Jamuna Bank PLC. and its Subsidiaries

Consolidated Balance Sheet (Un-audited)

As of June 30, 2026

Figures in BDT

PROPERTY AND ASSETS	As on June 30, 2026	As on December 31, 2025
Cash :	**20,893,635,155**	**19,942,587,156**
Cash in hand	4,598,482,454	4,240,907,424
Balance with Bangladesh Bank and its agent banks	16,295,152,701	15,701,679,732
Balance with other banks and financial institutions	**4,892,453,360**	**11,831,190,170**
In Bangladesh	3,872,622,117	10,906,252,635
Outside Bangladesh	1,019,831,244	924,937,536
Money at call on short notice	**7,082,450,000**	**4,087,714,300**
Investments :	**255,187,675,003**	**202,289,528,408**
Government	245,412,224,160	194,021,856,744
Others	9,775,450,843	8,267,671,664
Loans, advances & lease etc:	**162,624,118,980**	**177,975,176,396**
Loans, Cash Credit, Overdrafts, etc.	139,939,328,671	160,073,584,576
Bills Purchased & discounted	22,684,790,309	17,901,591,820
Fixed assets including premises, furniture and fixtures	**4,984,458,514**	**5,255,802,605**
Other assets	**10,708,646,492**	**6,941,822,410**
Non-banking assets	**374,500,000**	**374,500,000**
Total property & assets:	**466,747,937,504**	**428,698,321,446**
LIABILITIES AND CAPITAL		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	**14,373,472,363**	**15,322,151,834**
Deposits and other accounts:	**392,500,568,358**	**360,315,467,499**
Current Accounts and other Accounts	96,976,613,703	63,713,516,126
Bills Payable	13,476,474,546	10,362,886,551
Savings Bank Deposits	40,350,522,195	35,762,422,029
Fixed Deposits	188,681,798,512	179,001,203,700
Short Term Deposits	8,805,523,755	27,744,247,055
Deposit Under Special Scheme	41,493,689,001	40,601,084,115
Foreign Currency Deposit	2,715,946,645	3,130,107,923
Other liabilities	**19,607,432,375**	**17,400,866,627**
Subordinated Debt	**11,581,000,000**	**9,895,500,000**
Total Liabilities:	**438,062,473,096**	**402,933,985,960**
Capital/Shareholders' Equity		
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	1,846,552,680	2,508,394,274
Minority interest	1,681	1,652
Retained earnings	8,052,157,447	4,469,186,960
Total Shareholders' Equity	**28,685,464,408**	**25,764,335,486**
Total Liabilities and Shareholders' Equity	**466,747,937,504**	**428,698,321,446**

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, 2026

Figures in BDT

	As on June 30, 2026	As on December 31, 2025
Contingent Liabilities :		
Acceptance & Endorsements	49,265,175,129	53,762,645,574
Letters of Guarantee	25,943,240,920	24,774,973,064
Irrevocable Letters of Credit	54,206,488,080	43,844,033,182
Bills for Collection	23,610,349,548	24,137,319,812
Other Contingent Liabilities	75,500,000	852,426,150
Total	**153,100,753,677**	**147,371,397,783**
Other Commitments:		
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	297,274,349	-
Indrawn note issuance and revolving underwriting facilities	-	-
Indrawn formal standby facilities, credit lines and other commitments	-	-
Total	297,274,349	-
Total Off-Balance Sheet items including contingent liabilities	**153,398,028,026**	**147,371,397,783**

