

JAMUNA BANK PLC.
BALANCE SHEET (Un-audited)


As of September 30, 2023

<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	At September 30, 2023	At December 31, 2022
Cash :	14,387,640,736	12,571,980,079
Cash in hand	4,339,035,748	3,662,913,941
Balance with Bangladesh Bank and its agent banks	10,048,604,987	8,909,066,138
Balance with other banks and financial institutions	4,826,811,406	3,105,349,444
In Bangladesh	3,149,060,801	2,432,861,612
Outside Bangladesh	1,677,750,605	672,487,833
Money at call on short notice	10,285,000,000	1,084,573,350
Investments :	76,382,495,862	76,394,561,632
Government	71,003,145,028	70,474,125,589
Others	5,379,350,834	5,920,436,043
Loans, advances & lease etc:	181,990,716,053	180,490,792,226
Loans, Cash Credit, Overdrafts, etc.	169,901,929,596	164,798,870,723
Bills Purchased & discounted	12,088,786,457	15,691,921,503
Fixed assets including premises, furniture and fixtures	4,641,201,286	4,009,159,693
Other assets	6,995,415,280	4,980,301,274
Non-banking assets	-	-
Total property & assets:	299,509,280,623	282,636,717,699
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	19,943,354,943	13,994,454,847
Deposits and other accounts:	236,917,311,772	225,070,781,926
Current Accounts and other Accounts	55,254,272,293	54,677,380,055
Bills Payable	8,343,789,647	4,509,734,148
Savings Bank Deposits	28,566,602,319	27,436,338,978
Fixed Deposits	88,175,062,438	81,780,019,525
Short Term Deposits	17,754,844,748	17,245,050,359
Deposit Under Special Scheme	36,064,427,337	38,327,175,927
Foreign Currency Deposit	2,758,312,990	1,095,082,934
Other liabilities	12,225,514,076	13,122,742,901
Subordinated Debt	9,440,000,000	10,700,000,000
Total Liabilities:	278,526,180,790	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	3,594,115,351	3,210,867,729
Total Shareholders' Equity	20,983,099,833	19,748,738,025
Total Liabilities and Shareholders' Equity	299,509,280,623	282,636,717,699


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.

Off-Balance Sheet Items (Un-audited)

As of September 30, 2023

Figures in BDT

Contingent Liabilities :

Acceptance & Endorsements

Letters of Guarantee

Irrevocable Letters of Credit

Bills for Collection

Other Contingent Liabilities

Total

At September 30, 2023	At December 31, 2022
24,970,614,230	37,001,469,815
30,313,631,144	23,658,309,436
34,141,477,349	29,378,262,430
20,276,229,166	21,942,920,914
644,200,000	94,200,000
110,346,151,888	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

-	-
-	-
-	-
-	-
-	-
110,346,151,888	112,075,162,595


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank PLC.
Profit and Loss Account
For the period from January 01, 2023 to September 30, 2023

