INFORMATION FOR STAKEHOLDERS

FINANCIAL HIGHLIGHTS

JBPLC. & JBPLC. (Consolidated)

Taka In BDT Million

	JBPLC.			JBPLC. (Consolidated)		
	2025	2024	Changes 2025 to 2024 (%)	2025	2024	Changes 2025 to 2024 (%)
Performance during the year						
Interest income	18,037.54	20,231.71	-10.85%	18,083.72	20,255.50	-10.72%
Interest expenses	17,707.85	16,876.17	4.93%	17,707.85	16,876.17	4.93%
Net interest income	329.69	3,355.54	-90.17%	375.87	3,379.33	-88.88%
Investment income	12,806.61	9,290.93	37.84%	12,808.18	9,292.21	37.84%
Other income	5,905.07	4,686.52	26.00%	5,946.13	4,729.74	25.72%
Operating income	19,041.37	17,332.99	9.86%	19,130.18	17,401.28	9.94%
Operating expenses	9,942.32	8,662.98	14.77%	9,996.07	8,710.42	14.76%
Profit before provision and tax	9,099.05	8,670.01	4.95%	9,134.11	8,690.87	5.10%
Provision for loans and assets	2,156.26	2,821.67	-23.58%	2,198.28	2,837.27	-22.52%
Profit after provision before tax	6,942.79	5,848.35	18.71%	6,935.83	5,853.59	18.49%
Tax including deferred tax	1,364.09	3,054.35	-55.34%	1,373.59	3,060.30	-55.12%
Profit after contribution to foundation and tax	5,578.70	2,794.00	99.67%	5,562.24	2,793.29	99.13%
At the end year						
Total Shareholders' Equity	25,852.53	21,781.27	18.69%	25,764.34	21,709.54	18.68%
Total Liability	402,372.52	344,240.21	16.89%	402,933.99	344,778.18	16.87%
Deposits	360,322.12	310,449.23	16.06%	360,315.47	310,406.19	16.08%
Loans and Advances	176,764.43	188,990.02	-6.47%	177,975.18	190,147.21	-6.40%
Investment	201,986.08	127,588.47	58.31%	202,289.53	127,905.80	58.16%
Property, Plant and Equipment	4,981.42	5,334.19	-6.61%	5,255.80	5,610.80	-6.33%
Current Assets	226,596.91	137,408.19	64.91%	229,458.54	140,300.32	63.55%
Total Assets	428,225.05	366,021.48	16.99%	428,698.32	366,487.71	16.97%
Statutory Ratios (%)						
Capital to Risk Weighted Asset Ratio (CRAR)	16.75	16.37	2.33%	16.70	16.32	2.33%
Required CRAR including Capital Conservation Buffer (CCB)	12.50	12.50	-	12.50	12.50	-
Share Information						
Earnings Per Share (Taka)	5.94	*2.97	99.67%	5.92	*2.97	99.13%
Dividend (%)	29.00%	24.00%	20.83%	29.00%	24.00%	20.83%
Net Assets Value Per Share (Taka)	27.52	24.70	11.45%	27.43	24.61	11.43%
Net Operating Cash flow per share (Taka)	0.73	*13.43	-94.88%	0.73	*13.43	-94.89%
Key Ratios (%)						
Non Performing Loan	3.94	6.92	-43.06%	3.91	6.88	-43.10%
Return on Average Shareholders' Fund/Equity (after tax)	23.42	13.33	75.67%	23.43	13.38	75.19%
Return on Average Assets (after tax)	1.40	0.83	69.17%	1.40	0.83	68.74%
Return on Average Investment	7.77	8.96	-13.27%	7.76	8.93	-13.17%

**2024 restated*

FIVE YEARS PERFORMANCE (CONSOLIDATED)

5 (Five) Years Key Financial Data & Ratios- JBPLC. (Consolidated)

Figure In BDT. Million

Particulars	YR- 2025	YR- 2024	YR- 2023	YR- 2022	YR- 2021
Income Statement Information:					
Interest income	18,083.72	20,255.50	14,934.04	12,337.78	11,106.00
Interest expenses	17,707.85	16,876.17	10,515.78	9,338.51	8,511.94
Net interest income	375.87	3,379.33	4,418.26	2,999.27	2,594.06
Income from Investment	12,808.18	9,292.21	6,233.17	5,943.96	5,709.35
Non interest income	5,946.13	4,729.74	4,975.55	3,950.98	2,748.00
Total Operating Income	19,130.18	17,401.28	15,626.99	12,894.22	11,051.41
Total Operating Expenses	9,996.07	8,710.42	8,931.79	7,155.12	5,816.42
Profit before provision and tax	9,134.11	8,690.87	6,695.20	5,739.10	5,234.99
Provision for loans and assets	2,198.28	2,837.27	2,385.32	2,444.54	1,163.94
Profit before tax	6,935.83	5,853.59	4,309.89	3,294.56	4,071.05
Tax including deferred tax	1,373.59	3,060.30	1,943.58	1,705.44	1,558.59
Profit after tax	5,562.24	2,793.29	2,366.31	1,589.11	2,512.47
Net interest income Ratio (Net interest income / Operating Income)	1.96%	19.00%	28.00%	23.00%	23.00%
Net interest income to Operating Expense	3.76%	39.00%	49.00%	42.00%	45.00%
Balance Sheet Information:					
Authorized Capital	15,000.00	15,000.00	15,000.00	10,000.00	10,000.00
Paid up Capital	9,393.38	8,820.07	8,129.10	7,492.26	7,492.26
Reserve & Retained surplus	16,370.96	12,889.47	11,928.41	12,182.88	13,792.94
Total Shareholders' Equity	25,764.34	21,709.54	20,057.51	19,675.13	21,285.20
Deposits	360,315.47	310,406.19	244,374.53	225,033.52	212,043.65
Total liabilities	402,933.99	344,778.18	287,305.29	263,425.39	243,535.46
Total liabilities & Shareholders' equity	428,698.32	366,487.71	307,362.80	283,100.52	264,820.66
Long Term Liabilities	148,049.62	221,183.38	85,872.65	69,811.36	71,339.23
Loans and advances	177,975.18	190,147.21	187,891.08	181,567.64	175,952.49
Investments	202,289.53	127,905.80	80,098.38	76,759.07	68,067.84
Fixed Assets	5,255.80	5,610.80	4,734.29	4,309.47	3,563.71
Total Assets	428,698.32	366,487.71	307,362.80	283,100.52	264,820.66
Earning Assets (including investment)	388,050.84	323,136.47	272,445.29	251,917.82	241,776.53
Net Current Assets	229,458.54	140,300.32	156,549.82	176,187.49	143,848.06
Contingent Liabilities & Other Commitments	147,371.40	146,408.72	119,641.20	112,075.16	103,221.08
Earning Assets to Total Assets	0.91	0.88	0.89	0.89	0.91
Total Investment to Total Assets Ratio	0.47	0.35	0.26	0.27	0.26
Liquidity Metrics:					
Short-Term liabilities (not more than 12 months term)	220,905.00	96,370.70	167,396.30	169,266.68	154,582.50
AD Ratio	47.29%	58.54%	69.30%	71.97%	77.06%
Government securities to total asset ratio	45.25%	33.87%	24.40%	24.89%	23.56%
Statutory liquidity reserve ratio (SLR) (at close of the year)	56.24%	46.31%	31.07%	33.96%	35.54%
Cash reserve ratio (CRR) (at close of the year)	4.08%	4.15%	4.01%	4.13%	4.06%
Maximum cumulative outflow (MCO) [up to 1 month]	15.76%	16.44%	16.43%	16.79%	16.96%
Liquidity coverage ratio (LCR)[Regulatory limit >=100%]	279.32%	236.97%	165.46%	170.93%	133.95%
Net stable funding ratio (NSFR) [Regulatory limit >=100%]	114.12%	113.83%	116.70%	114.64%	105.80%
Liquid Asset to Total Deposit Ratio	61.41%	43.21%	61.33%	76.20%	65.93%
Liquid Asset to Short Term Liabilities (Times)	1.00	1.39	0.90	1.01	0.90
Total Advances to Total Assets Ratio	41.52%	51.88%	61.13%	64.14%	66.44%
Operating profit per share	9.72	9.85	8.24	7.66	6.99
Foreign Trade Information:					
Import	287,859.45	276,765.20	192,956.90	175,200.80	165,227.90
Export	197,823.40	176,036.40	150,129.70	144,562.67	114,381.70
Remittance	61,180.74	71,865.10	85,135.68	49,292.76	24,730.00

