

Jamuna Bank Limited and its Subsidiaries
Consolidated Balance Sheet (Un-audited)
As of June 30, 2023

<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	As on June 30, 2023	As on December 31, 2022
Cash :	14,000,881,150	12,572,050,809
Cash in hand	3,545,814,662	3,662,984,671
Balance with Bangladesh Bank and its agent banks	10,455,066,488	8,909,066,138
Balance with other banks and financial institutions	6,040,346,612	3,105,349,444
In Bangladesh	4,588,777,811	2,432,861,612
Outside Bangladesh	1,451,568,801	672,487,833
Money at call on short notice	10,593,000,000	1,084,573,350
Investments :	77,491,964,974	76,759,073,370
Government	71,820,352,418	70,558,425,589
Others	5,671,612,556	6,200,647,781
Loans, advances & lease etc:	172,054,486,806	181,567,644,474
Loans, Cash Credit, Overdrafts, etc.	159,401,977,189	165,875,722,971
Bills Purchased & discounted	12,652,509,617	15,691,921,503
Fixed assets including premises, furniture and fixtures	4,618,075,453	4,309,474,750
Other assets	4,541,096,993	3,702,355,476
Non-banking assets		
Total property & assets:	289,339,851,989	283,100,521,673
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	9,650,982,232	13,994,454,847
Deposits and other accounts:	237,696,184,977	225,033,524,952
Current Accounts and other Accounts	63,898,075,129	54,704,631,474
Bills Payable	6,894,052,352	4,509,734,148
Savings Bank Deposits	28,364,523,473	27,436,338,978
Fixed Deposits	82,546,765,210	81,780,019,525
Short Term Deposits	17,776,334,134	17,180,541,965
Deposit Under Special Scheme	36,201,332,028	38,327,175,927
Foreign Currency Deposit	2,015,102,651	1,095,082,934
Other liabilities	12,044,435,998	13,697,408,148
Subordinated Debt	9,640,000,000	10,700,000,000
Total Liabilities:	269,031,603,207	263,425,387,947
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	8,129,098,300	7,492,256,500
Statutory Reserve	8,129,098,300	7,492,256,500
Other reserves	1,130,787,883	1,553,357,296
Minority interest	1,681	1,647
Retained earnings	2,919,262,619	3,137,261,783
Total Shareholders' Equity	20,308,248,782	19,675,133,726
Total Liabilities and Shareholders' Equity	289,339,851,989	283,100,521,673


Company Secretary


Chief Financial Officer (CFO)


Managing Director


Director


Chairman

Jamuna Bank Limited and its Subsidiaries
Consolidated Off-Balance Sheet Items (Un-audited)
As of June 30, 2023

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, 2023	As on December 31, 2022
26,753,892,910	37,001,469,815
25,630,982,644	23,658,309,436
34,940,589,990	29,378,262,430
20,265,994,059	21,942,920,914
6,192,758,910	94,200,000
113,784,218,513	112,075,162,595

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

-	-
-	-
-	-
-	-
-	-
113,784,218,513	112,075,162,595


 Company Secretary


 Chief Financial officer (CFO)


 Managing Director


 Director


 Chairman


Jamuna Bank Limited and its Subsidiaries

Consolidated Profit and Loss Account (Unaudited)


