


**Jamuna Bank PLC. and its Subsidiaries**  
**Consolidated Balance Sheet (Un-audited)**

As of March 31, 2026

| <u>PROPERTY AND ASSETS</u>  | Figures in BDT         |                        |
|---|------------------------|------------------------|
|   | At March 31, 2026      | At December 31, 2025   |
| <b>Cash :</b>   | 21,683,143,066         | 19,942,587,156         |
| Cash in hand  | 5,869,178,382          | 4,240,907,424          |
| Balance with Bangladesh Bank and its agent banks                                | 15,813,964,684         | 15,701,679,732         |
| <b>Balance with other banks and financial institutions</b>                      | 15,963,121,004         | 11,831,190,170         |
| In Bangladesh   | 3,826,994,618          | 10,906,252,635         |
| Outside Bangladesh  | 12,136,126,386         | 924,937,536            |
| <b>Money at call on short notice</b>  | 2,284,375,000          | 4,087,714,300          |
| <b>Investments :</b>  | 227,705,442,634        | 202,289,528,408        |
| Government  | 219,415,044,356        | 194,021,856,744        |
| Others  | 8,290,398,278          | 8,267,671,664          |
| <b>Loans, advances &amp; lease etc:</b>   | 165,246,844,299        | 177,975,176,396        |
| Loans, Cash Credit, Overdrafts, etc.  | 145,522,146,294        | 160,073,584,576        |
| Bills Purchased & discounted  | 19,724,698,005         | 17,901,591,820         |
| <b>Fixed assets including premises, furniture and fixtures</b>                  | 5,040,022,407          | 5,255,802,605          |
| <b>Other assets</b>   | 16,429,005,373         | 6,941,822,410          |
| <b>Non-banking assets</b>   | 374,500,000            | 374,500,000            |
| <b>Total property &amp; assets:</b>   | <u>454,726,453,784</u> | <u>428,698,321,446</u> |
| <u><b>LIABILITIES AND CAPITAL</b></u>   |                        |                        |
| <b>Liabilities:</b>   |                        |                        |
| Borrowings from Bangladesh Bank, other banks, financial institutions and agents | 20,772,463,997         | 15,322,151,834         |
| <b>Deposits and other accounts:</b>   | 369,640,138,353        | 360,315,467,499        |
| Current Accounts and other Accounts   | 65,456,512,129         | 63,713,516,126         |
| Bills Payable   | 9,061,907,835          | 10,362,886,551         |
| Savings Bank Deposits   | 37,749,752,892         | 35,762,422,029         |
| Fixed Deposits  | 177,464,217,493        | 179,001,203,700        |
| Short Term Deposits   | 36,526,142,044         | 27,744,247,055         |
| Deposit Under Special Scheme  | 40,570,509,257         | 40,601,084,115         |
| Foreign Currency Deposit  | 2,811,096,703          | 3,130,107,923          |
| <b>Other liabilities</b>  | 26,437,167,210         | 17,400,866,627         |
| <b>Subordinated Debt</b>  | 10,744,500,000         | 9,895,500,000          |
| <b>Total Liabilities:</b>   | <u>427,594,269,561</u> | <u>402,933,985,960</u> |
| <b>Capital/Shareholders' Equity</b>   |                        |                        |
| Paid up Capital ( Ordinary shares of Tk. 10 each)                               | 9,393,376,300          | 9,393,376,300          |
| Statutory Reserve   | 9,393,376,300          | 9,393,376,300          |
| Other reserves  | 2,175,875,127          | 2,508,394,274          |
| Non controlling interest  | 1,663                  | 1,652                  |
| Retained earnings   | 6,169,554,833          | 4,469,186,960          |
| <b>Total Shareholders' Equity</b>   | <u>27,132,184,223</u>  | <u>25,764,335,486</u>  |
| <b>Total Liabilities and Shareholders' Equity</b>                               | <u>454,726,453,784</u> | <u>428,698,321,446</u> |

