

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

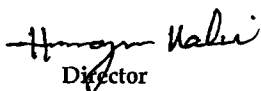
As of March 31, 2022

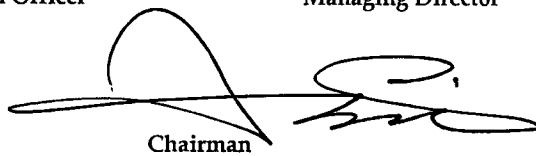
<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	At March 31, 2022	At December 31, 2021
Cash :	10,802,042,939	10,564,229,609
Cash in hand	2,203,215,256	3,038,472,619
Balance with Bangladesh Bank and its agent banks	8,598,827,684	7,525,756,990
Balance with other banks and financial institutions	2,885,618,493	2,535,284,872
In Bangladesh	2,029,747,779	1,988,700,069
Outside Bangladesh	855,870,714	546,584,802
Money at call on short notice	2,289,500,000	1,201,200,000
Investments :	80,501,578,233	68,067,839,161
Government	74,618,062,870	62,515,960,294
Others	5,883,515,363	5,551,878,867
Loans, advances & lease etc:	171,687,772,068	175,952,488,387
Loans, Cash Credit, Overdrafts, etc.	154,119,655,035	162,376,260,735
Bills Purchased & discounted	17,568,117,032	13,576,227,652
Fixed assets including premises, furniture and fixtures	3,569,513,448	3,563,709,428
Other assets	3,946,537,546	2,935,904,052
Non-banking assets	-	-
Total property & assets:	275,682,562,727	264,820,655,509
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	16,052,833,915	8,598,036,993
Deposits and other accounts:	213,008,717,133	212,043,649,040
Current Accounts and other Accounts	40,831,385,739	42,892,532,607
Bills Payable	5,074,120,978	4,966,825,875
Savings Bank Deposits	25,551,866,712	24,804,444,163
Fixed Deposits	88,491,764,236	81,687,076,875
Short Term Deposits	9,574,122,804	12,445,497,484
Deposit Under Special Scheme	42,512,707,105	44,560,704,752
Foreign Currency Deposit	972,749,560	686,567,283
Other liabilities	11,950,019,587	11,293,769,229
Subordinated Debt	11,200,000,000	11,600,000,000
Total Liabilities:	252,211,570,635	243,535,455,262
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	7,492,256,500
Other reserves	3,983,336,729	3,088,224,261
Non controlling interest	1,667	1,651
Retained earnings	4,503,140,697	3,212,461,336
Total Shareholders' Equity	23,470,992,092	21,285,200,247
Total Liabilities and Shareholders' Equity	275,682,562,728	264,820,655,509


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank Limited and its Subsidiaries
Consolidated Off-Balance Sheet Items (Un-audited)
As of March 31, 2022

Figures in BDT

Contingent Liabilities :

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

At March 31, 2022	At December 31, 2021
48,134,843,987	38,979,082,832
20,743,586,061	19,785,722,785
42,013,654,078	28,802,934,777
23,745,902,144	15,217,714,400
902,956,216	435,620,674
135,540,942,487	103,221,075,468

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

-	-
-	-
-	-
-	-
-	-
135,540,942,487	103,221,075,468


 Company Secretary


 Chief Financial Officer

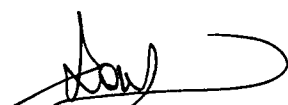

 Managing Director



 Director

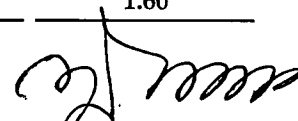

 Chairman

Jamuna Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account (Unaudited)
For the period from January 01, 2022 to March 31, 2022