Particulars	YR- 2025	YR- 2024	YR- 2023	YR- 2022	YR- 2021
Capital Information :					
Total Risk weighted Assets	214,997.49	191,970.98	186,677.01	185,742.66	193,213.78
Core Capital (Tier-I)	27,224.61	23,217.65	21,759.82	20,755.93	20,093.22
Minimum Capital Requirement (MCR) (including CCB)	26,874.69	23,996.37	23,334.63	23,154.18	24,079.84
Supplementary Capital (Tier-II)	8,670.66	8,114.36	9,177.43	10,242.31	11,514.47
Total Capital	35,895.27	31,332.01	30,937.25	30,998.24	31,607.69
Tier-I Capital Ratio	12.66	12.09	11.66	11.17	10.40
Tier-II Capital Ratio	4.03	4.23	4.92	5.51	5.96
Capital to Risk Weighted Asset Ratio (CRAR)	16.70	16.32	16.57	16.69	16.36
Credit Quality Information:					
Volume of Non-performing Loans (NPLs)	6,963.10	13,074.95	9,263.60	9,609.50	5,193.95
% of NPLs to total Loan & Advances	3.91	6.88	4.93	5.29	2.95
Provision for Un-classified Loans	2,075.46	5,449.02	5,383.62	4,500.05	4,218.76
Provision for Classified Loans	7,203.20	4,180.31	2,791.84	2,638.38	1,472.02
NPL coverage ratio [specific provision+ general provision)/gross NPL]	1.23	0.82	0.97	0.82	1.24
Share information:					
No. of Share Outstanding	939.34	882.01	812.91	749.23	749.23
Dividend:	29.00%	24.00%	26.00%	26.00%	17.50%
Cash (%)	29.00%	17.50%	17.50%	17.50%	17.50%
Bonus (%)	0.00%	6.50%	8.50%	8.50%	0.00%
Effective Dividend Ratio	49.08%	25.09%	32.84%	42.86%	44.00%
Market capitalization	19,820.02	17,287.34	16,989.82	15,958.51	17,531.88
Market price per Share (Taka)	21.10	19.60	20.90	21.30	23.40
Earning per Share Taka (EPS)	5.92	*2.97	2.68	1.95	3.35
Book value per Share/ NAV (Taka)	27.43	24.61	24.67	26.26	28.41
Price Earning Ratio (Times)	3.56	*6.59	7.80	10.92	7.09
Key Financial Ratios Information:					
NIM on average earning assets Including Investment	3.71	4.26	4.06	3.62	3.62
NIM on average earning assets	0.20	1.74	2.40	1.72	1.33
Earning base in average assets (including investment)	89.44	88.38	88.81	90.10	90.57
Burden Coverage ratio	59.48	58.58	59.21	56.97	59.24
Cost-income ratio	52.25	50.06	57.16	55.49	52.63
Loans to assets ratio	41.52	51.88	61.13	64.14	66.44
Weighted average interest rate of loan	12.57	13.23	9.28	7.81	7.26
Asset Utilization ratio	4.81	5.16	5.29	4.71	4.36
Leverage ratio (times)	5.73	5.61	6.73	7.48	8.94
Net profit margin	29.08	16.05	15.14	12.32	22.73
Current Ratio	0.90	1.14	0.78	0.91	0.84
Debt Equity Ratio	15.64	15.88	14.32	13.39	11.44
Per employee profit (after tax)	1.24	0.63	0.57	0.42	0.75
Dividend cover ratio (times)	2.04	1.81	1.53	1.11	1.92
Return on risk weighted assets (after tax)	2.59	1.46	1.27	0.86	1.30
Return on average investment	7.76	8.93	7.95	8.21	9.57
Return on average assets (after tax)	1.40	0.83	0.80	0.58	0.99
Return on average equity (after tax)	23.43	13.38	11.91	7.76	11.09
Other Information:					
Number of branches (Incl. SME/Agri Br. & SME center)	170	169	167	167	157
Number of Sub-branches	114	114	110	61	32
No. of Islamic Banking branches	2	2	2	2	2
Number of foreign correspondents	876	876	875	867	840
Number of employees	4,397	4,417	4,180	3,782	3,346
Business Per Employee (BPE)	4.27	3.94	3.74	3.41	3.30
Average Earning Assets (including investment)	355,593.65	297,790.88	262,181.55	246,847.18	229,490.01
Average Total Assets	397,593.02	336,925.26	295,231.66	273,960.59	253,391.39
Average Deposits	335,360.83	277,390.36	234,704.03	218,538.59	201,566.04
Average Investment	165,097.66	104,002.09	78,428.73	72,413.46	59,637.90
Average Advances	184,061.19	189,019.15	184,729.36	178,760.07	169,930.26
Average Equity	23,736.94	20,883.53	19,866.32	20,480.17	22,654.51

Note: Previous years figure have been re-arranged to conform present year presentation.

** 2024 restated*

FIVE YEARS PERFORMANCE (SOLO)

5 (Five) Years Key Financial Data & Ratios- JBPLC. (Solo)

Figure In BDT. Million

Particulars	YR- 2025	YR- 2024	YR- 2023	YR- 2022	YR- 2021
Income Statement Information:					
Interest income	18,037.54	20,231.71	14,917.66	12,324.57	11,106.91
Interest expenses	17,707.85	16,876.17	10,515.78	9,338.51	8,511.94
Net interest income	329.69	3,355.54	4,401.88	2,986.06	2,594.97
Income from Investment	12,806.61	9,290.93	6,223.92	5,918.56	5,649.90
Non interest income	5,905.07	4,686.52	4,942.15	3,917.73	2,726.19
Total Operating Income	19,041.37	17,332.99	15,567.95	12,822.34	10,971.05
Total Operating Expenses	9,942.32	8,662.98	8,887.29	7,113.03	5,791.35
Profit before provision and tax	9,099.05	8,670.01	6,680.66	5,709.32	5,179.70
Provision for loans and assets	2,156.26	2,821.67	2,378.20	2,430.39	1,155.08
Profit before tax	6,942.79	5,848.35	4,302.45	3,278.93	4,024.62
Tax including deferred tax	1,364.09	3,054.35	1,940.10	1,697.48	1,547.74
Profit after tax	5,578.70	2,794.00	2,362.36	1,581.44	2,476.88
Net interest income Ratio (Net interest income / Operating Income)	1.73%	19.36%	28.28%	23.29%	23.65%
Net interest income to Operating Expense	3.32%	38.73%	49.53%	41.98%	44.81%
Balance Sheet Information:					
Authorized Capital	15,000.00	15,000.00	15,000.00	10,000.00	10,000.00
Paid up Capital	9,393.38	8,820.07	8,129.10	7,492.26	7,492.26
Reserve & Retained surplus	16,459.15	12,961.20	11,998.07	12,256.48	13,877.08
Total Shareholders' Equity	25,852.53	21,781.27	20,127.17	19,748.74	21,369.33
Deposits	360,322.12	310,449.23	244,393.45	225,070.78	212,052.50
Total liabilities	402,372.52	344,240.21	286,793.33	262,887.98	242,952.17
Total liabilities & Shareholders' equity	428,225.05	366,021.48	306,920.50	282,636.72	264,321.51
Long Term Liabilities	149,312.37	222,485.90	86,827.97	70,532.57	71,975.76
Loans and advances	176,764.43	188,990.02	186,760.02	180,490.79	174,824.78
Investments	201,986.08	127,588.47	79,773.50	76,394.56	67,674.40
Investment in Govt. Securities	193,991.35	124,086.23	74,991.64	70,474.13	62,383.96
Fixed Assets	4,981.42	5,334.19	4,432.88	4,009.16	3,272.11
Total Assets	428,225.05	366,021.48	306,920.50	282,636.72	264,321.51
Earning Assets (including investment)	386,521.20	321,661.94	270,989.34	250,476.45	240,255.38
Current Assets	226,596.91	137,408.19	154,053.60	173,902.79	141,601.13
Contingent Liabilities & Other Commitments	147,371.40	146,408.72	119,641.20	112,075.16	103,221.08
Earning Assets to Total Assets	0.90	0.88	0.88	0.89	0.91
Total Investment to Total Assets Ratio	47.17%	34.86%	25.99%	27.03%	25.60%
Liquidity Metrics:					
High quality liquid assets (HQLA)	213,460.90	141,832.30	82,451.80	80,612.60	72,946.20
Short-Term liabilities (not more than 12 months term)	220,905.00	96,370.70	167,396.30	169,266.68	154,582.50
AD Ratio	47.29%	58.54%	69.30%	71.97%	77.06%
Government securities to total asset ratio	45.30%	33.90%	24.43%	24.93%	23.60%
Statutory liquidity reserve ratio (SLR) (at close of the year)	56.24%	46.31%	31.07%	33.96%	35.54%
Cash reserve ratio (CRR) (at close of the year)	4.08%	4.15%	4.01%	4.13%	4.06%
Maximum cumulative outflow (MCO) [up to 1 month]	15.76%	16.44%	16.43%	16.79%	16.96%
Liquidity coverage ratio (LCR)[Regulatory limit >=100%]	279.32%	236.97%	165.46%	170.93%	133.95%

