest/profit paid on borrowing-Off Shore Banking Unit	21.2) 319,849,972 348,567,460 574,028,601 337,986,739 114,103,452 122,062,530 16,876,168,756 10,515,775,288	Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	273,165,278 388,760,950 278,629 403,686 127,487 79,442 273,571,394 389,244,078	Net Cash flow from operating activities (Solo) 12,617,223,758 16,048,760,362 Net Cash flow from operating activities (Consolidated) 12,618,299,718 15,593,485,719 Number of Share 882,007,165 882,007,165
21(a) Consolidated Interest on Deposit & Borrowings etc. Jamuna Bank PLC.	16,876,168,756 10,515,775,288	30 Managing Director's Salary and fees Basic Salary		Net operating cash flow per share (Solo)-Restated-2023 14.31 18.20 Net operating cash flow per share (Consolidated)-Restated-2023 14.31 17.68 It is observed that the Net Operating Cash Flow per Share (NOCFPS) for the year ended December 31, 2024 has
Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited Less: Inter-company transaction	136,739,857 67,509,661 4,091,727 2,164,038 17,017,000,340 10,585,448,987	Basic Salary Allowances Bonus	12,113,129 11,011,935 7,001,313 6,801,194 4,470,000 3,250,000 23,584,442 21,063,129	It is observed that the Net Operating Cash Flow per Share (NOCFPS) for the year ended December 31, 2024 has increased comparing to the corresponding year as loan disbursement was lower than that of deposit procurement. 44 Reconciliation of statement of cash flows from operating activities
Less: Inter-company transaction Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	136,739,857 67,509,661 4,091,727 2,164,038 16,876,168,756 10,515,775,288	30(a) Consolidated Managing Director's Salary and fees Jamuna Bank PLC.	23,584,442 21,063,129	Profit before provision Adjustment for non cash items:
21.1 Interest on Deposits Interest on savings deposit	482,079,903 491,916,754	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	23,584,442 21,063,129	Depreciation on fixed asset 672,899,463 599,765,251 Profit on sale of fixed assets (1,245,639) (1,526,791) 9,341,667,870 7,278,896,071
Interest on Short notice deposit Interest on fixed deposit Interest on monthly saving scheme	842,686,439 737,541,294 10,557,462,202 5,342,721,338 356,510,563 142,618,305	31 Directors' Fees Directors fees Meeting expenses	4,454,000 4,224,000 7,632,224 5,837,894	Adjustment with non-operating activities: Accounts receivable on loans & advances (398,676,846) (60,287,857) Accounts payable on deposits 2,639,532,842 2,735,098,862
Interest on RFCD/ NFCD Interest on Other scheme Deposits Profit on deposits from Islamic branches:	792,575 13,663,246 2,822,693,133 2,572,410,712 15,062,224,816 9,300,871,647	Each Director is paid Tk. 8,000/- per meeting per attendance.	12,086,224 10,061,894	Contribution to Jamuna Bank Foundation 307,807,827 226,445,000 Accounts receivable on investments (762,114,347) 77,178,322 1,786,549,476 2,978,434,327
Profit on Mudaraba savings deposit Profit on Mudaraba Short notice deposit	4,687,285 4,293,858 13,634,119 14,503,079	31(a) Consolidated Directors' Fees Jamuna Bank PLC.	12,086,224 10,061,894	Changes in operating assets and liabilities (2,229,96,185) (6,269,229,212) Changes in Joans & advances (2,209,96,185) (6,269,229,212) Changes in Govt. securities (49,094,141,968) (4,517,198,100)
Profit on Mudaraba term deposit Profit on Other scheme Deposits	718,552,034 331,147,643 69,088,478 56,342,333 805,961,916 406,286,912	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	255,200 316,800 176,000 193,600 12,517,424 10,572,294	Changes in other assets 2,420,322,114 (1,015,984,400) Changes in borrowings from banks (11,252,495,440) (9,102,773,903) Changes in deposit and other accounts 65,232,182,200 30,316,056,459
21.2 Interest/profit paid on borrowing-Main operation	15,868,186,731 9,707,158,560	32 Auditors' Fees Auditors' fees 32(a) Consolidated Auditors' Fees	1,150,000 805,000	Changes in other liabilities (1,209,716,265) (1,567,467,293) 3,866,154,456 7,843,403,551 Income Tax Paid (2,377,148,045) (2,051,973,586)
Interest on subordinated bond Interest on other bank deposit Interest on borrowing from Bangladesh Bank	426,468,152 327,550,863 29,385,417 - 118,175,032 10,435,876 574,028,601 337,986,739	Jamuna Bank PLC. Jamuna Bank Securities Limited	1,150,000 805,000 57,500 103,500 57,500 57,500	Net cash flows from operating activities 12,617,223,758 16,048,760,362
22 Investment Income Income from Govt. treasury bill	1,543,283,639 182,556,325	33 Depreciation and repairs of bank's assets	1,265,000 966,000	44.1 No. of Branches (Including SME/Krishi centers) 169 167 During the year 2024, 2 new branches were opened during the year.
Income from Govt. treasury bond Income from interest on subordinated debt Interest received on REPO of Govt. Treasury Bills	6,928,409,511 5,192,637,394 422,247,495 497,476,425 1,597,254 32,691,533	Repair, renovation & maintenance including Off Shore Banking Unit Depreciation including Off Shore Banking Unit	672,899,463 599,765,251	Juring the year 2024, 2 new branches were opened during the year. 44.2 Statement of unclaimed dividend as on December 31, 2024
Dividend Income Capital gain on sale of Govt. securities Capital Gain/(loss) on sale of shares	7,464,828 5,595,448 372,449,783 313,046,305 15,477,495 (85,579) 9,290,930,005 6,223,917,849	33.1 Repair, renovation & maintenance including Off Shore Banking Unit Spare parts & equipment	738,229,634 679,062,975 60,455,003 69,489,893	Cash dividend for the year 2020 11,217,530 11,331,426 Cash dividend for the year 2021 8,611,983 8,698,242 Cash dividend for the year 2022 8,635,587 8,739,066
22(a) Consolidated Investment Income Jamuna Bank PLC. Jamuna Bank Capital Management Limited	9,290,930,005 6,223,917,849 3,724,633 3,119,421	Repair of fixed assets Tree/plant expenses	3,780,884 8,333,345 1,094,284 1,474,486 65,330,171 79,297,723	Cash dividend for the year 2023 17,759,722 - 46,224,822 28,768,733
Jamuna Bank Securities Limited Less: Inter-company transaction Jamuna Bank Capital Management Limited	(2,442,944) 6,134,845 9,292,211,694 6,233,172,115	33(a) Consolidated Depreciation/amortization and repairs of bank's assets Jamuna Bank PLC. Jamuna Bank Capital Management Limited	738,229,634 679,062,975 2,977,730 2,978,937	45 No. of Meetings: Board meetings 20 24
Jamuna Bank Securities Limited 23 Commission, Exchange, Custody & Brokerage Income	9,292,211,694 6,233,172,115	Jamuna Bank Securities Limited 34 Other Expenses	1,066,768 903,261 742,274,132 682,945,173	Executive committee meetings
Commission (Note: Exchange Gain from foreign currencies (Note: Offshore banking unit		Bank charges Security services Other professional charges	16,431,047 8,668,886 426,758,030 380,770,105 7,613,902 23,208,457	Shariah supervisory committee meetings 3 3 45.1 Events after the reporting period
23(a) Consolidated Commission, Exchange, Custody & Brokerage Income Jamuna Bank PLC.	3,657,005,852 3,924,005,683 3,657,005,852 3,924,005,683	Entertainment Car expenses Books, newspaper & magazine	81,592,004 83,065,817 203,334,088 169,448,989 873,161 903,156	The Board of Directors in its 461st meeting held on 20th April, 2025 has recommended cash dividend @ 17.50% and stock dividend @6.50% for all shareholders of the Bank subject to the approval of the shareholders at the next Annual General Meeting.
Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	29,849,034 22,847,500 9,647,320 6,378,890 3,696,502,205 3,953,232,073	Subscription & Donation Traveling expenses (TA/DA) Conveyance, labor & discomfort charges Business development expenses	137,907,314 471,958,832 24,355,393 29,834,496 41,249,867 34,944,466 124,090,203 65,331,446	46 Shareholding Pattern Breakup of shareholding pattern as per clause 1.5 (xxi) of Securities and Exchange Commission notification no No.SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 issued under Section 2CC of the Securities and
23.1 Commission Commission on LC/Bills Commission on Bank Guarantee	815,581,467 882,167,917 238,047,448 242,932,568	Training expenses Liveries and uniform Utility	7,478,216 8,821,860 4,525,388 3,497,139 2,890,827 2,307,342	Exchange Ordinance, 1969, is as follows: SI No. Name of the Company % of