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, 2026 to June 30, 2026

	January to June, 2026	January to June, 2025	April to June, 2026	April to June, 2025
Interest Income & profit on investment	9,126,188,187	10,320,937,243	4,554,895,542	4,869,674,135
Less: Interest/profit on deposits and borrowings	6,784,654,550	8,149,850,723	2,751,952,776	3,572,862,433
Net interest income/net profit on investments	**2,341,533,637**	**2,171,086,520**	**1,802,942,766**	**1,296,811,702**
Investment income	6,228,317,877	4,201,233,725	2,548,593,198	2,143,872,996
Commission, exchange and brokerage	1,733,571,626	2,976,926,804	906,868,740	1,412,170,602
Other operating income	747,023,102	692,200,340	391,245,148	377,610,936
	8,708,912,605	7,870,360,869	3,846,707,086	3,933,654,534
Total operating income (A)	**11,050,446,242**	**10,041,447,389**	**5,649,649,852**	**5,230,466,236**
Salary and allowances	3,154,891,735	2,712,674,204	1,631,167,617	1,400,783,013
Rent, Taxes, Insurance, Electricity, etc.	575,664,727	541,632,801	310,461,212	281,444,788
Legal expenses	17,269,370	10,817,632	8,686,262	4,995,242
Postage, Stamps, Telecommunication, etc.	68,428,491	68,549,533	33,937,307	31,560,069
Stationery, Printings, Advertisements, etc.	95,967,964	72,173,117	38,088,587	17,472,214
Managing Director's salary & fees	14,371,918	14,041,732	8,020,948	8,159,032
Directors' fees	5,256,261	6,397,639	2,992,746	3,545,064
Auditors' fees	1,725,000	1,725,000	897,734	1,523,750
Depreciation and repairs of bank's assets	440,252,799	394,412,778	171,893,411	206,359,264
Other expenses	651,526,130	554,781,926	283,995,486	223,826,309
Operating expenses (B)	**5,025,354,396**	**4,377,206,363**	**2,490,141,311**	**2,179,668,743**
Profit before provision (C = A-B)	**6,025,091,846**	**5,664,241,027**	**3,159,508,541**	**3,050,797,493**
Provision for loans and advances/investments	374,153,011	1,113,590,239	197,793,405	856,066,466
Provision for off balance sheet exposures	60,555,118	(46,462,882)	36,236,000	(115,103,000)
Provision for diminution in value of investments	(3,098,198)	35,166,680	(3,888,664)	36,324,624
Total provision (D)	**431,609,931**	**1,102,294,037**	**230,140,742**	**777,288,090**
Profit before taxation (C-D)	**5,593,481,915**	**4,561,946,990**	**2,929,367,800**	**2,273,509,403**
Provision for taxation				
Current tax	1,808,080,826	1,446,055,676	965,863,434	957,247,320
Deferred tax	2,430,573	3,293,691	1,061,544	839,459
Total tax provision	**1,810,511,399**	**1,449,349,367**	**966,924,978**	**958,086,779**
Net profit after taxation	**3,782,970,516**	**3,112,597,623**	**1,962,442,822**	**1,315,422,623**
Shareholders of JBL	3,782,970,487	3,112,597,600	1,962,442,804	1,315,422,623
Minority interest	29	23	18	0.04
Appropriations:				
Statutory reserve	-	573,304,650	-	573,304,650
Interest on perpetual bond	200,000,000	200,000,000	100,000,000	200,000,000
Retained surplus during the year	**3,582,970,516**	**2,339,292,973**	**1,862,442,822**	**542,117,973**
Earnings per share (EPS) (Restated-2025)	**4.03**	**3.31**	**2.09**	**1.40**

Company Secretary **Chief Financial Officer (CFO)** **Managing Director**

Director **Chairman**

Jamuna Bank PLC. and its Subsidiaries

Consolidated Statement of Chnages in Equity (Un-Audited)

As of June 30, 2026

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, 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	-	-	(661,841,594)	-			-	(661,841,594)	-	**(661,841,594)**
Minority interest								-	29	**29**
Transfer to Statutory Reserve		-						-		**-**
Net Profit for the period	-	-	-	-			3,582,970,487	3,582,970,487		**3,582,970,487**
Balance as on June 30, 2026	**9,393,376,300**	**9,393,376,300**	**606,707,771**	**1,063,497,554**	**174,640,931**	**1,706,423**	**8,052,157,447**	**28,685,462,727**	**1,681**	**28,685,464,408**
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**