Particulars	January to Sep., 2023	January to Sep., 2022	July to Sep., 2023	July to Sep., 2022
Interest income/profit on investment	11,193,975,806	9,931,744,292	3,916,448,177	3,725,527,141
Less: Interest/profit paid on deposits and borrowings	7,922,925,966	7,269,546,291	2,687,744,530	2,607,525,696
Net interest income	3,271,049,840	2,662,198,000	1,228,703,647	1,118,001,445
Investment income	5,320,742,427	4,843,390,771	2,306,391,383	2,203,071,856
Commission, exchange and brokerage	2,062,223,315	2,315,820,773	374,038,567	169,084,889
Other operating income	726,154,954	615,106,597	213,321,596	190,883,572
Total operating Income (A)	11,380,170,536	10,436,516,141	4,122,455,192	3,681,041,762
Salary and allowances	3,129,387,050	2,858,314,618	1,020,798,627	955,035,466
Rent, Taxes, Insurance, Electricity, etc.	717,265,994	641,846,895	270,667,135	225,010,466
Legal expenses	13,483,019	12,614,717	5,132,806	4,369,518
Postage, Stamps, Telecommunication, etc.	88,337,649	76,973,267	30,606,921	27,771,980
Stationery, Printings, Advertisements, etc.	188,350,620	173,559,912	(51,137,449)	20,454,767
Managing Director's salary & fees	15,660,000	10,180,000	5,520,000	3,350,000
Directors' fees	6,931,711	7,113,379	2,160,951	2,380,654
Auditors' fees	517,500	517,500	115,000	172,500
Depreciation and repairs of bank's assets	617,695,377	401,965,216	410,826,469	196,445,113
Other expenses	780,735,294	781,182,222	276,075,602	253,818,225
Total operating Expenses (B)	5,558,364,214	4,964,267,725	1,970,766,062	1,688,808,689
Profit/(loss) before taxation & provisions (C=A-B)	5,821,806,322	5,472,248,415	2,151,689,130	1,992,233,073
Provision for loans and advances	562,447,000	181,923,555	541,785,000	251,293,555
Provision for off balance sheet exposures	28,268,000	155,213,374	(2,531,000)	(47,269,626)
Provision for other assets	-	-	-	-
Provision for diminution in value of investments	258,785	2,772,989	(1,753,715)	2,192,827
Total provision (D)	590,973,785	339,909,918	537,500,285	206,216,756
Total profit before taxes (C-D)	5,230,832,537	5,132,338,497	1,614,188,845	1,786,016,317
Provision for taxation for the period				
Current tax	1,919,756,428	2,122,479,444	858,276,511	1,030,123,986
Deferred tax	500,000	2,000,000	(1,500,000)	500,000
Total tax provision	1,920,256,428	2,124,479,444	856,776,511	1,030,623,986
Net profit after taxation	3,310,576,109	3,007,859,053	757,412,334	755,392,330
Appropriations:				
Statutory reserve	636,841,800	-	-	-
Interest on perpetual bond	342,500,000	208,025,000	142,500,000	-
Retained Surplus during the period	2,331,234,309	2,799,834,053	614,912,334	755,392,330
Earnings per share (EPS)[Restated-2022]	4.07	3.70	0.93	0.93


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

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


Figures in BDT

	January to Sep. 2023	January to Sep. 2022
A) <u>Cash flows from operating activities</u>		
Interest received	12,796,460,893	11,361,471,869
Interest paid	(6,344,953,857)	(6,320,362,049)
Fees and commission received	2,062,223,315	2,315,820,773
Income received from investments	5,320,742,427	4,843,390,771
Payments to employees	(3,145,047,050)	(2,868,494,618)
Payments to suppliers	(1,252,043,364)	(1,057,059,795)
Income taxes paid	(1,353,350,127)	(1,580,889,611)
Received from other operating activities	726,154,954	615,106,597
Payments for other operating activities	(780,735,294)	(781,182,222)
<u>Operating profit before changes in operating assets and liabilities</u>	8,029,451,898	6,527,801,715
<u>Increase /Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	(3,102,408,914)	(6,841,503,834)
Other assets	(2,015,114,005)	(2,422,764,228)
Deposit from other banks & customers	10,268,557,736	14,614,643,807
Other current liabilities	(3,200,013,531)	1,183,185,645
<u>Cash received from operating assets and liabilities</u>	1,951,021,285	6,533,561,389
<u>Net cash flows from operating activities</u>	9,980,473,183	13,061,363,104
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	12,065,770	(12,279,635,479)
Purchase of property, plant & equipment	(632,041,593)	105,867,285
<u>Net cash used in investing activities</u>	(619,975,822)	(12,173,768,194)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	5,948,900,096	5,920,494,018
Dividend paid	(1,311,144,887)	(1,311,144,887)
Subordinated bond	(1,260,000,000)	(560,000,000)
<u>Net cash used in financing activities</u>	3,377,755,208	4,049,349,131
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	12,738,252,569	4,936,944,040
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>	29,502,977,142	19,239,584,718


Company Secretary


Chief Financial Officer


Managing Director



Director



Chairman

JAMUNA BANK PLC.
STATEMENT OF CHANGES IN EQUITY (Un-Audited)
For the period from January 01, 2022 to September 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)
<u>Dividend for the 2022:</u>							
Dividend (Cash)						(1,311,144,887)	(1,311,144,887)
Dividend (Stock)	636,841,800	636,841,800				(636,841,800)	
Statutory reserve	-						636,841,800
Net Profit for the period	-					2,331,234,309	2,331,234,309
Balance as on September 30, 2023	8,129,098,300	8,129,098,300	-	1,063,497,554	67,290,328	3,594,115,351	20,983,099,833
Balance as on September 30, 2022	7,492,256,500	7,492,256,500	634,528,956	1,063,497,554	51,475,903	4,785,283,679	21,519,299,092