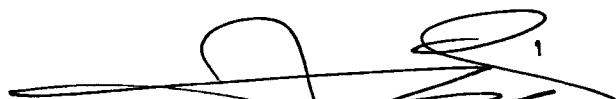
	January to March., 2022	January to March, 2021
Interest Income & profit on investment	2,912,660,063	3,151,427,507
Less: Interest/profit on deposits and borrowings	2,065,068,889	2,172,214,276
Net interest income/net profit on investments	847,591,174	979,213,232
Investment income	1,257,390,384	1,201,505,391
Commission, exchange and brokerage	911,558,744	471,488,332
Other operating income	149,467,622	115,299,998
	<u>2,318,416,751</u>	<u>1,788,293,721</u>
Total operating income (A)	<u>3,166,007,925</u>	<u>2,767,506,953</u>
Salary and allowances	855,602,872	800,459,731
Rent, Taxes, Insurance, Electricity, etc.	198,815,127	185,476,686
Legal expenses	3,474,653	2,546,860
Postage, Stamps, Telecommunication, etc.	23,716,443	20,184,428
Stationery, Printings, Advertisements, etc.	51,726,781	54,460,378
Managing Director's salary & fees	2,700,000	2,700,000
Directors' fees	2,638,901	1,924,662
Auditors' fees	172,500	172,500
Depreciation and repairs of bank's assets	98,350,375	92,054,639
Other expenses	268,248,081	228,414,840
Operating expenses (B)	<u>1,505,445,733</u>	<u>1,388,394,724</u>
Profit before provision (C = A-B)	1,660,562,192	1,379,112,228
Provision for loans and advances/investments	(294,116,991)	(290,653,971)
Provision for off balance sheet exposures	233,482,000	101,604,000
Provision for diminution in value of investments	3,362,192	11,709,204
Total provision (D)	<u>(57,272,799)</u>	<u>(177,340,767)</u>
Profit before taxation (C-D)	<u>1,717,834,991</u>	<u>1,556,452,995</u>
Provision for taxation		
Current tax	428,710,815	357,523,650
Deferred tax	1,300,316	300,469
Total tax provision	<u>430,011,131</u>	<u>357,824,119</u>
Net profit after taxation	<u>1,287,823,860</u>	<u>1,198,628,877</u>
Shareholders of JBL	1,287,823,844	1,198,628,872
Minority interest	16	4
Appropriations:		
Statutory reserve	-	225,203,059
Retained surplus during the year	<u>1,287,823,860</u>	<u>973,425,818</u>
Earnings per share (EPS)	<u>1.72</u>	<u>1.60</u>


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 March 31, 2022

Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Retained earnings	Total	Non controlling interest	Figures in BDT	
									Total Equity	Total Equity
Balance as at January 01, 2022	7,492,256,500	7,492,256,500	1,973,250,803	1,063,497,554	51,475,903	3,212,461,336	21,285,198,596	1,651	21,285,200,247	21,285,200,247
Adjustment of OCI in investment (JBSL)						2,855,517	2,855,517		2,855,517	2,855,517
Surplus/ deficit on account of revaluation of investments	-	-	895,112,468	-	-	-	895,112,468	-	895,112,468	895,112,468
Non controlling interest	-	-	-	-	-	-	-	16	-	-
Net Profit for the period	-	-	-	-	-	1,287,823,844	1,287,823,844	16	1,287,823,844	1,287,823,844
Balance as on March 31, 2022	7,492,256,500	7,492,256,500	2,868,363,271	1,063,497,554	51,475,903	4,503,140,697	23,470,990,426	1,667	23,470,992,092	23,470,992,092
Balance as on March 31, 2021	7,492,256,500	7,492,256,500	5,914,364,707	693,243,236	-	1,948,933,235	23,541,054,178	1,613	23,541,055,791	23,541,055,791


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

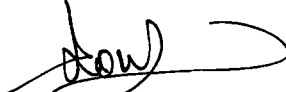
Jamuna Bank Limited and its Subsidiaries

Consolidated Cash Flow Statement (Un-audited)

For the period from January 01, 2022 to March 31, 2022

Figures in BDT

	January to March 2022	January to March 2021
A) <u>Cash flows from operating activities</u>		
Interest/profit received	967,374,104	840,335,645
Interest/profit paid	(807,791,370)	(1,055,931,377)
Fees and commission received	911,558,744	471,488,332
Income received from investments	1,257,390,384	1,201,505,391
Payments to employees	(858,302,872)	(803,159,731)
Payments to suppliers	(288,075,987)	(271,338,736)
Income taxes paid	(304,772,320)	(390,176,614)
Received from other operating activities	149,467,622	115,299,998
Payments for other operating activities	(268,248,081)	(228,414,840)
<u>Operating profit before changes in operating assets and liabilities</u>	758,600,224	(120,391,932)
<u>Increase /Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	2,319,430,360	3,566,698,974
Other assets	(1,010,633,493)	(653,137,782)
Deposit from other banks & customers	(292,209,426)	9,932,164,173
Other current liabilities	5,286,003,357	(1,020,162,087)
Cash received from operating assets and liabilities	6,302,590,798	11,825,563,278
<u>Net cash flows from operating activities</u>	7,061,191,022	11,705,171,346
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(12,433,739,072)	(4,170,581,589)
Purchase of property, plant & equipment	(5,804,019)	30,160,481
<u>Net cash used in investing activities</u>	(12,439,543,092)	(4,140,421,108)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	7,454,796,922	1,719,033,418
Issue of subordinated bond	(400,000,000)	(50,000,000)
<u>Net cash used in financing activities</u>	7,054,796,922	1,669,033,418
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	1,676,444,852	9,233,783,655
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	14,302,647,081	19,701,456,542
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	15,979,091,933	28,935,240,197