For the period from January 01, 2023 to June 30, 2023

	January to June, 2023	January to June, 2022	April to June, 2023	April to June, 2022
Interest Income & profit on investment	7,317,359,248	6,259,873,180	3,667,806,579	3,347,213,117
Less: Interest/profit on deposits and borrowings	5,235,181,437	4,662,020,595	2,596,608,543	2,596,951,706
Net interest income/net profit on investments	2,082,177,812	1,597,852,585	1,071,198,036	750,261,411
Investment income	3,020,504,713	2,657,796,122	1,459,200,233	1,400,405,737
Commission, exchange and brokerage	1,705,466,683	2,152,809,179	1,121,159,259	1,241,250,435
Other operating income	513,761,744	426,703,799	268,841,655	277,236,177
	5,239,733,140	5,237,309,100	2,849,201,148	2,918,892,350
Total operating income (A)	7,321,910,952	6,835,161,685	3,920,399,184	3,669,153,761
Salary and allowances	2,122,306,758	1,914,204,111	1,133,503,581	1,058,601,240
Rent, Taxes, Insurance, Electricity, etc.	447,434,977	417,565,523	239,046,759	218,750,396
Legal expenses	8,358,838	8,268,824	4,553,510	4,794,171
Postage, Stamps, Telecommunication, etc.	58,044,371	49,390,740	28,713,741	25,674,297
Stationery, Printings, Advertisements, etc.	239,683,007	153,290,609	89,359,194	101,563,827
Managing Director's salary & fees	10,140,000	6,830,000	6,240,000	4,130,000
Directors' fees	5,034,760	5,234,325	3,004,489	2,595,424
Auditors' fees	402,500	345,000	201,250	172,500
Depreciation and repairs of bank's assets	208,761,582	206,354,704	95,501,035	108,004,329
Other expenses	512,085,142	534,461,320	273,775,111	266,213,240
Operating expenses (B)	3,612,251,935	3,295,945,158	1,873,898,671	1,790,499,425
Profit before provision (C = A-B)	3,709,659,017	3,539,216,528	2,046,500,513	1,878,654,336
Provision for loans and advances/investments	25,657,187	(68,714,784)	187,543,688	225,402,207
Provision for off balance sheet exposures	30,799,000	202,483,000	5,686,000	(30,999,000)
Provision for diminution in value of investments	8,983,021	15,058,616	4,809,522	11,696,423
Total provision (D)	65,439,208	148,826,831	198,039,209	206,099,630
Profit before taxation (C-D)	3,644,219,808	3,390,389,696	1,848,461,304	1,672,554,706
Provision for taxation				
Current tax	1,075,656,984	1,111,191,602	617,561,857	682,480,787
Deferred tax	1,733,468	2,033,862	330,713	733,546
Total tax provision	1,077,390,452	1,113,225,464	617,892,570	683,214,333
Net profit after taxation	2,566,829,356	2,277,164,232	1,230,568,734	989,340,372
Shareholders of JBL	2,566,829,323	2,277,164,202	1,230,568,715	989,340,359
Minority interest	33	30	19	14
Appropriations:				
Statutory reserve	636,841,800	-	636,841,800	-
Interest on perpetual bond	200,000,000	143,360,000	125,000,000	-
Retained surplus during the year	1,729,987,556	2,133,804,232	468,726,934	989,340,372
Earnings per share (EPS) [Restated-2022]	3.16	2.80	1.51	1.22


Company Secretary


Chief Financial Officer (CFO)


Managing Director


Director


Chairman

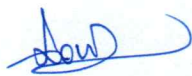
Jamuna Bank Limited and its Subsidiaries

Consolidated Cash Flow Statement (Un-audited)

