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

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		Figures in BDT
PROPERTY AND ASSETS	At September 30, 2021	At December 31, 2020
Cash :	11,062,755,921	11,265,375,834
Cash in hand	3,159,475,390	2,612,985,954
Balance with Bangladesh Bank and its agent banks	7,903,280,531	8,652,389,880
Balance with other banks and financial institutions	2,932,802,968	6,403,570,808
In Bangladesh	2,066,875,281	5,526,887,884
Outside Bangladesh	865,927,688	876,682,924
Money at call on short notice	4,404,300,000	2,030,169,600
Investments :	55,625,082,484	51,207,952,444
Government	50,622,721,227	46,657,711,387
Others	5,002,361,257	4,550,241,057
Loans, advances & lease etc:		
Loans, Cash Credit, Overdrafts, etc.	170,038,650,222	163,908,028,807
Bills Purchased & discounted	155,790,518,574	153,254,817,423
	14,248,131,648	10,653,211,383
Fixed assets including premises, furniture and fixtures	3,424,879,973	3,542,066,805
Other assets	4,252,509,144	3,604,968,122
Non-banking assets	-	-
Total property & assets:	251,740,980,712	241,962,132,420
<u>IABILITIES AND CAPITAL</u> Liabilities:		
Borrowings from Bangladesh Bank,other banks, financial institutions and agents	14,681,668,362	7,047,728,539
Deposits and other accounts:	191,260,694,606	191,088,437,747
Current Accounts and other Accounts	41,494,843,762	35,719,707,476
Bills Payable	7,466,855,552	5,229,251,678
Savings Bank Deposits	24,303,540,646	21,948,750,271
Fixed Deposits	59,953,151,457	68,904,641,045
Short Term Deposits	12,310,305,936	11,301,709,177
Deposit Under Special Scheme	44,979,479,569	47,246,634,469
Foreign Currency Deposit	752,517,684	737,743,630
Other liabilities	12,469,593,524	11,352,140,014
Subordinated Debt	8,790,000,000	8,450,000,000
Total Liabilities:	227,201,956,492	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	5,904,536,780	6,977,862,261
Minority interest	1,687	1,609
Retained earnings	3,649,972,754	2,286,652,309
Total Shareholders' Equity	24,539,024,220	24,023,826,120
Total Liabilities and Shareholders' Equity	251,740,980,712	241,962,132,420
^	Financial Officer Ma	Damaging Director
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Director

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Jamuna Bank Limited and its Subsidiaries

Consolidated Off-Balance Sheet Items (Un-audited) As of September 30, 2021

	At Sep. 30, 2021	At December 31, 2020
Contingent Liabilities :		
Acceptance & Endorsements	32,421,028,545	26,422,427,977
Letters of Guarantee	21,523,972,698	19,000,115,526
Irrevocable Letters of Credit	35,697,345,599	20,025,579,861
Bills for Collection	14,282,612,384	11,627,475,251
Other Contingent Liabilities	625,064,224	955,450,000
Total	104,550,023,451	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

