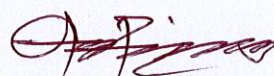


Jamuna Bank Limited and its Subsidiaries
Consolidated Balance Sheet (Un-audited)

As of June 30, 2021

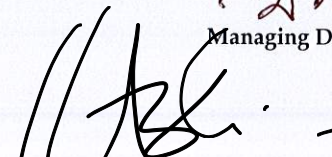
<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	As on June 30, 2021	As on December 31, 2020
Cash :	12,467,191,651	11,265,375,834
Cash in hand	2,851,586,060	2,612,985,954
Balance with Bangladesh Bank and its agent banks	9,615,605,591	8,652,389,880
Balance with other banks and financial institutions	4,794,198,339	6,403,570,808
In Bangladesh	4,145,135,447	5,526,887,884
Outside Bangladesh	649,062,892	876,682,924
Money at call on short notice	6,520,248,525	2,030,169,600
Investments :	59,578,608,955	51,207,952,444
Government	55,085,335,265	46,657,711,387
Others	4,493,273,690	4,550,241,057
Loans, advances & lease etc:	161,865,583,625	163,908,028,807
Loans, Cash Credit, Overdrafts, etc.	149,567,815,073	153,254,817,423
Bills Purchased & discounted	12,297,768,552	10,653,211,383
Fixed assets including premises, furniture and fixtures	3,548,692,195	3,542,066,805
Other assets	3,614,976,687	3,604,968,122
Non-banking assets	-	-
Total property & assets:	252,389,499,977	241,962,132,420
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	11,058,924,514	7,047,728,539
Deposits and other accounts:	195,671,029,716	191,088,437,747
Current Accounts and other Accounts	41,288,101,735	35,719,707,476
Bills Payable	8,394,863,719	5,229,251,678
Savings Bank Deposits	23,469,115,338	21,948,750,271
Fixed Deposits	63,140,613,209	68,904,641,045
Short Term Deposits	13,020,118,562	11,301,709,177
Deposit Under Special Scheme	45,625,936,396	47,246,634,469
Foreign Currency Deposit	732,280,758	737,743,630
Other liabilities	11,063,004,946	11,352,140,014
Subordinated Debt	8,440,000,000	8,450,000,000
Total Liabilities:	226,232,959,176	217,938,306,300
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	7,492,256,500	7,492,256,500
Statutory Reserve	7,492,256,500	7,267,053,441
Other reserves	8,442,123,403	6,977,862,261
Minority interest	1,652	1,609
Retained earnings	2,729,902,748	2,286,652,309
Total Shareholders' Equity	26,156,540,802	24,023,826,120
Total Liabilities and Shareholders' Equity	252,389,499,977	241,962,132,420


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank Limited and its Subsidiaries
Consolidated Off-Balance Sheet Items (Un-audited)
As of June 30, 2021

Figures in BDT

Contingent Liabilities :

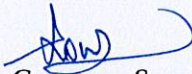
Acceptance & Endorsements
 Letters of Guarantee
 Irrevocable Letters of Credit
 Bills for Collection
 Other Contingent Liabilities
Total

As on June 30, 2021	As on December 31, 2020
27,625,667,469	26,422,427,977
21,994,068,467	19,000,115,526
32,707,232,728	20,025,579,861
16,792,363,551	11,627,475,251
610,161,675	955,450,000
99,729,493,890	78,031,048,616

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

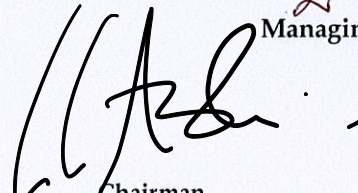
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-	-
-	-
-	-
-	-
99,729,493,890	78,031,048,616


 Company Secretary


 Chief Financial Officer

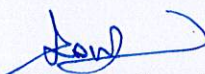

 Managing Director

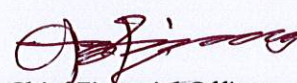

 Director

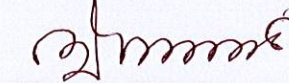

 Chairman

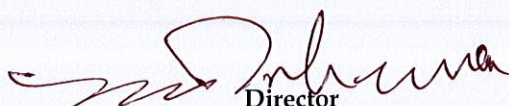
Jamuna Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account (Unaudited)
For the period from January 01, 2021 to June 30, 2021