  
Company Secretary

  
Chief Financial Officer

  
Managing Director

  
Director

  
Chairman

**Jamuna Bank PLC. and its Subsidiaries**  
**Consolidated Off-Balance Sheet Items (Un-audited)**  
**As of March 31, 2026**

**Figures in BDT**

**Contingent Liabilities :**

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

| At March 31, 2026      | At December 31, 2025   |
|------------------------|------------------------|
| 47,027,585,677         | 53,762,645,574         |
| 26,154,461,766         | 24,774,973,064         |
| 56,172,455,637         | 43,844,033,182         |
| 21,627,550,191         | 24,137,319,812         |
| 3,164,801,485          | 852,426,150            |
| <b>154,146,854,756</b> | <b>147,371,397,783</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>154,146,854,756</b> | <b>147,371,397,783</b> |

  
 Company Secretary

  
 Chief Financial Officer

  
 Managing Director

  
 Director

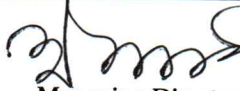
  
 Chairman

**Jamuna Bank PLC. and its Subsidiaries**  
**Consolidated Profit and Loss Account (Unaudited)**  
**For the period from January 01, 2026 to March 31, 2026**

|  | January to<br>March, 2026 | January to<br>March, 2025 |
|--|---------------------------|---------------------------|
| Interest Income & profit on investment               | 4,571,292,645             | 5,451,263,108             |
| Less: Interest/profit on deposits and borrowings     | 4,032,701,774             | 4,576,988,290             |
| <b>Net interest income/net profit on investments</b> | <b>538,590,871</b>        | <b>874,274,818</b>        |
| Investment income                                    | 3,679,724,679             | 2,057,360,729             |
| Commission, exchange and brokerage                   | 826,702,885               | 1,564,756,202             |
| Other operating income                               | 355,777,955               | 314,589,404               |
|  | 4,862,205,519             | 3,936,706,335             |
| <b>Total operating income (A)</b>                    | <b>5,400,796,390</b>      | <b>4,810,981,154</b>      |
| Salary and allowances                                | 1,523,724,118             | 1,311,891,191             |
| Rent, Taxes, Insurance, Electricity, etc.            | 265,203,515               | 260,188,014               |
| Legal expenses                                       | 8,583,108                 | 5,822,391                 |
| Postage, Stamps, Telecommunication, etc.             | 34,491,184                | 36,989,464                |
| Stationery, Printings, Advertisements, etc.          | 57,879,378                | 54,700,903                |
| Managing Director's salary & fees                    | 6,350,970                 | 5,882,700                 |
| Directors' fees                                      | 2,263,515                 | 2,852,575                 |
| Auditors' fees                                       | 827,266                   | 201,250                   |
| Depreciation and repairs of bank's assets            | 268,359,388               | 188,053,515               |
| Other expenses                                       | 367,530,644               | 330,955,617               |
| <b>Operating expenses (B)</b>                        | <b>2,535,213,085</b>      | <b>2,197,537,619</b>      |
| <b>Profit before provision (C = A-B)</b>             | <b>2,865,583,304</b>      | <b>2,613,443,534</b>      |
| Provision for loans and advances/investments         | 176,359,606               | 257,523,773               |
| Provision for off balance sheet exposures            | 24,319,118                | 68,640,118                |
| Provision for diminution in value of investments     | 790,466                   | (1,157,944)               |
| <b>Total provision (D)</b>                           | <b>201,469,189</b>        | <b>325,005,947</b>        |
| <b>Profit before taxation (C-D)</b>                  | <b>2,664,114,115</b>      | <b>2,288,437,587</b>      |
| <b>Provision for taxation</b>                        |                           |                           |
| Current tax  | 842,217,392               | 488,808,356               |
| Deferred tax   | 1,369,029                 | 2,454,231                 |
| <b>Total tax provision</b>                           | <b>843,586,421</b>        | <b>491,262,587</b>        |
| <b>Net profit after taxation</b>                     | <b>1,820,527,694</b>      | <b>1,797,175,000</b>      |
| Shareholders of JBPLC                                | 1,820,527,683             | 1,797,174,977             |
| Minority interest                                    | 11                        | 23                        |
| <b>Appropriations:</b>                               |                           |                           |
| Statutory reserve                                    | -                         | -                         |
| Interest on perpetual bond                           | 100,000,000               | 100,000,000               |
| <b>Retained surplus during the year</b>              | <b>1,720,527,694</b>      | <b>1,697,175,000</b>      |
| <b>Earnings per share (EPS) Restated-2025</b>        | <b>1.94</b>               | <b>1.91</b>               |