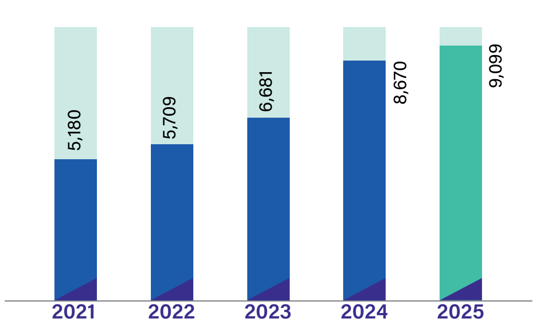
Particulars	YR- 2025	YR- 2024	YR- 2023	YR- 2022	YR- 2021
Net stable funding ratio (NSFR) [Regulatory limit >=100%]	114.12%	113.83%	116.70%	114.64%	105.80%
Liquid Asset to Total Deposit Ratio	61.41%	43.20%	61.33%	76.19%	65.92%
Liquid Asset to Short Term Liabilities (Times)	1.00	1.39	0.90	1.01	0.90
Total Advances to Total Assets Ratio	41.28%	51.63%	60.85%	63.86%	66.14%
Operating profit per share	9.69	9.83	8.22	7.62	6.91
Foreign Trade Information:					
Import	287,859.45	276,765.20	192,956.90	175,200.80	165,227.90
Export	197,823.40	176,036.40	150,129.70	144,562.67	114,381.70
Remittance	61,180.74	71,865.10	85,135.68	49,292.76	24,730.00
Capital Information :					
Total Risk weighted Assets	214,565.84	191,521.42	186,177.73	185,233.48	192,638.70
Core Capital (Tier-I)	27,335.39	23,307.35	21,877.16	20,845.52	20,188.04
Minimum Capital Requirement (MCR) (including CCB)	26,820.73	23,940.18	23,272.22	23,154.18	24,079.84
Supplementary Capital (Tier-II)	8,594.78	8,039.89	9,107.25	10,175.87	11,449.19
Total Capital	35,930.18	31,347.24	30,984.40	31,021.39	31,637.23
Tier-I Capital Ratio	12.74	12.17	11.75	11.25	10.48
Tier-II Capital Ratio	4.01	4.20	4.89	5.49	5.94
Capital to Risk Weighted Asset Ratio (CRAR)	16.75	16.37	16.64	16.75	16.42
Internal Capital Generation Ratio	23.93%	13.78%	12.25%	7.86%	11.35%
Credit Quality Information:					
Volume of Non-performing Loans (NPLs)	6,963.10	13,074.95	9,263.60	9,609.50	5,193.95
% of NPLs to total Loan & Advances	3.94	6.92	4.96	5.32	2.97
Provision for Un-classified Loans	2,075.46	5,449.02	5,383.62	4,500.05	4,218.76
Provision for Classified Loans	7,203.20	4,180.31	2,791.84	2,638.38	1,472.02
NPL coverage ratio [specific provision+ general provision)/gross NPL]	122.78%	81.99%	96.71%	82.36%	124.01%
Share information:					
No. of Share Outstanding	939.34	882.01	812.91	749.23	749.23
No. of Shareholders' (actual)	17,877	19,066	17,722	17,871	18,682
Total Dividend:	29.00%	24.00%	26.00%	26.00%	17.50%
Cash (%)	29.00%	17.50%	17.50%	17.50%	17.50%
Bonus (%)	0.00%	6.50%	8.50%	8.50%	0.00%
Effective Dividend Ratio	50.06%	25.09%	32.84%	42.86%	44.00%
Market capitalization	19,820.02	17,287.34	16,989.82	15,958.51	17,554.36
Market price per Share (Taka)	21.10	19.60	20.90	21.30	23.43
Earning per Share Taka (EPS)	5.94	*2.97	2.68	1.95	3.31
Book value per Share/ NAV (Taka)	27.52	24.70	24.76	26.36	28.52
Price Earning Ratio (Times)	3.55	*6.59	7.80	10.92	7.09
Key Financial Ratios Information:					
NIM on avg. earning assets Inc. Investment	3.71	4.27	4.08	3.63	3.61
NIM on avg. earning assets	0.17	1.74	2.41	1.72	1.34
Earning base in average assets (including investment)	89.16	88.07	88.45	89.72	90.19
Burden Coverage ratio	59.39	58.40	59.13	56.84	59.12
Cost-income ratio	52.21	49.98	57.09	55.47	52.79
Weighted average interest rate of loan	12.57	13.23	9.28	7.81	7.26
Weighted average interest rate of deposits	6.70	6.76	4.75	4.64	4.60
Asset Utilization ratio	4.79	5.15	5.28	4.69	4.34
Leverage ratio (times)	5.76	5.64	6.76	7.52	9.00
Net profit margin (after tax)	29.30	16.12	15.17	12.33	22.58
Current Ratio	0.90	1.13	0.77	0.90	0.83

Particulars	YR- 2025	YR- 2024	YR- 2023	YR- 2022	YR- 2021
Debt Equity Ratio	15.56	15.80	14.25	13.31	11.37
Per employee deposit	80.90	70.70	58.86	60.02	63.70
Per employee operating profit	2.04	1.97	1.61	1.52	1.56
Per employee overhead cost	2.23	1.97	2.14	1.90	1.74
Dividend cover ratio (times)	2.05	1.32	1.12	0.81	1.89
Return on risk weighted assets (after tax)	2.60	1.46	1.27	0.85	1.29
Return on average investment	7.77	8.96	7.97	8.22	9.52
Return on average assets (after tax)	1.40	0.83	0.80	0.58	0.98
Return on average equity (after tax)	23.42	13.33	11.85	7.69	10.88
Other Information:					
Number of branches	170	169	167	167	157
Number of Sub-branches	114	114	110	61	32
No. of Islamic Banking branches	2	2	2	2	2
Number of foreign correspondents	876	876	875	867	840
Number of employees	4,397	4,391	4,152	3,750	3,329
Business Per Employee (BPE)	4.33	3.92	3.75	3.42	3.30
Average Earning Assets (including investment)	354,091.57	296,325.64	260,732.90	245,365.92	228,104.64
Average Total Assets	397,123.27	336,470.99	294,778.61	273,479.11	252,927.61
Average Deposits	335,385.68	277,421.34	234,732.12	218,561.64	201,578.24
Average Investment	164,787.28	103,680.98	78,084.03	72,034.48	59,322.38
Average Advances	182,877.23	187,875.02	183,625.41	177,657.79	168,741.61
Average Equity	23,816.90	20,954.22	19,937.95	20,559.03	22,757.02

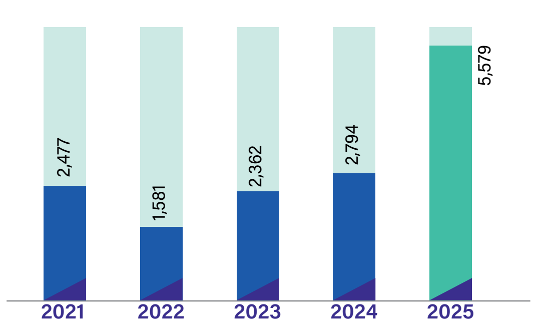
Note: Previous years figure have been re-arranged to conform present year presentation.