Company Secretary

Chief Financial Officer

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Director

_ _ 104,550,023,451 78,031,048,616 0 0 Managing Director Chairman

Figures in BDT

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

	January to Sep.,	January to Sep.,	[]	July to Sep.,
	2021	2020	July to Sep., 2021	2020
Interest Income & profit on investment	8,820,771,721	11,322,550,127	2,709,298,763	3,170,160,442
Less: Interest/profit on deposits and borrowings	6,173,128,510	8,136,828,077	1,547,078,161	2,488,280,942
Net interest income/net profit on investments	2,647,643,211	3,185,722,050	1,162,220,602	681,879,500
Investment income	3,985,323,999	2,840,043,606	1,124,935,381	1,186,757,298
Commission, exchange and brokerage	1,392,565,914	1,375,484,624	456,159,714	481,308,451
Other operating income	582,661,078	370,948,663	317,713,530	116,506,163
	5,960,550,991	4,586,476,893	1,898,808,626	1,784,571,913
Total operating income (A)	8,608,194,201	7,772,198,943	3,061,029,227	2,466,451,413
Salary and allowances	2,359,482,555	2,378,494,176	756,873,721	754,565,283
Rent, Taxes, Insurance, Electricity, etc.	565,895,284	554,205,176	183,411,076	170,983,001
Legal expenses	6,621,217	6,862,198	1,588,963	3,246,277
Postage, Stamps, Telecommunication, etc.	68,860,657	67,623,271	23,846,711	24,838,082
Stationery, Printings, Advertisements, etc.	147,411,560	143,068,548	49,585,445	40,304,677
Managing Director's salary & fees	9,530,000	9,660,000	3,350,000	3,260,000
Directors' fees	7,123,595	3,818,814	2,818,332	1,563,033
Auditors' fees	517,500	517,500	172,500	172,500
Depreciation and repairs of bank's assets	275,557,322	275,021,154	93,596,103	97,483,182
Other expenses	721,119,572	671,635,387	237,041,948	252,306,233
Operating expenses (B)	4,162,119,263	4,110,906,224	1,352,284,798	1,348,722,268
Profit before provision (C = A-B)	4,446,074,938	3,661,292,719	1,708,744,429	1,117,729,145
Provision for loans and advances/investments	(158,324,336)	(83,547,164)	69,879,135	(128,568,775)
Provision for off balance sheet exposures	222,900,000	(981,000)	53,330,000	(7,847,035)
Provision for other assets	8,552,915	-	8,552,915	-
Provision for diminution in value of investments	(41,116,325)	5,408,640	(334,925)	(47,221,385)
Total provision (D)	32,012,254	(79,119,525)	131,427,125	(183,637,195)
Profit before taxation (C-D)	4,414,062,685	3,740,412,244	1,577,317,304	1,301,366,340
Provision for taxation				
Current tax	1,513,241,993	1,356,458,530	656,954,941	472,446,903
Deferred tax	1,152,222	2,000,000	292,322	400,000
Total tax provision	1,514,394,215	1,358,458,530	657,247,263	472,846,903
Net profit after taxation	2,899,668,469	2,381,953,715	920,070,041	828,519,437
Shareholders of JBL	2,899,668,392	2,381,953,729	920,070,006	828,519,395
Minority interest	78	(14)	35	42
Appropriations:				
Statutory reserve	225,203,059	747,299,563	-	253,428,349
Retained surplus during the year	2,674,465,410	1,634,654,152	920,070,041	575,091,088
Earnings per share (EPS)	3.87	3.18	1.23	1.11
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Company Secretary

Chief Financial Officer

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A omo Managing Director

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Director

Jamuna Bank Limited and its Subsidiaries

Consolidated Cash Flow Statement (Un-audited)

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

			Figures in BDT
		January to Sep. 2021	January to Sep 2020
A)	Cash flows from operating activities		
	Interest/profit received	10,250,499,298	11,323,183,628
	Interest/profit paid	(5,223,944,268)	(6,678,446,997)
	Fees and commission received	1,392,565,914	1,375,484,624
	Income received from investments	3,985,323,999	2,840,043,606
	Payments to employees	(2,369,012,555)	(2,388,154,176)
	Payments to suppliers	(814,456,045)	(801,676,938)
	Income taxes paid	(1,580,889,611)	(1,638,951,323)
	Received from other operating activities	582,661,078	370,948,663
	Payments for other operating activities	(721,119,572)	(671,635,387)
	Operating profit before changes in operating assets and liabilities	5,501,628,238	3,730,795,700
		0,001,020,200	0,730,730,700
	Increase /Decrease in operating assets & liabilities		
	Loans and advances to the customers	(7,560,348,993)	7,970,554,298
	Other assets	(647,541,022)	156,070,376
	Deposit from other banks & customers	(776,927,383)	(843,848,176)
	Other current liabilities	(178,909,621)	1,255,452,286
	Cash received from operating assets and liabilities	(9,163,727,019)	8,538,228,784
	Net cash flows from operating activities	(3,662,098,781)	12,269,024,484
B)	Cash flows from investing activities		
	Payments/proceeds for purchase/sale of securities	(4 417 120 040)	
	Purchase of property, plant & equipment	(4,417,130,040) 117,186,832	(14,584,566,565)
	Net cash used in investing activities	(4,299,943,208)	52,065,594 (14,532,500,971)
C)	Cook flows from the state		
C)	Cash flows from financing activities	×	
	Payments for borrowings	7,633,939,823	6,601,887,592
	Cash dividend paid	(1,311,144,888)	(1,123,838,475)
	Issue of subordinated bond	340,000,000	(1,400,000,000)
	Net cash used in financing activities	6,662,794,936	4,078,049,117
D)	Net increase/ decrease in cash and cash equivalent (A+B+C)	(1,299,247,053)	1,814,572,630
E)	Cash and cash equivalents at the beginning of period (1st January)	19,701,456,542	19,872,384,665
F)	Cash and cash equivalents at the end of period (D+E)	18,402,209,489	21,686,957,295