Underwriting Commission Commission as Rebate Commission on Other Banking Service	57,102,025 50,059,590 132,051,596 110,262,891 421,952,551 12,995,965	Drinking Water Annual General Meeting (AGM) CDBL/Stock Exchanges charge Sanitation & cleaning services	4,014,601 3,200,558 928,415 1,155,505 3,732,317 2,860,660 6,435,067 7,247,243	Shareholding 1. Jamuna Bank Capital Management Limited 99.99984% 2. Jamuna Bank Securities Limited 99.99995%
23.2 Exchange Gain from foreign currencies On foreign bill purchased and dealing	1,664.735,087 1,298,418,932 2,154,839,205 2,091,387,090	Santation & cleaning services Photograph & photocopy Cash carrying / remit, charge Sundry expenses	6,435,067 7,247,243 502,105 758,573 16,966,263 13,339,207 27,219,067 39,430,979	46 (A) Related Party Disclosures
Exchange gain on Nostro balance (Un-realized) Less: Exchange Loss	- 570,000,000 162,568,441 35,800,338 1,992,270,764 2,625,586,751	Off Shore Banking Unit Contribution to Jamuna Bank Foundation Note-34.1	410,713 311,300 307,807,827 226,445,000 1,447,115,814 1,577,510,013	i) Names of the Directors together with a list of entities in which they have Interest Note-46.3 ii) Significant contracts where Bank is a party and wherein Directors have interest during the year 2024: Nil
24 Other Operating Income Charges on account closing Charges on RTGS/clearing Reimbursement from VISA	593,865 648,250 18,236,340 14,634,946 16,534,687 12,949,576	34.1 Contribution to Jamuna Bank Foundation Profit before charging contribution to Jamuna Bank Foundation Less: Total provision during the period	8,977,821,873 6,907,102,610 2,821,665,336 2,378,202,619	iii) Shares issued to Directors and Executives without consideration or exercisable at a discount Nil iv) Related party transactions
Cheque book/card issuance fee Service charge Postage charges recovery	47,466,887 20,945,325 206,560,038 270,864,517 17,345,742 14,633,049	Pre-tax profit before charging contribution to JBF * Contribution @5% on pre-tax profit	6,156,156,537 4,528,899,991 307,807,827 226,445,000	Name of Directors Relationship Nature of Loan Amount Status Al-Haj Nur Mohammed Director Credit card BDT 170.489 Regular
SWIFT, Telephone, telex & e-mail recovery Documentation/ Processing Charge Rent on locker Recovery of loan previously written off	60,604,657 50,823,865 34,845,980 28,952,614 4,863,500 4,525,200 185,855,800 194,047,147	* The Board of Directors of Jamuna Bank PLC. in its 371st meeting held on fund of the Jamuna Bank foundation at the rate of not less than 5.00% of P activities of the Bank's Foundation.		Md. Sirajul Biam Varosha Director Credit card BDT 2,998 Regular Md. Mahmudul Hoque Director Credit card BDT 69,566 Regular
Profit on Sale of Fixed Assets Other receipts Offshore Banking unit	1,245,639 1,526,791 426,384,334 384,688,900 8,980,227 18,902,325	34(a) Consolidated Other Expenses Jamuna Bank PLC.	1,447,115,814 1,577,510,013 6,978,426 6,252,887	v) Disclosure of transaction regarding Directors and their related concerns Nil
24(a) Consolidated Other Operating Income Jamuna Bank PLC.	1,029,517,694 1,018,142,505	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	6,978,426 6,252,887 6,504,430 5,009,891 1,460,598,670 1,588,772,791	vi) Business other than banking business with any relation concern to the Directors as per Section 18(2) of the Bank Companies Act, 1991 as amended 2023. Service receiving companies where the Directors interest subsisted during the year:
Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	815,400 859,900 2,906,278 3,317,314 1,033,239,372 1,022,319,719	35 Provision for Loans & Advances Unclassified loans, advances and others Special General provision-COVID-19	522,207,509 1,208,946,295 (456,800,000) (325,379,000)	Name of party Relationship Nature of transaction Amount Mr. Md. Hasan Director Office rent 9,570,336
25 Operating Expenses Administrative Expenses Salary and allowances	5,010,393,797 5,201,378,934	Classified loans & advances 1% additional special General provision-COVID 19 has been kept as per BR	2,439,148,475 1,485,310,845 2,504,555,985 2,368,878,140	vii) Investment in the Securities of Directors and their related concern Nil 46.1 Business with subsidiary
Rent, taxes, insurance, electricity, etc. Legal expenses Postage, stamps, telephone, etc.	995,541,456 872,657,811 32,472,246 22,221,829 129,239,324 113,768,447	178 aduntional special General provision-COVID 19 has been kept as per 1 he 2020 and another 2% additional special General provision-COVID 19 has dated 14 December, 2021.		For the year 2024 Organization Nature of Transactions Opening Balance Addition Adjustment Closing Balance
Stationery, Printings, Advertisements, etc. Directors' fees Auditors' fees Managing Director's salary & fees	273,165,278 388,760,950 12,086,224 10,061,894 1,150,000 805,000 23,584,442 21,063,129	35(a) Consolidated Provision for Loans, Advances and Lease Jamuna Bank PLC. Jamuna Bank Capital Management Limited	2,504,555,985 2,368,878,140 (5,661,868) 2,943,567	Jamuna Bank Capital Management Ltd.
Repairs and maintenance of bank's assets Other Operating Expenses	65,330,171 79,297,723 6,542,962,938 6,710,015,717	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited 36 Provision for off Balance Sheet Exposures	(3,661,868) 2,943,367 410,977 1,330,794 2,499,305,093 2,373,152,501	Short Notice 48,173,866 954,692,366 940,270,407 62,595,824 Deposit 48,173,866 954,692,366 940,270,407
Depreciation Other Expenses	672,899,463 599,765,251 1,447,115,814 1,577,510,013 2,120,015,276 2,177,275,264 8,662,978,214 8,887,290,982	Provision made during the year	307,234,882 7,568,000 307,234,882 7,568,000	Secured 877,526,971 3,112,168,199 2,798,518,403 1,191,176,767 Jamuna Bank
25(a) Consolidated Operating Expenses Jamuna Bank PLC.	8,662,978,214 8,887,290,982	36.1 Othes provision Provision made during the year	1,865,420 1,497,683 1,865,420 1,497,683	Securities Ltd. Short Notice 1,255,725 343,545,144 320,302,448 24,498,421 Deposit 1,255,725 343,545,144 320,302,448 24,498,421
Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited 26. Salary and Allowances	33,177,099 30,751,593 14,259,874 13,742,515 8,710,415,187 8,931,785,090	36(a) Consolidated Provision for off Balance Sheet Exposures Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	307,234,882 7,568,000	Secured 23,912,319 219,042,412 199,345,000 43,609,731 46.2 Name of the Directors and their interest in bank
26 Salary and Allowances Basic Salary Allowances Salary Casual Staff	1,866,944,013 1,766,856,071 1,988,362,096 1,778,607,827 300,123,644 258,183,545	Jamuna Bank Securities Limited 37 Provision for Diminution in Value of Investments	307,234,882 7,568,000	46.2 Name of the Directors and their interest in bank Sl. Name of the Directors Status December 2024 (%) 2023 (%)
Bonus Gratuity Employees Welfare Fund	590,036,344 1,114,133,346 250,000,000 270,000,000 3,897,434 3,543,122	Provision to be maintained for the year (Note-7.2.2 Provision has already been maintained last year	15,133,052 7,124,002 7,124,002 6,865,206 8,009,050 258,796	1 Mr. Robin Razon Sakhawat Chairman 2.00% 2.00% 2 Engr. A.K.M. Mosharraf Hussain Director 2.00% 2.00% 3 Engr. Md. Atiqur Rahman Director 3.86% 3.86%
Off Shore Banking Unit	11,030,266 10,055,023 5,010,393,797 5,201,378,934	38 Consolidated Provision for Diminution in Value of Investments Jamuna Bank PLC. Jamuna Bank Capital Management Limited	8,009,050 258,796	4 Mr.Gazi Golam Ashria Director 2.00% 2.00% 5 Al-Haj Nur Mohammed Director 2.96% 2.96% 6 Mr. Md. Saidul Islam Director 2.00% 2.00%
26(a) Consolidated Salary and Allowances Jamuna Bank PLC. Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited	5,010,393,797 5,201,378,934 19,923,234 18,187,318 6,126,122 7,346,821	Jamuna Bank Capital Management Limited Jamuna Bank Securities Limited 39 Earning per Share	10,000,000 10,859,037 2,838,891 28,868,087 3,097,687	5 Mr. Md. Saidul Islam Director 2.00% 2.00% 7 Mr. Redwan-Ul Karim Ansari Director 2.18% 2.18% 8 Mr. Md. Belal Hossain Director 2.03% 2.03% 9 Mr. Md. Mahmudul Hoque Director 2.00% 2.00%