Company Secretary


Chief Financial Officer


Managing Director


Director

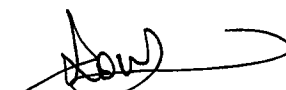

Chairman

JAMUNA BANK LIMITED

BALANCE SHEET (Un-audited)

As of March 31, 2022

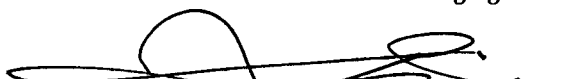
	Figures in BDT	
<u>PROPERTY AND ASSETS</u>	At March 31, 2022	At December 31, 2021
Cash :	10,794,335,597	10,564,223,206
Cash in hand	2,203,207,914	3,038,466,216
Balance with Bangladesh Bank and its agent banks	8,591,127,684	7,525,756,990
Balance with other banks and financial institutions	2,885,618,493	2,535,284,872
In Bangladesh	2,029,747,779	1,988,700,069
Outside Bangladesh	855,870,714	546,584,802
Money at call and short notice	2,289,500,000	1,201,200,000
Investments :	80,061,791,605	67,674,395,753
Government	74,486,062,870	62,383,960,294
Others	5,575,728,735	5,290,435,459
Loans, advances & lease etc:	170,603,293,660	174,824,783,176
Loans, Cash Credit, Overdrafts, etc.	153,035,176,627	161,248,555,524
Bills Purchased & discounted	17,568,117,032	13,576,227,652
Fixed assets including premises, furniture and fixtures	3,274,259,995	3,272,109,854
Other assets	5,242,991,321	4,249,509,526
Non-banking assets	-	
Total property & assets:	275,151,790,672	264,321,506,387
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	16,052,833,915	8,598,036,993
Deposits and other accounts:	213,025,077,876	212,052,499,067
Current Accounts and other Accounts	40,815,705,546	42,868,558,959
Bills Payable	5,074,120,978	4,966,825,875
Savings Bank Deposits	25,551,866,712	24,804,444,163
Fixed Deposits	88,491,764,236	81,687,076,875
Short Term Deposits	9,606,163,740	12,478,321,159
Deposit Under Special Scheme	42,512,707,105	44,560,704,752
Foreign Currency Deposit	972,749,560	686,567,283
Other liabilities	11,337,895,585	10,701,638,552
Subordinated Debt	11,200,000,000	11,600,000,000
Total Liabilities:	251,615,807,376	242,952,174,613
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	7,492,256,500
Other Reserve	3,983,336,728	3,088,224,260
Retained earnings	4,568,133,568	3,296,594,513
Total Shareholders' Equity	23,535,983,296	21,369,331,774
Total Liabilities and Shareholders' Equity	275,151,790,672	264,321,506,386


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK LIMITED
Off-Balance Sheet Items (Un-audited)
As of March 31, 2022

Figures in BDT


	At March 31, 2022	At December 31, 2021
Contingent Liabilities :		
Acceptance & Endorsements	48,134,843,987	38,979,082,832
Letters of Guarantee	20,743,586,061	19,785,722,785
Irrevocable Letters of Credit	42,013,654,078	28,802,934,777
Bills for Collection	23,745,902,144	15,217,714,400
Other Contingent Liabilities	902,956,216	435,620,674
Total	135,540,942,487	103,221,075,468
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	135,540,942,487	103,221,075,468


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank Limited
Profit and Loss Account
For the period from January 01, 2022 to March 31, 2022