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

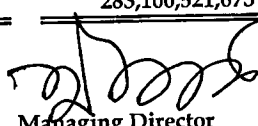
Jamuna Bank PLC. and its Subsidiaries
Consolidated Balance Sheet (Un-audited)

As of September 30, 2023

<u>PROPERTY AND ASSETS</u>	<u>Figures in BDT</u>	
	<u>At September 30, 2023</u>	<u>At December 31, 2022</u>
Cash :	14,387,732,631	12,572,050,809
·Cash in hand	4,339,127,643	3,662,984,671
Balance with Bangladesh Bank and its agent banks	10,048,604,987	8,909,066,138
Balance with other banks and financial institutions	4,826,811,406	3,105,349,444
In Bangladesh	3,149,060,801	2,432,861,612
Outside Bangladesh	1,677,750,605	672,487,833
Money at call on short notice	10,285,000,000	1,084,573,350
Investments :	76,708,543,480	76,759,073,370
Government	71,038,945,028	70,558,425,589
Others	5,669,598,452	6,200,647,781
Loans, advances & lease etc:	183,172,613,283	181,567,644,474
Loans, Cash Credit, Overdrafts, etc.	171,083,826,826	165,875,722,971
Bills Purchased & discounted	12,088,786,457	15,691,921,503
Fixed assets including premises, furniture and fixtures	4,942,917,416	4,309,474,750
Other assets	5,662,923,548	3,702,355,476
Non-banking assets	-	-
Total property & assets:	299,986,541,763	283,100,521,673
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	19,943,354,943	13,994,454,847
Deposits and other accounts:	236,893,049,260	225,033,524,952
Current Accounts and other Accounts	55,280,416,423	54,704,631,474
Bills Payable	8,343,789,647	4,509,734,148
Savings Bank Deposits	28,566,602,319	27,436,338,978
Fixed Deposits	88,175,062,438	81,780,019,525
Short Term Deposits	17,704,438,105	17,180,541,965
Deposit Under Special Scheme	36,064,427,337	38,327,175,927
Foreign Currency Deposit	2,758,312,990	1,095,082,934
Other liabilities	12,780,182,460	13,697,408,148
Subordinated Debt	9,440,000,000	10,700,000,000
Total Liabilities:	279,056,586,663	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	1,680	1,647
Retained earnings	3,540,968,938	3,137,261,783
Total Shareholders' Equity	20,929,955,101	19,675,133,726
Total Liabilities and Shareholders' Equity	299,986,541,763	283,100,521,673


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank PLC. and its Subsidiaries

Consolidated Off-Balance Sheet Items (Un-audited)

As of September 30, 2023

Figures in BDT

Contingent Liabilities :

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

At Sep. 30, 2023	At December 31, 2022
24,970,614,230	37,001,469,815
30,313,631,144	23,658,309,436
34,141,477,349	29,378,262,430
20,276,229,166	21,942,920,914
644,200,000	94,200,000
110,346,151,888	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

-	-
-	-
-	-
-	-
-	-
110,346,151,888	112,075,162,595


 Company Secretary


 Chief Financial Officer


 Managing Director


 Director


 Chairman

Jamuna Bank PLC. and its Subsidiaries
Consolidated Profit and Loss Account (Unaudited)
For the period from January 01, 2023 to September 30, 2023