For the period from January 01, 2023 to June 30, 2023

Figures in BDT

	January to June 2023	January to June 2022
A) <u>Cash flows from operating activities</u>		
Interest/profit received	8,558,434,645	7,443,216,183
Interest/profit paid	(2,068,463,741)	(2,334,733,302)
Fees and commission received	1,705,466,683	2,152,809,179
Income received from investments	3,020,504,713	2,657,796,122
Payments to employees	(2,132,446,758)	(1,921,034,111)
Payments to suppliers	(802,111,456)	(656,771,605)
Income taxes paid	(1,086,647,013)	(906,825,380)
Received from other operating activities	513,761,744	426,703,799
Payments for other operating activities	(512,085,142)	(534,461,320)
<u>Operating profit before changes in operating assets and liabilities</u>	7,196,413,675	6,326,699,564
<u>Increase/Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	8,272,082,271	(1,542,597,595)
Other assets	(838,741,517)	(1,535,990,459)
Deposit from other banks & customers	9,495,942,329	8,503,255,377
Other current liabilities	(2,497,321,891)	11,809,102
Cash received from operating assets and liabilities	14,431,961,193	5,436,476,426
<u>Net cash flows from operating activities</u>	21,628,374,868	11,763,175,990
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(732,891,605)	(15,907,931,839)
Purchase of property, plant & equipment	(308,600,703)	(98,304,993)
<u>Net cash used in investing activities</u>	(1,041,492,307)	(16,006,236,832)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	(4,343,472,615)	10,398,596,557
Cash dividend paid	(1,311,144,887)	(1,311,144,887)
Issue of subordinated bond	(1,060,000,000)	(160,000,000)
<u>Net cash used in financing activities</u>	(6,714,617,502)	8,927,451,670
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	13,872,265,058	4,684,390,827
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	16,764,795,303	14,302,647,081
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	30,637,060,362	18,987,037,908


Company Secretary


Chief Financial Officer (CFO)


Managing Director


Director


Chairman

Jamuna Bank Limited and its Subsidiaries

Consolidated Statement of Changes in Equity (Un-Audited)

As of June 30, 2023

Figures in BDT

Particulars	Paid up Capital	Statutory reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Retained earnings	Total	Minority Interest	Total Equity
Balance as at January 01, 2023	7,492,256,500	7,492,256,500	422,569,413	1,063,497,554	67,290,328	3,137,261,783	19,675,132,079	1,647	19,675,133,726
Surplus/deficit on account of revaluation of investments	-	-	(422,569,413)	-	-	-	(422,569,413)	-	(422,569,413)
Minority interest	-	-	-	-	-	-	-	33	33
Statutory reserve	-	636,841,800	-	-	-	-	636,841,800	-	636,841,800
<u>Dividend for the year-2022</u>	-	-	-	-	-	(1,311,144,887)	(1,311,144,887)	-	(1,311,144,887)
Dividend (Cash)	636,841,800	-	-	-	-	(636,841,800)	-	-	-
Dividend (Stock)	-	-	-	-	-	1,729,987,523	1,729,987,523	-	1,729,987,523
Net Profit for the period	-	-	-	-	-	2,919,262,619	2,919,262,619	-	2,919,262,619
Balance as on June 30, 2023	8,129,098,300	8,129,098,300	-	1,063,497,554	67,290,328	4,037,976,168	20,308,247,102	1,681	20,308,248,782
Balance as on June 30, 2022	7,492,256,500	7,492,256,500	871,907,400	1,063,497,554	51,475,903	4,037,976,168	21,009,370,024	1,681	21,009,371,705



Company Secretary



Chief Financial Officer (CFO)



Managing Director



Chairman



Director

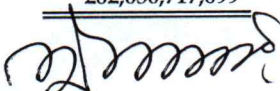
JAMUNA BANK LIMITED
BALANCE SHEET (Un-audited)