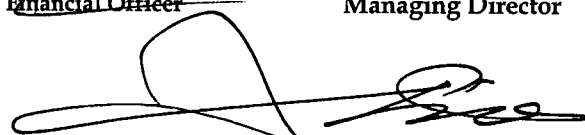
<u>Particulars</u>	<u>January to March, 2022</u>	<u>January to March, 2021</u>
Interest income/profit on investment	2,892,723,183	3,146,185,919
Less: Interest/profit paid on deposits and borrowings	2,065,068,889	2,172,214,276
Net interest income	827,654,294	973,971,643
Investment income	1,243,527,652	1,185,009,756
Commission, exchange and brokerage	908,049,341	469,533,540
Other operating income	149,257,022	114,339,843
Total operating Income (A)	3,128,488,309	2,742,854,782
Salary and allowances	850,838,775	797,653,323
Rent, Taxes, Insurance, Electricity, etc.	198,475,852	185,252,921
Legal expenses	3,451,653	2,546,860
Postage, Stamps, Telecommunication, etc.	23,649,588	20,122,292
Stationery, Printings, Advertisements, etc.	51,651,692	54,417,869
Managing Director's salary & fees	2,700,000	2,700,000
Directors' fees	2,366,101	1,695,862
Auditors' fees	172,500	172,500
Depreciation and repairs of bank's assets	97,940,757	91,606,403
Other expenses	264,548,762	227,250,851
Total operating Expenses (B)	1,495,795,680	1,383,418,881
Profit/(loss) before taxation & provisions (C=A-B)	1,632,692,629	1,359,435,901
Provision for loans and advances	(292,952,609)	(291,497,000)
Provision for off balance sheet exposures	233,482,000	101,604,000
Provision for diminution in value of investments	(1,225,237)	1,032,237
Total provision (D)	(60,695,847)	(188,860,763)
Total profit before taxes (C-D)	1,693,388,475	1,548,296,664
Provision for taxation for the period		
Current tax	421,099,421	353,635,017
Deferred tax	750,000	800,000
Total tax provision	421,849,421	354,435,017
Net profit after taxation	1,271,539,054	1,193,861,646
Appropriations:		
Statutory reserve	-	225,203,059
Retained Surplus during the period	1,271,539,054	968,658,587
Earnings per share (EPS)	1.70	1.59


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK LIMITED
STATEMENT OF CHANGES IN EQUITY (Un-Audited)
For the period from January 01, 2022 to March 31, 2022

Figures in BDT

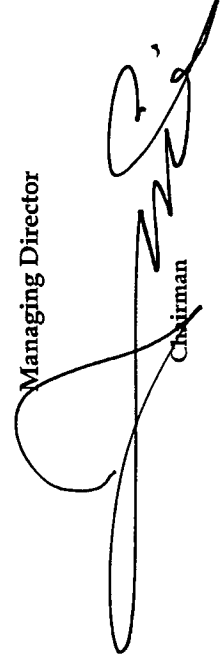
Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Retained earnings	Total
Balance as at January 01, 2022	7,492,256,500	7,492,256,500	1,973,250,803	1,063,497,554	51,475,903	3,296,594,513	21,369,331,774
Surplus/deficit on account of revaluation of investments	-	-	895,112,468	-	-	-	895,112,468
Net Profit for the period	-	-	-	-	-	1,271,539,054	1,271,539,054
Balance as on March 31, 2022	7,492,256,500	7,492,256,500	2,868,363,271	1,063,497,554	51,475,903	4,568,133,568	23,535,983,296

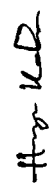
Balance as on March 31, 2021	7,492,256,500	7,492,256,500	5,544,110,389	1,063,497,554	-	2,065,047,147	23,657,168,090
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 Company Secretary


 Chief Financial Officer


 Managing Director


 Chairman


 Director

JAMUNA BANK LIMITED
CASH FLOW STATEMENT (Un-audited)
For the period from January 01, 2022 to March 31, 2022

Figures in BDT

	January to March 2022	January to March 2021
A) <u>Cash flows from operating activities</u>		
Interest received	947,437,224	835,094,056
Interest paid	(807,791,370)	(1,055,931,377)
Fees and commission received	908,049,341	469,533,540
Income received from investments	1,243,527,652	1,185,009,756
Payments to employees	(853,538,775)	(800,353,323)
Payments to suppliers	(286,889,350)	(270,333,290)
Income taxes paid	(302,814,341)	(309,540,834)
Received from other operating activities	149,257,022	114,339,843
Payments for other operating activities	(264,548,762)	(227,250,851)
<u>Operating profit before changes in operating assets and liabilities</u>	732,688,640	(59,432,480)
<u>Increase/Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	2,276,203,557	3,588,184,270
Other assets	(993,481,795)	(673,025,228)
Deposit from other banks & customers	(284,698,710)	9,932,375,681
Other current liabilities	5,272,781,293	(1,087,022,666)
Cash received from operating assets and liabilities	6,270,804,345	11,760,512,057
<u>Net cash flows from operating activities</u>	7,003,492,985	11,701,079,578
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(12,387,395,852)	(4,166,579,776)
Purchase of property, plant & equipment	(2,150,141)	30,254,238
<u>Net cash used in investing activities</u>	(12,389,545,993)	(4,136,325,538)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	7,454,796,922	1,719,033,418
Subordinated bond	(400,000,000)	(50,000,000)
<u>Net cash used in financing activities</u>	7,054,796,922	1,669,033,418
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	1,668,743,914	9,233,787,457
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	14,302,640,677	19,701,438,857
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	15,971,384,591	28,935,226,314


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman