

**Jamuna Bank PLC. and its Subsidiaries**  
**Consolidated Balance Sheet (Un-audited)**  
**As of June 30, 2025**


	Figures in BDT	
	As on June 30, 2025	As on December 31, 2024
<b>PROPERTY AND ASSETS</b>		
Cash :	22,630,319,670	18,224,441,956
Cash in hand	4,297,323,705	4,819,796,759
Balance with Bangladesh Bank and its agent banks	18,332,995,966	13,404,645,197
<b>Balance with other banks and financial institutions</b>	<b>17,146,305,743</b>	<b>13,271,511,912</b>
In Bangladesh	12,254,766,703	11,527,419,799
Outside Bangladesh	4,891,539,039	1,744,092,113
<b>Money at call on short notice</b>	<b>11,043,153,400</b>	<b>7,127,000,000</b>
<b>Investments :</b>	<b>167,885,275,336</b>	<b>127,905,798,331</b>
Government	164,726,521,474	124,113,732,957
Others	3,158,753,862	3,792,065,374
<b>Loans, advances &amp; lease etc:</b>	<b>169,777,438,615</b>	<b>190,147,210,602</b>
Loans, Cash Credit, Overdrafts, etc.	153,546,398,752	171,991,150,465
Bills Purchased & discounted	16,231,039,863	18,156,060,137
<b>Fixed assets including premises, furniture and fixtures</b>	<b>5,634,350,567</b>	<b>5,610,804,760</b>
<b>Other assets</b>	<b>8,261,674,136</b>	<b>4,200,946,117</b>
<b>Non-banking assets</b>		
<b>Total property &amp; assets:</b>	<b>402,378,517,467</b>	<b>366,487,713,678</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities:</b>		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	19,350,272,754	9,583,609,244
<b>Deposits and other accounts:</b>	<b>334,863,163,891</b>	<b>310,406,194,543</b>
Current Accounts and other Accounts	62,904,859,757	61,715,859,957
Bills Payable	8,073,622,773	6,784,271,128
Savings Bank Deposits	34,507,718,112	30,187,406,434
Fixed Deposits	163,413,732,777	143,616,307,309
Short Term Deposits	23,842,929,316	25,726,198,281
Deposit Under Special Scheme	40,055,803,424	39,649,223,269
Foreign Currency Deposit	2,064,497,732	2,726,928,165
<b>Other liabilities</b>	<b>18,536,504,670</b>	<b>17,788,371,920</b>
<b>Subordinated Debt</b>	<b>6,540,000,000</b>	<b>7,000,000,000</b>
<b>Total Liabilities:</b>	<b>379,289,941,315</b>	<b>344,778,175,707</b>
<b>Capital/Shareholders' Equity</b>		
Paid up Capital ( Ordinary shares of Tk. 10 each)	9,393,376,300	8,820,071,650
Statutory Reserve	9,393,376,300	8,820,071,650
Other reserves	2,025,948,853	2,015,995,758
Minority interest	1,678	1,655
Retained earnings	2,275,873,020	2,053,397,258
<b>Total Shareholders' Equity</b>	<b>23,088,576,152</b>	<b>21,709,537,972</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>402,378,517,467</b>	<b>366,487,713,678</b>

  
Company Secretary

  
Chief Financial Officer (CFO)

  
Managing Director

  
Director

  
Chairman

**Jamuna Bank PLC. and its Subsidiaries**  
**Consolidated Off-Balance Sheet Items (Un-audited)**  
As of June 30, 2025

**Figures in BDT**

**Contingent Liabilities :**

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

As on June 30, 2025	As on December 31, 2024
25,765,940,123	44,893,419,903
27,564,602,564	27,290,188,017
60,352,025,811	48,260,928,955
24,743,911,652	25,869,985,060
59,832,648,294	94,200,000
<b>198,259,128,444</b>	<b>146,408,721,935</b>

**Other Commitments:**

Documentary credits and short term trade related transactions  
Forward assets purchased and forward deposits placed  
Indrawn note issuance and revolving underwriting facilities  
Indrawn formal standby facilities, credit lines and other commitments  
**Total**  
**Total Off-Balance Sheet items including contingent liabilities**

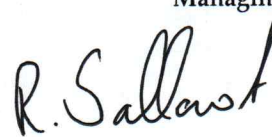
-	-
-	-
-	-
-	-
-	-
<b>198,259,128,444</b>	<b>146,408,721,935</b>

