

Jamuna Bank PLC. and its Subsidiaries

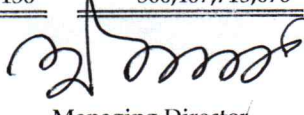
Consolidated Balance Sheet (Un-audited)

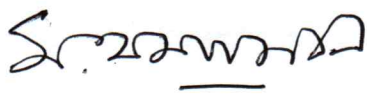
As of September 30, 2025

	Figures in BDT	
	At September 30, 2025	At December 31, 2024
PROPERTY AND ASSETS		
Cash :	21,105,995,847	18,224,441,956
Cash in hand	4,450,247,085	4,819,796,759
Balance with Bangladesh Bank and its agent banks	16,655,748,762	13,404,645,197
Balance with other banks and financial institutions	8,860,550,696	13,271,511,912
In Bangladesh	7,151,047,840	11,527,419,799
Outside Bangladesh	1,709,502,856	1,744,092,113
Money at call on short notice	17,674,390,800	7,127,000,000
Investments :	192,071,214,325	127,905,798,331
Government	188,887,981,838	124,113,732,957
Others	3,183,232,487	3,792,065,374
Loans, advances & lease etc:	168,608,007,472	190,147,210,602
Loans, Cash Credit, Overdrafts, etc.	150,327,104,280	171,991,150,465
Bills Purchased & discounted	18,280,903,192	18,156,060,137
Fixed assets including premises, furniture and fixtures	5,222,735,324	5,610,804,760
Other assets	9,168,442,693	4,200,946,117
Non-banking assets	-	-
Total property & assets:	422,711,337,158	366,487,713,678
LIABILITIES AND CAPITAL		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	12,374,835,368	9,583,609,244
Deposits and other accounts:	356,327,797,893	310,406,194,543
Current Accounts and other Accounts	61,391,012,613	61,715,859,957
Bills Payable	5,686,639,476	6,784,271,128
Savings Bank Deposits	34,213,641,315	30,187,406,434
Fixed Deposits	182,641,016,498	143,616,307,309
Short Term Deposits	28,447,847,249	25,726,198,281
Deposit Under Special Scheme	41,643,631,210	39,649,223,269
Foreign Currency Deposit	2,304,009,532	2,726,928,165
Other liabilities	19,848,537,006	17,788,371,920
Subordinated Debt	6,340,000,000	7,000,000,000
Total Liabilities:	394,891,170,266	344,778,175,707
Capital/Shareholders' Equity		
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	5,800,657,431	2,015,995,758
Minority interest	1,924	1,655
Retained earnings	3,232,754,936	2,053,397,258
Total Shareholders' Equity	27,820,166,891	21,709,537,972
Total Liabilities and Shareholders' Equity	422,711,337,158	366,487,713,678


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

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

Contingent Liabilities :

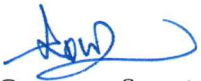
Acceptance & Endorsements
Letters of Guarantee
Irrevocable Letters of Credit
Bills for Collection
Other Contingent Liabilities
Total

Other Commitments:

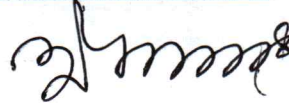
Documentary credits and short term trade related transactions
Forward assets purchased and forward deposits placed
Indrawn note issuance and revolving underwriting facilities
Indrawn formal standby facilities, credit lines and other commitments
Total
Total Off-Balance Sheet items including contingent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

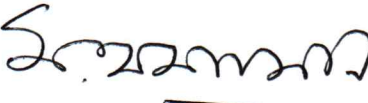
Figures in BDT

At Sep. 30, 2025	At December 31, 2024
45,899,198,463	44,893,419,903
26,831,806,084	27,290,188,017
52,530,247,122	48,260,928,955
23,196,557,166	25,869,985,060
15,190,202,346	94,200,000
163,648,011,182	146,408,721,935
-	-
-	-
-	-
-	-
-	-
163,648,011,182	146,408,721,935


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

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

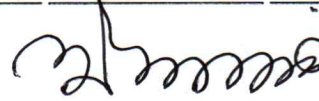
	January to Sep., 2025	January to Sep., 2024	July to Sep., 2025	July to Sep., 2024
Interest Income & profit on investment	15,053,965,763	15,591,198,793	4,733,028,520	5,570,902,675
Less: Interest/profit on deposits and borrowings	12,769,948,502	12,188,739,924	4,620,097,779	4,525,640,333
Net interest income/net profit on investments	2,284,017,261	3,402,458,869	112,930,741	1,045,262,342
Investment income	8,668,307,745	6,243,837,787	4,467,074,020	2,290,987,858
Commission, exchange and brokerage	3,622,023,753	4,033,674,757	645,096,949	1,347,242,420
Other operating income	1,090,148,184	748,951,128	397,947,844	226,057,874
	13,380,479,682	11,026,463,672	5,510,118,813	3,864,288,152
Total operating income (A)	15,664,496,943	14,428,922,541	5,623,049,553	4,909,550,494
Salary and allowances	3,768,571,541	3,700,187,557	1,055,897,337	1,137,452,224
Rent, Taxes, Insurance, Electricity, etc.	878,251,602	921,605,380	336,618,801	315,301,915
Legal expenses	16,113,894	20,980,943	5,296,262	5,132,275
Postage, Stamps, Telecommunication, etc.	101,031,097	97,387,173	32,481,564	33,583,918
Stationery, Printings, Advertisements, etc.	140,607,431	186,289,691	68,434,314	(27,487,553)
Managing Director's salary & fees	19,924,432	16,371,000	5,882,700	5,457,000
Directors' fees	8,009,079	9,155,128	1,611,440	1,902,891
Auditors' fees	1,678,511	862,500	(46,489)	287,500
Depreciation and repairs of bank's assets	701,801,172	643,645,458	307,388,394	253,503,525
Other expenses	1,017,155,419	831,101,025	462,373,493	253,616,603
Operating expenses (B)	6,653,144,179	6,427,585,856	2,275,937,816	1,978,750,298
Profit before provision (C = A-B)	9,011,352,764	8,001,336,685	3,347,111,737	2,930,800,197
Provision for loans and advances/investments	2,497,212,695	624,568,065	1,383,622,455	783,620,634
Provision for off balance sheet exposures	104,321,277	196,409,720	150,784,159	(136,676,000)
Provision for other assets	-	-	-	-
Provision for diminution in value of investments	26,902,473	58,863,610	(8,264,207)	10,954,785
Total provision (D)	2,628,436,445	879,841,395	1,526,142,408	657,899,419
Profit before taxation (C-D)	6,382,916,319	7,121,495,290	1,820,969,329	2,272,900,778
Provision for taxation				
Current tax	2,208,902,988	2,986,685,217	762,847,312	1,216,949,814
Deferred tax	4,533,546	2,132,237	1,239,856	356,553
Total tax provision	2,213,436,534	2,988,817,454	764,087,167	1,217,306,367
Net profit after taxation	4,169,479,785	4,132,677,837	1,056,882,162	1,055,594,411
Shareholders of Jamuna Bank PLC.	4,169,479,516	4,132,677,802	1,056,881,916	1,055,594,398
Minority interest	269	35	246	13
Appropriations:				
Statutory reserve	573,304,650	690,973,350	-	690,973,350
Interest on perpetual bond	300,000,000	300,000,000	100,000,000	100,000,000
Retained surplus during the year	3,296,175,135	3,141,704,487	956,882,162	264,621,061
Earnings per share (EPS)[Restated-2024]	4.44	4.40	1.13	1.12



Company Secretary



Chief Financial Officer



Managing Director



Director



Chairman

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

Figures in BDT

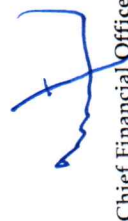
Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Capital reserve	Retained earnings	Total	Minority interest	Total Equity
Balance as at January 01, 2025	8,820,071,650	8,820,071,650	832,482,176	1,063,497,554	118,853,913	1,162,115	2,053,397,258	21,709,536,317	1,655	21,709,537,972
Surplus/deficit on account of revaluation of investments	-	-	3,784,661,673	-	-	-	-	3,784,661,673	-	3,784,661,673
Minority interest	-	-	-	-	-	-	-	-	269	269
<u>Dividend for the 2024:</u>										
Dividend (Cash)	-	-	-	-	-	-	(1,543,512,539)	(1,543,512,539)	-	(1,543,512,539)
Dividend (Stock)	573,304,650	573,304,650	-	-	-	-	(573,304,650)	573,304,650	-	573,304,650
Statutory reserve	-	-	-	-	-	-	3,296,174,866	3,296,174,866	-	3,296,174,866
Net Profit for the period	-	-	-	-	-	-	-	-	-	-
Balance as on Sep 30, 2025	9,393,376,300	9,393,376,300	4,617,143,849	1,063,497,554	118,853,913	1,162,115	3,232,754,936	27,820,164,967	1,924	27,820,166,891
Balance as on Sep 30, 2024	8,820,071,650	8,820,071,650	838,455,575	1,063,497,554	90,913,921	382,514	3,522,874,746	23,156,267,609	1,688	23,156,269,298



Company Secretary



Director



Chief Financial Officer



Managing Director



Chairman

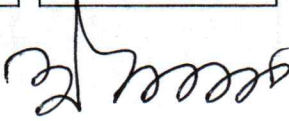
Jamuna Bank PLC. and its Subsidiaries
Consolidated Cash Flow Statement (Un-audited)
For the period from January 01, 2025 to September 30, 2025

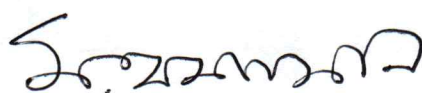
Figures in BDT

	January to Sep. 2025	January to Sep 2024
A) <u>Cash flows from operating activities</u>		
Interest/profit received	19,046,084,144	17,910,192,641
Interest/profit paid	(1,383,007,543)	(3,359,037,463)
Fees and commission received	3,622,023,753	4,033,674,757
Income received from investments	8,668,307,745	6,243,837,787
Payments to employees	(3,788,495,973)	(3,716,558,557)
Payments to suppliers	(1,346,337,264)	(1,426,558,881)
Income taxes paid	(2,401,913,277)	(1,059,469,109)
Received from other operating activities	1,090,148,184	748,951,128
Payments for other operating activities	(1,017,155,419)	(831,101,025)
<u>Operating profit before changes in operating assets and liabilities</u>	22,489,654,350	18,543,931,277
<u>Increase/Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	17,547,084,750	6,553,806,697
Other assets	(4,967,496,576)	(1,217,915,218)
Deposit from other banks & customers	34,534,662,391	30,969,723,713
Other current liabilities	2,584,827,750	(719,971,801)
<u>Cash received from operating assets and liabilities</u>	49,699,078,314	35,585,643,390
<u>Net cash flows from operating activities</u>	72,188,732,663	54,129,574,668
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(64,165,415,994)	(32,957,812,119)
Purchase of property, plant & equipment	388,069,436	(408,437,281)
<u>Net cash used in investing activities</u>	(63,777,346,559)	(33,366,249,400)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	2,791,226,124	(6,761,908,074)
Cash dividend paid	(1,543,512,539)	(1,422,592,202)
Issue of subordinated bond	(660,000,000)	(1,260,000,000)
<u>Net cash used in financing activities</u>	587,713,586	(9,444,500,276)
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	8,999,099,690	11,318,824,991
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	38,626,542,869	29,826,381,467
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	47,625,642,559	41,145,206,458


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

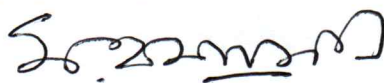
JAMUNA BANK PLC.

BALANCE SHEET (Un-audited)

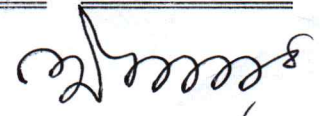
As of September 30, 2025

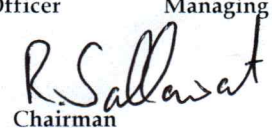
	Figures in BDT	
	At September 30, 2025	At December 31, 2024
<u>PROPERTY AND ASSETS</u>		
Cash :	21,105,896,567	18,224,406,084
Cash in hand	4,450,147,805	4,819,760,887
Balance with Bangladesh Bank and its agent banks	16,655,748,762	13,404,645,197
Balance with other banks and financial institutions	8,840,901,292	13,271,511,912
In Bangladesh	7,131,398,436	11,527,419,799
Outside Bangladesh	1,709,502,856	1,744,092,113
Money at call on short notice	17,674,390,800	7,127,000,000
Investments :	191,764,669,926	127,588,467,145
Government	188,887,981,838	124,086,232,957
Others	2,876,688,087	3,502,234,187
Loans, advances & lease etc:	167,361,178,000	188,990,017,622
Loans, Cash Credit, Overdrafts, etc.	149,080,274,808	170,833,957,485
Bills Purchased & discounted	18,280,903,192	18,156,060,137
Fixed assets including premises, furniture and fixtures	4,929,410,013	5,334,188,118
Other assets	10,467,649,596	5,485,889,947
Non-banking assets	-	-
Total property & assets:	422,144,096,193	366,021,480,828
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	12,374,835,368	9,583,609,244
Deposits and other accounts:	356,345,167,823	310,449,228,551
Current Accounts and other Accounts	61,311,592,849	61,691,166,054
Bills Payable	5,686,639,476	6,784,271,128
Savings Bank Deposits	34,213,641,315	30,187,406,434
Fixed Deposits	182,641,016,498	143,616,307,309
Short Term Deposits	28,544,636,945	25,793,926,191
Deposit Under Special Scheme	41,643,631,210	39,649,223,269
Foreign Currency Deposit	2,304,009,529	2,726,928,165
Other liabilities	19,199,065,815	17,207,370,889
Subordinated Debt	6,340,000,000	7,000,000,000
Total Liabilities:	394,259,069,006	344,240,208,683
Capital/Shareholders' Equity		
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	5,799,495,316	2,014,833,643
Retained earnings	3,298,779,272	2,126,295,202
Total Shareholders' Equity	27,885,027,188	21,781,272,145
Total Liabilities and Shareholders' Equity	422,144,096,193	366,021,480,828


Company Secretary


Director


Chief Financial Officer


Managing Director


Chairman

JAMUNA BANK PLC.

Off-Balance Sheet Items (Un-audited)

As of September 30, 2025

Contingent Liabilities :

Acceptance & Endorsements

Letters of Guarantee

Irrevocable Letters of Credit

Bills for Collection

Other Contingent Liabilities

Total

Other Commitments:

Documentary credits and short term trade related transactions

Forward assets purchased and forward deposits placed

Indrawn note issuance and revolving underwriting facilities

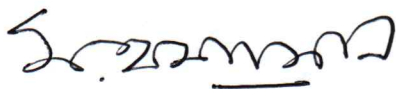
Indrawn formal standby facilities, credit lines and other commitments

Total

Total Off-Balance Sheet items including contingent liabilities

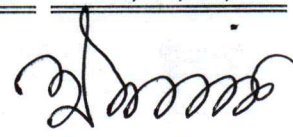

Company Secretary


Chief Financial Officer


Director

Figures in BDT	
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-	-
-	-
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-	-
-	-
163,648,011,182	146,408,721,935


Managing Director

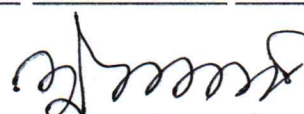

Chairman

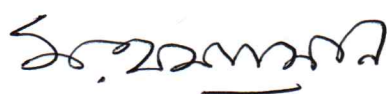
Jamuna Bank PLC.
Profit and Loss Account
For the period from January 01, 2025 to September 30, 2025

Particulars	January to Sep., 2025	January to Sep., 2024	July to Sep., 2025	July to Sep., 2024
Interest income/profit on investment	14,977,531,233	15,506,561,308	4,709,489,818	5,536,048,402
Less: Interest/profit paid on deposits and borrowings	12,769,948,502	12,188,739,924	4,620,097,779	4,525,640,333
Net interest income	2,207,582,731	3,317,821,384	89,392,039	1,010,408,069
Investment income	8,661,887,108	6,238,766,607	4,465,118,558	2,290,846,144
Commission, exchange and brokerage	3,590,069,836	3,999,383,532	634,101,153	1,333,896,425
Other operating income	1,087,862,649	746,635,676	397,292,759	225,532,664
Total operating Income (A)	15,547,402,324	14,302,607,199	5,585,904,508	4,860,683,303
Salary and allowances	3,746,238,898	3,680,235,327	1,049,173,275	1,131,130,052
Rent, Taxes, Insurance, Electricity, etc.	876,917,446	920,129,306	336,323,479	314,734,522
Legal expenses	15,969,996	20,960,818	5,152,364	5,132,275
Postage, Stamps, Telecommunication, etc.	100,409,759	96,862,648	32,242,132	33,388,422
Stationery, Printings, Advertisements, etc.	140,308,791	186,034,311	68,342,507	72,455,488
Managing Director's salary & fees	19,924,432	16,371,000	5,882,700	5,457,000
Directors' fees	7,706,579	8,855,928	1,509,940	1,867,691
Auditors' fees	1,678,511	862,500	(46,489)	287,500
Depreciation and repairs of bank's assets	698,654,986	640,612,361	306,272,000	252,491,022
Other expenses	1,004,100,280	819,332,089	458,499,677	149,640,707
Total operating Expenses (B)	6,611,909,678	6,390,256,289	2,263,351,586	1,966,584,680
Profit/(loss) before taxation & provisions (C=A-B)	8,935,492,645	7,912,350,911	3,322,552,923	2,894,098,623
Provision for loans and advances	2,475,878,270	640,599,675	1,357,801,702	789,308,001
Provision for off balance sheet exposures	104,321,277	196,409,720	150,784,159	(136,676,000)
Provision for other assets	-	-	-	-
Provision for diminution in value of investments	2,704,588	4,749,184	(2,164,683)	(11,186,884)
Total provision (D)	2,582,904,135	841,758,580	1,506,421,178	641,445,117
Total profit before taxes (C-D)	6,352,588,510	7,070,592,331	1,816,131,744	2,252,653,506
Provision for taxation for the period				
Current tax	2,187,982,602	2,954,858,064	755,985,080	1,203,968,337
Deferred tax	2,000,000	2,500,000	500,000	500,000
Total tax provision	2,189,982,602	2,957,358,064	756,485,080	1,204,468,337
Net profit after taxation	4,162,605,908	4,113,234,267	1,059,646,664	1,048,185,169
Appropriations:				
Statutory reserve	573,304,650	690,973,350	-	690,973,350
Interest on perpetual bond	300,000,000	300,000,000	100,000,000	100,000,000
Retained Surplus during the period	3,289,301,258	3,122,260,917	959,646,664	257,211,819
Earnings per share (EPS)[Restated-2024]	4.43	4.38	1.13	1.12


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.

STATEMENT OF CHANGES IN EQUITY (Un-Audited)

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

Figures in BDT

Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Retained earnings	Total
Balance as at January 01, 2025	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
Surplus/deficit on account of revaluation of investments	-	-	3,784,661,673	-	-	-	3,784,661,673
Dividend for the 2024:							
Dividend (Cash)						(1,543,512,539)	(1,543,512,539)
Dividend (Stock)	573,304,650	573,304,650	-	-	-	(573,304,650)	-
Statutory reserve	-	-	-	-	-	-	573,304,650
Net Profit for the period	-	-	-	-	-	3,289,301,258	3,289,301,258
Balance as on September 30, 2025	9,393,376,300	9,393,376,300	4,617,143,849	1,063,497,554	118,853,913	3,298,779,272	27,885,027,188
Balance as on September 30, 2024	8,820,071,650	8,820,071,650	838,455,575	1,063,497,554	90,913,921	3,573,470,225	23,206,480,575



Company Secretary



Chief Financial Officer



Managing Director



Director



Chairman

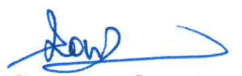
JAMUNA BANK PLC.

CASH FLOW STATEMENT (Un-audited)

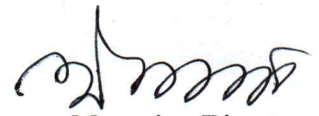
For the period from January 01, 2025 to September 30, 2025

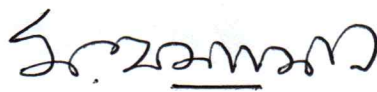
Figures in BDT

	January to Sep. 2025	January to Sep. 2024
A) <u>Cash flows from operating activities</u>		
Interest received	13,304,406,700	14,425,662,102
Interest paid	(10,212,710,004)	(9,669,659,090)
Fees and commission received	3,590,069,836	3,999,383,532
Income received from investments	8,661,887,108	6,238,766,607
Payments to employees	(3,766,163,330)	(3,696,606,327)
Payments to suppliers	(1,340,490,546)	(1,420,950,479)
Income taxes paid	(2,394,567,971)	(1,055,200,000)
Received from other operating activities	1,087,862,649	746,635,676
Payments for other operating activities	(1,004,100,280)	(819,332,089)
<u>Operating profit before changes in operating assets and liabilities</u>	7,926,194,162	8,748,699,932
<u>Increase/Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	19,955,715,089	9,077,207,983
Other assets	(4,981,759,650)	(1,227,359,991)
Deposit from other banks & customers	43,338,700,774	37,312,178,046
Other current liabilities	5,442,840,752	(9,214,956)
Cash received from operating assets and liabilities	63,755,496,966	45,152,811,081
<u>Net cash flows from operating activities</u>	71,681,691,128	53,901,511,013
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(64,176,202,781)	(32,963,460,312)
Purchase of property, plant & equipment	905,933,628	(410,922,314)
<u>Net cash used in investing activities</u>	(63,270,269,153)	(33,374,382,626)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	2,791,226,124	(6,761,908,074)
Dividend paid	(1,543,512,539)	(1,422,592,202)
Subordinated bond	(660,000,000)	(1,260,000,000)
<u>Net cash used in financing activities</u>	587,713,586	(9,444,500,276)
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	8,999,135,561	11,082,628,110
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	38,626,506,998	29,826,371,476
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	47,625,642,559	40,908,999,586


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.

Reconciliation statement of cash flows from operating activities

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

	Figures in BDT	
	Jan. to Sep 2025	Jan. to Sep 2024
Profit before provision	8,935,492,645	7,912,350,911
Adjustment for non cash items:		
Depreciation on fixed asset	501,155,523	453,367,393
	9,436,648,168	8,365,718,304
Adjustment with non-operating activities:		
Accounts receivable on loans & advances	(10,502,826,994)	(7,391,520,833)
Accounts payable on deposits	11,386,940,959	8,829,702,461
	884,113,965	1,438,181,628
Changes in operating assets and liabilities		
Changes in loans & advances	19,955,715,089	9,077,207,983
Changes in other assets	(4,981,759,650)	(1,227,359,991)
Changes in deposit and other accounts	43,338,700,774	37,312,178,046
Changes in other liabilities	5,442,840,752	(9,214,956)
	63,755,496,966	45,152,811,081
Income Tax Paid	(2,394,567,971)	(1,055,200,000)
Net cash flows from operating activities	71,681,691,128	53,901,511,013



Jamuna Bank PLC.

Selective notes to the accounts for the period ended September 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 Sep, 2025	January to Sep, 2024	Increase/ (Decrease) in %
Earning per share [Restated-2024]	4.43	4.38	1 %

Earning Per Share (EPS) increased over the same period of previous period (Q-3, 2024) mainly due to increase of investment income and other operating income.

Amount in Lac

Particulars	January to Sep, 2025	January to Sep, 2024	Increase/ (Decrease) in %
Provision for loans & advances	25,829.04	8,417.59	207%

From the above, it was observed that total provision increased compare with previous period up to 30 September 2024 due to increase of provision against loans & advances.

Particulars	January to Sep, 2025	January to Sep, 2024
Net Operating Cash Flow per Share (NOCFS)	76.31	57.38

From the above, it was observed that the Net Operating Cash Flow per Share (NOCFS) for the period ended September 30, 2025 has significantly increased comparing to the corresponding previous period mainly due to increase of deposits from customers and borrowings from others banks along with increase of investment income and other operating income.



5.00 Unclaimed cash dividend

Cash dividend remained unclaimed which were declared for the year:

2021	8,543,213
2022	8,545,295
2023	17,535,126
2024	53,896,493
	<u>88,520,126</u>

6.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 234th meeting held on October 27, 2025 and was subsequently approved by the Board of Directors in its 471st meeting held on October 28, 2025.

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

Particulars	30.09.2025		30.09.2024	
	JBPLC. (Solo)	JBPLC. (Consolidated)	JBPLC. (Solo)	JBPLC. (Consolidated)
- Operating Profit	8,935,492,645	9,011,352,764	7,912,350,911	8,001,336,685
- Profit after taxation	4,162,605,908	4,169,479,785	4,113,234,267	4,132,677,837
- Net Asset value (NAV)	27,885,027,188	27,820,166,891	23,206,480,575	23,156,269,298
- NAV per share	29.69	29.62	24.71	24.65
- Earnings per share (EPS)	4.43	4.44	4.38	4.40
- Net Operating Cash Flow per Share (NOCFS)	76.31	76.85	57.38	57.63

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.