9 Mr. Md. Mahmudul Hoque 10 Mr. Shaheen Mahmud 11 Mr. Md. Sirajul Islam Varosha

15 Mr. Abdur Rahman Sarker 16 Mr. Md. Abdul Jabber Chowdhury 17 Mr. M. Murshidul Huq Khan

14 Mr. Md. Hasan

882,007,165

882,007,165

Earning per Share (Restated-2023)

39(a) Consolidated Earning per Share Net profit after tax (Numerator)

17,160,991 **872,657,811**

Earnings per share has been calculated in accordance with IAS-33: "Earnings Per Share".

No. of ordinary shares outstanding (Denominator) Restated-2023 Earning per Share (Restated-2023)

882,007,165

882,007,165

Director Director

Director

Director

Independent Director

Independent Director

5.00%

0.00%

Jamuna Bank PLC.

ANCIAL STATEMENTS 2024

SSI No. 1 2.	Name of the directors and Name Mr. Robin Razon Sakhawat Engr. A.K.M. Mosharraf Hussain Engr. Md. Atiqur Rahman	Designation Chairman Director	1. 2. 3. 4. 5. 6. 7 8 9 10 11 12 13 14 15 16 17 18	German Bangla Chemical Ltd. Adhunik Plastic Industries Limited Amanotax Limited Amanotax Limited Amanotax Limited Amanotax Limited Concorde Knitting & Dyeing Industries Ltd. International Trading Services Limited International Trading Services Limited International Trading Wash Limited Inno Chemical Limited Kazipur Fashions Limited Peak Fashions Limited Standard Fashions Limited Standard Stitches Woven Limited Standard Stitches Limited Standard Stitches Limited Standard Stitches Limited Standard Global Economic Zone Ltd. The Civil Engineers Limited The Civil Engineers Woven Limited The Civil Engineers Wash Limited The Civil Engineers Wash Limited The Civil Engineers Sweater Limited The Civil Engineers Packaging Limited The Civil Engineers Packaging Limited The Civil Engineers Packaging Limited The Tansworld Limited Wear Mag Limited Wear Mag Limited Your Fashion Sweater Limited United Financial Trading Company Ltd. Adhunik Plastic Industries Limited Amote Limited Aman Bangladesh Limited Concorde Knitting & Dyeing Industries Ltd.	Position with the entities /companie Managing Director Managing Director Director "" "" Director Managing Director "" "" Director Managing Director "" "" "" "" "" "" "" "" ""
2.	Engr. A.K.M. Mosharraf Hussain		1. 2. 3. 4. 5. 6. 7 8 9 10 11 12 13 14 15 16 17 18 19 20 22 23 24 25 1. 2. 3. 4. 5. 6. 7	Adhunik Plastic Industries Limited Amotex Limited Aman Bangladesh Limited Concorde Knitting & Dyeing Industries Ltd. International Trading Services Limited International Trading Services Limited International Trading Wash Limited International Limited Kazipur Fashions Limited Kazipur Fashions Limited Standard Sathons Limited Standard Stitches Woven Limited Standard Stitches Limited Standard Stitches Limited Standard Stitches Limited Standard Stitches Woven Limited Standard Global Seconomic Standard Liquefied Petroleum Gas Ltd. Standard Liquefied Petroleum Gas Ltd. The Civil Engineers Woven Limited The Civil Engineers Sweater Limited The Civil Engineers Packaging Limited Transworld Limited Wear Mag Limited Your Fashion Sweater Limited United Financial Trading Company Ltd. Adhunik Plastic Industries Limited Amote Limited Aman Bangladesh Limited Concorde Knitting & Dyeing Industries Ltd.	Managing Directo Director Managing Directo " " " Director Managing Directo " " Director Managing Directo " " Chairman " " Managing Directo " " " " " " " " " " " " " " " " " " "
3	Hussain	Director	2. 3. 4. 5. 6. 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 1. 2. 3. 4. 4. 5. 6. 7 8 9 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	Amotex Limited Aman Bangladesh Limited Concorde Knitting & Dyeing Industries Ltd. International Trading Services Limited International Trading Services Limited International Trading Wash Limited International Limited Kazipur Fashions Limited Kazipur Fashions Limited Standard Sathons Limited Standard Stitches Limited Standard Stitches Limited Standard Stitches Limited Standard Stitches Woven Limited Standard Stitches Woven Limited Standard Liquefied Petroleum Gas Ltd. Standard Liquefied Petroleum Gas Ltd. The Civil Engineers Woven Limited The Civil Engineers Sweater Limited The Civil Engineers Packaging Limited Transworld Limited Wear Mag Limited Your Fashion Sweater Limited United Financial Trading Company Ltd. Adhunik Plastic Industries Limited Amote Limited Aman Bangladesh Limited Concorde Knitting & Dyeing Industries Ltd.	Director Managing Directo "" "" Director Managing Director "" "" Director "" "" Chairman "" "" Managing Directo "" "" "" "" Chairman "" "" "" Director "" "" Director
3	Hussain	Director	5. 6. 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 1. 2. 3. 4. 5. 6. 6. 7	International Trading Services Limited International Trading Wash Limited Inno Chemical Limited Kazipur Fashions Limited Kazipur Fashions Limited Kazipur Fashions Limited Standard Sashions Limited Standard Stitches Limited Standard Liquefied Petroleum Gas Ltd. Standard Liquefied Petroleum Gas Ltd. The Civil Engineers Limited The Civil Engineers Woven Limited The Civil Engineers Sweater Limited The Civil Engineers Packaging Limited Transworld Limited Wear Mag Limited Your Fashion Sweater Limited United Financial Trading Company Ltd. Adhunik Plastic Industries Limited Amote Limited Amote Limited Concorde Knitting & Dyeing Industries Ltd.	" Director Managing Director " " " Chairman " " Managing Director " " " " " " " " " " Managing Director " " " " Director