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, 2026 to June 30, 2026

Figures in BDT

		January to June 2026	January to June 2025
A)	**Cash flows from operating activities**		
	Interest/profit received	10,665,452,513	10,999,746,046
	Interest/profit paid	(6,298,921,611)	(6,937,834,811)
	Fees and commission received	1,733,571,626	2,976,926,804
	Income received from investments	6,228,317,877	4,201,233,725
	Payments to employees	(3,169,263,653)	(2,726,715,936)
	Payments to suppliers	(897,711,910)	(786,825,446)
	Income taxes paid	(1,836,723,007)	(1,831,335,437)
	Received from other operating activities	747,023,102	692,200,340
	Payments for other operating activities	(651,526,130)	(554,781,926)
	Operating profit before changes in operating assets and liabilities	**6,520,218,807**	**6,032,613,360**
	Increase /Decrease in operating assets & liabilities		
	Loans and advances to the customers	13,811,793,090	19,690,963,185
	Other assets	(3,766,824,081)	(4,060,728,019)
	Deposit from other banks & customers	31,699,367,921	23,244,953,437
	Other current liabilities	937,430,930	(468,854,078)
	Cash received from operating assets and liabilities	**42,681,767,859**	**38,406,334,525**
	Net cash flows from operating activities	**49,201,986,666**	**44,438,947,885**
B)	**Cash flows from investing activities**		
	Payments/proceeds for purchase/sale of securities	(52,898,146,595)	(39,979,477,005)
	Purchase of property, plant & equipment	(35,508,612)	(23,545,807)
	Net cash used in investing activities	**(52,933,655,207)**	**(40,003,022,812)**
C)	**Cash flows from financing activities**		
	Payments for borrowings	(948,679,471)	9,766,663,511
	Cash dividend paid	-	(1,543,512,539)
	Issue of subordinated bond	1,685,500,000	(460,000,000)
	Net cash used in financing activities	**736,820,529**	**7,763,150,972**
D)	**Net increase/ decrease in cash and cash equivalent (A+B+C)**	**(2,994,848,012)**	**12,199,076,044**
E)	**Cash and cash equivalents at the beginning of period (1st January)**	**35,867,796,527**	**38,626,542,869**
F)	**Cash and cash equivalents at the end of period (D+E)**	**32,872,948,515**	**50,825,618,913**

Net Operating Cash Flow per Share (NOCFS)-Restated-2025	**52.38**	**47.31**

Company Secretary

Chief Financial Officer (CFO)

Managing Director

Director

Chairman

JAMUNA BANK PLC.
BALANCE SHEET (Un-audited)
As of June 30, 2026

Figures in BDT

PROPERTY AND ASSETS	Aa on June 30, 2026	As on December 31, 2025
Cash :	**20,837,328,368**	**19,942,585,021**
Cash in hand	4,598,434,218	4,240,905,289
Balance with Bangladesh Bank and its agent banks	16,238,894,150	15,701,679,732
Balance with other banks and financial institutions	**4,864,329,102**	**11,815,740,898**
In Bangladesh	3,844,497,859	10,890,803,363
Outside Bangladesh	1,019,831,244	924,937,536
Money at call on short notice	**7,082,450,000**	**4,087,714,300**
Investments :	**254,878,458,347**	**201,986,083,431**
Government	245,383,724,160	193,991,349,244
Others	9,494,734,187	7,994,734,187
Loans, advances & lease etc:	**161,247,512,595**	**176,764,432,628**
Loans, Cash Credit, Overdrafts, etc.	138,562,722,286	158,862,840,808
Bills Purchased & discounted	22,684,790,309	17,901,591,820
Fixed assets including premises, furniture and fixtures	**4,710,508,695**	**4,981,417,979**
Other assets	**11,458,966,071**	**8,272,577,366**
Non-banking assets	**374,500,000**	**374,500,000**
Total property & assets:	**465,454,053,178**	**428,225,051,624**
LIABILITIES AND CAPITAL		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	**14,373,472,363**	**15,322,151,834**
Deposits and other accounts:	**392,446,085,223**	**360,322,122,343**
Current/ Al-wadeeah current accounts and other accounts	96,922,130,569	63,662,350,547
Bills Payable	13,476,474,546	10,362,886,551
Savings/Mudaraba savings bank deposits	40,350,522,195	35,762,422,029
Fixed/Mudaraba fixed deposits	188,681,798,512	179,001,203,700
Short Term Deposits	8,805,523,755	27,802,067,478
Deposit Under Special Scheme	41,493,689,001	40,601,084,115
Foreign Currency Deposit	2,715,946,645	3,130,107,923
Other liabilities	**18,297,310,469**	**16,832,748,869**
Subordinated Debt	11,581,000,000	9,895,500,000
Total Liabilities:	**436,697,868,056**	**402,372,523,046**
Capital/Shareholders' Equity		
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	1,844,846,256	2,506,687,850
Retained earnings	8,124,586,266	4,559,088,128
Total Shareholders' Equity	**28,756,185,122**	**25,852,528,578**
Total Liabilities and Shareholders' Equity	**465,454,053,178**	**428,225,051,624**