  
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 March 31, 2026

| Particulars  | Figures in BDT       |                      |                                   |                           |                           |                  |                      |                       |                          |                       |
|--|----------------------|----------------------|-----------------------------------|---------------------------|---------------------------|------------------|----------------------|-----------------------|--------------------------|-----------------------|
|  | Paid up Capital      | Statutory Reserve    | Revaluation Reserve of securities | Asset revaluation Reserve | Reserve for Start Up Fund | Capital reserve  | Retained earnings    | Total                 | Non controlling interest | Total Equity          |
| Balance as at January 01, 2026                             | 9,393,376,300        | 9,393,376,300        | 1,268,549,366                     | 1,063,497,554             | 174,640,931               | 1,706,423        | 4,469,186,960        | 25,764,333,834        | 1,652                    | 25,764,335,486        |
| Surplus / deficit on account of revaluation of investments | -                    | -                    | (352,678,957)                     | -                         | -                         | -                | -                    | (352,678,957)         | -                        | (352,678,957)         |
| Transfer to start Up Fund                                  | -                    | -                    | -                                 | -                         | 20,159,810                | -                | (20,159,810)         | -                     | -                        | -                     |
| Non controlling interest                                   | -                    | -                    | -                                 | -                         | -                         | -                | -                    | -                     | 11                       | 11                    |
| Net Profit for the period                                  | -                    | -                    | -                                 | -                         | -                         | -                | 1,720,527,683        | 1,720,527,683         | -                        | 1,720,527,683         |
| <b>Balance as on March 31, 2026</b>                        | <b>9,393,376,300</b> | <b>9,393,376,300</b> | <b>915,870,409</b>                | <b>1,063,497,554</b>      | <b>194,800,741</b>        | <b>1,706,423</b> | <b>6,169,554,833</b> | <b>27,132,182,560</b> | <b>1,663</b>             | <b>27,132,184,223</b> |
| <b>Balance as on March 31, 2025</b>                        | <b>8,820,071,650</b> | <b>8,820,071,650</b> | <b>1,659,342,582</b>              | <b>1,063,497,554</b>      | <b>136,664,284</b>        | <b>1,162,115</b> | <b>3,732,761,864</b> | <b>24,233,571,700</b> | <b>1,678</b>             | <b>24,233,573,378</b> |