As of June 30, 2023

<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	Aa on June 30, 2023	As on December 31, 2022
Cash :	14,000,812,677	12,571,980,079
Cash in hand	3,545,746,189	3,662,913,941
Balance with Bangladesh Bank and its agent banks	10,455,066,488	8,909,066,138
Balance with other banks and financial institutions	6,040,346,612	3,105,349,444
In Bangladesh	4,588,777,811	2,432,861,612
Outside Bangladesh	1,451,568,801	672,487,833
Money at call on short notice	10,593,000,000	1,084,573,350
Investments :	77,115,403,253	76,394,561,632
Government	71,736,052,418	70,474,125,589
Others	5,379,350,834	5,920,436,043
Loans, advances & lease etc:	170,942,375,740	180,490,792,226
Loans, Cash Credit, Overdrafts, etc.	158,289,866,123	164,798,870,723
Bills Purchased & discounted	12,652,509,617	15,691,921,503
Fixed assets including premises, furniture and fixtures	4,316,184,717	4,009,159,693
Other assets	5,840,887,169	4,980,301,274
Non-banking assets	-	-
Total property & assets:	288,849,010,168	282,636,717,699
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	9,650,982,232	13,994,454,847
Deposits and other accounts:	237,714,243,629	225,070,781,926
Current/ Al-wadeeah current accounts and other accounts	63,861,896,862	54,677,380,055
Bills Payable	6,894,052,352	4,509,734,148
Savings/Mudaraba savings bank deposits	28,364,523,473	27,436,338,978
Fixed/Mudaraba fixed deposits	82,546,765,210	81,780,019,525
Short Term Deposits	17,830,571,054	17,245,050,359
Deposit Under Special Scheme	36,201,332,028	38,327,175,927
Foreign Currency Deposit	2,015,102,651	1,095,082,934
Other liabilities	11,475,596,808	13,122,742,901
Subordinated Debt	9,640,000,000	10,700,000,000
Total Liabilities:	268,480,822,669	262,887,979,674
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	8,129,098,300	7,492,256,500
Statutory Reserve	8,129,098,300	7,492,256,500
Other Reserve	1,130,787,882	1,553,357,296
Retained earnings	2,979,203,017	3,210,867,729
Total Shareholders' Equity	20,368,187,499	19,748,738,025
Total Liabilities and Shareholders' Equity	288,849,010,168	282,636,717,699


Company Secretary


Chief Financial officer (CFO)


Managing Director


Director


Chairman

JAMUNA BANK LIMITED
Off-Balance Sheet Items (Un-audited)
As of June 30, 2023

Figures in BDT

Contingent Liabilities :

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

At June 30, 2023	At December 31, 2022
26,753,892,910	37,001,469,815
25,630,982,644	23,658,309,436
34,940,589,990	29,378,262,430
20,265,994,059	21,942,920,914
6,192,758,910	94,200,000
113,784,218,513	112,075,162,595

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

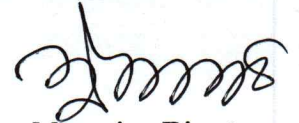
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-	-
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113,784,218,513	112,075,162,595



Company Secretary



Chief Financial Officer (CFO)



Managing Director



Director



Chairman

Jamuna Bank Limited
Profit and Loss Account
For the period from January 01, 2023 to June 30, 2023

Particulars	January to June, 2023	January to June, 2022	April to June, 2023	April to June, 2022
Interest income/profit on investment	7,277,527,629	6,206,217,150	3,648,859,448	3,313,493,967
Less: Interest/profit paid on deposits and borrowings	5,235,181,437	4,662,020,595	2,596,608,543	2,596,951,706
Net interest income	2,042,346,193	1,544,196,556	1,052,250,905	716,542,261
Investment income	3,014,351,044	2,640,318,915	1,456,180,368	1,396,791,263
Commission, exchange and brokerage	1,688,184,748	2,146,735,884	1,110,209,430	1,238,686,543
Other operating income	512,833,358	424,223,024	268,147,269	274,966,002
Total operating Income (A)	7,257,715,344	6,755,474,378	3,886,787,973	3,626,986,070
Salary and allowances	2,108,588,422	1,903,279,151	1,126,039,650	1,052,440,377
Rent, Taxes, Insurance, Electricity, etc.	446,598,859	416,836,429	238,545,816	218,360,577
Legal expenses	8,350,213	8,245,199	4,553,510	4,793,546
Postage, Stamps, Telecommunication, etc.	57,730,728	49,201,286	28,560,336	25,551,698
Stationery, Printings, Advertisements, etc.	239,488,069	153,105,145	89,266,694	101,453,452
Managing Director's salary & fees	10,140,000	6,830,000	6,240,000	4,130,000
Directors' fees	4,770,760	4,732,725	2,872,489	2,366,624
Auditors' fees	402,500	345,000	201,250	172,500
Depreciation and repairs of bank's assets	206,868,908	205,520,103	94,511,909	107,579,346
Other expenses	504,659,693	527,363,997	269,798,112	262,815,235
Total operating Expenses (B)	3,587,598,152	3,275,459,036	1,860,589,767	1,779,663,356
Profit/(loss) before taxation & provisions (C=A-B)	3,670,117,192	3,480,015,343	2,026,198,206	1,847,322,714
Provision for loans and advances	20,662,000	(69,370,000)	182,340,000	223,582,609
Provision for off balance sheet exposures	30,799,000	202,483,000	5,686,000	(30,999,000)
Provision for diminution in value of investments	2,012,500	580,162	1,662,509	1,805,400
Total provision (D)	53,473,500	133,693,162	189,688,509	194,389,009
Total profit before taxes (C-D)	3,616,643,692	3,346,322,180	1,836,509,697	1,652,933,705
Provision for taxation for the period				
Current tax	1,061,479,917	1,092,355,458	610,382,271	671,256,037
Deferred tax	2,000,000	1,500,000	500,000	750,000
Total tax provision	1,063,479,917	1,093,855,458	610,882,271	672,006,037
Net profit after taxation	2,553,163,775	2,252,466,723	1,225,627,426	980,927,669
Appropriations:				
Statutory reserve	636,841,800	-	636,841,800	-
Interest on perpetual bond	200,000,000	143,360,000	125,000,000	-
Retained Surplus during the period	1,716,321,975	2,109,106,723	463,785,626	980,927,669

