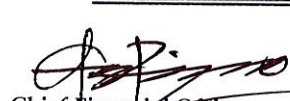
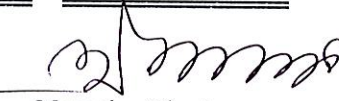


Jamuna Bank Limited and its Subsidiaries
Consolidated Balance Sheet (Un-audited)


As of September 30, 2021

<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	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:	170,038,650,222	163,908,028,807
Loans, Cash Credit, Overdrafts, etc.	155,790,518,574	153,254,817,423
Bills Purchased & discounted	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>LIABILITIES 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


Company Secretary

 
Chief Financial Officer Managing Director


Director


Chairman

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

Figures in BDT

Contingent Liabilities :

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

At Sep. 30, 2021	At December 31, 2020
32,421,028,545	26,422,427,977
21,523,972,698	19,000,115,526
35,697,345,599	20,025,579,861
14,282,612,384	11,627,475,251
625,064,224	955,450,000
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

-	-
-	-
-	-
-	-
-	-
104,550,023,451	78,031,048,616


Company Secretary


Chief Financial Officer


Managing Director


Director

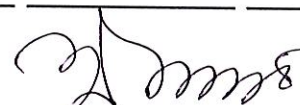

Chairman

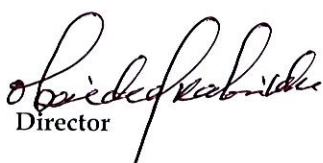
Jamuna Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account (Unaudited)
For the period from January 01, 2021 to September 30, 2021

	January to Sep., 2021	January to Sep., 2020	July to Sep., 2021	July to Sep., 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


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

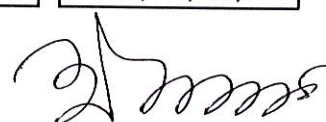
Jamuna Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement (Un-audited)
For the period from January 01, 2021 to September 30, 2021

Figures in BDT

	January to Sep. 2021	January to Sep 2020
A) <u>Cash flows from operating activities</u>		
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)
<u>Operating profit before changes in operating assets and liabilities</u>	5,501,628,238	3,730,795,700
<u>Increase/Decrease in operating assets & liabilities</u>		
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
<u>Net cash flows from operating activities</u>	(3,662,098,781)	12,269,024,484
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(4,417,130,040)	(14,584,566,565)
Purchase of property, plant & equipment	117,186,832	52,065,594
<u>Net cash used in investing activities</u>	(4,299,943,208)	(14,532,500,971)
C) <u>Cash flows from financing activities</u>		
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)
<u>Net cash used in financing activities</u>	6,662,794,936	4,078,049,117
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	(1,299,247,053)	1,814,572,630
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>	18,402,209,489	21,686,957,295


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 September 30, 2021

Figures in BDT


Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Retained earnings	Total	Minority interest	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	-	-	(1,073,325,482)	-	-	-	-	-
Minority interest	-	-	-	-	-	(1,073,325,482)	-	(1,073,325,482)
Dividend paid (Cash)	-	-	-	-	(1,311,144,888)	(1,311,144,888)	78	(1,311,144,888)
Statutory reserve	-	225,203,059	-	-	-	225,203,059	-	225,203,059
Net Profit for the period	-	-	-	-	2,674,465,333	2,674,465,333	-	2,674,465,333
Balance as on Sep 30, 2021	7,492,256,500	7,492,256,500	4,841,039,225	1,063,497,554	3,649,972,754	24,539,022,533	1,687	24,539,024,220


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	20,507,272,539
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Company Secretary


Director


Chief Financial Officer


Managing Director


Chairman

JAMUNA BANK LIMITED

BALANCE SHEET (Un-audited)

As of September 30, 2021

<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	At September 30, 2021	At December 31, 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	4,701,536,590	4,444,644,647
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
<u>LIABILITIES 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:	191,225,843,535	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


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

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

Figures in BDT

Contingent Liabilities :

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

At September 30, 2021	At December 31, 2020
32,421,028,545	26,422,427,977
21,523,972,698	19,000,115,526
35,697,345,599	20,025,579,861
14,282,612,384	11,627,475,251
625,064,224	955,450,000
104,550,023,451	78,031,048,616

Other Commitments:

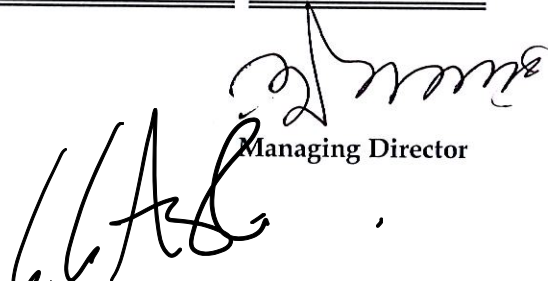
Documentary credits and short term trade related transactions
Forward assets purchased and forward deposits placed
Indrawn note issuance and revolving underwriting facilities
Indrawn formal standby facilities, credit lines and other commitments
Total
Total Off-Balance Sheet items including contingent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


-	-
-	-
-	-
-	-
-	-
104,550,023,451	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 September 30, 2021