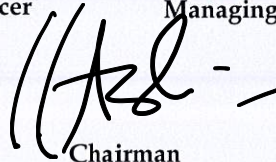
	January to June, 2021	January to June, 2020	April to June, 2021	April to June, 2020
Interest Income & profit on investment	6,111,472,958	8,152,389,685	2,960,045,451	3,495,806,176
Less: Interest/profit on deposits and borrowings	4,626,050,349	5,648,547,134	2,453,836,073	2,524,540,175
Net interest income/net profit on investments	1,485,422,609	2,503,842,550	506,209,377	971,266,002
Investment income	2,860,388,617	1,653,286,308	1,658,883,227	791,126,077
Commission, exchange and brokerage	936,406,200	894,176,173	464,917,868	399,434,572
Other operating income	264,947,547	254,442,500	149,647,549	122,512,303
	4,061,742,365	2,801,904,981	2,273,448,644	1,313,072,952
Total operating income (A)	5,547,164,974	5,305,747,531	2,779,658,021	2,284,338,954
Salary and allowances	1,602,608,835	1,623,928,893	802,149,104	810,456,372
Rent, Taxes, Insurance, Electricity, etc.	382,484,209	383,222,174	197,007,523	191,629,794
Legal expenses	5,032,254	3,615,921	2,485,394	658,022
Postage, Stamps, Telecommunication, etc.	45,013,946	42,785,190	24,829,518	22,405,100
Stationery, Printings, Advertisements, etc.	97,826,115	102,763,870	43,365,737	57,752,533
Managing Director's salary & fees	6,180,000	6,400,000	3,480,000	3,700,000
Directors' fees	4,305,263	2,255,781	2,380,601	639,870
Auditors' fees	345,000	345,000	172,500	172,500
Depreciation and repairs of bank's assets	181,961,219	177,537,972	89,906,580	90,705,316
Other expenses	484,077,624	419,329,155	255,662,784	191,023,201
Operating expenses (B)	2,809,834,465	2,762,183,956	1,421,439,740	1,369,142,706
Profit before provision (C = A-B)	2,737,330,509	2,543,563,575	1,358,218,281	915,196,248
Provision for loans and advances/investments	(228,203,471)	45,021,610	62,450,500	148,544,970
Provision for off balance sheet exposures	169,570,000	6,866,035	67,966,000	(42,941,965)
Provision for diminution in value of investments	(40,781,400)	52,630,025	(52,490,604)	20,779,478
Total provision (D)	(99,414,871)	104,517,670	77,925,896	126,382,483
Profit before taxation (C-D)	2,836,745,380	2,439,045,905	1,280,292,385	788,813,765
Provision for taxation				
Current tax	856,287,053	884,011,626	498,763,403	298,489,027
Deferred tax	859,899	1,600,000	559,431	600,000
Total tax provision	857,146,952	885,611,626	499,322,833	299,089,027
Net profit after taxation	1,979,598,428	1,553,434,278	780,969,551	489,724,738
Shareholders of JBL	1,979,598,386	1,553,434,334	780,969,513	489,724,765
Minority interest	43	(56)	38	(26)
Appropriations:				
Statutory reserve	225,203,059	493,871,214	-	234,358,853
Retained surplus during the year	1,754,395,369	1,059,563,064	780,969,551	255,365,885
Earnings per share (EPS):	2.64	2.07	1.04	0.65


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

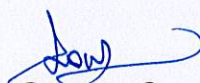
Jamuna Bank Limited and its Subsidiaries

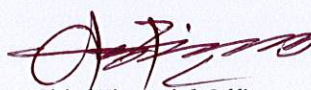
Consolidated Cash Flow Statement (Un-audited)