Company Secretary

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Chief Financial Officer

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Managing Director

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Chairman

Jamuna Bank Limited and its Subsidiaries Consolidated Statement of Chnages in Equity (Un-Audited) As of September 30, 2021

24,539,024,220	1,687	24,539,022,533	3,649,972,754	1,063,497,554	4,841,039,225	7,492,256,500	7,492,256,500	Balance as on Sep 30, 2021
2,674,465,333		2,6/4,465,333	2,0/4,405,333		ı	T		
225,203,059		225,203,059	ł	1	1	225,203,059	ł	Statutory reserve
(1,311,144,888)		(1,311,1 <u>44</u> ,888)	(888, 11 ,111,110,1)					
			1 311 114 888					Dividend paid (Cash)
78	78							Minority interest
(1,073,325,482)		(1,073,325,482)			(1,073,325,482)			revaluation of investments
	J		t			X	ı	Surplus/deficit on account of
		,						And the second se
24,023,826,120	1,609	24,023,824,511	2,286,652,309	1,063,497,554	5,914,364,707	7,267,053,441	7,492,256,500	Balance as at January 01, 2021
Equity	interest		earnings	revaluation Reserve	Reserve of securities	Reserve	Capital	
Total	Minority	Total	Retained	Asset	Revaluation	Statutory	Paid up	Particulars
I DI III COMPLET							COMPANY OF THE PARTY OF THE PAR	

Balance as on Sep 30, 2020	7,492,256,500	7,144,286,694	2,669,487,048	1,063,497,554	2,137,743,125	20.507.270.921	1 619	1 619 20 507 272 530
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Company Secretary		Chi	Thief Firemeigh Office	1.		Langung Discotor		
•						Innating Princeini		
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A.C. Aliman

Figures in BDT

JAMUNA BANK LIMITED BALANCE SHEET (Un-audited) As of September 30, 2021

Figures in BDT At September 30, At December 31, **PROPERTY AND ASSETS** 2021 2020 Cash: 11,017,036,608 11,265,358,149 Cash in hand 3,159,458,923 2,612,968,269 Balance with Bangladesh Bank and its agent banks 7,857,577,686 8,652,389,880 Balance with other banks and financial institutions 2,929,722,534 6,403,570,808 In Bangladesh 2,063,794,847 5,526,887,884 **Outside Bangladesh** 865,927,688 876,682,924 Money at call on short notice 4,404,300,000 2,030,169,600 **Investments**: 55,324,257,816 50,970,356,034 Government 50,622,721,227 46,525,711,387 Others 4,444,644,647 4,701,536,590 Loans, advances & lease etc: 168,780,977,403 162,658,433,140 Loans, Cash Credit, Overdrafts, etc. 154,532,845,755 152,005,221,757 Bills Purchased & discounted 14,248,131,648 10,653,211,383 Fixed assets including premises, furniture and fixtures 3,133,294,887 3,260,646,738 Other assets 5,537,957,744 4,945,171,580 Non-banking assets Total property & assets: 251,127,546,993 241,533,706,050 LIABILITIES AND CAPITAL Liabilities: Borrowings from Bangladesh Bank, other banks, 14,681,668,362 7,047,728,539 financial institutions and agents Deposits and other accounts: 191,225,843,535 191,103,988,129 Current Accounts and other Accounts 41,459,992,690 35,711,066,214 **Bills** Payable 7,466,855,552 5,229,251,678 Savings Bank Deposits 24,303,540,646 21,948,750,271 **Fixed Deposits** 59,953,151,457 68,904,641,045 Short Term Deposits 12,310,305,936 11,325,900,821 Deposit Under Special Scheme 44,979,479,569 47,246,634,469 **Foreign Currency Deposit** 752,517,684 737,743,630 Other liabilities 11,826,988,186 10,787,283,733 Subordinated Debt 8,790,000,000 8,450,000,000 **Total Liabilities:** 226,524,500,082 217,389,000,401 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 5,904,536,779 6,977,862,261 **Retained earnings** 3,713,997,132 2,407,533,447 **Total Shareholders' Equity** 24,603,046,911 24,144,705,649 Total Liabilities and Shareholders' Equity 251,127,546,993 241,533,706,050 10 Chief Obsiced wat its Director Managing Director **Company Secretary** inancial Officer