Particulars	January to Sep., 2021	January to Sep., 2020	July to Sep., 2021	July to Sep., 2020
Interest income/profit on investment	8,785,553,847	11,290,191,652	2,717,703,921	3,204,611,545
Less: Interest/profit paid on deposits and borrowings	6,173,128,510	8,136,828,077	1,575,988,885	2,531,073,682
Net interest income	2,612,425,337	3,153,363,575	1,141,715,035	673,537,862
Investment income	3,939,417,695	2,823,541,572	1,111,737,537	1,179,576,461
Commission, exchange and brokerage	1,381,549,674	1,371,530,065	450,737,944	479,114,193
Other operating income	577,464,327	369,859,583	315,195,781	116,112,275
Total operating Income (A)	8,510,857,032	7,718,294,796	3,019,386,298	2,448,340,791
Salary and allowances	2,349,691,479	2,359,461,899	753,475,582	748,948,996
Rent, Taxes, Insurance, Electricity, etc.	565,530,381	551,149,684	183,269,997	169,930,541
Legal expenses	6,621,017	6,844,948	1,588,963	3,229,027
Postage, Stamps, Telecommunication, etc.	68,686,949	67,364,563	23,790,476	24,768,543
Stationery, Printings, Advertisements, etc.	147,239,484	142,948,683	49,523,295	40,252,592
Managing Director's salary & fees	9,530,000	9,660,000	3,350,000	3,480,000
Directors' fees	6,419,595	3,405,214	2,510,332	1,149,433
Auditors' fees	517,500	517,500	172,500	172,500
Depreciation and repairs of bank's assets	274,968,631	274,742,214	93,534,858	97,398,523
Other expenses	717,783,949	669,640,815	236,325,105	251,647,740
Total operating Expenses (B)	4,146,988,984	4,085,735,521	1,347,541,108	1,340,977,895
Profit/(loss) before taxation & provisions (C=A-B)	4,363,868,047	3,632,559,275	1,671,845,190	1,107,362,897
Provision for loans and advances	(162,034,000)	(84,530,000)	67,824,859	(128,993,902)
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	(42,542,073)	(18,427,541)	-	(22,937,910)
Total provision (D)	26,876,842	(103,938,541)	129,707,774	(159,778,847)
Total profit before taxes (C-D)	4,336,991,206	3,736,497,815	1,542,137,417	1,267,141,744
Provision for taxation for the period				
Current tax	1,492,679,574	1,347,140,120	646,444,383	469,534,518
Deferred tax	1,500,000	2,000,000	300,000	400,000
Total tax provision	1,494,179,574	1,349,140,120	646,744,383	469,934,518
Net profit after taxation	2,842,811,631	2,387,357,696	895,393,034	797,207,226
Appropriations:				
Statutory reserve	225,203,059	747,299,563	-	253,428,349
Retained Surplus during the period	2,617,608,572	1,640,058,133	895,393,034	543,778,877
Earnings per share (EPS)	3.79	3.19	1.20	1.06


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 September 30, 2021

	Figures in BDT	
	January to Sep. 2021	January to Sep. 2020
A) <u>Cash flows from operating activities</u>		
Interest received	10,215,281,424	11,290,825,152
Interest paid	(5,223,944,268)	(6,678,446,997)
Fees and commission received	1,381,549,674	1,371,530,065
Income received from investments	3,939,417,695	2,823,541,572
Payments 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 activities	577,464,327	369,859,583
Payments for other operating activities	(717,783,949)	(669,640,815)
<u>Operating profit before changes in operating assets and liabilities</u>	5,423,112,529	3,708,510,323
<u>Increase/Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	(7,552,271,840)	8,786,520,502
Other assets	(592,786,163)	155,456,644
Deposit from other banks & customers	(827,328,837)	(836,998,088)
Other current liabilities	(234,999,806)	468,877,600
Cash received from operating assets and liabilities	(9,207,386,647)	8,573,856,658
<u>Net cash flows from operating activities</u>	(3,784,274,118)	12,282,366,982
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(4,353,901,782)	(14,597,690,512)
Purchase of property, plant & equipment	127,351,851	51,834,553
<u>Net cash used in investing activities</u>	(4,226,549,931)	(14,545,855,959)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	7,633,939,823	6,601,887,592
Dividend paid	(1,311,144,888)	(1,123,838,475)
Subordinated bond	340,000,000	(1,400,000,000)
<u>Net cash used in financing activities</u>	6,662,794,936	4,078,049,117
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	(1,348,029,114)	1,814,560,140
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>	18,353,409,743	21,686,934,635


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 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

JAMUNA BANK LIMITED

STATEMENT OF CHANGES IN EQUITY (Un-Audited)

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

Particulars	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	-	-	(1,073,325,482)	-	-	(1,073,325,482)
Statutory reserve	-	225,203,059	-	-	-	225,203,059
Dividend paid (Cash)	-	-	-	-	(1,311,144,888)	(1,311,144,888)
Net Profit for the period	-	-	-	-	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
Balance as on September 30, 2020	7,492,256,500	7,144,286,694	2,669,487,048	1,063,497,554	2,246,952,446	20,616,480,242

Figures in BDT


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

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:

Particulars	30.09.2021		30.09.2020	
	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.