For the period from January 01, 2021 to June 30, 2021


Figures in BDT

	January to June 2021	January to June 2020
A) <u>Cash flows from operating activities</u>		
Interest/profit received	6,213,760,547	8,157,119,000
Interest/profit paid	(3,779,727,794)	(4,330,960,625)
Fees and commission received	936,406,200	894,176,173
Income received from investments	2,860,388,617	1,653,286,308
Payments to employees	(1,608,788,835)	(1,630,328,893)
Payments to suppliers	(545,206,541)	(621,624,560)
Income taxes paid	(1,404,499,805)	(981,286,731)
Received from other operating activities	264,947,547	254,442,500
Payments for other operating activities	(484,077,624)	(419,329,155)
<u>Operating profit before changes in operating assets and liabilities</u>	2,453,202,313	2,975,494,016
<u>Increase/Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	1,940,157,593	8,451,356,399
Other assets	1,672,702,170	(482,642,861)
Deposit from other banks & customers	3,736,269,414	(8,795,036,493)
Other current liabilities	(31,603,603)	(1,080,440,495)
<u>Cash received from operating assets and liabilities</u>	7,317,525,573	(1,906,763,450)
<u>Net cash flows from operating activities</u>	9,770,727,886	1,068,730,566
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(8,370,656,511)	(6,488,512,643)
Purchase of property, plant & equipment	(6,625,390)	(36,884,211)
<u>Net cash used in investing activities</u>	(8,377,281,901)	(6,525,396,854)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	4,011,195,975	6,910,863,197
Cash dividend paid	(1,311,144,888)	-
Issue of subordinated bond	(10,000,000)	(600,000,000)
<u>Net cash used in financing activities</u>	2,690,051,088	6,310,863,196
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	4,083,497,073	854,196,908
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	19,701,456,542	19,872,384,665
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	23,784,953,615	20,726,581,573


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

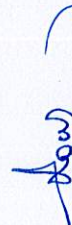
Jamuna Bank Limited and its Subsidiaries


Consolidated Statement of Changes in Equity (Un-Audited)


As of June 30, 2021

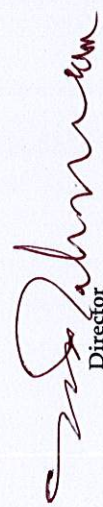
Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Retained earnings	Total	Minority interest	Figures in BDT	
								Total Equity	Total Equity
Balance as at January 01, 2021	7,492,256,500	7,267,053,441	5,914,364,707	1,063,497,554	2,286,652,309	24,023,824,511	1,609	24,023,826,120	-
Surplus/deficit on account of revaluation of investments	-	-	1,464,261,141	-	-	1,464,261,141	-	1,464,261,141	-
Minority interest							43	-	43
Dividend paid					(1,311,144,888)	(1,311,144,888)		(1,311,144,888)	-
Statutory reserve		225,203,059	-	-	-	225,203,059		225,203,059	-
Net Profit for the period		-	-	-	1,754,395,327	1,754,395,327		1,754,395,327	-
Balance as on June 30, 2021	7,492,256,500	7,492,256,500	7,378,625,848	1,063,497,554	2,729,902,748	26,156,539,150	1,652	26,156,540,802	-

Balance as on June 30, 2020	7,492,256,500	6,890,858,345	549,282,208	1,063,497,554	2,686,490,568	18,682,385,175	1,577	18,682,386,752	-
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Company Secretary


Chief Financial Officer


Managing Director


Director

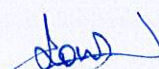

Chairman

JAMUNA BANK LIMITED

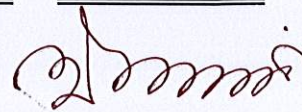
BALANCE SHEET (Un-audited)