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

-		Figures in BD1
	At September 30, 2021	At December 31, 2020
Contingent Liabilities :		
Acceptance & Endorsements	32,421,028,545	26,422,427,977
Letters of Guarantee	21,523,972,698	19,000,115,526
Irrevocable Letters of Credit	35,697,345,599	20,025,579,861
Bills for Collection	14,282,612,384	11,627,475,251
Other Contingent Liabilities	625,064,224	955,450,000
Total	104,550,023,451	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

Company Secretary

Chief Financial Officer

Director

_ _ _ -_ 104,550,023,451 78,031,048,616 **Managing Director** ,

Figures in DDT

Chairman

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

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8,785,553,847 6,173,128,510 2,612,425,337 3,939,417,695 1,381,549,674 577,464,327	11,290,191,652 8,136,828,077 3,153,363,575 2,823,541,572	2,717,703,921 1,575,988,885 1,141,715,035	3,204,611,545 2,531,073,682 673,537,862
2,612,425,337 3,939,417,695 1,381,549,674	3,153,363,575 2,823,541,572	1,575,988,885 1,141,715,035	2,531,073,682
3,939,417,695 1,381,549,674	2,823,541,572	1,141,715,035	
1,381,549,674		1 114 707 507	
	1 371 500 005	1,111,737,537	1,179,576,461
577,464,327	1,371,530,065	450,737,944	479,114,193
	369,859,583	315,195,781	116,112,275
8,510,857,032	7,718,294,796	3,019,386,298	2,448,340,791
2,349,691,479	2 359 461 899	753 475 592	748,948,996
	and the second sec		169,930,54
			3,229,027
			24,768,543
		C222 84	40,252,592
		de la transmissione de la construcción de l	3,480,000
	. (200, 13 A A		1,149,433
and the second sec		· · · · · · · · · · · · · · · · · · ·	172,500
			97,398,523
	-	236,325,105	251,647,740
4,146,988,984	4,085,735,521	1,347,541,108	1,340,977,895
4,363,868,047	3,632,559,275	1,671,845,190	1,107,362,897
(162,034,000)	(84,530,000)	67,824,859	(128,993,902
222,900,000	(981,000)	transmission and the second second	(7,847,035
8,552,915	_	10 TO 10	(1,011,000
(42,542,073)	(18,427,541)	-	(22,937,910
26,876,842	(103,938,541)	129,707,774	(159,778,847
4,336,991,206	3,736,497,815	1,542,137,417	1,267,141,744
1 492 670 574	1 247 140 100	040 444 000	
		and the second se	469,534,518
			400,000
1,434,173,374	1,343,140,120	646,744,383	469,934,518
2,842,811,631	2,387,357,696	895,393,034	797,207,226
225,203,059	747,299,563	-	253,428,349
	1 640 059 499	00E 202 024	543,778,877
2,617,608,572	1,640,058,133	895,393,034	
	(162,034,000) 222,900,000 8,552,915 (42,542,073) 26,876,842 4,336,991,206 1,492,679,574 1,500,000 1,494,179,574 2,842,811,631	565,530,381 551,149,684 6,621,017 6,844,948 68,686,949 67,364,563 147,239,484 142,948,683 9,530,000 9,660,000 6,419,595 3,405,214 517,500 517,500 274,968,631 274,742,214 717,783,949 669,640,815 4,146,988,984 4,085,735,521 4,363,868,047 3,632,559,275 (162,034,000) (84,530,000) 222,900,000 (981,000) 8,552,915 - (42,542,073) (18,427,541) 26,876,842 (103,938,541) 1,492,679,574 1,347,140,120 1,500,000 2,000,000 1,494,179,574 1,349,140,120 2,842,811,631 2,387,357,696	565,530,381 551,149,684 183,269,997 6,621,017 6,844,948 1,588,963 68,686,949 67,364,563 23,790,476 147,239,484 142,948,683 49,523,295 9,530,000 9,660,000 3,350,000 6,419,595 3,405,214 2,510,332 517,500 517,500 172,500 274,968,631 274,742,214 93,534,858 717,783,949 669,640,815 236,325,105 4,146,988,984 4,085,735,521 1,347,541,108 4,363,868,047 3,632,559,275 1,671,845,190 (162,034,000) (84,530,000) 67,824,859 222,900,000 (981,000) 53,330,000 8,552,915 - 8,552,915 . - - - (42,542,073) (18,427,541) - 26,876,842 (103,938,541) 129,707,774 4,336,991,206 3,736,497,815 1,542,137,417 1,492,679,574 1,347,140,120 646,744,383 1,500,000 2,000,000 300,000 1,494,179,574 1,349,140,120 646,744,383 </td