GRAPHICAL PRESENTATION OF FIVE YEARS PERFORMANCE

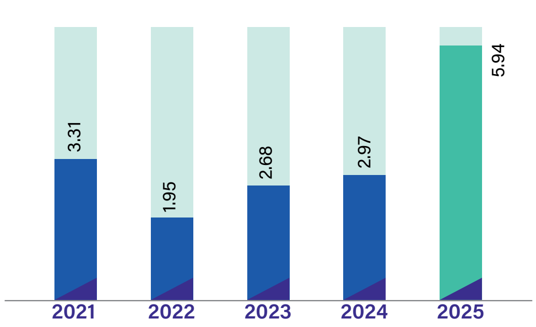
Operating Profit (in BDT mn)



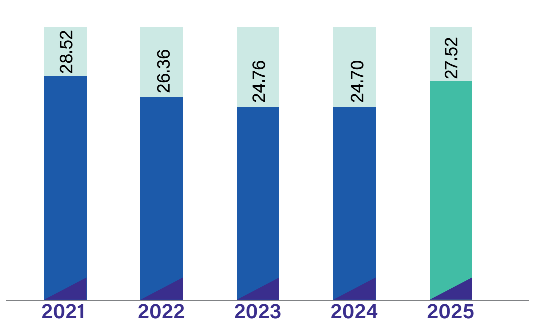
Profit After Tax (in BDT mn)



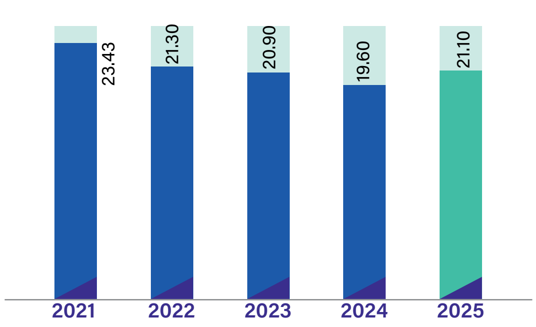
Earnings Per Share in BDT (EPS)



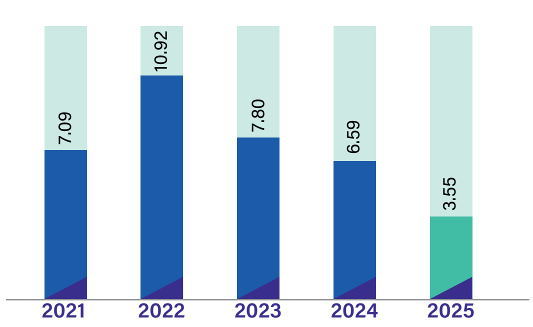
Net Asset Value Per Share (NAV) (BDT)



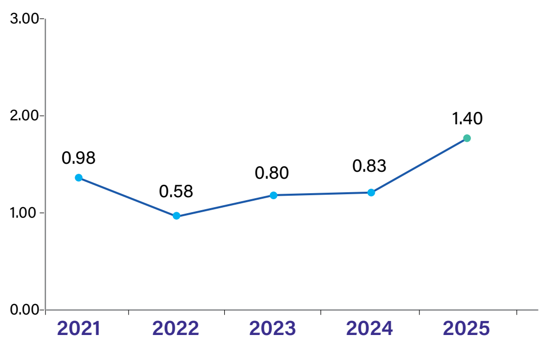
Market Price Per Share (BDT)



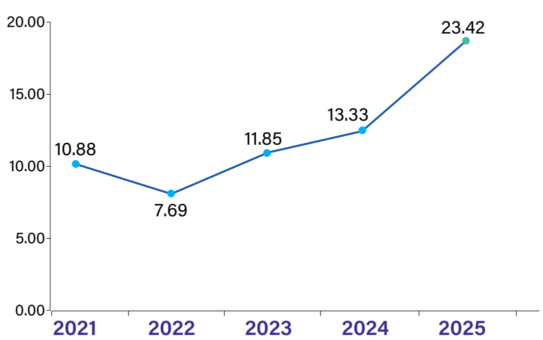
Price Earning Ratio Per Share (BDT)



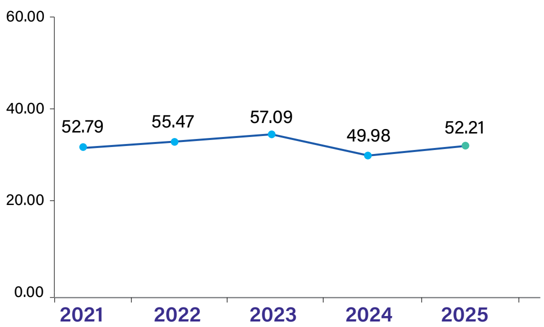
Return on Average Asset (after tax) %



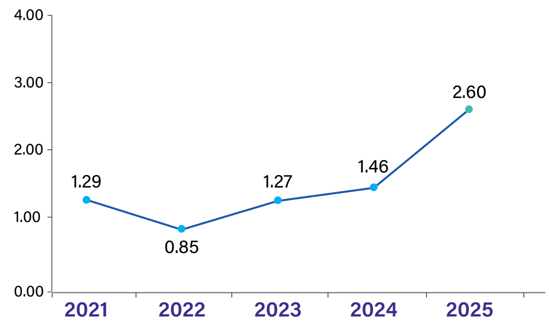
Return on Average Equity (after tax) %



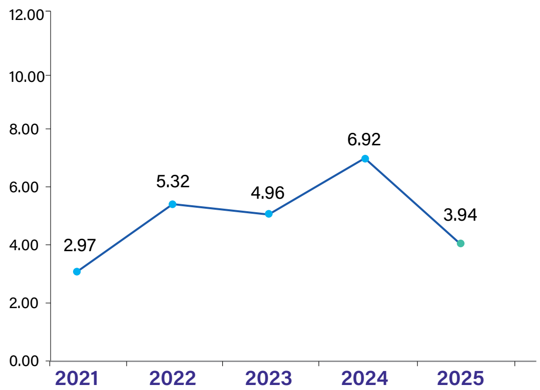
Cost Income Ratio (%)



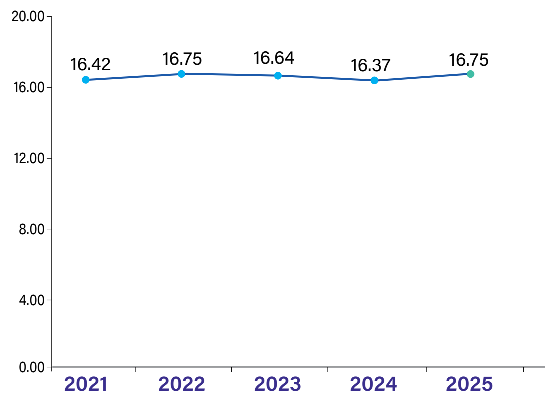
Return on RWA (after tax) %



Non Performing Loan (%)

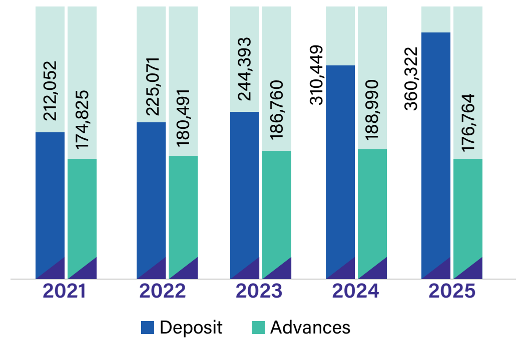


Capital to Risk-Weighted Asset Ratio % (CRAR)