  
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, 2026 to March 31, 2026

Figures in BDT

|   | January to March 2026   | January to March 2025   |
|---|-------------------------|-------------------------|
| <b>A) <u>Cash flows from operating activities</u></b>                               |                         |                         |
| Interest/profit received  | (22,130,061)            | 4,464,931,127           |
| Interest/profit paid  | (3,274,667,351)         | (3,020,211,313)         |
| Fees and commission received  | 826,702,885             | 1,564,756,202           |
| Income received from investments  | 3,679,724,679           | 2,057,360,729           |
| Payments to employees   | (1,530,075,088)         | (1,317,773,891)         |
| Payments to suppliers   | (464,396,438)           | (413,407,435)           |
| Income taxes paid   | (762,475,440)           | (522,465,640)           |
| Received from other operating activities  | 355,777,955             | 314,589,404             |
| Payments for other operating activities   | (367,530,644)           | (330,955,617)           |
| <b><u>Operating profit before changes in operating assets and liabilities</u></b>   | <b>(1,559,069,502)</b>  | <b>2,796,823,566</b>    |
| <b><u>Increase /Decrease in operating assets &amp; liabilities</u></b>              |                         |                         |
| Loans and advances to the customers   | 8,134,909,390           | 12,692,601,615          |
| Other assets  | (9,487,182,963)         | (2,859,752,447)         |
| Deposit from other banks & customers  | 8,566,636,431           | 15,873,972,688          |
| Other current liabilities   | 17,308,371,053          | 2,784,905,310           |
| <b>Cash received from operating assets and liabilities</b>                          | <b>24,522,733,911</b>   | <b>28,491,727,165</b>   |
| <b><u>Net cash flows from operating activities</u></b>                              | <b>22,963,664,409</b>   | <b>31,288,550,732</b>   |
| <b>B) <u>Cash flows from investing activities</u></b>                               |                         |                         |
| Payments/proceeds for purchase/sale of securities                                   | (25,415,914,226)        | (20,818,255,890)        |
| Purchase of property, plant & equipment   | 215,780,198             | (46,144,670)            |
| <b><u>Net cash used in investing activities</u></b>                                 | <b>(25,200,134,028)</b> | <b>(20,864,400,560)</b> |
| <b>C) <u>Cash flows from financing activities</u></b>                               |                         |                         |
| Payments for borrowings   | 5,450,312,163           | 4,308,876,968           |
| Issue of subordinated bond  | 849,000,000             | -                       |
| <b><u>Net cash used in financing activities</u></b>                                 | <b>6,299,312,163</b>    | <b>4,308,876,968</b>    |
| <b>D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u></b>         | <b>4,062,842,543</b>    | <b>14,733,027,139</b>   |
| <b>E) <u>Cash and cash equivalents at the beginning of period (1st January)</u></b> | <b>35,867,796,527</b>   | <b>38,626,542,869</b>   |
| <b>F) <u>Cash and cash equivalents at the end of period (D+E)</u></b>               | <b>39,930,639,070</b>   | <b>53,359,570,008</b>   |