Company Secretary **Chief Financial officer (CFO)** **Managing Director**

Director **Chairman**

JAMUNA BANK PLC.

Off-Balance Sheet Items (Un-audited)

As of June 30, 2026

Figures in BDT

	At June 30, 2026	At December 31, 2025
Contingent Liabilities :		
Acceptance & Endorsements	49,265,175,129	53,762,645,574
Letters of Guarantee	25,943,240,920	24,774,973,064
Irrevocable Letters of Credit	54,206,488,080	43,844,033,182
Bills for Collection	23,610,349,548	24,137,319,812
Other Contingent Liabilities	75,500,000	852,426,150
Total	**153,100,753,677**	**147,371,397,783**
Other Commitments:		
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	297,274,349	-
Indrawn note issuance and revolving underwriting facilities	-	-
Indrawn formal standby facilities, credit lines and other commitments	-	-
Total	297,274,349	-
Total Off-Balance Sheet items including contingent liabilities	**153,398,028,026**	**147,371,397,783**

Company Secretary

Chief Financial Officer (CFO)

Managing Director

Director

Chairman

Jamuna Bank PLC.

Profit and Loss Account

For the period from January 01, 2026 to June 30, 2026

Particulars	January to June, 2026	January to June, 2025	April to June, 2026	April to June, 2025
Interest income/profit on investment	9,078,904,611	10,268,041,415	4,523,443,318	4,882,312,586
Less: Interest/profit paid on deposits and borrowings	6,775,637,658	8,149,850,723	2,742,935,884	3,609,745,377
Net interest income	**2,303,266,953**	**2,118,190,692**	**1,780,507,435**	**1,272,567,209**
Investment income	6,229,555,400	4,196,768,550	2,551,979,893	2,141,020,137
Commission, exchange and brokerage	1,706,057,778	2,955,968,683	887,638,058	1,402,669,921
Other operating income	745,856,909	690,569,890	390,948,034	376,450,171
Total operating Income (A)	**10,984,737,040**	**9,961,497,815**	**5,611,073,420**	**5,192,707,439**
Salary and allowances	3,135,314,548	2,697,065,623	1,621,167,056	1,392,754,462
Rent, Taxes, Insurance, Electricity, etc.	573,185,305	540,593,966	309,194,827	280,913,077
Legal expenses	14,870,282	10,817,632	6,287,872	4,995,242
Postage, Stamps, Telecommunication, etc.	68,324,809	68,167,627	34,052,827	31,371,627
Stationery, Printings, Advertisements, etc.	95,591,679	71,966,284	37,844,132	17,360,972
Managing Director's salary & fees	14,201,940	14,041,732	7,850,970	8,159,032
Directors' fees	5,041,261	6,196,639	2,879,746	3,432,064
Auditors' fees	1,725,000	1,725,000	897,734	1,523,750
Depreciation and repairs of bank's assets	439,247,148	392,382,986	171,380,617	205,098,321
Other expenses	645,037,730	545,600,603	281,099,154	219,039,891
Total operating Expenses (B)	**4,992,539,704**	**4,348,558,092**	**2,472,654,935**	**2,164,648,437**
Profit/(loss) before taxation & provisions (C=A-B)	**5,992,197,337**	**5,612,939,723**	**3,138,418,485**	**3,028,059,002**
Provision for loans and advances	363,967,000	1,118,076,568	194,562,412	862,320,101
Provision for off balance sheet exposures	60,555,118	(46,462,882)	36,236,000	(115,103,000)
Provision for diminution in value of investments	1,068,904	4,869,271	(1,296,348)	5,355,681
Total provision (D)	**425,591,022**	**1,076,482,957**	**229,502,064**	**752,572,783**
Total profit before taxes (C-D)	**5,566,606,315**	**4,536,456,766**	**2,908,916,421**	**2,275,486,219**
Provision for taxation for the period				
Current tax	1,799,108,176	1,431,997,522	960,175,547	953,264,046
Deferred tax	2,000,000	1,500,000	1,000,000	300,000
Total tax provision	**1,801,108,176**	**1,433,497,522**	**961,175,547**	**953,564,046**
Net profit after taxation	**3,765,498,139**	**3,102,959,244**	**1,947,740,874**	**1,321,922,173**
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
Retained Surplus during the period	**3,565,498,139**	**2,329,654,594**	**1,847,740,874**	**648,617,523**
Earnings per share (EPS) (Restated-2025)	**4.01**	**3.30**	**2.07**	**1.41**

