


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

As of March 31, 2019


<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	At March 31, 2019	At December 31, 2018
Cash :	12,842,465,587	11,938,932,884
Cash in hand	3,054,799,893	2,428,471,839
Balance with Bangladesh Bank and its agent banks	9,787,665,695	9,510,461,046
Balance with other banks and financial institutions	6,948,760,778	8,560,517,270
In Bangladesh	5,273,891,244	7,492,790,094
Outside Bangladesh	1,674,869,535	1,067,727,176
Money at call on short notice	3,111,750,000	1,050,000,000
Investments :	28,612,366,085	31,878,895,559
Government	24,443,438,777	27,831,449,026
Others	4,168,927,309	4,047,446,533
Loans, advances & lease etc:	170,397,224,638	166,601,471,787
Loans, Cash Credit, Overdrafts, etc.	157,063,720,182	156,730,391,675
Bills Purchased & discounted	13,333,504,456	9,871,080,112
Fixed assets including premises, furniture and fixtures	2,897,368,213	2,895,939,084
Other assets	2,570,876,007	2,614,329,104
Non-banking assets	-	-
Total property & assets:	227,380,811,308	225,540,085,688
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	5,009,991,147	1,736,433,271
Deposits and other accounts:	185,862,830,696	188,016,354,033
Current Accounts and other Accounts	30,910,150,416	31,344,228,565
Bills Payable	5,345,468,357	6,372,374,225
Savings Bank Deposits	16,601,307,400	16,214,944,568
Fixed Deposits	80,208,368,283	82,865,984,636
Short Term Deposits	9,721,996,978	8,855,181,541
Deposit Under Special Scheme	42,258,863,293	41,548,138,664
Foreign Currency Deposit	816,675,969	815,501,833
Other liabilities	8,519,441,019	8,142,181,553
Subordinated Debt	9,600,000,000	9,600,000,000
Total Liabilities:	208,992,262,861	207,494,968,859
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	7,492,256,500	7,492,256,500
Statutory Reserve	5,659,550,492	5,441,006,600
Other reserves	3,383,274,840	3,562,924,840
Minority interest	1,719	1,737
Retained earnings	1,853,464,895	1,548,927,154
Total Shareholders' Equity	18,388,548,446	18,045,116,830
Total Liabilities and Shareholders' Equity	227,380,811,308	225,540,085,688


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, 2019

Figures in BDT

Contingent Liabilities :

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

At March 31, 2019	At December 31, 2018
25,269,236,038	27,232,397,414
22,910,338,468	21,035,417,516
23,769,490,668	23,869,403,556
14,876,981,081	14,795,973,486
1,000,329,549	897,966,699
87,826,375,805	87,831,158,670

Other Commitments:

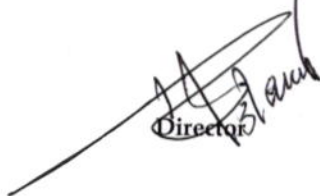
Documentary credits and short term trade related transactions
 Forward assets purchased and forward deposits placed
 Indrawn note issuance and revolving underwriting facilities
 Indrawn formal standby facilities, credit lines and other commitments
Total
Total Off-Balance Sheet items including contingent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

-	-
-	-
-	-
-	-
-	-
87,826,375,805	87,831,158,670


 Company Secretary


 Chief Financial Officer


 Managing Director

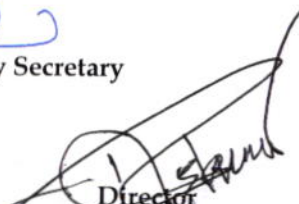

 Director


 Chairman

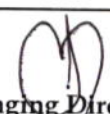
Jamuna Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account (Unaudited)
For the period from January 01, 2019 to March 31, 2019


	January to March, 2019	January to March, 2018
Interest Income & profit on investment	4,391,415,118	3,608,451,003
Less: Interest/profit on deposits and borrowings, etc.	2,639,991,281	2,293,131,865
Net interest income/net profit on investments	1,751,423,837	1,315,319,139
Investment income	287,297,123	436,650,435
Commission, exchange and brokerage	510,692,709	466,104,528
Other operating income	127,341,856	113,142,183
	925,331,688	1,015,897,146
Total operating income (A)	2,676,755,526	2,331,216,284
Salary and allowances	734,887,814	701,993,742
Rent, Taxes, Insurance, Electricity, etc.	192,454,305	178,700,430
Legal expenses	2,754,407	1,552,478
Postage, Stamps, Telecommunication, etc.	25,185,395	27,317,473
Stationery, Printings, Advertisements, etc.	36,506,032	43,690,604
Managing Director's salary & fees	3,000,000	3,000,000
Directors' fees	1,554,142	1,508,719
Auditors' fees	172,500	150,000
Depreciation and repairs of bank's assets	87,107,739	70,485,261
Other expenses	165,372,629	152,520,734
Operating expenses (B)	1,248,994,964	1,180,919,442
Profit before provision (C = A-B)	1,427,760,562	1,150,296,843
Provision for loans and advances/investments	340,667,575	188,273,841
Provision for off balance sheet exposures	(18,800,417)	143,917,583
Provision for diminution in value of investments	18,021,116	85,020,435
Total provision (D)	339,888,274	417,211,860
Profit before taxation (C-D)	1,087,872,288	733,084,983
Provision for taxation	532,009,089	392,489,844
Net profit after taxation Attributable to:	555,863,200	340,595,139
Shareholders of JBL	555,863,218	340,595,254
Minority interest	(18)	(115)
Appropriations:		
Statutory reserve	218,543,892	160,393,261
Contribution to Jamuna Bank Foundation	32,781,584	24,018,483
Retained surplus during the year	304,537,724	156,183,395
Earnings per share (EPS): Restated:2018	0.74	0.45