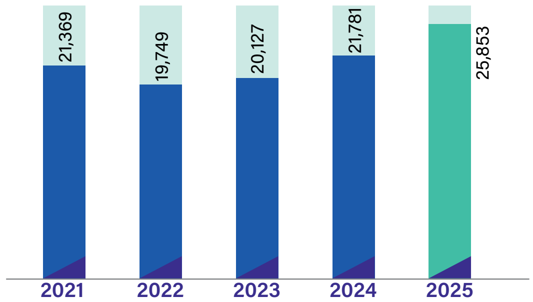


Deposit & Advnace

(Tk. In million)

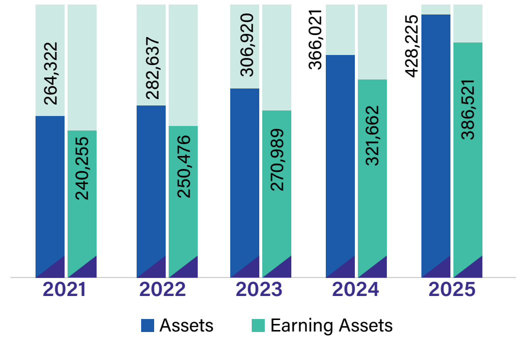


Shareholder's Equity (in BDT mn)



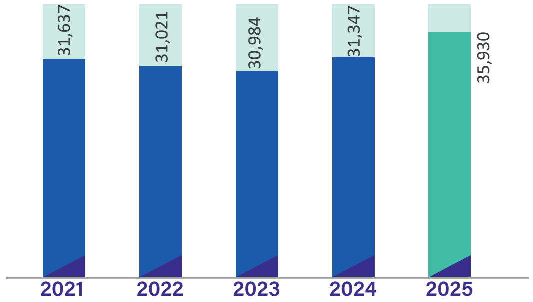
Assets & Earning Assets

(Tk. In million)

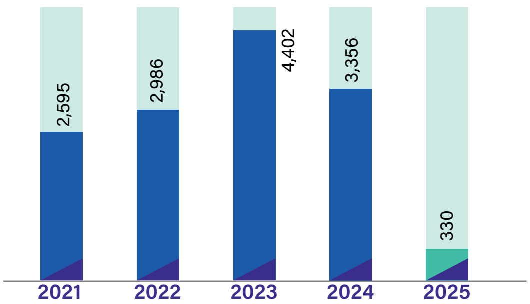


Total Capital Fund

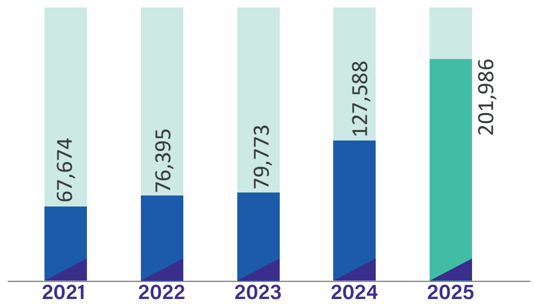
(Tk. In million)



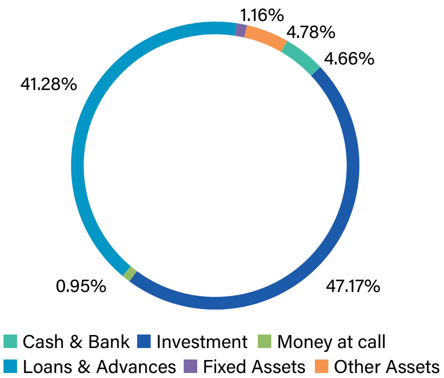
Net Interest Income
(in BDT mn)



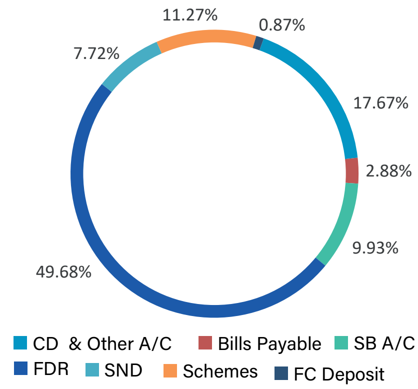
Investment
(Tk. In million)



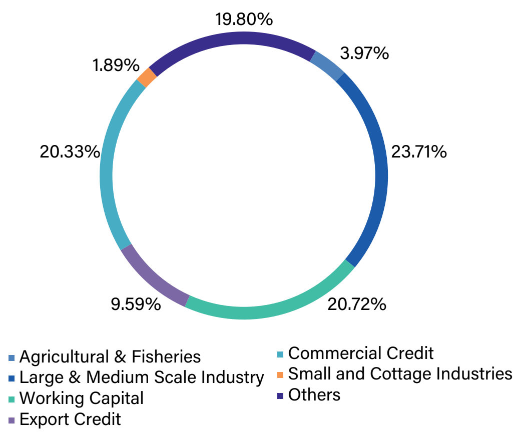
Utilization of Fund



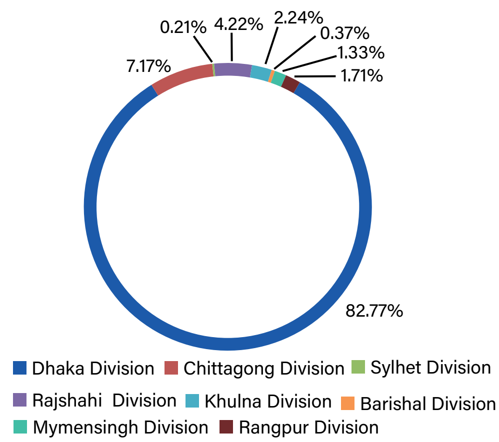
Deposit Mix



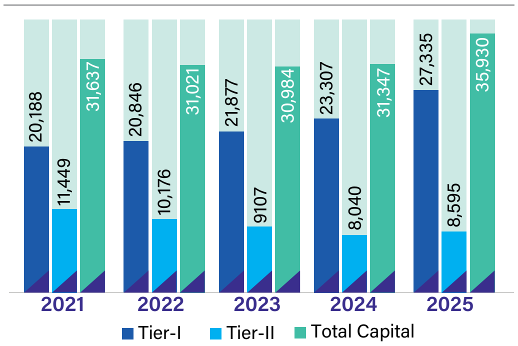
Concentration of Loans & Advances



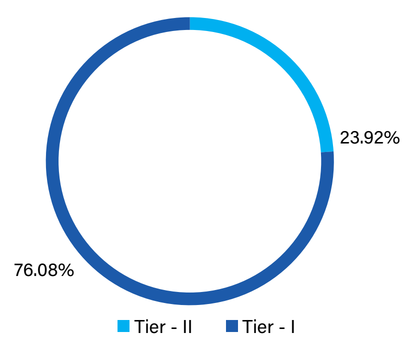
Geographical Location wise Loans & Advances



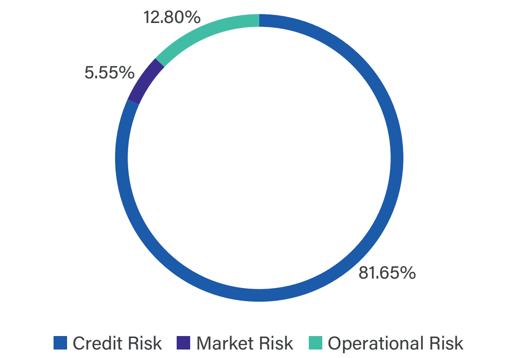
Tier-I & Tier-II Capital (in BDT mn)



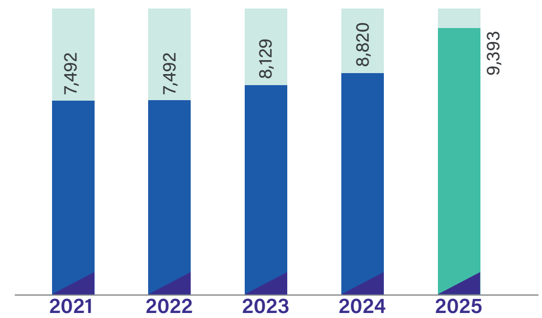
Capital Fund



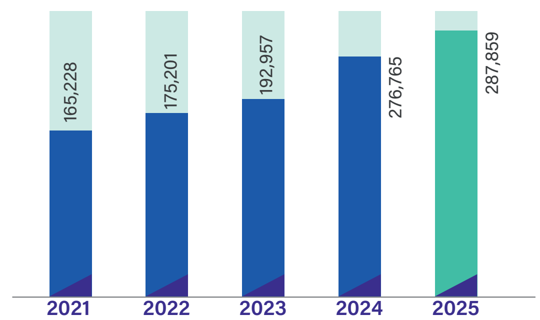
Risk Weighted Asset (Basel-III)