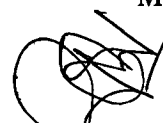
	January to Sep., 2023	January to Sep., 2022	July to Sep., 2023	July to Sep., 2022
Interest Income & profit on investment	11,256,868,055	10,003,263,094	3,939,508,807	3,743,389,914
Less: Interest/profit on deposits and borrowings	7,922,925,966	7,269,546,291	2,687,744,530	2,607,525,696
Net interest income/net profit on investments	3,333,942,089	2,733,716,803	1,251,764,277	1,135,864,217
Investment income	5,329,009,164	4,867,266,862	2,308,504,451	2,209,470,740
Commission, exchange and brokerage	2,088,071,066	2,330,656,553	382,604,383	177,847,373
Other operating income	727,719,093	620,732,502	213,957,349	194,028,702
	8,144,799,323	7,818,655,916	2,905,066,183	2,581,346,816
Total operating income (A)	11,478,741,412	10,552,372,719	4,156,830,460	3,717,211,034
Salary and allowances	3,149,081,755	2,874,478,038	1,026,774,996	960,273,926
Rent, Taxes, Insurance, Electricity, etc.	718,606,829	643,069,802	271,171,852	225,504,279
Legal expenses	13,491,644	12,638,342	5,132,806	4,369,518
Postage, Stamps, Telecommunication, etc.	88,803,932	77,340,854	30,759,561	27,950,113
Stationery, Printings, Advertisements, etc.	188,642,568	173,986,737	(51,040,439)	20,696,128
Managing Director's salary & fees	15,660,000	10,180,000	5,520,000	3,350,000
Directors' fees	7,318,911	7,741,379	2,284,151	2,507,054
Auditors' fees	517,500	575,000	115,000	230,000
Depreciation and repairs of bank's assets	620,575,765	403,330,557	411,814,183	196,975,853
Other expenses	790,958,574	791,190,285	278,873,432	256,728,965
Operating expenses (B)	5,593,657,477	4,994,530,993	1,981,405,542	1,698,585,836
Profit before provision (C = A-B)	5,885,083,935	5,557,841,726	2,175,424,918	2,018,625,198
Provision for loans and advances/investments	581,113,860	186,140,284	555,456,673	254,855,069
Provision for off balance sheet exposures	28,268,000	155,213,374	(2,531,000)	(47,269,626)
Provision for other assets	-	-	-	-
Provision for diminution in value of investments	1,969,736	24,858,038	(7,013,285)	9,799,423
Total provision (D)	611,351,596	366,211,697	545,912,388	217,384,865
Profit before taxation (C-D)	5,273,732,339	5,191,630,029	1,629,512,530	1,801,240,332
Provision for taxation				
Current tax	1,942,630,583	2,149,141,308	866,973,600	1,037,949,705
Deferred tax	66,080	2,873,728	(1,667,388)	839,866
Total tax provision	1,942,696,663	2,152,015,035	865,306,211	1,038,789,571
Net profit after taxation	3,331,035,675	3,039,614,993	764,206,319	762,450,761
Shareholders of Jamuna Bank PLC.	3,331,035,642	3,039,614,955	764,206,319	762,450,753
Minority interest	33	38	19	8
Appropriations:				
Statutory reserve	636,841,800	-	-	-
Interest on perpetual bond	342,500,000	208,025,000	142,500,000	-
Retained surplus during the year	2,351,693,875	2,831,589,993	621,706,319	762,450,761
Earnings per share (EPS)[Restated-2022]	4.10	3.74	0.94	0.94


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.

Reconciliation statement of cash flows from operating activities

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

	Figures in BDT	
	Jan. to Sep 2023	Jan. to Sep 2022
Profit before provision	5,821,806,322	5,472,248,415
Adjustment for non cash items:		
Depreciation on fixed asset	380,538,506	257,531,091
	6,202,344,828	5,729,779,506
Adjustment with non-operating activities:		
Accounts receivable on loans & advances	1,602,485,087	1,429,727,578
Accounts payable on deposits	1,577,972,110	949,184,242
	3,180,457,197	2,378,911,820
Changes in operating assets and liabilities		
Changes in loans & advances	(3,102,408,914)	(6,841,503,834)
Changes in other assets	(2,015,114,005)	(2,422,764,228)
Changes in deposit and other accounts	10,268,557,736	14,614,643,807
Changes in other liabilities	(3,200,013,531)	1,183,185,645
	1,951,021,285	6,533,561,389
Income Tax Paid	(1,353,350,127)	(1,580,889,611)
Net cash flows from operating activities	9,980,473,183	13,061,363,104

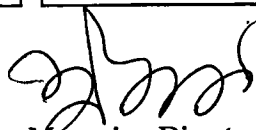
Jamuna Bank PLC. and its Subsidiaries
Consolidated Cash Flow Statement (Un-audited)
For the period from January 01, 2023 to September 30, 2023

Figures in BDT

	January to Sep. 2023	January to Sep 2022
A) <u>Cash flows from operating activities</u>		
Interest/profit received	12,859,353,142	11,432,990,671
Interest/profit paid	(6,344,953,857)	(6,320,362,049)
Fees and commission received	2,088,071,066	2,330,656,553
Income received from investments	5,329,009,164	4,867,266,862
Payments to employees	(3,164,741,755)	(2,884,658,038)
Payments to suppliers	(1,254,538,256)	(1,061,151,580)
Income taxes paid	(1,357,512,904)	(1,585,880,024)
Received from other operating activities	727,719,093	620,732,502
Payments for other operating activities	(790,958,574)	(791,190,285)
<u>Operating profit before changes in operating assets and liabilities</u>	8,091,447,121	6,608,404,612
<u>Increase /Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	(3,207,453,896)	(6,920,854,317)
Other assets	(1,960,568,072)	(2,555,349,566)
Deposit from other banks & customers	10,281,552,198	14,659,986,930
Other current liabilities	(3,261,546,051)	1,363,125,231
Cash received from operating assets and liabilities	1,851,984,180	6,546,908,279
<u>Net cash flows from operating activities</u>	9,943,431,301	13,155,312,891
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	50,529,890	(12,256,067,255)
Purchase of property, plant & equipment	(633,442,666)	99,948,864
<u>Net cash used in investing activities</u>	(582,912,775)	(12,156,118,391)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	5,948,900,096	5,920,494,018
Cash dividend paid	(1,311,144,887)	(1,311,144,887)
Issue of subordinated bond	(1,260,000,000)	(560,000,000)
<u>Net cash used in financing activities</u>	3,377,755,208	4,049,349,131
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	12,738,273,734	5,048,543,631
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>	29,503,069,037	19,351,190,712


Company Secretary


Chief Financial Officer


Managing Director

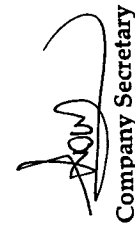

Director


Chairman

Jamuna Bank PLC. and its Subsidiaries
Consolidated Statement of Changes in Equity (Un-Audited)

As of September 30, 2023

Particulars	Figures in BDT									
	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
<u>Dividend for the 2022:</u>										
Dividend (Cash)						(1,311,144,887)	(1,311,144,887)		(1,311,144,887)	
Dividend (Stock)	636,841,800	636,841,800	-	-	-	(636,841,800)	-	-	636,841,800	
Statutory reserve	-	-	-	-	-	2,351,693,842	2,351,693,842	-	2,351,693,842	
Net Profit for the period	-	-	-	-	-	3,540,968,938	20,929,953,420	1,680	20,929,955,101	
Balance as on Sep 30, 2023	8,129,098,300	8,129,098,300	-	1,063,497,554	67,290,328	3,540,968,938	20,929,953,420	1,680	20,929,955,101	
Balance as on Sep 30, 2022	7,492,256,500	7,492,256,500	634,528,956	1,063,497,554	51,475,903	4,732,906,403	21,466,921,816	1,689	21,466,923,505	


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank PLC.

Selective notes to the accounts for the period ended September 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 Sep, 2023	January to Sep, 2022	Increase/ (Decrease) in %
Earning per share [Restated-2022]	4.07	3.70	10%

From the above, it was observed that Earning Per Share (EPS) increased over the same period of previous period (Q-3, 2022) mainly due to increase of net interest income as well as investment income.

Amount in Lac

Particulars	January to Sep, 2023	January to Sep, 2022	Increase/ (Decrease) in %
Provision for loans & advances	5,909.74	3,399.10	74%

From the above, it was observed that total provision increased compare with previous period up to 30 September 2022 due to increase of provision against loans & advances.

Particulars	January to Sep, 2023	January to Sep, 2022
Net Operating Cash Flow per Share (NOCFS)	12.28	16.07

From the above, it was observed that the Net Operating Cash Flow per Share (NOCFS) for the period ended September 30, 2023 has decreased comparing to the corresponding previous period mainly due to decrease of gap between collection of deposits/funds and deployment of fund through advances.

5.00 Unclaimed cash dividend

Cash dividend remained unclaimed which were declared for the year:

2019	11,344,503
2020	8,741,288
2021	20,675,633
	40,761,424

6.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 211th meeting held on October 29, 2023 and was subsequently approved by the Board of Directors in its 433rd meeting held on October 30, 2023.

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

Particulars	30.09.2023		30.09.2022	
	JBL	JBL consolidated	JBL	JBL consolidated
- Operating Profit	5,821,806,322	5,885,083,935	5,472,248,415	5,557,841,726
-Profit after taxation	3,310,576,109	3,331,035,675	3,007,859,053	3,039,614,993
- Net Asset value (NAV)	20,983,099,833	20,929,955,101	21,519,299,092	21,466,923,505
- NAV per share	25.81	25.75	26.47	26.41
- Earnings per share (EPS)	4.07	4.10	3.70	3.74
- Net Operating Cash Flow per Share (NOCFS)	12.28	12.23	16.07	16.18

8.00 General

- Figures in the financial statements have been rounded off to the nearest Taka.
- Wherever considered necessary previous quarter's figures have been rearranged to conform with the current quarter's presentation.