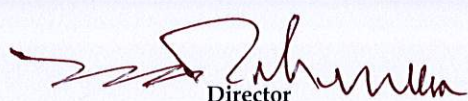
As of June 30, 2021

<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	Aa on June 30, 2021	As on December 31, 2020
Cash :	12,467,148,088	11,265,358,149
Cash in hand	2,851,542,497	2,612,968,269
Balance with Bangladesh Bank and its agent banks	9,615,605,591	8,652,389,880
Balance with other banks and financial institutions	4,794,198,339	6,403,570,808
In Bangladesh	4,145,135,447	5,526,887,884
Outside Bangladesh	649,062,892	876,682,924
Money at call on short notice	6,520,248,525	2,030,169,600
Investments :	59,294,871,855	50,970,356,034
Government	54,953,335,265	46,525,711,387
Others	4,341,536,590	4,444,644,647
Loans, advances & lease etc:	160,614,060,254	162,658,433,140
Loans, Cash Credit, Overdrafts, etc.	148,316,291,702	152,005,221,757
Bills Purchased & discounted	12,297,768,552	10,653,211,383
Fixed assets including premises, furniture and fixtures	3,267,332,091	3,260,646,738
Other assets	4,928,686,694	4,945,171,580
Non-banking assets	-	-
Total property & assets:	251,886,545,846	241,533,706,050
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	11,058,924,514	7,047,728,539
Deposits and other accounts:	195,676,450,682	191,103,988,129
Current/Al-wadeeah current accounts and other accounts	41,264,964,679	35,711,066,214
Bills Payable	8,394,863,719	5,229,251,678
Savings/Mudaraba savings bank deposits	23,469,115,338	21,948,750,271
Fixed/Mudaraba fixed deposits	63,140,613,209	68,904,641,045
Short Term Deposits	13,048,676,584	11,325,900,821
Deposit Under Special Scheme	45,625,936,396	47,246,634,469
Foreign Currency Deposit	732,280,758	737,743,630
Other liabilities	10,465,930,149	10,787,283,733
Subordinated Debt	8,440,000,000	8,450,000,000
Total Liabilities:	225,641,305,345	217,389,000,401
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	7,492,256,500	7,492,256,500
Statutory Reserve	7,492,256,500	7,267,053,441
Other Reserve	8,442,123,402	6,977,862,261
Retained earnings	2,818,604,098	2,407,533,447
Total Shareholders' Equity	26,245,240,501	24,144,705,649
Total Liabilities and Shareholders' Equity	251,886,545,846	241,533,706,050


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK LIMITED
Off-Balance Sheet Items (Un-audited)
As of June 30, 2021

Figures in BDT

Contingent Liabilities :

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

At June 30, 2021	At December 31, 2020
27,625,667,469	26,422,427,977
21,994,068,467	19,000,115,526
32,707,232,728	20,025,579,861
16,792,363,551	11,627,475,251
610,161,675	955,450,000
99,729,493,890	78,031,048,616

Other Commitments:

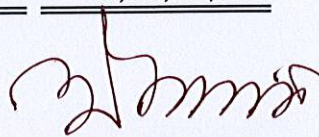
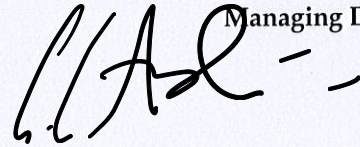
Documentary credits and short term trade related transactions
 Forward assets purchased and forward deposits placed
 Indrawn note issuance and revolving underwriting facilities
 Indrawn formal standby facilities, credit lines and other commitments
Total
Total Off-Balance Sheet items including contingent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

-	-
-	-
-	-
-	-
-	-
99,729,493,890	78,031,048,616


 Company Secretary


 Chief Financial Officer


 Director

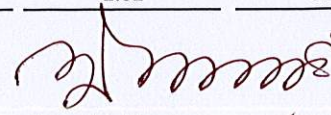

 Managing Director,

 Chairman

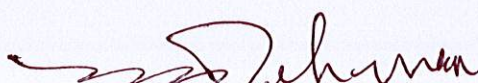
Jamuna Bank Limited
Profit and Loss Account
For the period from January 01, 2021 to June 30, 2021

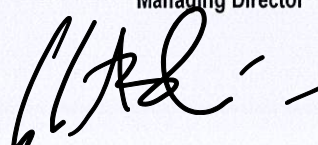
Particulars	January to June, 2021	January to June, 2020	April to June, 2021	April to June, 2020
Interest income/profit on investment	6,067,849,926	8,085,580,107	2,921,664,007	3,438,223,631
Less: Interest/profit paid on deposits and borrowings	4,597,139,625	5,605,754,394	2,424,925,349	2,481,747,435
Net interest income	1,470,710,301	2,479,825,713	496,738,658	956,476,197
Investment income	2,827,680,158	1,643,965,112	1,642,670,402	786,616,952
Commission, exchange and brokerage	930,811,730	892,415,872	461,278,190	399,347,931
Other operating income	262,268,545	253,747,308	147,928,702	122,362,185
Total operating Income (A)	5,491,470,734	5,269,954,004	2,748,615,952	2,264,803,265
Salary and allowances	1,596,215,898	1,610,512,903	798,562,575	803,507,651
Rent, Taxes, Insurance, Electricity, etc.	382,260,384	381,219,143	197,007,463	190,637,414
Legal expenses	5,032,054	3,615,921	2,485,194	658,022
Postage, Stamps, Telecommunication, etc.	44,896,473	42,596,021	24,774,181	22,320,974
Stationery, Printings, Advertisements, etc.	97,716,189	102,696,090	43,298,320	57,723,303
Managing Director's salary & fees	6,180,000	6,180,000	3,480,000	3,480,000
Directors' fees	3,909,263	2,255,781	2,213,401	719,070
Auditors' fees	345,000	345,000	172,500	172,500
Depreciation and repairs of bank's assets	181,433,772	177,343,691	89,827,369	90,621,531
Other expenses	481,458,844	417,993,076	254,207,992	190,617,250
Total operating Expenses (B)	2,799,447,876	2,744,757,626	1,416,028,995	1,360,457,714
Profit/(loss) before taxation & provisions (C=A-B)	2,692,022,857	2,525,196,378	1,332,586,956	904,345,551
Provision for loans and advances	(229,858,859)	44,463,902	61,638,141	147,945,902
Provision for off balance sheet exposures	169,570,000	6,866,035	67,966,000	(42,941,965)
Provision for diminution in value of investments	(42,542,073)	4,510,369	(43,574,310)	(2,734,241)
Total provision (D)	(102,830,932)	55,840,307	86,029,832	102,269,696
Total profit before taxes (C-D)	2,794,853,789	2,469,356,071	1,246,557,125	802,075,855
Provision for taxation for the period				
Current tax	846,235,191	877,605,602	492,600,174	294,422,194
Deferred tax	1,200,000	1,600,000	400,000	600,000
Total tax provision	847,435,191	879,205,602	493,000,174	295,022,194
Net profit after taxation	1,947,418,598	1,590,150,469	753,556,951	507,053,661
Appropriations:				
Statutory reserve (20% on pre-tax profit)	225,203,059	493,871,214	-	160,415,171
Retained Surplus during the period	1,722,215,539	1,096,279,255	753,556,951	346,638,490
Earnings per share (EPS)	2.60	2.12	1.01	0.68


Company Secretary


Chief Financial Officer


Managing Director

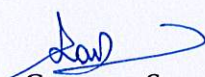

Director

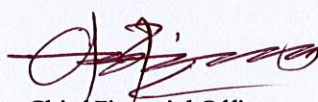

Chairman

JAMUNA BANK LIMITED
CASH FLOW STATEMENT (Un-audited)
For the period from January 01, 2021 to June 30, 2021

Figures in BDT

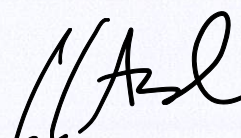
	Jan. to June 2021	Jan. to June 2020
A) <u>Cash flows from operating activities</u>		
Interest received	6,170,137,515	8,090,309,422
Interest paid	(3,750,817,070)	(4,288,167,885)
Fees and commission received	930,811,730	892,415,872
Income received from investments	2,827,680,158	1,643,965,112
Payments to employees	(1,602,395,898)	(1,616,692,903)
Payments to suppliers	(544,359,117)	(619,364,579)
Income taxes paid	(1,400,932,115)	(977,128,444)
Received from other operating activities	262,268,545	253,747,308
Payments for other operating activities	(481,458,844)	(417,993,076)
<u>Operating profit before changes in operating assets and liabilities</u>	2,410,934,904	2,961,090,826
<u>Increase/Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	1,942,085,298	8,461,457,613
Other assets	1,699,195,621	(476,346,749)
Deposit from other banks & customers	3,726,139,998	(8,789,505,142)
Other current liabilities	(53,734,539)	(1,092,068,542)
<u>Cash received from operating assets and liabilities</u>	7,313,686,378	(1,896,462,820)
<u>Net cash flows from operating activities</u>	9,724,621,281	1,064,628,006
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(8,324,515,821)	(6,484,256,439)
Purchase of property, plant & equipment	(6,685,353)	(37,030,592)
<u>Net cash used in investing activities</u>	(8,331,201,174)	(6,521,287,031)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	4,011,195,975	6,910,863,197
Dividend paid	(1,311,144,888)	-
Subordinated bond	(10,000,000)	(600,000,000)
<u>Net cash used in financing activities</u>	2,690,051,088	6,310,863,197
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	4,083,471,195	854,204,172
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	19,701,438,857	19,872,374,495
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	23,784,910,052	20,726,578,667