Earnings per share (EPS) -[Restated-2022]

3.14

2.77

1.51

1.21


Company Secretary


Chief Financial Officer (CFO)


Managing Director


Director


Chairman

JAMUNA BANK LIMITED
CASH FLOW STATEMENT (Un-audited)
For the period from January 01, 2023 to June 30, 2023

Figures in BDT

	Jan. to June 2023	Jan. to June 2022
A) <u>Cash flows from operating activities</u>		
Interest received	8,518,603,026	7,389,560,153
Interest paid	(2,068,463,741)	(2,334,733,302)
Fees and commission received	1,688,184,748	2,146,735,884
Income received from investments	3,014,351,044	2,640,318,915
Payments to employees	(2,118,728,422)	(1,910,109,151)
Payments to suppliers	(798,601,458)	(654,307,767)
Income taxes paid	(1,085,488,642)	(902,814,341)
Received from other operating activities	512,833,358	424,223,024
Payments for other operating activities	(504,659,693)	(527,363,997)
<u>Operating profit before changes in operating assets and liabilities</u>	7,158,030,221	6,271,509,418
<u>Increase/Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	8,307,341,089	(1,475,838,630)
Other assets	(860,585,895)	(1,525,177,284)
Deposit from other banks & customers	9,476,744,007	8,502,779,551
Other current liabilities	(2,466,777,960)	(22,072,866)
<u>Cash received from operating assets and liabilities</u>	14,456,721,241	5,479,690,772
<u>Net cash flows from operating activities</u>	21,614,751,462	11,751,200,190
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(720,841,620)	(15,899,376,584)
Purchase of property, plant & equipment	(307,025,024)	(94,941,112)
<u>Net cash used in investing activities</u>	(1,027,866,644)	(15,994,317,696)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	(4,343,472,615)	10,398,596,557
Dividend paid	(1,311,144,887)	(1,311,144,887)
Subordinated bond	(1,060,000,000)	(160,000,000)
<u>Net cash used in financing activities</u>	(6,714,617,503)	8,927,451,670
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	13,872,267,316	4,684,334,164
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	16,764,724,573	14,302,640,677
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	30,636,991,889	18,986,974,841


Company Secretary


Chief Financial Officer (CFO)


Managing Director


Director


Chairman

JAMUNA BANK LIMITED
Reconciliation statement of cash flows from operating activities
For the period from January 01, 2023 to June 30, 2023