3	Hussain	Director	7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 22 23 24 25 1. 2. 3. 4. 5. 6. 6. 7	Inno Chemical Limited Kazipur Fashions Limited Peak Fashions Limited Standard Fashions Limited Standard Stitches Limited Standard Stitches Woven Limited Shams Styling Wears Limited Standard Stitches Woven Limited Shams Styling Wears Limited Sterling Designs Limited Sterling Designs Limited Standard Liquefied Petroleum Gas Ltd. Standard Global Economic Zone Ltd. The Civil Engineers Limited The Civil Engineers Woven Limited The Civil Engineers Woven Limited The Civil Engineers Wash Limited The Civil Engineers Wash Limited The Civil Engineers Packaging Limited Transworld Limited Wear Mag Limited Vour Fashion Sweater Limited United Financial Trading Company Ltd. Adhunik Plastic Industries Limited Amotex Limited Amotex Limited Aman Bangladesh Limited Concorde Knitting & Dyeing Industries Ltd.	" " " " " " " " " " " Chairman " " " " " " " " " " " " " " " " " " "
3	Hussain	Director	9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 1. 2. 3. 4. 5. 6. 7	Peak Fashions Limited Standard Fashions Limited Standard Fashions Limited Standard Stitches Limited Standard Stitches Woven Limited Standard Stitches Woven Limited Sterling Designs Limited Sterling Designs Limited Standard Liquefied Petroleum Gas Ltd. Standard Global Economic Zone Ltd. The Civil Engineers Limited The Civil Engineers Woven Limited The Civil Engineers Wash Limited The Civil Engineers Wash Limited The Civil Engineers Packaging Limited The Civil Engineers Packaging Limited Transworld Limited Wear Mag Limited Wear Mag Limited Wour Fashion Sweater Limited United Financial Trading Company Ltd. Adhunik Plastic Industries Limited Amotex Limited Amotex Limited Aman Bangladesh Limited Concorde Knitting & Dyeing Industries Ltd.	Director Managing Director " " " " Chairman " " " Managing Director " " Director
3	Hussain	Director	12 13 14 15 16 17 18 19 20 21 22 23 24 25 1. 2. 3. 4. 5.	Standard Stitches Woven Limited Shams Styling Wears Limited Sterling Designs Limited Sterling Designs Limited Standard Liquefied Petroleum Gas Ltd. Standard Global Economic Zone Ltd. The Civil Engineers Limited The Civil Engineers Woven Limited The Civil Engineers Wash Limited The Civil Engineers Wash Limited The Civil Engineers Pask Limited The Civil Engineers Pask Limited The Civil Engineers Pask Limited Transworld Limited Wear Mag Limited Your Fashion Sweater Limited United Financial Trading Company Ltd. Adhunik Plastic Industries Limited Amotex Limited Amotex Limited Amotex Limited Concorde Knitting & Dyeing Industries Ltd.	" Chairman " " " " Managing Director
3	Hussain	Director	14 15 16 17 18 19 20 21 22 23 24 25 1. 2. 3. 4. 5.	Sterling Designs Limited Standard Liquefied Petroleum Gas Ltd. Standard Global Economic Zone Ltd. The Civil Engineers Limited The Civil Engineers Woven Limited The Civil Engineers Woven Limited The Civil Engineers Woven Limited The Civil Engineers Sweater Limited The Civil Engineers Packaging Limited Transworld Limited Wear Mag Limited Your Fashion Sweater Limited United Financial Trading Company Ltd. Adhunik Plastic Industries Limited Amotex Limited Amotex Limited Concorde Knitting & Dyeing Industries Ltd.	" Chairman " " " Managing Directo " " Director
	Engr. Md. Atiqur Rahman		16 17 18 19 20 21 22 23 24 25 1. 2. 3. 4. 5. 6.	Standard Global Economic Zone Ltd. The Civil Engineers Limited The Civil Engineers Woven Limited The Civil Engineers Wash Limited The Civil Engineers Wash Limited The Civil Engineers Sweater Limited The Civil Engineers Packaging Limited Transworld Limited Wear Mag Limited Your Fashion Sweater Limited United Financial Trading Company Ltd. Adhunik Plastic Industries Limited Amotex Limited Amotex Limited Aman Bangladesh Limited Concorde Knitting & Dyeing Industries Ltd.	Chairman " " " Managing Directo " Director
	Engr. Md. Atiqur Rahman		19 20 21 22 23 24 25 1. 2. 3. 4. 5.	The Civil Engineers Wash Limited The Civil Engineers Sweater Limited The Civil Engineers Packaging Limited Transworld Limited Wear Mag Limited Your Fashion Sweater Limited United Financial Trading Company Ltd. Adhunik Plastic Industries Limited Amotex Limited Amotex Limited Concorde Knitting & Dyeing Industries Ltd.	Managing Directo
	Engr. Md. Atiqur Rahman		21 22 23 24 25 1. 2. 3. 4. 5. 6.	The Civil Engineers Packaging Limited Transworld Limited Wear Mag Limited Your Fashion Sweater Limited United Financial Trading Company Ltd. Adhunik Plastic Industries Limited Amotex Limited Aman Bangladesh Limited Concorde Knitting & Dyeing Industries Ltd.	Managing Directo
	Engr. Md. Atiqur Rahman		23 24 25 1. 2. 3. 4. 5. 6.	Wear Mag Limited Your Fashion Sweater Limited United Financial Trading Company Ltd. Adhunik Plastic Industries Limited Amotex Limited Aman Bangladesh Limited Concorde Knitting & Dyeing Industries Ltd.	" " Director
	Engr. Md. Atiqur Rahman		1. 2. 3. 4. 5. 6.	Adhunik Plastic Industries Limited Amotex Limited Aman Bangladesh Limited Concorde Knitting & Dyeing Industries Ltd.	
	Engr. Md. Atiqur Rahman		3. 4. 5. 6.	Aman Bangladesh Limited Concorde Knitting & Dyeing Industries Ltd.	,
	Engr. Md. Atiqur Rahman		5. 6. 7		Director Chairman
	Engr. Md. Atiqur Rahman		<u> </u>	International Trading Services Limited International Trading Wash Limited	"
	Engr. Md. Atiqur Rahman			Inno Chemicals Limited Kazipur Fashions Limited	"
	Engr. Md. Atiqur Rahman		9	Peak Fashions Limited Standard Fashions Limited	"
	Engr. Md. Atiqur Rahman		11	Standard Stitches Limited Standard Stitches Woven Limited	"
4.			13	Shams Styling Wears Limited Sterling Designs Limited	"
4.			15 16	Standard Liquefied Petroleum Gas Ltd. Standard Global Economic Zone Ltd.	"
4.			17	The Civil Engineers Limited The Civil Engineers Woven Limited	Managing Director
4.	1		19 20 21	The Civil Engineers Wash Limited The Civil Engineers Sweater Limited The Civil Engineers Packaging Limited	"
4.			22 23	Transworld Limited Wear Mag Limited	Chairman "
4.			24 25	Your Fashion Sweater Limited United Financial Trading Company Ltd.	" Director
4.			1. 2.	Gazi Sattelite Television Ltd. Gazi Infrastructure Development Company	Chairman "
4.			3.	Limited Gazi Networks Ltd. Gazi Communications Ltd.	Vice-Chairman
4.			5. 6.	Gazi Renewable Energy Limited Star Rubber Industries	" Proprietor
	Mr. Gazi Golam Ashria	Director	7. 8.	Gazi Trade International Gazi Rubber Plantation	"
			9.	Gazi Rubber Processing Plant Gazi Enterprise	"
			11	Content Matters Limited Gazi Bir Protik Medical College and Hospital	Director Managing Director
				당표한 Fyres Limited Gazi Industrial Park Limited ENEXEL Engineering Ltd.	" Chairman
5.	Al-Haj Nur Mohammed	Director	3	Nur Star Tack Nur Star Engineering Ltd.	"
٥.	The ray is an information	Billetoi	5	International Holdings Ltd. Star Trading Corporation Medburget CNC Complex	Director Proprietor
			1. 2.	Modhumoti CNG Complex Fabian Industries Limited Fabian Thread Limited	Director Chairman
			3.	Fabian Multiplex Ind's. Limited Fabitex Industries Limited	Director
6.	Mr. Md. Saidul Islam	Director	6	Famrose Apparels Limited Airmath Solution Famrose Printing Solution	
			9	SNS Corporation Frox Media Limited Eco Advanced Construction Materials Company	" Proprietor
7.	Mr. Redwan-ul Karim	Director		Panacea Systems Ltd. Circle FinTech Ltd.	Chairman Director
/.	Ansari	Director	3	YellowPi Technologies Ltd. Inqline Limited	Shareholder
			2.	Belcon Company (Pvt.) Ltd. Nadia Food & Agro Industry (Pvt.) Ltd.	Managing Directo
8.	Mr. Md. Belal Hossain	Director	3. 4.	B.H. Spcialised Cold Storage (Pvt.) Ltd. B. H. Hitech Food Ind. (Pvt.) Ltd	"
			5. 6.	M/s. Belal Hossain M/s. Bandhu Rice Mill	Proprietor
			7. 1.	M/s. New National Automatic Rice Mill Anlima Yarn Dyeing Limited	" Managing Director
			2.	Allied Enterprise (Pvt.) Limited Anlima Buildtech Limited	Chairman and MD
			4. 5.	Anlima Petroleum Limited Anlima Textile Limited	"
9.	Mr. Md. Mahmudul Hoque		6.	Anlima Meghnaghat Power Plant Limited	"
			7. 8.	Anlima Chemicals Limited Precision Energy Limited	"
			9. 10.	Anlima Energy Limited Mirzapur Green City	Partner
			11.	International Holdings Limited (Australian International School)	Director
			1. 2. 3.	Cotton Dyeing & Finishing Mills Ltd. Pacific Cotton Ltd. Cotton Line (BD) Ltd.	Chairman "
10.	Mr. Shaheen Mahmud	Director	4. 5.	Cotton N Cotton Garments Ind. Ltd. Simran Velley Ltd.	"
			6. 7.	BG Tel Ltd. Bigstar Solution Ltd.	"
			1	FINTRA. Securities Ltd. Amazon Tex Knit Fashion Limited Wari Golden Hospital & Diagnostic Complex	Chairman
11.	Mr. Md. Sirajul Islam Varosha		3	Ltd. S.V. Tobacco Co.	Director Proprietor
12.	Mr. Kanutosh Majumder	Director	5	S.H Trading Co. Siraj Varosha Jute Mills Ltd. Nil	Managing Director
	remutosii iviajumder	DITUIUI	1.	Ismail Leather Goods & Footwear Exporters Ltd.	Managing Director
13.	Mr. Md. Ismail Hossain Siraji	Director	2.	Reliance Tannery Ltd. Assarunnesa Memorial Hospital	Director Proprietor
			5. 1.	Reliance Footwear Shahjahan Dairy Farm Asgar Ali Medical College & Hospital Ltd.	" Director
			2.	Asgar Oil Mills Ltd. BRAC Banskhali Tea Co. Ltd.	"
			4. 5.	BRAC Karnafuli Tea Co. Ltd. BRAC Kodala Tea Co. Ltd.	"
			7	City Auto Rice & Dal Mills Ltd. City Dal Mills Ltd. City Composite Textile Ltd.	"
			9	City Economic Zone Ltd. City Edible Oil Ltd.	"
			11 12	City Feed Products Ltd. City Hi-Tech Park Ltd.	"
			14	City Modern Agro Ltd. City Navigations Ltd. City Polymers Ltd.	"
			16 17	City Tea Estate Ltd. F. Rahman Oil Mills Ltd.	"
			19	Farzana Oil Refineries Ltd. Hamida Plastic Containers Limited	"
			21	Hasan Containers Ltd. Hasan Flour Mills Ltd.	"
14.	Mr. Md. Hasan	Director	23	Hasan Plastic Industries Ltd. Hasan Printing & Packaging Industries Ltd.	" " Managing Director
			25	Hasan Securities Ltd. International Oil Mills Ltd. Khan Brothers Ship Building Ltd.	Managing Director Director
			27 28	Latin Pharma Ltd. M.A. Kalam & Co. Ltd.	"
			29 30	New Sagurnal Tea Co. Ltd. Planters Bangladesh Ltd.	" "
				Progressive Brokers Ltd. Purbogaon Economic Zone Ltd. Rahima Food Corporation Ltd.	Managing Director Director
			34	Rahman Synthetics Ltd. Rupshi Feed Mills Ltd.	"
			36 37	Rupshi Flour Mills Ltd. Rupshi Foods Ltd.	"
			38 39 40	Safe Shipping Lines Ltd. Shampa Flour Mills Ltd. Somov Media Limited	"
	1		40 41 42	Somoy Media Limited Speech Bubble Communications ltd. The City Chittagong Traders Ltd.	"
			43		Managing Director
			44	U. K Bangla Paper Ltd. U. K Bangla Cement Ltd.	"
15.	Mr. Md. Abdur Rahman	Independent	45		Director

Addit Committee
a) Particulars of Audit Committee
Audit Committee is the sub-committee of the Board of Directors (the 'Board') of Jamuna Bank PLC. The pu
committee is to assist the Board in fulfilling its oversight responsibilities relating to (i) the integrity of the Ba

committee is to assist the Board in fulfilling its oversight responsibilities relating to (i) the integrity of the Bank's financial statements and internal control systems (including the implementation and effectiveness of internal control over financial reporting); (ii) the performance of the internal audit function; (iii) the annual independent audit of the Bank's financial statements, engagement of independent auditors and evaluation of the independent auditors qualifications, independence and performance; (iv) the compliance by the Bank with regards to legal and regulatory requirements; (v) the implementation and effectiveness of the Bank's disclosure controls and procedures; (vi) the evaluation of enterprise risk issues and (vii) the fulfillment of the other responsibilities set out by the regulators and the Board.

Besides, Bangladesh Bank, through BBDD Civil Vision 1000 and procedures.

Besides, Bangladesh Bank, through BRPD Circular Letter: 21 on May 12, 2024, mandated the Bank's Audit Committee to oversee the Nomination and Remuneration Committee (NRC) operations henceforth. As such, the Audit committee shall also assist the Board in formulating the nomination criteria or policy for determining qualifications, positive attributes, experience and independence of directors and top-level executives.

Composition of Audit Committee

The present Audit Committee of the Board is comprised of five Members of the Board of Directors including two Independent Directors having one Independent Director as Chairman in accordance with the Notification on Corporate Governance Code issued by Bangladesh Securities and Exchange Commission (BSEC) on 3 June 2018 (as amended up to 16 October 2023, gazette on November 20, 2023) and Bangladesh Bank BRPD circular letter no.02 dated 11.02.2024. The present Audit Committee was reconstituted by the Board in its 455th meeting held on December 01, 2024 consisting of the following

$\underline{Members\ of\ the\ Audit\ Committee\ of\ the\ Board\ of\ Directors\ as\ on\ 31-12-2024:}$

Sl. No.	Name	Relationship with the Bank	Position	Education qualification
1.	Md. Abdur Rahman Sarker	Independent Director	Chairman	M.A in Economics (Rajshahi University)
2.	Mr. Robin Razon Sakhawat	Director	Member	Bachelor Degree in Financial Engineering from Goethe University Frankfurt
3	Mr. Md. Saidul Islam	Director	Member	Bachelor of Science (Hon's) from Coventry University UK
4	Mr. Redwan-ul Karim Ansari	Director	Member	Barrister-at-Law
5.	Mr. M. Murshidul Huq Khan	Independent Director	Member	Graduation and post- graduation in Economics from Jahangimagar University. He has also acquired another Master degree on Government Financial Management from the University of Ulster, UK in 2001. He also obtained Post Graduate Diploma in Financial Management, (formerly) Bangladesh Management Development Center, Dhaka.

- During the year ended 31 December 2024, 11 (eleven) meetings of the Audit Committee were held.
- c) Roles & Responsibility of Board Audit Committee: The roles and responsibilities of Audit Committee have been defined in line with the relevant provisions of Corpo Governance Guidelines/ Notification issued by Bangladesh Bank and BSEC, two paramount regulators for the Bank, and of best practices of governance.
- (ii) Review the management's actions in computerization of the Bank and its applications and Management Information System
- (iv) Consider reports relating to fraud, forgery and deficiencies in internal control or other similar issues detected by internal and external auditors and inspectors of the regulatory authority and place it before the Board after reviewing whether necessary corrective and remedial measures have been embraced by the management.
- (v) With governance and supervisory oversight from the Board of Directors, the Audit Committee will put in place policies and
 procedures to identify, measure, monitor and control risk.
 (vi) Review Management Letters issued by the statutory auditors.
 d) Financial Reporting
- (i) The Audit Committee checks whether the financial statements reflect complete and accurate information and determine whether the statements are prepared according to the existing rules and regulations and standards enforced in the country and as per the relevant financial reporting standards prescribed by Bangladesh Bank;
- (ii) Discuss with the management and external auditors to review the financial statements before finalization
- (iii) Review the quarterly and half-yearly financial statements with the management before submission to the Board for
- (v) Review the management's discussion and analysis before disclosing in the annual report.
- e) Internal Audit (i) Monitor/evaluate whether internal audit functions are truly independent.
- (iii) Review and assess the annual internal audit plan (iv) Review the efficiency and effectiveness of internal audit function
- (v) Examine whether the findings and recommendations made by the internal auditors are duly considered by the managemen
- f) External Audit
- (ii) Oversee the relationship with the external auditors including:
- · Assessing annually their independence and objectivity taking into account relevant professional and regulatory
- reporting stage. The Committee shall meet the external auditor at least once a year, without management being present; discuss their views and any issues arising from the audit. (iv) Review the findings and recommendations made by the external auditors for removal of irregularities, if any, detected are