  
Company Secretary

  
Chief Financial Officer

  
Managing Director

  
Director

  
Chairman

**JAMUNA BANK PLC.**  
**BALANCE SHEET (Un-audited)**

As of March 31, 2026

| <u>PROPERTY AND ASSETS</u>  | Figures in BDT         |                        |
|---|------------------------|------------------------|
|   | At March 31, 2026      | At December 31, 2025   |
| <b>Cash :</b>   | 21,655,541,005         | 19,942,585,021         |
| Cash in hand  | 5,869,101,590          | 4,240,905,289          |
| Balance with Bangladesh Bank and its agent banks                                | 15,786,439,415         | 15,701,679,732         |
| <b>Balance with other banks and financial institutions</b>                      | <b>15,917,429,285</b>  | <b>11,815,740,898</b>  |
| In Bangladesh   | 3,781,302,898          | 10,890,803,363         |
| Outside Bangladesh  | 12,136,126,386         | 924,937,536            |
| <b>Money at call and short notice</b>   | <b>2,284,375,000</b>   | <b>4,087,714,300</b>   |
| <b>Investments :</b>  | <b>227,384,657,744</b> | <b>201,986,083,431</b> |
| Government  | 219,389,923,556        | 193,991,349,244        |
| Others  | 7,994,734,187          | 7,994,734,187          |
| <b>Loans, advances &amp; lease etc:</b>   | <b>164,032,949,127</b> | <b>176,764,432,628</b> |
| Loans, Cash Credit, Overdrafts, etc.  | 144,308,251,121        | 158,862,840,808        |
| Bills Purchased & discounted  | 19,724,698,005         | 17,901,591,820         |
| <b>Fixed assets including premises, furniture and fixtures</b>                  | <b>4,765,571,869</b>   | <b>4,981,417,979</b>   |
| <b>Other assets</b>   | <b>17,539,229,032</b>  | <b>8,272,577,366</b>   |
| <b>Non-banking assets</b>   | <b>374,500,000</b>     | <b>374,500,000</b>     |
| <b>Total property &amp; assets:</b>   | <b>453,954,253,060</b> | <b>428,225,051,624</b> |
| <u>LIABILITIES AND CAPITAL</u>  |                        |                        |
| <b>Liabilities:</b>   |                        |                        |
| Borrowings from Bangladesh Bank, other banks, financial institutions and agents | 20,772,463,997         | 15,322,151,834         |
| <b>Deposits and other accounts:</b>   | <b>369,640,138,353</b> | <b>360,322,122,343</b> |
| Current Accounts and other Accounts   | 65,456,512,129         | 63,662,350,547         |
| Bills Payable   | 9,061,907,835          | 10,362,886,551         |
| Savings Bank Deposits   | 37,749,752,892         | 35,762,422,029         |
| Fixed Deposits  | 177,464,217,493        | 179,001,203,700        |
| Short Term Deposits   | 36,526,142,044         | 27,802,067,478         |
| Deposit Under Special Scheme  | 40,570,509,257         | 40,601,084,115         |
| Foreign Currency Deposit  | 2,811,096,703          | 3,130,107,923          |
| <b>Other liabilities</b>  | <b>25,579,543,824</b>  | <b>16,832,748,868</b>  |
| <b>Subordinated Debt</b>  | <b>10,744,500,000</b>  | <b>9,895,500,000</b>   |
| <b>Total Liabilities:</b>   | <b>426,736,646,175</b> | <b>402,372,523,045</b> |
| <b>Capital/Shareholders' Equity</b>   |                        |                        |
| Paid up Capital ( Ordinary shares of Tk. 10 each)                               | 9,393,376,300          | 9,393,376,300          |
| Statutory Reserve   | 9,393,376,300          | 9,393,376,300          |
| Other Reserve   | 2,172,186,466          | 2,506,687,850          |
| Retained earnings   | 6,258,667,820          | 4,559,088,128          |
| <b>Total Shareholders' Equity</b>   | <b>27,217,606,886</b>  | <b>25,852,528,578</b>  |
| <b>Total Liabilities and Shareholders' Equity</b>                               | <b>453,954,253,060</b> | <b>428,225,051,623</b> |

  
Company Secretary

  
Chief Financial Officer

  
Managing Director

  
Director

  
Chairman

JAMUNA BANK PLC.

Off-Balance Sheet Items (Un-audited)

As of March 31, 2026

Figures in BDT

Contingent Liabilities :

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

| At March 31, 2026      | At December 31, 2025   |
|------------------------|------------------------|
| 47,027,585,677         | 53,762,645,574         |
| 26,154,461,766         | 24,774,973,064         |
| 56,172,455,637         | 43,844,033,182         |
| 21,627,550,191         | 24,137,319,812         |
| 3,164,801,485          | 852,426,150            |
| <b>154,146,854,756</b> | <b>147,371,397,783</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

|                        |                        |
|------------------------|------------------------|
| -                      | -                      |
| -                      | -                      |
| -                      | -                      |
| -                      | -                      |
| -                      | -                      |
| <b>154,146,854,756</b> | <b>147,371,397,783</b> |