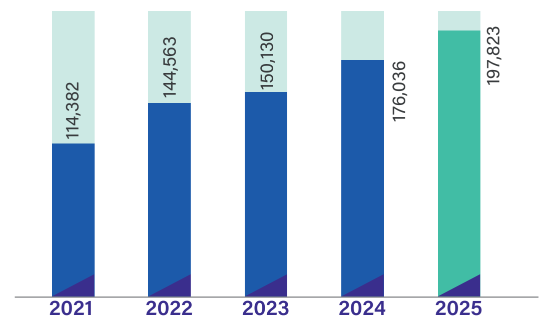
Paid up Capital
(Tk. In million)



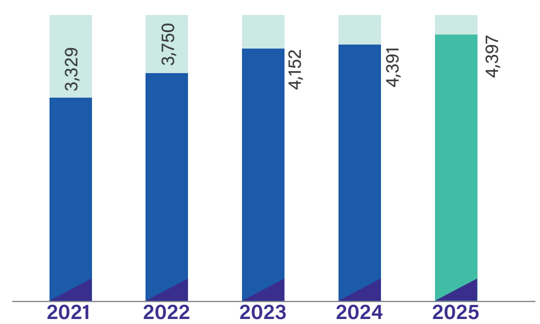
Import (in BDT mn)



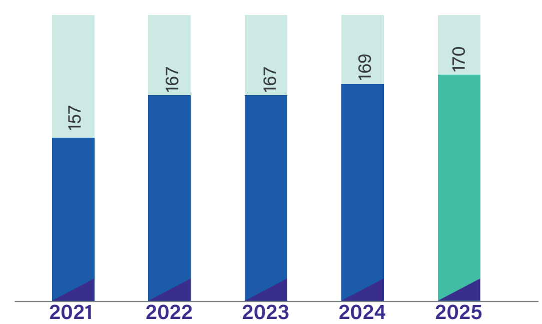
Export (in BDT mn)



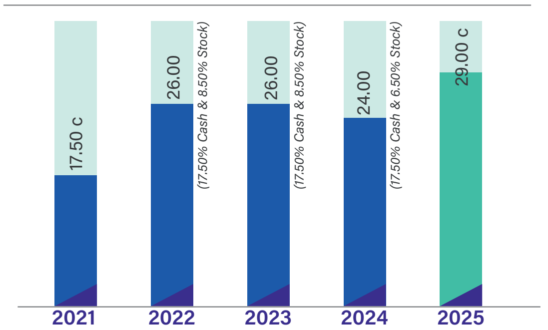
No. of Employees



No. of Branch



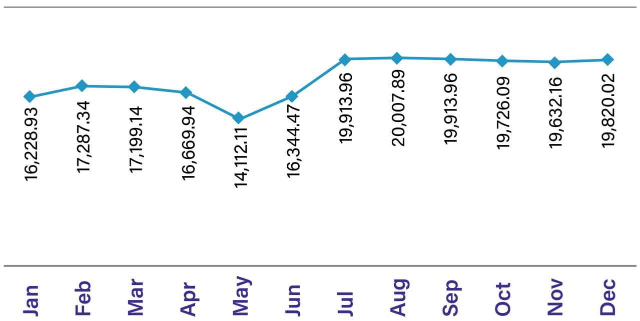
Year-wise Dividend (%)



MARKET PRICE INFORMATION-2025

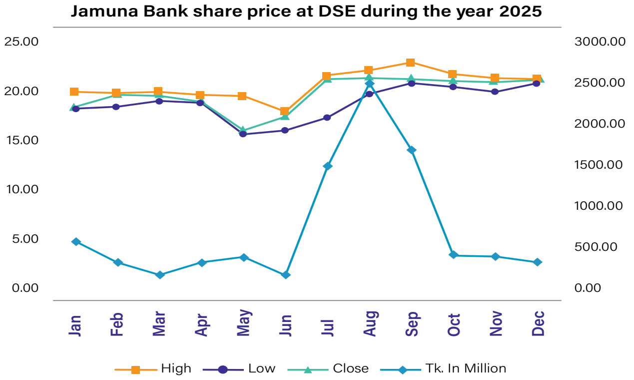
In 2025, the Bangladesh stock market experienced a moderate and mixed performance across both major bourses; the Dhaka Stock Exchange (DSE) and the Chittagong Stock Exchange (CSE) reflecting ongoing volatility and uneven investor sentiment. The benchmark DSEX index fluctuated throughout the year, sometimes breaking above 5,500 points, but also facing downward pressure with intermittent declines and profit-taking phases among investors. Daily turnover on the DSE showed variability, occasionally crossing Tk.500 to 600 crore on active trading days, yet at times dipping below these levels as confidence wavered amid broader economic uncertainties. At the CSE, the index also showed occasional gains, though turnover there remained modest in comparison to the DSE. Market activity in the first half of 2025 positioned Bangladesh as one of the weaker performers among Asian frontier markets, with headline indices retreating and liquidity remaining subdued in some periods. Despite this, clustering of positive trading sessions helped lift the index above psychological levels like 5,200 points, and certain market segments saw pockets of buying interest, particularly in select large-cap sectors. Overall, 2025 was characterized by mixed market signals, neither deeply bearish nor strongly bullish — with steady participation from institutional and retail investors tempered by macroeconomic concerns and selective profit-booking.

MCAP (BDT million)

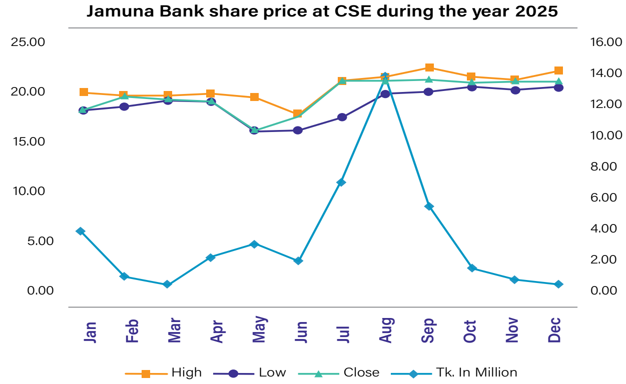


Month YR 2025	DSE Price index			Turnover Tk. In Million	Month YR 2025	CSE Price index			Turnover Tk. In Million	Total Volume on DSE & CSE
	High	Low	Close			High	Low	Close		
Jan	19.90	18.20	18.40	568.72	Jan	19.90	18.10	18.10	3.79	572.51
Feb	19.80	18.40	19.60	311.03	Feb	19.60	18.50	19.50	0.89	311.92
Mar	19.90	19.00	19.50	159.51	Mar	19.60	19.10	19.20	0.37	159.87
Apr	19.60	18.80	18.90	312.89	Apr	19.80	19.00	19.00	2.18	315.07
May	19.50	15.60	16.00	377.07	May	19.40	16.00	16.10	3.02	380.09
Jun	17.90	16.00	17.40	154.84	Jun	17.70	16.10	17.50	1.90	156.73
Jul	21.60	17.30	21.20	1476.84	Jul	21.10	17.40	21.10	7.19	1,484.03
Aug	22.10	19.70	21.30	2492.56	Aug	21.50	19.80	21.10	13.70	2,506.27
Sep	22.90	20.80	21.20	1682.33	Sep	22.40	20.00	21.20	5.45	1,687.78
Oct	21.70	20.40	21.00	393.35	Oct	21.50	20.50	20.90	1.42	394.77
Nov	21.30	19.90	20.90	383.98	Nov	21.20	20.20	21.00	0.69	384.68
Dec	21.20	20.80	21.10	314.10	Dec	22.10	20.50	21.00	0.39	314.49