48 Shariah Supervisory Committee

The Shari'ah Supervisory Committee of the Bank plays a vital role in framing and exerting policy for strict adherence of Shari'ah principles in the Bank. As per Islamic Banking Guidelines circulated by Bangladesh Bank, the Shari'ah Supervisory Committee is represented by the following members consisting of prominent Islamic thinkers having adequate knowledge in Fighul Moa' malat and Shari'ah Principles.

SI no.	Name	Status with the committee	Educational Qualification	Status with the Bank
1	Dr. Md. Anwar Hosain Molla	Chairman	Kamil, M.Phil, Ph.D (Da'Wah & Islamic Studies), Islamic University of Kustia	Dalik -
2	Mawlana Abdur Razzak	Member	Kamil, M.Ed, Al- Azhar University, Egypt	-
3	Hafez Mawlana Mufti Ruhul Amin	Member	M.A (Dawra)	
4	Hafez Mawlana Prof. Dr. Shahidul Islam Barakati	Member	Hifjul Quran, Kamil, M.Phil, Ph.D (Islamic Studies), University of Dhaka	-
5	Dr. Ahmadullah Trishali	Member	Kamil, Ph.D, Islamic University of Kustia	-
6	Dr. Saikh Muhammad Mahadi Hasan	Member	Hifjul Quran, M. Phil (University of Rajshahi), Ph.D (Islamic Studies), University of Dhaka	-
7	Mr. Mirza Elias Uddin Ahmed	Member	M.A	Managing Director

During the year 2024, the following issues were discussed in the meetings

- the year 2024, the following issues were discussed in the meetings:
 Shari'ah Inspection Report on the Islami Banking Branches.

 Different guidelines / policies for Islami Banking operations.

 Organizing Workshop / Training programs for the Officials of Islami Banking Branches and Al-Ihsan Islami Banking Service Centers.

 Finalization of Rate of Profit for the Mudaraba Depositors of Islami Banking operations.

 Introducing and approval for different products of Islami Banking operations.

 Arranging awareness program for compliance with the Islami Shari'ah.

Information about Segment Reporting The bank operates under the following business segment

Particulars	Conventional	Islamic	Total
Total Operating Income	17,080,642,011	252,350,249	17,332,992,260
Allocated Expenses	8,569,729,601	93,248,613	8,662,978,214
Operating Profit (Before Tax & Provision)	8,510,912,410	159,101,636	8,670,014,046
Total Provision (Loans/Advances & Others)	2,821,665,336	-	2,821,665,336
Profit Before Tax	5,689,247,074	159,101,636	5,848,348,710
Provision for Income Tax	3,054,349,473	-	3,054,349,473
Net Profit after taxation	2,634,897,601	159,101,636	2,793,999,237
Segment Assets	359,109,401,580	6,912,079,248	366,021,480,828
Segment Liabilities	337,328,129,435	6,912,079,248	344,240,208,683

Particulars	Bangladesh	Off Shore Banking Unit	Total
Total Operating Income	17,084,771,647	248,220,614	17,332,992,260
Allocated Expenses	8,651,207,121	11,771,093	8,662,978,214
Operating Profit (Before Tax & Provision)	8,433,564,526	236,449,520	8,670,014,046
Total Provision (Loans/Advances & Others)	2,821,665,336	-	2,821,665,336
Profit Before Tax	5,848,348,710		5,848,348,710
Provision for Income Tax	3,054,349,473		3,054,349,473
Net Profit after taxation	2,793,999,237		2,793,999,237
Segment Assets	352,631,941,873	13,389,538,956	366,021,480,828
Segment Liabilities	330,850,669,727	13,389,538,956	344,240,208,683

Director

SRO-336-AIN/2010 dated 5-10-2010 issued by the Ministry of Labour and Employment and published in Bangladesh gazet

Managing Director

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

		As	s on 31 December 20	24	A	s on 31 December 20	23
Name of The Foreign Bank	Currency Name	Amount in Foreign Currency	Conversion Rate	Amount in BDT	Amount in Foreign Currency	Conversion Rate	Amount in BDT
B Bank Limited Mumbai India	ACUD	277,428.47	119.00	33,013,988	267,539.36	110.000	29,429,330
xis Bank Ltd, Mumbai, India	ACUD	735,236.67	119.00	87,493,164	881,049.69	110.000	96,915,466
ank Al Bilad, Riyadh, KSA	SAR	316,601.00	31.71	10,040,114	311,142.59	29.330	9,125,812
ank of Bhutan, Bhutan	ACUD	38,930.41	119.00	4,632,719	4,673.07	110.000	514,038
ank of Huzhou Co. Ltd	CNY	4,028,075.82	16.30	65,669,317	(48,657.88)	15.400	(749,331)
iti Bank N.A Newyork	USD	737,917.17	119.00	87,812,143	605,207.76	110.000	66,572,854
ommerzbank AG, Germany	EURO	(361,033.68)	124.03	(44,780,343)	1,199,100.85	122.130	146,446,187
abib American Bank, New York, NY USA	USD	(216,672.77)	119.00	(25,784,060)	3,144,119.46	110.000	345,853,141
abib Bank AG Zurich, Switzerland	CHF	31,610.46	131.91	4,169,875	15,907.33	130.390	2,074,156
CIC Bank Limited, Hong Kong	USD	313,823.13	119.00	37,344,952	210,968.12	110.000	23,206,493
CIC Bank Limited, Mumbai, India	ACUD	2,067,382.67	119.00	246,018,538	286,170.62	110.000	31,478,769
Morgan Chase Bank NA, New York, USA	USD	751,288.31	119.00	89,403,309	1,007,255.15	110.000	110,798,067
lashreq Bank Mumbai, India	ACUD	32,338.17	119.00	3,848,242	511,114.04	110.000	56,222,544
lashreqbank psc - IBF Limited New York	USD	7,052,985.71	119.00	839,305,299	4,144,836.60	110.000	455,932,026
ashreqbank psc -DUBAI	AED	1,112,483.85	32.40	36,039,026	259,516.50	29.95	7,772,519
abil Bank Limited, Nepal	ACUD	37,440.50	119.00	4,455,420	37,867.59	110.000	4,165,435
andard Chartered Bank, Colombo-Srilanka	ACUD	26,390.49	119.00	3,140,468	26,389.99	110.000	2,902,899
andard Chartered Bank, Karachi, Pakistan	ACUD	345,079.72	119.00	41,064,487	287,894.36	140.730	40,515,373
andard Chartered Bank, London	GBP	141,847.26	149.67	21,229,755	207,507.11	110.000	22,825,782
tandard Chartered Bank, Mumbai -India	ACUD	628,568.01	119.00	74,799,593	1,313,221.79	110.000	144,454,397
tandard Chartered Bank, New York	USD	956.531.11	119.00	113 827 202	651,648,59	110 000	71 681 344

A:	on 31 December 2024		A	s on 31 December 202.
rrency	Amount	%	Currency	Amount
USD	1,141,908,847	65.47%	USD	1,122,831,573
CUD	498,466,618	28.58%	ACUD	357,810,601
SAR	10,040,114	0.58%	SAR	9,125,812
GBP	21,229,755	1.22%	GBP	22,825,782
URO	-34,194,262	-1.96%	EURO	146,446,187
JPY	762,823	0.04%	YEN	19,981,309
CNY	65,669,317	3.77%	CNY	-749,331
CHF	4,169,875	0.24%	CHF	2,074,156
AED	36,039,026	2.07%	AED	7,772,519
Total	1,744,092,113	100%	Total	1,688,118,608

Outstanding as on 31.12.2024 Funded Non-Funded Total Funded Non-Funded Total

Amount in Taka

Schedule of Fixed/Leased Assets As on 31 December 2024

	COST					DEPRECIATION/AMORTIZATIOIN				Written down
Particulars	Balance as on 01.01.2024	Addition during the Year	Adjustment	Balance as on 31.12.2024	Dep. Rate	Balance as on	Charged during the year	Adjustment	Balance as on 31.12.2024	Value as on 31.12.2024
Main Operation										
Land	1,471,500,000	-		1,471,500,000	0%	-	-			1,471,500,000
Building	589,847,041	422,060,000		1,011,907,041	2.5%	72,765,411	17,828,096		90,593,507	921,313,534
Furniture & Fixture	1,504,483,358	104,182,508	380,000	1,608,285,866	10%	740,163,043	97,215,840	324,550	837,054,333	771,231,532
Equipment	1,611,998,061	184,282,677	2,804,806	1,793,475,933	15%	849,882,695	146,833,672	2,062,476	994,653,891	798,822,042
Computer	2,052,104,270	854,829,094	940,794	2,905,992,570	15%	1,339,593,008	348,122,618	657,074	1,687,058,552	1,218,934,018
Vehicles	95,390,738	10,000,000		105,390,738	20%	86,179,491	3,335,766	-	89,515,257	15,875,481
Right of Use of Assets (RoU)	503,979,616	-		503,979,616	-	308,368,054	59,563,470	-	367,931,524	136,048,092
Off Shore Banking Unit	-		. '			-				-
Furniture & Fixture	73,715	4,041		77,756						77,756
Equipment	455,876		70,212	385,664	15%				-	385,664
As on 31 12 2024	7 829 832 675	1 575 358 320	4 195 812	9 400 995 183	-	3 396 951 702	672 899 463	3 044 100	4 066 807 065	5 334 188 118

As on 31.12.2023 6,806,346,144 1,029,335,207 5,848,676 7,829,832,675 2,797,186,451 599,765,251 3,396,951,702 4,432,880,973

Schedule of tax position (last 10 years) as on 31 December 2024 per accounts essment order of provision 473 559 09 441 983 69 513,732,755 556,396,692 2015 2016-17 (42,663,93) Settled (74,412,432 2016 2017-18 1,013,913,827 1,088,326,259 1,349,578,080 1,312,423,228 2018-19 37,154,852 2017 Settled 2018 2019-20 1,315,348,386 1,375,398,622.00 (60,050,236 Settled 2,167,397,206 2019 2020-21 2,068,862,559 98,534,64 Settled 2020 2021-22 1,677,568,230 1,644,206,867.00 33,361,363 Settled 1,559,753,765 1,661,151,680.00 2021 2022-23 (101,397,915 Settled 1,945,028,750 2022 2023-24 136,564,392 2023 2024-25 1,945,028,750 & under proces 2024 2025-24 3,053,697,443 3,053,697,443

17.014.606.289 11.957.213.955

5,057,392,334

	Annexure-E										
Highlights of the overall activities of the Bank											
Sl.No#	Particulars		2024	2023							
1	Paid up Capital	Taka	8,820,071,650	8,129,098,300							
2	Total Capital	Taka	31,347,235,480	30,984,402,612							
3	Capital surplus/(deficit)	Taka	7,407,057,824	7,712,186,413							
4	Total Assets (excluding off balance sheet items)	Taka	366,021,480,828	306,920,497,340							
5	Total Deposits	Taka	310,449,228,551	244,393,453,247							
6	Total Loans & Advances	Taka	188,990,017,622	186,760,021,437							
7	Total Contingent Liabilities & Commitments	Taka	146,408,721,935	119,641,197,018							
8	Advance Deposit Ratio	%	58.54%	74.93%							
9	% of classified loans against Total Loans	%	6.92%	4.96%							
10	Profit after taxation & provisions	Taka	2,793,999,237	2,362,359,210							
11	Amount of classified loans	Taka	13,074,951,354	9,263,599,196							
12	Provision kept against Classified loan	Taka	4,173,101,634	2,791,837,140							
13	Cost of Fund (Deposit cost & overhead cost)	%	8.98%	7.38%							
14	Cost of deposit	%	5.90%	4.75%							
15	Interest Earning Assets	Taka	325,445,987,880	260,732,897,254							
16	Non-interest earning Assets	Taka	40,575,492,948	46,187,600,086							
17	Return on Assets (ROA)	%	0.83%	0.80%							
18	Return on Investment (ROI)	%	8.96%	7.97%							
19	Income from Investment	Taka	9,290,930,005	6,223,917,849							
20	Earning per Share (Taka) (2023 Restated)	Taka	3.17	2.68							
21	Net asset value per share (2023 Restated)	Taka	24.70	24.76							
22	Net income per share (2023 Restated)	Taka	3.17	2.68							
23	Net Operating Cash Flow per Share (NOCFS) (2023 Restated)	Taka	14.31	18.20							
24	Market value per share	Taka	19.60	20.90							

Price Earning Ratio