Total Off-Balance Sheet items including contingent liabilities

  
 Company Secretary

  
 Chief Financial Officer

  
 Managing Director

  
 Director

  
 Chairman

**Jamuna Bank PLC.**  
**Profit and Loss Account**  
**For the period from January 01, 2026 to March 31, 2026**

| <u>Particulars</u>  | <u>January to<br/>March, 2026</u> | <u>January to<br/>March, 2025</u> |
|---|-----------------------------------|-----------------------------------|
| Interest income/profit on investment                          | 4,555,461,293                     | 5,385,728,828                     |
| Less: Interest/profit paid on deposits and borrowings         | 4,032,701,774                     | 4,540,105,346                     |
| <b>Net interest income</b>                                    | <b>522,759,519</b>                | <b>845,623,483</b>                |
| Investment income   | 3,677,575,507                     | 2,055,748,413                     |
| Commission, exchange and brokerage                            | 818,419,719                       | 1,553,298,761                     |
| Other operating income  | 354,908,876                       | 314,119,719                       |
| <b>Total operating Income (A)</b>                             | <b>5,373,663,621</b>              | <b>4,768,790,377</b>              |
| Salary and allowances   | 1,514,147,492                     | 1,304,311,161                     |
| Rent, Taxes, Insurance, Electricity, etc.                     | 263,990,478                       | 259,680,889                       |
| Legal expenses  | 8,582,410                         | 5,822,391                         |
| Postage, Stamps, Telecommunication, etc.                      | 34,271,982                        | 36,796,000                        |
| Stationery, Printings, Advertisements, etc.                   | 57,747,548                        | 54,605,312                        |
| Managing Director's salary & fees                             | 6,350,970                         | 5,882,700                         |
| Directors' fees & meeting expenses                            | 2,161,515                         | 2,764,575                         |
| Auditors' fees  | 827,266                           | 201,250                           |
| Depreciation and repairs of bank's assets                     | 267,866,531                       | 187,284,665                       |
| Other expenses  | 363,938,577                       | 326,560,712                       |
| <b>Total operating Expenses (B)</b>                           | <b>2,519,884,769</b>              | <b>2,183,909,655</b>              |
| <b>Profit/(loss) before taxation &amp; provisions (C=A-B)</b> | <b>2,853,778,852</b>              | <b>2,584,880,721</b>              |
| Provision for loans and advances                              | 169,404,588                       | 255,756,467                       |
| Provision for off balance sheet exposures                     | 24,319,118                        | 68,640,118                        |
| Provision for diminution in value of investments              | 2,365,251                         | (486,411)                         |
| <b>Total provision (D)</b>                                    | <b>196,088,957</b>                | <b>323,910,174</b>                |
| <b>Total profit before taxes (C-D)</b>                        | <b>2,657,689,894</b>              | <b>2,260,970,547</b>              |
| <b>Provision for taxation for the period</b>                  |                                   |                                   |
| Current tax   | 838,932,630                       | 478,733,476                       |
| Deferred tax  | 1,000,000                         | 1,200,000                         |
| <b>Total tax provision</b>                                    | <b>839,932,630</b>                | <b>479,933,476</b>                |
| <b>Net profit after taxation</b>                              | <b>1,817,757,265</b>              | <b>1,781,037,072</b>              |
| <b>Appropriations:</b>  |                                   |                                   |
| Statutory reserve   | -                                 | -                                 |
| Interest on perpetual bond                                    | 100,000,000                       | 100,000,000                       |
| <b>Retained Surplus during the period</b>                     | <b>1,717,757,265</b>              | <b>1,681,037,072</b>              |
| Earnings per share (EPS) Restated-2024                        | <b>1.94</b>                       | <b>1.90</b>                       |

  
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, 2026 to March 31, 2026**

| Particulars  | Figures in BDT  |                   |                                   |                           |                           |                   |                |
|--|-----------------|-------------------|-----------------------------------|---------------------------|---------------------------|-------------------|----------------|
|  | 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, 2026                           | 9,393,376,300   | 9,393,376,300     | 1,268,549,366                     | 1,063,497,554             | 174,640,931               | 4,559,088,128     | 25,852,528,578 |
| Surplus/deficit on account of revaluation of investments | -               | -                 | (352,678,957)                     | -                         | -                         | -                 | (352,678,957)  |
| Transfer to start Up Fund                                | -               | -                 | -                                 | -                         | 18,177,573                | (18,177,573)      | -              |
| Net Profit for the period                                | -               | -                 | -                                 | -                         | -                         | 1,717,757,265     | 1,717,757,265  |
| Balance as on March 31, 2026                             | 9,393,376,300   | 9,393,376,300     | 915,870,409                       | 1,063,497,554             | 192,818,503               | 6,258,667,820     | 27,217,606,886 |
| Balance as on March 31, 2025                             | 8,820,071,650   | 8,820,071,650     | 1,659,342,582                     | 1,063,497,554             | 136,664,284               | 3,789,521,903     | 24,289,169,623 |