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, 2026 to June 30, 2026

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, 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	-		(661,841,594)	-		-	**(661,841,594)**
							-
Transfer to Statutory Reserve		-				-	**-**
Net Profit for the period	-		-			3,565,498,139	**3,565,498,139**
Balance as on June 30, 2026	**9,393,376,300**	**9,393,376,300**	**606,707,771**	**1,063,497,554**	**174,640,931**	**8,124,586,266**	**28,756,185,122**

Balance as on June 30, 2025	**9,393,376,300**	**9,393,376,300**	**842,435,271**	**1,063,497,554**	**118,853,913**	**2,339,132,608**	**23,150,671,946**

Company Secretary

Chief Financial officer (CFO)

Managing Director

Director

Chairman

JAMUNA BANK PLC.
CASH FLOW STATEMENT (Un-audited)
For the period from January 01, 2026 to June 30, 2026

Figures in BDT

		Jan. to June 2026	Jan. to June 2025
A)	**Cash flows from operating activities**		
	Interest received	10,618,168,937	10,946,850,217
	Interest paid	(6,289,904,719)	(6,937,834,811)
	Fees and commission received	1,706,057,778	2,955,968,683
	Income received from investments	6,229,555,400	4,196,768,550
	Payments to employees	(3,149,516,488)	(2,711,107,355)
	Payments to suppliers	(892,138,433)	(782,967,079)
	Income taxes paid	(1,667,850,981)	(1,826,345,802)
	Received from other operating activities	745,856,909	690,569,890
	Payments for other operating activities	(645,037,730)	(545,600,603)
	Operating profit before changes in operating assets and liabilities	**6,655,190,673**	**5,986,301,691**
	Increase /Decrease in operating assets & liabilities		
	Loans and advances to the customers	17,056,184,359	19,554,242,704
	Other assets	(3,186,388,705)	(3,898,153,744)
	Deposit from other banks & customers	31,638,229,942	23,203,714,447
	Other current liabilities	(3,036,551,764)	(440,416,511)
	Cash received from operating assets and liabilities	**42,471,473,833**	**38,419,386,895**
	Net cash flows from operating activities	**49,126,664,506**	**44,405,688,586**
B)	**Cash flows from investing activities**		
	Payments/proceeds for purchase/sale of securities	(52,892,374,916)	(39,979,781,017)
	Purchase of property, plant & equipment	(34,937,768)	(5,917,390)
	Net cash used in investing activities	**(52,927,312,684)**	**(39,985,698,407)**
C)	**Cash flows from financing activities**		
	Payments for borrowings	(948,679,471)	9,766,663,511
	Dividend paid	-	(1,543,512,539)
	Subordinated bond	1,685,500,000	(460,000,000)
	Net cash used in financing activities	**736,820,529**	**7,763,150,972**
D)	**Net increase/ decrease in cash and cash equivalent (A+B+C)**	**(3,063,827,649)**	**12,183,141,151**
E)	**Cash and cash equivalents at the beginning of period (1st January)**	**35,852,345,120**	**38,626,506,998**
F)	**Cash and cash equivalents at the end of period (D+E)**	**32,788,517,470**	**50,809,648,149**
	Net Operating Cash Flow per Share (NOCFS)-Restated-2025	**52.30**	**47.27**