Company Secretary


Chief Financial Officer


Managing Director


Director



Chairman

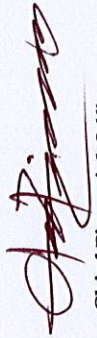
JAMUNA BANK LIMITED
Reconciliation statement of cash flows from operating activities
For the period from January 01, 2021 to June 30, 2021

	Figures in BDT	
	Jan. to June 2021	Jan. to June 2020
Profit before provision	2,692,022,857	2,469,356,071
Adjustment for non cash items:		
Depreciation on fixed asset	171,234,018	146,547,375
	2,863,256,875	2,615,903,446
Adjustment with non-operating activities:		
Accounts receivable on loans & advances	102,287,589	4,729,315
Accounts payable on deposits	846,322,555	1,317,586,509
	948,610,144	1,322,315,824
Changes in operating assets and liabilities		
Changes in loans & advances	1,942,085,298	8,461,457,613
Changes in other assets	1,699,195,621	(476,346,749)
Changes in deposit and other accounts	3,726,139,998	(8,789,505,142)
Changes in other liabilities	(53,734,539)	(1,092,068,542)
	7,313,686,378	(1,896,462,820)
Income Tax Paid	(1,400,932,115)	(977,128,444)
Net cash flows from operating activities	9,724,621,281	1,064,628,006

JAMUNA BANK LIMITED
STATEMENT OF CHANGES IN EQUITY (Un-Audited)
For the period from January 01, 2021 to June 30, 2021

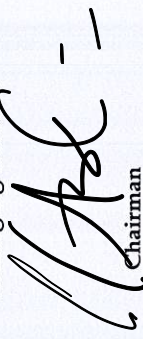
Particulars	Figures in BDT					
	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Retained earnings	Total
Balance as at January 01, 2021	7,492,256,500	7,267,053,441	5,914,364,707	1,063,497,554	2,407,533,447	24,144,705,649
Surplus/deficit on account of revaluation of investments	-	-	1,464,261,141	-	-	1,464,261,141
Statutory reserve	-	225,203,059	-	-	-	225,203,059
Dividend paid (Cash)	-	-	-	-	(1,311,144,888)	(1,311,144,888)
Net Profit for the period	-	-	-	-	1,722,215,539	1,722,215,539
Balance as on June 30, 2021	7,492,256,500	7,492,256,500	7,378,625,848	1,063,497,554	2,818,604,098	26,245,240,501
Balance as on June 30, 2020	7,492,256,500	6,890,858,345	549,282,208	1,063,497,554	2,827,012,044	18,822,906,651


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank Limited

Selective notes to the accounts for the period ended June 30, 2021

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 Limited 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 considered for adoption by the Institute of Chartered Accountants of Bangladesh (ICAB).

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, 2020.

4.00 variances in quarterly key features:

Particulars	January to June, 2021	January to June, 2020	Increase/ (Decrease) in %
Earning per share	2.60	2.12	22%

From the above, it was observed that there was a variance in EPS due to decrease in provision of loans & advances and also increase in operating profit compare to the previous period as on June 30, 2020.

Particulars	June 30, 2021	June 30, 2020
Net Assest Value (NAV) per share	35.03	25.12

From the above, it was observed that Net Asst value (NAV) increased compare to the same period of last year due to combined impact of increase in Statutory Reserve and revaluation reserve on government securities.

Particulars	January to June, 2021	January to June, 2020
Net Operating Cash Flow per Share (NOCFS)	12.98	1.42

From the above, it was observed that the consolidated Net Operating Cash Flow per share for the period ended June 30, 2021 has increased comparing to the corresponding previous period due to more deposit collection rather than disbursement of loan and advnces during the period.

5.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 194th meeting held on July 28, 2021 and was subsequently approved by the Board of Directors in its 386th meeting held on July 28, 2021.

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

Particulars	30.06.2021		30.06.2020	
	JBL	JBL consolidated	JBL	JBL consolidated
- Operating Profit	2,692,022,857	2,737,330,509	2,525,196,378	2,543,563,575
- Profit after taxation	1,947,418,598	1,979,598,428	1,590,150,469	1,553,434,278
- Net Asset value (NAV)	26,245,240,501	26,156,540,802	18,822,906,651	18,682,386,752
- NAV per share	35.03	34.91	25.12	24.94
- Earnings per share (EPS)	2.60	2.64	2.12	2.07
- Net Operating Cash Flow per Share (NOCFS)	12.98	13.04	1.42	1.43

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