  
 Company Secretary

  
 Director

  
 Chief Financial Officer

  
 Managing Director

  
 Chairman

**JAMUNA BANK PLC.**  
**CASH FLOW STATEMENT (Un-audited)**  
**For the period from January 01, 2026 to March 31, 2026**

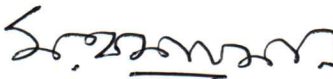
Figures in BDT

|   | January to March 2026   | January to March 2025   |
|---|-------------------------|-------------------------|
| <b>A) <u>Cash flows from operating activities</u></b>                               |                         |                         |
| Interest received   | (37,961,413)            | 4,399,396,847           |
| Interest paid   | (3,274,667,351)         | (2,983,328,369)         |
| Fees and commission received  | 818,419,719             | 1,553,298,761           |
| Income received from investments  | 3,677,575,507           | 2,055,748,413           |
| Payments to employees   | (1,520,498,462)         | (1,310,193,861)         |
| Payments to suppliers   | (462,236,815)           | (411,754,405)           |
| Income taxes paid   | (760,880,905)           | (519,891,517)           |
| Received from other operating activities  | 354,908,876             | 314,119,719             |
| Payments for other operating activities   | (363,938,577)           | (326,560,712)           |
| <b><u>Operating profit before changes in operating assets and liabilities</u></b>   | <b>(1,569,279,420)</b>  | <b>2,770,834,877</b>    |
| <b><u>Increase/Decrease in operating assets &amp; liabilities</u></b>               |                         |                         |
| Loans and advances to the customers   | 17,324,906,207          | 15,859,480,123          |
| Other assets  | (9,266,651,666)         | (2,594,085,306)         |
| Deposit from other banks & customers  | 8,559,981,587           | 15,789,911,007          |
| Other current liabilities   | 7,844,838,700           | (628,711,030)           |
| <b>Cash received from operating assets and liabilities</b>                          | <b>24,463,074,829</b>   | <b>28,426,594,794</b>   |
| <b><u>Net cash flows from operating activities</u></b>                              | <b>22,893,795,409</b>   | <b>31,197,429,671</b>   |
| <b>B) <u>Cash flows from investing activities</u></b>                               |                         |                         |
| Payments/proceeds for purchase/sale of securities                                   | (25,398,574,313)        | (20,817,583,576)        |
| Purchase of property, plant & equipment   | 215,846,111             | (31,597,073)            |
| <b><u>Net cash used in investing activities</u></b>                                 | <b>(25,182,728,202)</b> | <b>(20,849,180,650)</b> |
| <b>C) <u>Cash flows from financing activities</u></b>                               |                         |                         |
| Received/(Payments) for borrowings  | 5,450,312,163           | 4,308,876,968           |
| Subordinated bond   | 849,000,000             | -                       |
| <b><u>Net cash used in financing activities</u></b>                                 | <b>6,299,312,163</b>    | <b>4,308,876,968</b>    |
| <b>D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u></b>         | <b>4,010,379,370</b>    | <b>14,657,125,989</b>   |
| <b>E) <u>Cash and cash equivalents at the beginning of period (1st January)</u></b> | <b>35,852,345,120</b>   | <b>38,626,506,997</b>   |
| <b>F) <u>Cash and cash equivalents at the end of period (D+E)</u></b>               | <b>39,862,724,489</b>   | <b>53,283,632,986</b>   |