JAMUNA BANK LIMITED **CASH FLOW STATEMENT (Un-audited)**

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

Figures in BDT

January to Sep. 2021January to Sep. 2021January to Sep. 2021A)Cash flows from operating activities10,215,281,42411,290,825,152Interest paid(5,223,944,268)(6,678,446,997)Fees and commission received1,381,549,6741,371,530,065Income received from investments3,939,417,697(2,369,121,899)Payments to employces(2,359,221,479)(2,269,121,899)Payments to suppliers(812,452,466)(797,812,023)Income taxes paid(1,577,198,429)(1,632,224,315)Operating profit before changes in operating assets and liabilities(717,783,949)(6669,640,815)Operating profit before changes in operating assets and liabilities(71,552,271,840)8,786,520,502Loans and advances to the customers(592,786,163)155,456,644Deposit from other banks & customers(324,999,806)468,877,600Cash received from operating assets and liabilities(234,999,806)468,877,600Cash received from operating activities(4,353,901,782)(14,597,690,512)Purchase of property, plant & equipment127,351,85151,834,553Net cash flows from operating activities(4,226,549,931)(14,545,855,959)C)Cash flows from financing activities(1,311,144,888)(1,123,383,875)Payments for borrowings7,633,939,8236,601,887,592Dividend paid(1,111,144,888)(1,123,383,475)Subordinated bond(1,4154,029,114)1,845,029,117D)Net increase / decrease in cash and cash equivalent (A+B+C) <th></th> <th></th> <th></th> <th>rigures in DD1</th>				rigures in DD1
Interest received10,215,281,42411,290,825,152Interest paid(5,223,944,268)(6,678,446,997)Fees and commission received1,381,549,6741,371,530,065Income received from investments3,939,417,6952,823,541,572Payments to employees(2,359,221,479)(2,369,121,899)Payments to suppliers(812,452,466)(797,812,023)Income taxes paid(1,577,198,429)(1,632,224,315)Received from other operating activities577,764,327369,859,583Payments for other operating activities(717,783,949)(669,640,815)Operating profit before changes in operating assets and liabilities5423,112,5293,708,510,323Increase /Decrease in operating assets & liabilities23,708,510,323Loans and advances to the customers(7,552,271,840)8,786,520,502Other current liabilities(234,999,806)468,877,600Cash received from operating assets and liabilities(234,999,806)468,877,600Cash flows from operating activities(4,353,901,782)(14,597,690,512)Purchase of property, plant & equipment127,351,85151,834,553Net cash flows from financing activities(1,311,144,888)(1,123,838,475)Subordinated bond340,000,000(1,400,000,000)Net cash used in financing activities6,662,794,9364,078,049,117D)Net increase / decrease in cash and cash equivalent (A+B+C)(1,348,029,114)1,814,560,140Cash and cash equivalent (A+B+C)(1,348,029,114)1,814,560,140			January to Sep. 2021	January to Sep. 2020
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Purchase of property, plant & equipment127,351,85151,834,553Net cash used in investing activities(4,226,549,931)(14,545,855,959)C)Cash flows from financing activities7,633,939,8236,601,887,592Payments for borrowings7,633,939,8236,601,887,592Dividend paid(1,311,144,888)(1,123,838,475)Subordinated bond340,000,000(1,400,000,000)Net cash used in financing activities6,662,794,9364,078,049,117D)Net increase/ decrease in cash and cash equivalent (A+B+C)(1,348,029,114)1,814,560,140E)Cash and cash equivalents at the beginning of period (1st January)19,701,438,85719,872,374,495	в)		10	