Jamuna Bank share price at DSE during the year 2025



Jamuna Bank share price at CSE during the year 2025



Stock Details

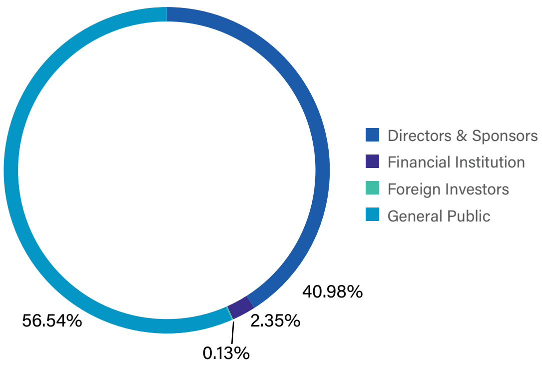
Particulars	DSE	CSE
Stock symbol	**JAMUNABANK**	**JAMUNABANK**
Company/scrip code	11134	22028
Listing year	2006	2006
Market category	A	A
Electronic share	Yes	Yes
Market lot (nos)	1	1
Face value (BDT)	10	10
Total number of securities	**939,337,630**	

SHAREHOLDING STRUCTURE

Sl No.	Name	Status as on 31.12.2025	Shareholding Position as on 31.12.2025	% of Total Share
1	Mr. Md. Belal Hossain	Chairman	19,102,025	2.034%
2	Engr. A.K.M. Mosharraf Hussain	Sponsor Director	18,786,744	2.000%
3	Engr. Md. Atiqur Rahman	Sponsor Director	36,282,199	3.863%
4	Al-Haj Nur Mohammed	Sponsor Director	27,758,115	2.955%
5	Mr. Md. Saidul Islam	Director	18,787,362	2.000%
6	Mr. Robin Razon Sakhawat	Director	18,814,829	2.003%
7	Mr. Md. Mahmudul Hoque	Sponsor Director	18,794,197	2.001%
8	Mr. Shaheen Mahmud	Sponsor Director	46,947,787	4.998%
9	Mr. Md. Sirajul Islam Varosha	Director	18,787,153	2.000%
10	Mr. Kanutosh Majumder	Director	19,424,684	2.068%
11	Mr. Md. Ismail Hossain Siraji	Sponsor Director	18,787,269	2.000%
12	Mr. Md. Hasan	Director	46,620,055	4.963%
13	Mr. Gazi Golam Murtoza	Sponsor Shareholder	23,952,100	2.550%
14	Mr. Farhad Ahmed Akanda	Sponsor Shareholder	14,078,906	1.499%
15	Mr. Md. Irshad Karim	Sponsor Shareholder	18,799,245	2.001%
16	Mr. Golam Dastagir Gazi, Bir Protik	Sponsor Shareholder	6,402,844	0.682%
17	Mr. Md. Tazul Islam	Sponsor Shareholder	2,439,359	0.260%
18	Mr. Sakhawat, Abu Khair Mohammad	Sponsor Shareholder	10,399,725	1.107%
19	Mr. M. Murshidul Huq Khan	Independent Director	-	
20	Mr. Kazi Ershadul Alam	Independent Director	-	
			384,964,598	40.983%
21	Others		554,373,032	59.017%
22	Mr. Mirza Elias Uddin Ahmed & Spouse	Managing Director	0	0
23	Mr. Mohammed Aminul Islam Mintu FCCA, FCA & Spouse	Head of ICC	0	0
24	Mr. M. A. Rouf & Spouse	Company Secretary	0	0
25	Mr. Uttam Kumar Saha FCA, FCS & Spouse	Chief Financial Officer	0	0

Ownership Composition

(As on December 31, 2025)



HORIZONTAL ANALYSIS

Horizontal Analysis of Balance sheet for the Last Five Years (2021-2025)

Particulars	2025	2024	2023	2022	2021
PROPERTY AND ASSETS					
Cash	189%	173%	109.28%	97.15%	100%
Cash in hand (including foreign currencies)	140%	159%	150.91%	139.01%	100%
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	209%	178%	98.63%	86.44%	100%
Balance with other banks and financial institutions	**466%**	**523%**	**140.67%**	**49.74%**	**100%**
In Bangladesh	548%	580%	136.88%	46.94%	100%
Outside Bangladesh	169%	319%	159.21%	63.42%	100%
Money at call on short notice	**340%**	**593%**	**1006.52%**	**158.24%**	**100%**
Investments:	**298%**	**189%**	**203.50%**	**194.88%**	**100%**
Government	311%	199%	212.45%	199.65%	100%
Others	151%	66%	122.57%	151.75%	100%
Loans and advances	**101%**	**108%**	**105.35%**	**101.81%**	**100%**
Loans, Cash Credit, Overdrafts, etc.	99%	106%	105.73%	99.41%	100%
Bills purchased & discounted	132%	134%	99.90%	136.52%	100%
Fixed assets including premises, furniture and fixtures	**152%**	**163%**	**137.78%**	**124.61%**	**100%**
Other assets	**195%**	**129%**	**182.38%**	**148.16%**	**100%**
Non-banking assets	**100%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**
Total assets	**162%**	**138%**	**126.34%**	**116.35%**	**100%**
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from other banks, financial institutions and agents	178%	111%	417.35%	313.67%	100%
Deposits and other accounts	**170%**	**146%**	**120.68%**	**111.14%**	**100%**
Current/Al-wadeeah current accounts and other accounts	149%	144%	168.54%	171.23%	100%
Bills payable	209%	137%	109.77%	56.93%	100%
Savings/Mudaraba savings bank deposits	144%	122%	163.02%	150.60%	100%
Fixed/Mudaraba fixed deposits	219%	176%	111.04%	94.26%	100%
Bearer certificates of deposit				0.00%	
Short notice deposits	223%	207%	166.98%	154.48%	100%
Deposit under special scheme	91%	89%	76.60%	83.49%	100%
Foreign currency deposit	456%	397%	333.52%	178.62%	100%
Other liabilities	**157%**	**161%**	**152.96%**	**136.74%**	**100%**
Subordinated Debt	**85%**	**60%**	**98.91%**	**116.30%**	**100%**
Total liabilities	**166%**	**142%**	**127.03%**	**116.44%**	**100%**
Capital/shareholders' equity					
Paid up capital	125%	118%	108.50%	100.00%	100%
Statutory reserve	125%	118%	127.08%	117.12%	100%
Other reserve	81%	65%	84.65%	100.83%	100%
Retained earnings	138%	64%	148.19%	185.52%	100%
Total shareholders' equity	**121%**	**102%**	**117.29%**	**115.08%**	**100%**
Total liabilities and shareholders' equity	**162%**	**138%**	**126.34%**	**116.35%**	**100%**

Horizontal Analysis of Profit & Loss for the Last Five Years (2021-2025)

Particulars	2025	2024	2023	2022	2021
Interest income/profit on investment	162%	182%	83.69%	69.14%	100%
Less: Interest/profit paid on deposits and borrowings, etc.	208%	198%	92.31%	81.97%	100%
Net interest income	**13%**	**129%**	**68.42%**	**46.41%**	**100%**
Investment income	227%	164%	268.00%	254.85%	100%
Commission, exchange and brokerage	209%	171%	195.98%	148.89%	100%
Other operating income	245%	175%	149.45%	137.46%	100%
Total operating Income (A)	**174%**	**158%**	**136.09%**	**112.09%**	**100%**
Salary and allowances	179%	147%	156.76%	131.68%	100%
Rent, Taxes, Insurance, Electricity, etc.	144%	137%	115.18%	98.36%	100%
Legal expenses	168%	262%	164.33%	125.00%	100%
Postage, Stamps, Telecommunication, etc.	135%	145%	116.25%	106.47%	100%
Stationery, Printings, Advertisements, etc.	74%	88%	179.23%	139.16%	100%
Managing Director's salary & fees	180%	170%	141.56%	99.61%	100%
Directors' fees	128%	142%	143.15%	130.46%	100%
Auditors' fees	373%	167%	116.67%	100.00%	100%
Charges on loan losses	0.00%	0.00%	0.00%	0.00%	0.00%
Depreciation and repairs of bank's assets	211%	185%	219.80%	171.10%	100%
Other expenses	178%	169%	182.98%	118.58%	100%
Total operating Expenses (B)	**172%**	**150%**	**158.77%**	**127.07%**	**100%**
Net Profit/(loss) before taxation & provisions (C=A-B)	**176%**	**167%**	**114.36%**	**97.73%**	**100%**
Provision for loans and advances	198%	251%	229.32%	226.29%	100%
Provision for off balance sheet exposures	23%	167%	117.90%	399.33%	100%
Others provision	1239%	18%	36.61%	1573.80%	100%
Provision for diminution in value of investments	-12%	-21%	1.40%	14.85%	100%
Total provision (D)	**187%**	**244%**	**223.95%**	**228.86%**	**100%**
Total profit before taxes (C-D)	**173%**	**145%**	**90.01%**	**68.60%**	**100%**
Current tax	87%	196%	89.74%	78.14%	100%
Deferred tax	-43%	-5%	-105.96%	84.67%	100%
Provision for taxation for the year	**88%**	**197%**	**89.32%**	**78.15%**	**100%**
Net profit after taxation	**225%**	**113%**	**90.59%**	**60.64%**	**100%**
Appropriations:					
Statutory reserve	255%	307%	66.62%	0.00%	100%
Interest on perpetual bond	100%	100%	100.00%	100.00%	0.00%
Retained Surplus during the year	**205%**	**76%**	**80.24%**	**75.14%**	**100%**