  
**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, 2026 to March 31, 2026

|  | Jan. to March 2026     | Figures in BDT<br>Jan. to March 2025 |
|--|------------------------|--------------------------------------|
| Profit before provision                            | 2,853,778,852          | 2,584,880,721                        |
| <b>Adjustment for non cash items:</b>              |                        |                                      |
| Depreciation on fixed asset                        | 173,210,916            | 135,400,677                          |
|  | <b>3,026,989,767</b>   | <b>2,720,281,398</b>                 |
| <b>Adjustment with non-operating activities:</b>   |                        |                                      |
| Accounts receivable on loans & advances            | (4,593,422,706)        | (986,331,981)                        |
| Accounts payable on deposits                       | 758,034,423            | 1,556,776,977                        |
|  | <b>(3,835,388,283)</b> | <b>570,444,995</b>                   |
| <b>Changes in operating assets and liabilities</b> |                        |                                      |
| Changes in loans & advances                        | 17,324,906,207         | 15,859,480,123                       |
| Changes in other assets                            | (9,266,651,666)        | (2,594,085,306)                      |
| Changes in deposit and other accounts              | 8,559,981,587          | 15,789,911,007                       |
| Changes in other liabilities                       | 7,844,838,700          | (628,711,030)                        |
|  | <b>24,463,074,829</b>  | <b>28,426,594,794</b>                |
| Income Tax Paid                                    | (760,880,905)          | (519,891,517)                        |
| <b>Net cash flows from operating activities</b>    | <b>22,893,795,409</b>  | <b>31,197,429,671</b>                |



## Jamuna Bank PLC.

### Selective notes to the accounts for the period ended March 31, 2026

#### 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, 2025.

#### 4.00 variances in quarterly key features:

| Particulars       | January to March, 2026 | January to March, 2025 | Increase/ (Decrease) in % |
|-------------------|------------------------|------------------------|---------------------------|
| Earning per share | 1.94                   | 1.90                   | 2%                        |

| Particulars                    | Amount in Lac          |                        |                           |
|--------------------------------|------------------------|------------------------|---------------------------|
|                                | January to March, 2026 | January to March, 2025 | Increase/ (Decrease) in % |
| Provision for loans & advances | 1,960.89               | 3,239.10               | -39%                      |

From the above, it was observed that total provision increased compare with previous period up to 31 March 2025 due to increase of provision against loans and advances.

| Particulars                               | January to March, 2026 | January to March, 2025 |
|---|------------------------|------------------------|
| Net Operating Cash Flow per Share (NOCFS) | 24.37                  | 33.21                  |

From the above, it was observed that the Net Operating Cash Flow per Share (NOCFS) for the period ended March 31, 2026 has decreased comparing to the corresponding previous period due to deposit procurement was lower than that of investment.

| Particulars                                | Amount in Lac          |                        |
|--|------------------------|------------------------|
|  | January to March, 2026 | January to March, 2025 |
| Provision for Taxation during there period | 8,399.33               | 4,799.33               |



## 5.00 Unclaimed dividend

Unclaimed dividend amount of Tk. 44,305,017 as on March 31, 2026.

## 6.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 238th meeting held on April 28, 2026 and was subsequently approved by the Board of Directors in its 478th meeting held on April 29, 2026.

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

| Particulars                                 | 31.03.2026     |                  | 31.03.2025     |                  |
|---|----------------|------------------|----------------|------------------|
|   | JBL (Solo)     | JBL consolidated | JBL (Solo)     | JBL consolidated |
| - Operating Profit                          | 2,853,778,852  |                  | 2,584,880,721  |                  |
| - Profit after taxation                     | 1,817,757,265  |                  | 1,781,037,072  |                  |
| - Net Asset value (NAV)                     | 27,217,606,886 |                  | 21,686,838,683 |                  |
| - NAV per share                             | 28.98          | 0.00             | 23.09          | 0.00             |
| - Earnings per share (EPS)                  | 1.94           |                  | 1.90           |                  |
| - Net Operating Cash Flow per Share (NOCFS) | 24.37          | 0.00             | 33.21          | 0.00             |
| Net Asset value (NAV) without revaluation   | 25,238,238,923 | 25,152,816,260   | 21,566,329,487 | 21,510,733,242   |
| NAV per share without revaluation           | 26.87          | 26.78            | 22.96          | 22.90            |

Note: Previous quarter's figures have been rearranged to conform to the current quarter's presentation.