Net cash used in investing activities(4,226,549,931)(14,545,855,959)C)Cash flows from financing activities7,633,939,8236,601,887,592Payments for borrowings7,633,939,823(1,123,838,475)Dividend paid(1,311,144,888)(1,123,838,475)Subordinated bond340,000,000(1,400,000,000)Net cash used in financing activities6,662,794,9364,078,049,117D)Net increase/ decrease in cash and cash equivalent (A+B+C)(1,348,029,114)1,814,560,140E)Cash and cash equivalents at the beginning of period (1st January)19,701,438,85719,872,374,495			(4,353,901,782)	(14,597,690,512)
C)Cash flows from financing activities Payments for borrowings7,633,939,823 (1,311,144,888)6,601,887,592 (1,123,838,475) (1,123,838,475) (1,123,838,475) (1,400,000,000)Dividend paid Subordinated bond Net cash used in financing activities6,662,794,936(1,400,000,000) (1,400,000,000)D)Net increase/ decrease in cash and cash equivalent (A+B+C) E)(1,348,029,114) (1,348,029,114)1,814,560,140 (1,814,560,140)E)Cash and cash equivalents at the beginning of period (1st January)19,701,438,85719,872,374,495			127,351,851	51,834,553
Payments for borrowings7,633,939,8236,601,887,592Dividend paid(1,311,144,888)(1,123,838,475)Subordinated bond340,000,000(1,400,000,000)Net cash used in financing activities6,662,794,9364,078,049,117D)Net increase/ decrease in cash and cash equivalent (A+B+C)(1,348,029,114)1,814,560,140E)Cash and cash equivalents at the beginning of period (1st January)19,701,438,85719,872,374,495		Net cash used in investing activities	(4,226,549,931)	(14,545,855,959)
Payments for borrowings7,633,939,8236,601,887,592Dividend paid(1,311,144,888)(1,123,838,475)Subordinated bond340,000,000(1,400,000,000)Net cash used in financing activities6,662,794,9364,078,049,117D)Net increase/ decrease in cash and cash equivalent (A+B+C)(1,348,029,114)1,814,560,140E)Cash and cash equivalents at the beginning of period (1st January)19,701,438,85719,872,374,495	C)	Cash flows from financing activities		
Dividend paid (1,311,144,888) (1,123,838,475) Subordinated bond 340,000,000 (1,400,000,000) Net cash used in financing activities 6,662,794,936 4,078,049,117 D) Net increase/ decrease in cash and cash equivalent (A+B+C) (1,348,029,114) 1,814,560,140 E) Cash and cash equivalents at the beginning of period (1st January) 19,701,438,857 19,872,374,495			7 633 939 823	6 601 887 592
Subordinated bond 340,000,000 (1,400,000,000) Net cash used in financing activities 6,662,794,936 4,078,049,117 D) Net increase/ decrease in cash and cash equivalent (A+B+C) (1,348,029,114) 1,814,560,140 E) Cash and cash equivalents at the beginning of period (1st January) 19,701,438,857 19,872,374,495		Dividend paid		
Net cash used in financing activities6,662,794,936(1,929,107)D)Net increase/ decrease in cash and cash equivalent (A+B+C)(1,348,029,114)1,814,560,140E)Cash and cash equivalents at the beginning of period (1st January)19,701,438,85719,872,374,495		Subordinated bond		
D)Net increase/ decrease in cash and cash equivalent (A+B+C)(1,348,029,114)1,814,560,140E)Cash and cash equivalents at the beginning of period (1st January)19,701,438,85719,872,374,495		Net cash used in financing activities		
E)Cash and cash equivalents at the beginning of period (1st January)19,701,438,85719,872,374,495E)Cash and cash equivalents at the beginning of period (1st January)19,701,438,85719,872,374,495			0,002,751,500	4,070,049,117
E)Cash and cash equivalents at the beginning of period (1st January)19,701,438,85719,872,374,495E)Cash and cash equivalents at the beginning of period (1st January)19,701,438,85719,872,374,495			(1,348,029,114)	1,814,560,140
F) Cash and cash equivalents at the end of period (D+E) 18,353,409,743 21,686,934,635			19,701,438,857	
	F)	Cash and cash equivalents at the end of period (D+E)	18,353,409,743	

Company Secretary

NO

Chief Financial Officer

afraste vetes Ø

C Managing Director

Director /

JAMUNA BANK LIMITED

Reconciliation statement of cash flows from operating activities For the period from January 01, 2021 to September 30, 2021

		Figures in BDT
	Jan. to Sep 2021	Jan. to Sep 2020
Profit before provision	4,363,868,047	3,632,559,275
Adjustment for non cash items:		
Depreciation on fixed asset	257,531,091	249,160,783
	4,621,399,138	3,881,720,058
Adjustment with non-operating activities:		
Accounts receivable on loans & advances	1,429,727,578	633,501
Accounts payable on deposits	949,184,242	1,458,381,080
	2,378,911,820	1,459,014,581
Changes in operating assets and liabilities		
Changes in loans & advances	(7,552,271,840)	8,786,520,502
Changes in other assets	(592,786,163)	155,456,644
Changes in deposit and other accounts	(827,328,837)	(836,998,088)
Changes in other liabilities	(234,999,806)	468,877,600
	(9,207,386,647)	8,573,856,658
Income Tax Paid	(1,577,198,429)	(1,632,224,315)
Net cash flows from operating activities	(3,784,274,118)	12,282,366,982

STATEMENT OF CHANGES IN EQUITY (Un-Audited) JAMUNA BANK LIMITED

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

Figures in BDT

Particulars	Paid up	Statutory	Revaluation Reserve	Asset revaluation	Retained	Total
	Capital	Reserve	of securities		earnings	
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	L	ſ	(1,073,325,482)	ĩ	I	- (1,073,325,482)
Statutory reserve	т	225,203,059			ı	- 225,203,059
Dividend paid (Cash)					(1,311,144,888)	(1,311,144,888)
	•		1		2,617,608,572	2,617,608,572
Balance as on September 30, 2021	7,492,256,500	7,492,256,500	4,841,039,225	1,063,497,554	3,713,997,132	24,603,046,911

Company Secretary

Chief Enancial Officer

& Long and Mark 1

P C Managing Director 9 2

Chairman

2,246,952,446 20,616,480,242

1,063,497,554

2,669,487,048

7,492,256,500 7,144,286,694

Balance as on September 30, 2020

Jamuna Bank Limited Selective notes to the accounts for the period ended September 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 Sep, 2021	January to Sep, 2020	Increase/ (Decrease) in %
Earning per share	3.79	3.19	19%

From the above, it was observed that period to period EPS has increased by 19% due to increase in total operating income.

Amount in Lac

Particulars	January to Sep, 2021	January to Sep, 2020	Increase/ (Decrease) in %
Provision for loans & advances	268.77	-1,039.39	-126%

From the above, it was observed that total provision decreased compare with previous period up to 30 September 2020 due to decrease of provision against loans and advances and diminution value in investments.

Particulars	January to Sep, 2021	January to Sep, 2020
Net Operating Cash Flow per Share (NOCFS)	-5.05	16.39

From the above, it was observed that the Net Operating Cash Flow per Share (NOCFS) for the period ended September 30, 2021 has decreased comparing to the corresponding previous period due to loan disbursement was lower than that of deposit procurement.

5.00 Unclaimed dividend

Unclaimed dividend amount of Tk.8.96 crore as on September 30, 2021.

6.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 195th meeting held on October 26, 2021 and was subsequently approved by the Board of Directors in its 391st meeting held on October 27, 2021.

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

	30.09.2021		30.09.2020	
Particulars	JBL	JBL consolidated	JBL	JBL consolidated
- Operating Profit	4,363,868,047	4,446,074,938	3,632,559,275	4,736,451,995
-Profit after taxation	2,842,811,631	2,899,668,469	2,387,357,696	2,381,953,715
- Net Asset value (NAV)	24,603,046,911	24,539,024,220	20,616,480,242	20,507,272,539
- NAV per share	32.84	32.75	27.52	27.37
- Earnings per share (EPS)	3.79	3.87	3.19	3.18
- Net Operating Cash Flow per Share (NOCFS)	-5.05	-4.89	16.39	16.38

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