  
**Company Secretary**

  
**Chief Financial officer (CFO)**

  
**Managing Director**

  
**Director**

  
**Chairman**




**Jamuna Bank PLC. and its Subsidiaries**  
**Consolidated Profit and Loss Account (Unaudited)**  
**For the period from January 01, 2025 to June 30, 2025**

	January to June, 2025	January to June, 2024	April to June, 2025	April to June, 2024
Interest Income & profit on investment	10,320,937,243	10,020,296,118	4,869,674,135	5,297,567,794
Less: Interest/profit on deposits and borrowings	8,149,850,723	7,663,099,591	3,572,862,433	4,214,851,348
<b>Net interest income/net profit on investments</b>	<b>2,171,086,520</b>	<b>2,357,196,527</b>	<b>1,296,811,702</b>	<b>1,082,716,447</b>
Investment income	4,201,233,725	3,952,849,929	2,143,872,996	2,267,777,803
Commission, exchange and brokerage	2,976,926,804	2,686,432,337	1,412,170,602	1,569,053,132
Other operating income	692,200,340	522,893,254	377,610,936	282,263,023
	7,870,360,869	7,162,175,520	3,933,654,534	4,119,093,958
<b>Total operating income (A)</b>	<b>10,041,447,389</b>	<b>9,519,372,047</b>	<b>5,230,466,236</b>	<b>5,201,810,405</b>
Salary and allowances	2,712,674,204	2,562,735,333	1,400,783,013	1,383,360,182
Rent, Taxes, Insurance, Electricity, etc.	541,632,801	606,303,465	281,444,788	324,754,578
Legal expenses	10,817,632	15,848,668	4,995,242	8,006,922
Postage, Stamps, Telecommunication, etc.	68,549,533	63,803,255	31,560,069	34,198,471
Stationery, Printings, Advertisements, etc.	72,173,117	213,777,244	17,472,214	131,988,989
Managing Director's salary & fees	14,041,732	10,914,000	8,159,032	5,457,000
Directors' fees	6,397,639	7,252,237	3,545,064	3,965,722
Auditors' fees	1,725,000	575,000	1,523,750	373,750
Depreciation and repairs of bank's assets	394,412,778	390,141,933	206,359,264	211,356,426
Other expenses	554,781,926	577,484,422	223,826,309	266,842,141
<b>Operating expenses (B)</b>	<b>4,377,206,363</b>	<b>4,448,835,559</b>	<b>2,179,668,743</b>	<b>2,370,304,181</b>
<b>Profit before provision (C = A-B)</b>	<b>5,664,241,027</b>	<b>5,070,536,488</b>	<b>3,050,797,493</b>	<b>2,831,506,224</b>
Provision for loans and advances/investments	1,113,590,239	(159,052,569)	856,066,466	(128,510,414)
Provision for off balance sheet exposures	(46,462,882)	333,085,720	(115,103,000)	131,340,720
Provision for diminution in value of investments	35,166,680	47,908,825	36,324,624	19,060,482
<b>Total provision (D)</b>	<b>1,102,294,037</b>	<b>221,941,976</b>	<b>777,288,090</b>	<b>21,890,787</b>
<b>Profit before taxation (C-D)</b>	<b>4,561,946,990</b>	<b>4,848,594,512</b>	<b>2,273,509,403</b>	<b>2,809,615,437</b>
<b>Provision for taxation</b>				
Current tax	1,446,055,676	1,769,735,403	957,247,320	1,374,012,885
Deferred tax	3,293,691	1,775,683	839,459	851,018
<b>Total tax provision</b>	<b>1,449,349,367</b>	<b>1,771,511,086</b>	<b>958,086,779</b>	<b>1,374,863,902</b>
<b>Net profit after taxation</b>	<b>3,112,597,623</b>	<b>3,077,083,426</b>	<b>1,315,422,623</b>	<b>1,434,751,534</b>
Shareholders of JBL	3,112,597,600	3,077,083,404	1,315,422,623	1,434,751,525
Minority interest	23	22	(0)	9
<b>Appropriations:</b>				
Statutory reserve	573,304,650	-	573,304,650	-
Interest on perpetual bond	200,000,000	200,000,000	200,000,000	100,000,000
<b>Retained surplus during the year</b>	<b>2,339,292,973</b>	<b>2,877,083,426</b>	<b>542,117,973</b>	<b>1,334,751,534</b>
<b>Earnings per share (EPS) (Restated-2024)</b>	<b>3.31</b>	<b>3.28</b>	<b>1.40</b>	<b>1.53</b>