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, 2026 to June 30, 2026

Figures in BDT

	Jan. to June 2026	Jan. to June 2025
Profit before provision	5,992,197,337	5,612,939,723
Adjustment for non cash items:		
Depreciation on fixed asset	305,847,052	308,883,056
	6,298,044,389	**5,921,822,778**
Adjustment with non-operating activities:		
Accounts receivable on loans & advances	1,539,264,327	678,808,802
Accounts payable on deposits	485,732,939	1,212,015,912
	2,024,997,265	**1,890,824,714**
Changes in operating assets and liabilities		
Changes in loans & advances	17,056,184,359	19,554,242,704
Changes in other assets	(3,186,388,705)	(3,898,153,744)
Changes in deposit and other accounts	31,638,229,942	23,203,714,447
Changes in other liabilities	(3,036,551,764)	(440,416,511)
	42,471,473,833	**38,419,386,895**
Income Tax Paid	(1,667,850,981)	(1,826,345,802)
Net cash flows from operating activities	**49,126,664,506**	**44,405,688,586**
	-	-

Jamuna Bank PLC.

Selected explanatory notes to the accounts for the period ended June 30, 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 June, 2026	January to June, 2025	Increase/ (Decrease) in %
Earning per share (Restated-2025)	4.01	3.30	21%

From the above, it was observed that the increase in EPS was mainly attributable to higher net profit after tax, driven by increased investment income, reduced provisioning and improved operating performance during the period.

Particulars	June 30, 2026	June 30, 2025
Net Assets Value (NAV) per share (Restated-2025)	30.61	30.54

From the above, it was observed that Net Asset value (NAV) per share increased primarily due to the growth in shareholder's equity resulting from higher retained earnings generated by increased net profit after tax during the period.

Particulars	January to June, 2026	January to June, 2025
Net Operating Cash Flow per Share (NOCFS) (Restated-2025)	52.30	47.27

From the above, it was observed that the Net Net Operating Cash Flow per share for the period from January 01, 2026 to June 30, 2026 increased compare to the same period of last year, mainly due to higher operating income especially higher income received from investments, significant growth in deposits from customers etc.

5.00 Unclaimed dividend

Cash dividend remained unclaimed which were declared for the year:

2022	8,436,336
2023	17,436,429
2024	17,969,803
	43,842,568

6.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 241st meeting held on July 20, 2026 and was subsequently approved by the Board of Directors in its 481st meeting held on July 22, 2026.

7.00 Related party disclosure

Name of Directors	Relationship	Nature of Loan	Amount	Status
Al-Haj Nur Mohammed	Director	Credit card	BDT 281,167	Regular
Md. Sirajul Islam Varosha	Director	Credit card	BDT 266,918	Regular

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

Particulars	30.06.2026		30.06.2025	
	JBPLC. (Solo)	JBPLC. (Consolidated)	JBPLC. (Solo)	JBPLC. (Consolidated)
- Operating Profit (In crore)	599.22	602.51	561.29	566.42
-Profit after taxation (In crore)	376.5	378.3	310.3	311.3
-Net Asset value (NAV) (In crore)	287.6	2,868.5	2,315.1	2,308.9
- NAV per share	30.61	30.54	24.65	24.58
- Earnings per share (EPS)	4.01	4.03	3.30	3.31
- Net Operating Cash Flow per Share (NOCFS)	52.30	52.38	47.27	47.31

9.00 General

a. Figures in the financial statements have been rounded off to the nearest Taka.

b. Wherever considered necessary previous quarter's figures have been rearranged to conform with the current quarter's presentation.