VERTICAL ANALYSIS

VERTICAL ANALYSIS OF BALANCE SHEET

Balance Sheet as at December 31 (For last five years)

Particulars	2025	2024	2023	2022	2021
Cash	4.66%	4.98%	4.61%	4.45%	4.00%
Balances with other Banks and FI	2.76%	3.63%	2.86%	1.10%	0.96%
Money at call and short notice	0.95%	1.95%	2.25%	0.38%	0.45%
Investments	47.17%	34.86%	25.99%	27.03%	25.60%
Loans and advances	41.28%	51.63%	60.85%	63.86%	66.14%
Fixed assets	1.16%	1.46%	1.44%	1.42%	1.24%
Other assets	1.93%	1.50%	2.00%	1.76%	1.61%
Non-banking assets	0.09%	0.00%	0.00%	0.00%	0.00%
Total assets	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**
Borrowing	3.58%	2.62%	6.07%	4.95%	3.25%
Deposits	84.14%	84.82%	79.63%	79.63%	80.23%
Other liabilities	3.93%	4.70%	4.78%	4.64%	4.05%
Subordinated Debt	2.31%	1.91%	2.96%	3.79%	4.39%
Total liabilities	**93.96%**	**94.05%**	**93.44%**	**93.01%**	**91.92%**
Shareholders' equity	**6.04%**	**5.95%**	**6.56%**	**6.99%**	**8.08%**
Total liabilities and shareholders' equity	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**

VERTICAL ANALYSIS OF PROFIT & LOSS ACCOUNT (Solo)

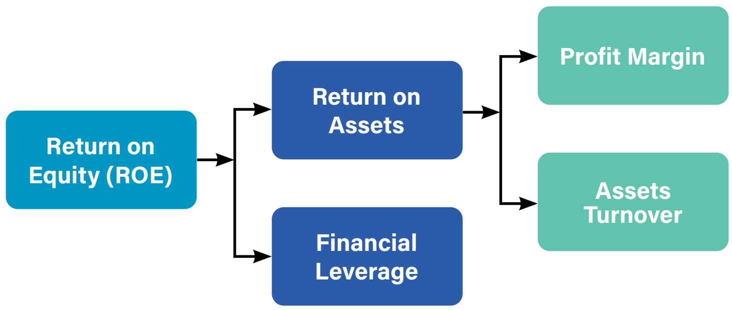
Profit and Loss Account (For last five years)

Particulars	2025	2024	2023	2022	2021
Interest income	49.08%	59.14%	57.19%	55.61%	57.01%
Interest expenses	48.19%	49.33%	40.32%	42.14%	43.69%
Net interest income	**0.90%**	**9.81%**	**16.88%**	**13.47%**	**13.32%**
Income from investments	34.85%	27.16%	23.86%	26.71%	29.00%
Commission, exchange and brokerage	12.13%	10.69%	15.04%	13.45%	10.96%
Other operating income	3.93%	3.01%	3.90%	4.23%	3.03%
Operating income	**51.81%**	**50.67%**	**59.68%**	**57.86%**	**56.31%**
Operating expenses	27.05%	25.32%	34.07%	32.10%	29.73%
Operating profit	**24.76%**	**25.34%**	**25.61%**	**25.76%**	**26.59%**
Provision for loans and advance	5.39%	7.32%	9.08%	10.55%	5.13%
Provision for off balance sheet exposures	0.12%	0.90%	0.03%	0.12%	0.95%
Other provision	0.35%	0.01%	0.01%	0.29%	0.05%
Provision for diminution in value of Investments	0.01%	0.02%	0.00%	0.01%	-0.20%
Total provisions	5.87%	8.25%	9.12%	10.97%	5.93%
Profit before tax	**18.89%**	**17.10%**	**16.49%**	**14.80%**	**20.66%**
Provision for taxation	3.71%	8.93%	7.44%	7.66%	7.94%
Profit after tax	**15.18%**	**8.17%**	**9.06%**	**7.14%**	**10.85%**

Note: Total income is considered as base figure to perform the analysis of profit and loss account.

DUPONT ANALYSIS

DuPont analysis is a framework for analysing fundamental performance of Return on Equity (ROE) of a company in terms of different equity drivers i.e. Net Profit Margin, Asset Turnover, and Financial Leverage. DuPont Analysis provides a comprehensive view of the Company's Return on Equity (ROE) by analysing the key drivers of profitability, operational efficiency, and financial leverage. This analysis, in turn, helps management to identify strengths and weaknesses that should be addressed.



Particulars	Description	2025	2024
ROE	Net Income/Avg. Equity	23.42%	13.33%
ROA	Net Income/Avg. Asset	1.40%	0.83%
Financial Leverage	Total Asset/Total Equity	16.73	16.06
Check, ROE = ROA X Financial Leverage		23.42%	13.33%
Total Asset Turnover	Gross Income/Total Assets	4.79%	5.15%
Profit Margin	Net Income/Gross Income	29.30%	16.12%
Check, ROA = Profit Margin X Total Asset Turnover		1.40%	0.83%

Income Composition Analysis

Interest Income/Avg. Assets	0.08%	1.00%
Investment Income/Avg. Assets	3.22%	2.76%
Fee Income/Avg. Asset	1.12%	1.09%
Other Income/Avg. Asset	0.36%	0.31%
Total Asset Turnover (sum)	**4.79%**	**5.15%**

Expense Composition Analysis

Operating Expense/Gross Income	52.21%	49.98%
Provisions/Gross Income	11.32%	16.28%
Taxation Cost/Gross Income	7.16%	17.62%
Profit Margin (100-sum)	**29.30%**	**16.12%**

Main Highlights of DuPont analysis:

1. Return on Equity (ROE) increased significantly in 2025 primarily due to substantial growth in Net Profit After Tax (NPAT) and improved profitability indicators.
2. Profit Margin improved considerably during the year driven by higher investment income, lower provisioning burden, and reduced taxation cost.
3. Although Total Asset Turnover marginally declined compared to the previous year, enhanced earnings efficiency and improved margin management contributed to stronger Return on Assets (ROA) and Return on Equity (ROE).

CREDIT RATING

Jamuna Bank

RATED BY
CREDIT RATING AGENCY OF BANGLADESH (CRAB)

RATING TERM	Long Term	Short Term	Year
CURRENT RATING	AA1	ST-1	2025
PREVIOUS RATING	AA1	ST-1	2024

KEY RATING DETAILS

DATE OF RATING:
04 JUNE, 2026

VALIDITY OF RATING:
30 JUNE, 2027

RATING BASED ON:
Audited Financials up to December 31, 2025 and other relevant quantitative as well as qualitative information up to the date of rating declaration

OUTLOOK:
STABLE

RATING DEFINITIONS

LONG TERM RATING: AA1
Companies rated in this category have very strong capacity to meet financial commitments. These companies are judged to be of very high quality, subject to very low credit risk.

SHORT TERM RATING: ST-1
(Highest Grade) This rating indicates that the degree of safety regarding timely payment on the loans/facilities is very strong