	Figures in BDT	
	Jan. to June 2023	Jan. to June 2022
Profit before provision	3,670,117,192	3,480,015,343
Adjustment for non cash items:		
Depreciation on fixed asset	165,608,579	183,678,121
	3,835,725,771	3,663,693,463
Adjustment with non-operating activities:		
Accounts receivable on loans & advances	1,241,075,396	1,183,343,002
Accounts payable on deposits	3,166,717,696	2,327,287,293
	4,407,793,092	3,510,630,296
Changes in operating assets and liabilities		
Changes in loans & advances	8,307,341,089	(1,475,838,630)
Changes in other assets	(860,585,895)	(1,525,177,284)
Changes in deposit and other accounts	9,476,744,007	8,502,779,551
Changes in other liabilities	(2,466,777,960)	(22,072,866)
	14,456,721,241	5,479,690,772
Income Tax Paid	(1,085,488,642)	(902,814,341)
Net cash flows from operating activities	21,614,751,462	11,751,200,190

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JAMUNA BANK LIMITED

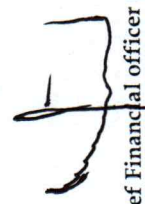
STATEMENT OF CHANGES IN EQUITY (Un-Audited)


For the period from January 01, 2023 to June 30, 2023

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, 2023	7,492,256,500	7,492,256,500	422,569,413	1,063,497,554	67,290,328	3,210,867,729	19,748,738,025
Surplus/ deficit on account of revaluation of investments	-		(422,569,413)	-		-	(422,569,413)
Dividend (Cash)	-	-	-	-	-	(1,311,144,887)	(1,311,144,887)
Dividend (Stock)	636,841,800	636,841,800	-	-	-	(636,841,800)	-
Net Profit for the period	-	636,841,800	-	-	-	1,716,321,975	2,353,163,775
Balance as on June 30, 2023	8,129,098,300	8,129,098,300	-	1,063,497,554	67,290,328	2,979,203,017	20,368,187,499
Balance as on June 30, 2022	7,492,256,500	7,492,256,500	871,907,400	1,063,497,554	51,475,903	4,094,556,349	21,065,950,206


Company Secretary


Chief Financial officer (CFO)


Managing Director


Director


Chairman

Jamuna Bank Limited

Selected explanatory notes to the accounts for the period ended June 30, 2023

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, 2022.

4.00 variances in quarterly key features:

Particulars	January to June, 2023	January to June, 2022	Increase/ (Decrease) in %
Earning per share	3.14	2.77	13%

From the above, it was observed that there was a variance in EPS due to increase in operating profit compare to the previous period as on June 30, 2022.

Particulars	June 30, 2023	June 30, 2022
Net Assest Value (NAV) per share	25.06	26.09

From the above, it was observed that Net Asst value (NAV) slightly decreased compare to the same period of last year due to combined impact of decrease in revaluation reserve on government securities.

Particulars	January to June, 2023	January to June, 2022
Net Operating Cash Flow per Share (NOCFS)	26.59	14.46

From the above, it was observed that the consolidated Net Operating Cash Flow per share for the period ended June 30, 2023 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 Unclaimed dividend

Unclaimed dividend amount of Tk.57.80 crore as on June 30, 2023.

6.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 208th meeting held on July 26, 2023 and was subsequently approved by the Board of Directors in its 427th meeting held on July 27, 2023.

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

Particulars	30.06.2023		30.06.2022	
	JBL	JBL consolidated	JBL	JBL consolidated
- Operating Profit	3,670,117,192	3,709,659,017	3,480,015,343	3,539,216,528
-Profit after taxation	2,553,163,775	2,566,829,356	2,252,466,723	2,277,164,232
- Net Asset value (NAV)	20,368,187,499	20,308,248,782	21,209,310,206	21,152,731,705
- NAV per share	25.06	24.98	26.09	26.02
- Earnings per share (EPS)	3.14	3.16	2.77	2.80
- Net Operating Cash Flow per Share (NOCFS)	26.59	26.61	14.46	14.47

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