  
Company Secretary

  
Chief Financial Officer (CFO)

  
Managing Director

  
Director

  
Chairman

**Jamuna Bank PLC. and its Subsidiaries**  
Consolidated Statement of Changes in Equity (Un-Audited)  
As of June 30, 2025

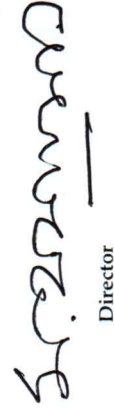
Figures in BDT

Particulars	Paid up Capital	Statutory reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Capital reserve	Retained earnings	Total	Minority Interest	Total Equity
Balance as at January 01, 2025	8,820,071,650	8,820,071,650	832,482,176	1,063,497,554	118,853,913	1,162,115	2,053,397,258	21,709,536,317	1,655	21,709,537,972
Surplus/deficit on account of revaluation of investments	-	-	9,953,095	-	-	-	-	9,953,095	-	9,953,095
Minority interest	-	-	-	-	-	-	-	-	-	-
Dividend (Cash)	-	-	-	-	-	-	-	-	23	23
Dividend (Stock)	573,304,650	-	-	-	-	-	(1,543,512,539)	(1,543,512,539)	-	(1,543,512,539)
Transfer to Statutory Reserve	-	573,304,650	-	-	-	-	(573,304,650)	-	-	-
Net Profit for the period	-	-	-	-	-	-	2,339,292,950	2,339,292,950	-	2,339,292,950
Balance as on June 30, 2025	9,393,376,300	9,393,376,300	842,435,271	1,063,497,554	118,853,913	1,162,115	2,275,873,020	23,088,574,473	1,678	23,088,576,152
Balance as on June 30, 2024	8,129,098,300	8,129,098,300	642,257,366	1,063,497,554	90,913,921	382,514	3,949,227,050	22,004,475,005	1,676	22,004,476,681

  
Company Secretary

  
Chief Financial Officer (CFO)

  
Managing Director

  
Director

  
Chairman



# Jamuna Bank PLC. and its Subsidiaries

## Consolidated Cash Flow Statement (Un-audited)

For the period from January 01, 2025 to June 30, 2025

Figures in BDT

	January to June 2025	January to June 2024
<b>A) <u>Cash flows from operating activities</u></b>		
Interest/profit received	10,999,746,046	11,679,659,202
Interest/profit paid	(6,937,834,811)	(4,005,108,919)
Fees and commission received	2,976,926,804	2,686,432,337
Income received from investments	4,201,233,725	3,952,849,929
Payments to employees	(2,726,715,936)	(2,573,649,333)
Payments to suppliers	(786,825,446)	(959,589,588)
Income taxes paid	(1,831,335,437)	(1,487,288,739)
Received from other operating activities	692,200,340	522,893,254
Payments for other operating activities	(554,781,926)	(577,484,422)
<b><u>Operating profit before changes in operating assets and liabilities</u></b>	<b>6,032,613,360</b>	<b>9,238,713,721</b>
<b><u>Increase /Decrease in operating assets &amp; liabilities</u></b>		
Loans and advances to the customers	19,690,963,185	1,519,609,284
Other assets	(4,060,728,019)	(587,554,006)
Deposit from other banks & customers	23,244,953,437	32,372,868,771
Other current liabilities	(468,854,078)	(1,785,135,538)
<b>Cash received from operating assets and liabilities</b>	<b>38,406,334,525</b>	<b>31,519,788,510</b>
<b><u>Net cash flows from operating activities</u></b>	<b>44,438,947,885</b>	<b>40,758,502,231</b>
<b>B) <u>Cash flows from investing activities</u></b>		
Payments/proceeds for purchase/sale of securities	(39,979,477,005)	(26,037,706,579)
Purchase of property, plant & equipment	(23,545,807)	(455,458,474)
<b><u>Net cash used in investing activities</u></b>	<b>(40,003,022,812)</b>	<b>(26,493,165,053)</b>
<b>C) <u>Cash flows from financing activities</u></b>		
Payments for borrowings	9,766,663,511	3,641,413,221
Cash dividend paid	(1,543,512,539)	(1,422,592,199)
Issue of subordinated bond	(460,000,000)	(1,060,000,000)
<b><u>Net cash used in financing activities</u></b>	<b>7,763,150,972</b>	<b>1,158,821,022</b>
<b>D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u></b>	<b>12,199,076,044</b>	<b>15,424,158,200</b>
<b>E) <u>Cash and cash equivalents at the beginning of period (1st January)</u></b>	<b>38,626,542,869</b>	<b>29,826,381,467</b>
<b>F) <u>Cash and cash equivalents at the end of period (D+E)</u></b>	<b>50,825,618,913</b>	<b>45,250,539,667</b>

  
Company Secretary

  
Chief Financial Officer (CFO)

  
Managing Director

  
Director

  
Chairman

# JAMUNA BANK PLC.

## BALANCE SHEET (Un-audited)

As of June 30, 2025

Figures in BDT

### PROPERTY AND ASSETS

	Aa on June 30, 2025	As on December 31, 2024
Cash :	22,630,234,558	18,224,406,084
Cash in hand	4,297,238,593	4,819,760,887
Balance with Bangladesh Bank and its agent banks	18,332,995,966	13,404,645,197
<b>Balance with other banks and financial institutions</b>	<b>17,130,420,091</b>	<b>13,271,511,912</b>
In Bangladesh	12,238,881,051	11,527,419,799
Outside Bangladesh	4,891,539,039	1,744,092,113
<b>Money at call on short notice</b>	<b>11,043,153,400</b>	<b>7,127,000,000</b>
<b>Investments :</b>	<b>167,568,248,161</b>	<b>127,588,467,145</b>
Government	164,696,013,974	124,086,232,957
Others	2,872,234,187	3,502,234,187
<b>Loans, advances &amp; lease etc:</b>	<b>168,756,966,116</b>	<b>188,990,017,622</b>
Loans, Cash Credit, Overdrafts, etc.	152,525,926,253	170,833,957,485
Bills Purchased & discounted	16,231,039,863	18,156,060,137
<b>Fixed assets including premises, furniture and fixtures</b>	<b>5,340,105,508</b>	<b>5,334,188,118</b>
<b>Other assets</b>	<b>9,384,043,691</b>	<b>5,485,889,947</b>
<b>Non-banking assets</b>		
<b>Total property &amp; assets:</b>	<b>401,853,171,525</b>	<b>366,021,480,828</b>

### LIABILITIES AND CAPITAL

<b>Liabilities:</b>		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	19,350,272,754	9,583,609,244
<b>Deposits and other accounts:</b>	<b>334,864,958,910</b>	<b>310,449,228,551</b>
Current/ Al-wadeeah current accounts and other accounts	62,881,596,593	61,691,166,054
Bills Payable	8,073,622,773	6,784,271,128
Savings/Mudaraba savings bank deposits	34,507,718,112	30,187,406,434
Fixed/Mudaraba fixed deposits	163,413,732,777	143,616,307,309
Short Term Deposits	23,867,987,498	25,793,926,191
Deposit Under Special Scheme	40,055,803,424	39,649,223,269
Foreign Currency Deposit	2,064,497,732	2,726,928,165
<b>Other liabilities</b>	<b>17,947,267,916</b>	<b>17,207,370,889</b>
<b>Subordinated Debt</b>	<b>6,540,000,000</b>	<b>7,000,000,000</b>
<b>Total Liabilities:</b>	<b>378,702,499,579</b>	<b>344,240,208,683</b>
<b>Capital/Shareholders' Equity</b>		
Paid up Capital ( Ordinary shares of Tk. 10 each)	9,393,376,300	8,820,071,650
Statutory Reserve	9,393,376,300	8,820,071,650
Other Reserve	2,024,786,738	2,014,833,643
Retained earnings	2,339,132,608	2,126,295,202
<b>Total Shareholders' Equity</b>	<b>23,150,671,946</b>	<b>21,781,272,145</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>401,853,171,525</b>	<b>366,021,480,828</b>

Company Secretary

Chief Financial officer (CFO)

Managing Director

Director

Chairman

JAMUNA BANK PLC.  
Off-Balance Sheet Items (Un-audited)  
As of June 30, 2025

**Contingent Liabilities :**

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

Figures in BDT

At June 30, 2025	At December 31, 2024
25,765,940,123	44,893,419,903
27,564,602,564	27,290,188,017
60,352,025,811	48,260,928,955
24,743,911,652	25,869,985,060
59,832,648,294	94,200,000
<b>198,259,128,444</b>	<b>146,408,721,935</b>


**Other Commitments:**

Documentary credits and short term trade related transactions  
Forward assets purchased and forward deposits placed  
Indrawn note issuance and revolving underwriting facilities  
Indrawn formal standby facilities, credit lines and other commitments  
Total  
Total Off-Balance Sheet items including contingent liabilities

-	-
-	-
-	-
-	-
-	-
<b>198,259,128,444</b>	<b>146,408,721,935</b>

  
Company Secretary

  
Chief Financial Officer (CFO)

  
Managing Director

  
Director

  
Chairman



**Jamuna Bank PLC.**  
**Profit and Loss Account**  
**For the period from January 01, 2025 to June 30, 2025**

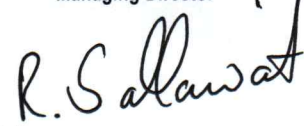
Particulars	January to June, 2025	January to June, 2024	April to June, 2025	April to June, 2024
Interest income/profit on investment	10,268,041,415	9,970,512,906	4,882,312,586	5,269,999,798
Less: Interest/profit paid on deposits and borrowings	8,149,850,723	7,663,099,591	3,609,745,377	4,214,851,348
<b>Net interest income</b>	<b>2,118,190,692</b>	<b>2,307,413,315</b>	<b>1,272,567,209</b>	<b>1,055,148,450</b>
Investment income	4,196,768,550	3,947,920,463	2,141,020,137	2,264,183,489
Commission, exchange and brokerage	2,955,968,683	2,665,487,107	1,402,669,921	1,558,099,598
Other operating income	690,569,890	521,103,012	376,450,171	281,290,038
<b>Total operating Income (A)</b>	<b>9,961,497,815</b>	<b>9,441,923,897</b>	<b>5,192,707,439</b>	<b>5,158,721,575</b>
Salary and allowances	2,697,065,623	2,549,105,275	1,392,754,462	1,376,542,670
Rent, Taxes, Insurance, Electricity, etc.	540,593,966	605,394,784	280,913,077	324,222,350
Legal expenses	10,817,632	15,828,543	4,995,242	7,995,422
Postage, Stamps, Telecommunication, etc.	68,167,627	63,474,226	31,371,627	34,027,664
Stationery, Printings, Advertisements, etc.	71,966,284	213,564,324	17,360,972	131,888,223
Managing Director's salary & fees	14,041,732	10,914,000	8,159,032	5,457,000
Directors' fees	6,196,639	6,988,237	3,432,064	3,833,722
Auditors' fees	1,725,000	575,000	1,523,750	373,750
Depreciation and repairs of bank's assets	392,382,986	388,121,338	205,098,321	210,346,871
Other expenses	545,600,603	569,705,881	219,039,891	262,726,255
<b>Total operating Expenses (B)</b>	<b>4,348,558,092</b>	<b>4,423,671,609</b>	<b>2,164,648,437</b>	<b>2,357,413,927</b>
<b>Profit/(loss) before taxation &amp; provisions (C=A-B)</b>	<b>5,612,939,723</b>	<b>5,018,252,288</b>	<b>3,028,059,002</b>	<b>2,801,307,648</b>
Provision for loans and advances	1,118,076,568	(148,708,325)	862,320,101	(134,864,325)
Provision for off balance sheet exposures	(46,462,882)	333,085,720	(115,103,000)	131,340,720
Provision for diminution in value of investments	4,869,271	15,936,068	5,355,681	11,160,945
<b>Total provision (D)</b>	<b>1,076,482,957</b>	<b>200,313,463</b>	<b>752,572,783</b>	<b>7,637,339</b>
<b>Total profit before taxes (C-D)</b>	<b>4,536,456,766</b>	<b>4,817,938,825</b>	<b>2,275,486,219</b>	<b>2,793,670,309</b>
Provision for taxation for the period				
Current tax	1,431,997,522	1,750,889,727	953,264,046	1,362,925,397
Deferred tax	1,500,000	2,000,000	300,000	1,000,000
<b>Total tax provision</b>	<b>1,433,497,522</b>	<b>1,752,889,727</b>	<b>953,564,046</b>	<b>1,363,925,397</b>
<b>Net profit after taxation</b>	<b>3,102,959,244</b>	<b>3,065,049,098</b>	<b>1,321,922,173</b>	<b>1,429,744,912</b>
Appropriations:				
Statutory reserve	573,304,650	-	573,304,650	-
Interest on perpetual bond	200,000,000	200,000,000	100,000,000	100,000,000
<b>Retained Surplus during the period</b>	<b>2,329,654,594</b>	<b>2,865,049,098</b>	<b>648,617,523</b>	<b>1,329,744,912</b>
Earnings per share (EPS) (Restated-2024)	3.30	3.26	1.41	1.52

  
Company Secretary

  
Chief Financial Officer (CFO)

  
Managing Director

  
Director

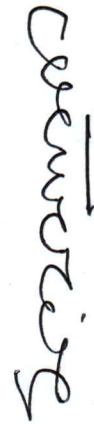
  
Chairman



**JAMUNA BANK PLC.**  
**STATEMENT OF CHANGES IN EQUITY (Un-Audited)**  
For the period from January 01, 2025 to June 30, 2025

Particulars	Figures in BDT					
	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Retained earnings
Balance as at January 01, 2025	8,820,071,650	8,820,071,650	832,482,176	1,063,497,554	118,853,913	2,126,295,202
Surplus/ deficit on account of revaluation of investments	-	-	9,953,095	-	-	-
Dividend (Cash)	-	-	-	-	-	-
Dividend (Stock)	573,304,650	-	-	-	-	(1,543,512,539)
Transfer to Statutory Reserve	-	573,304,650	-	-	-	(573,304,650)
Net Profit for the period	-	-	-	-	-	2,329,654,594
Balance as on June 30, 2025	9,393,376,300	9,393,376,300	842,435,270.99	1,063,497,554	118,853,913	2,339,132,608
Balance as on June 30, 2024	8,129,098,300	8,129,098,300	642,257,366	1,063,497,554	90,913,921	4,007,231,759
						22,062,097,200

  
Company Secretary

  
Director

  
Chief Financial officer (CFO)

  
Managing Director

  
Chairman


**JAMUNA BANK PLC.**  
**CASH FLOW STATEMENT (Un-audited)**  
For the period from January 01, 2025 to June 30, 2025

Figures in BDT

	Jan. to June 2025	Jan. to June 2024
<b>A) <u>Cash flows from operating activities</u></b>		
Interest received	10,946,850,217	11,629,875,990
Interest paid	(6,937,834,811)	(4,005,108,919)
Fees and commission received	2,955,968,683	2,665,487,107
Income received from investments	4,196,768,550	3,947,920,463
Payments to employees	(2,711,107,355)	(2,560,019,275)
Payments to suppliers	(782,967,079)	(958,815,219)
Income taxes paid	(1,826,345,802)	(1,484,687,864)
Received from other operating activities	690,569,890	521,103,012
Payments for other operating activities	(545,600,603)	(569,705,881)
<b><u>Operating profit before changes in operating assets and liabilities</u></b>	<b>5,986,301,691</b>	<b>9,186,049,413</b>
<b><u>Increase /Decrease in operating assets &amp; liabilities</u></b>		
Loans and advances to the customers	19,554,242,704	1,608,758,790
Other assets	(3,898,153,744)	(461,602,637)
Deposit from other banks & customers	23,203,714,447	32,362,968,969
Other current liabilities	(440,416,511)	(1,935,572,277)
<b>Cash received from operating assets and liabilities</b>	<b>38,419,386,895</b>	<b>31,574,552,845</b>
<b><u>Net cash flows from operating activities</u></b>	<b>44,405,688,586</b>	<b>40,760,602,259</b>
<b>B) <u>Cash flows from investing activities</u></b>		
Payments/proceeds for purchase/sale of securities	(39,979,781,017)	(26,038,204,061)
Purchase of property, plant & equipment	(5,917,390)	(457,089,491)
<b><u>Net cash used in investing activities</u></b>	<b>(39,985,698,407)</b>	<b>(26,495,293,552)</b>
<b>C) <u>Cash flows from financing activities</u></b>		
Payments for borrowings	9,766,663,511	3,641,413,221
Dividend paid	(1,543,512,539)	(1,422,592,199)
Subordinated bond	(460,000,000)	(1,060,000,000)
<b><u>Net cash used in financing activities</u></b>	<b>7,763,150,972</b>	<b>1,158,821,022</b>
<b>D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u></b>	<b>12,183,141,151</b>	<b>15,424,129,728</b>
<b>E) <u>Cash and cash equivalents at the beginning of period (1st January)</u></b>	<b>38,626,506,998</b>	<b>29,826,371,476</b>
<b>F) <u>Cash and cash equivalents at the end of period (D+E)</u></b>	<b>50,809,648,149</b>	<b>45,250,501,204</b>

  
Company Secretary

  
Chief Financial Officer (CFO)

  
Managing Director

  
Director

  
Chairman



# JAMUNA BANK PLC.

## Reconciliation statement of cash flows from operating activities

For the period from January 01, 2025 to June 30, 2025

	Jan. to June 2025	Figures in BDT Jan. to June 2024
Profit before provision	5,612,939,723	5,018,252,288
<b>Adjustment for non cash items:</b>		
Depreciation on fixed asset	308,883,056	335,131,233
	<b>5,921,822,778</b>	<b>5,353,383,521</b>
<b>Adjustment with non-operating activities:</b>		
Accounts receivable on loans & advances	678,808,802	1,659,363,084
Accounts payable on deposits	1,212,015,912	3,657,990,672
	<b>1,890,824,714</b>	<b>5,317,353,756</b>
<b>Changes in operating assets and liabilities</b>		
Changes in loans & advances	19,554,242,704	1,608,758,790
Changes in other assets	(3,898,153,744)	(461,602,637)
Changes in deposit and other accounts	23,203,714,447	32,362,968,969
Changes in other liabilities	(440,416,511)	(1,935,572,277)
	<b>38,419,386,895</b>	<b>31,574,552,845</b>
Income Tax Paid	(1,826,345,802)	(1,484,687,864)
<b>Net cash flows from operating activities</b>	<b>44,405,688,586</b>	<b>40,760,602,259</b>



## Jamuna Bank PLC.

### Selected explanatory notes to the accounts for the period ended June 30, 2025

#### 1.00 Basis of preparation

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

#### 2.00 Presentation of Financial Statements

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

#### 3.00 Accounting policies

The accounting policies and method adopted for the preparation of these accounts are the same as those applied in preparation of accounts for the preceding year ended December 31, 2024.

#### 4.00 variances in quarterly key features:

Particulars	January to June, 2025	January to June, 2024	Increase/ (Decrease) in %
Earning per share (Restated-2024)	3.30	3.26	1%

From the above, it was observed that there was a variance in EPS due to increase in operating profit compare to the previous period as on June 30, 2024.

Particulars	June 30, 2025	June 30, 2024
Net Assets Value (NAV) per share (Restated-2024)	24.65	24.58

From the above, it was observed that Net Asset value (NAV) slightly increased compare to the same period of last year due to increase in revaluation reserve on government securities.

Particulars	January to June, 2025	January to June, 2024
Net Operating Cash Flow per Share (NOCFS) (Restated-2024)	47.27	43.39

From the above, it was observed that the Net Operating Cash Flow per share for the period ended June 30, 2025 has significantly increased comparing to the corresponding previous period due to more deposit collection rather than disbursement of loan and advances during the period.





## 5.00 Unclaimed dividend

Cash dividend remained unclaimed which were declared for the year:

2020	11,167,286
2021	8,565,385
2022	8,572,469
2023	17,587,685
2024	1,039,139,426
	<u>1,085,032,251</u>

## 6.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 232nd meeting held on July 28, 2025 and was subsequently approved by the Board of Directors in its 466th meeting held on July 29, 2025.

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

Particulars	30.06.2025		30.06.2024	
	JBPLC. (Solo)	JBPLC. (Consolidated)	JBPLC. (Solo)	JBPLC. (Consolidated)
- Operating Profit	5,612,939,723	5,664,241,027	5,018,252,288	5,070,536,488
- Profit after taxation	3,102,959,244	3,112,597,623	3,065,049,098	3,077,083,426
- Net Asset value (NAV)	23,150,671,946	23,088,576,152	22,062,097,199	22,004,476,681
- NAV per share	24.65	24.58	23.49	23.43
- Earnings per share (EPS)	3.30	3.31	3.26	3.28
- Net Operating Cash Flow per Share (NOCFS)	47.27	47.31	43.39	43.39

## 8.00 General

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