Company Secretary


Director


Chief Financial Officer


Managing Director


Chairman

Jamuna Bank Limited and its Subsidiaries


Consolidated Cash Flow Statement (Un-audited)


For the period from January 01, 2019 to March 31, 2019

Figures in BDT


	January to March 2019	January to March 2018
A) <u>Cash flows from operating activities</u>		
Interest/profit received	3,548,431,771	3,608,436,472
Interest/profit paid	(809,760,137)	(2,293,131,865)
Fees and commission received	510,692,709	466,143,243
Income received from investments	287,297,123	436,650,435
Payments to employees	(737,887,814)	(700,412,787)
Payments to suppliers	(277,677,166)	(260,324,354)
Income taxes paid	(428,218,388)	(368,934,117)
Received from other operating activities	127,341,856	113,103,468
Payments for other operating activities	(165,372,629)	(157,733,548)
<u>Operating profit before changes in operating assets and liabilities</u>	2,054,847,325	843,796,947
<u>Increase /Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	(2,952,769,504)	(2,585,309,385)
Other assets	43,453,098	(264,880,594)
Deposit from other banks & customers	(3,983,754,482)	2,061,678,393
Other current liabilities	(278,449,890)	(289,267,099)
Cash received from operating assets and liabilities	(7,171,520,778)	(1,077,778,684)
<u>Net cash flows from operating activities</u>	(5,116,673,453)	(233,981,738)
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	3,266,529,473	447,703,209
Purchase of property, plant & equipment	(69,486,484)	(64,992,904)
<u>Net cash used in investing activities</u>	3,197,042,989	382,710,304
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	3,273,557,875	1,267,545,177
<u>Net cash used in financing activities</u>	3,273,557,875	1,267,545,177
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	1,353,927,412	1,416,273,744
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	21,551,023,654	23,308,551,472
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	22,904,951,066	24,724,825,216


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank Limited and its Subsidiaries

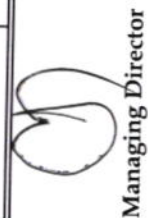
Consolidated Statement of Changes in Equity (Un-Audited)

As of March 31, 2019

Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Retained earnings	Total	Minority interest	Figures in BDT	
								Total Equity	
Balance as at January 01, 2019	7,492,256,500	5,441,006,600	2,499,427,285	1,063,497,554	1,548,927,154	18,045,115,093	1,737	18,045,116,830	
Surplus/ deficit on account of revaluation of investments	-	-	(179,649,999)	-	-	(179,649,999)	-	-	
Minority interest							(18)	-	
Statutory reserve	-	218,543,892	-	-	-	218,543,892		218,543,892	
Net Profit for the period	-	-	-	-	304,537,742	304,537,742		304,537,742	
Balance as on March 31, 2019	7,492,256,500	5,659,550,492	2,319,777,286	1,063,497,554	1,853,464,895	18,388,546,727	1,719	18,388,548,446	
Balance as on March 31, 2018	6,141,193,860	4,697,568,094	1,913,840,329	1,063,497,554	1,662,881,649	15,478,981,486	1,663	15,478,983,150	


Company Secretary


Chief Financial Officer


Managing Director


Chairman

JAMUNA BANK LIMITED

BALANCE SHEET (Un-audited)

As of March 31, 2019


<u>PROPERTY AND ASSETS</u>	At March 31, 2019	Figures in BDT At December 31, 2018
Cash :	12,842,440,284	11,938,919,629
Cash in hand	3,054,774,590	2,428,458,584
Balance with Bangladesh Bank and its agent banks	9,787,665,695	9,510,461,046
Balance with other banks and financial institutions	6,948,760,778	8,560,517,270
In Bangladesh	5,273,891,244	7,492,790,094
Outside Bangladesh	1,674,869,535	1,067,727,176
Money at call on short notice	3,111,750,000	1,050,000,000
Investments :	28,384,773,245	31,648,683,494
Government	24,443,438,777	27,707,349,026
Others	3,941,334,468	3,941,334,468
Loans, advances & lease etc:	169,190,122,232	165,402,850,110
Loans, Cash Credit, Overdrafts, etc.	155,856,617,776	155,531,769,998
Bills Purchased & discounted	13,333,504,456	9,871,080,112
Fixed assets including premises, furniture and fixtures	2,616,069,079	2,614,523,116
Other assets	3,780,593,373	3,802,723,703
Non-banking assets	-	-
Total property & assets:	226,874,508,991	225,018,217,322
 <u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	5,009,991,147	1,736,433,271
Deposits and other accounts:	185,885,057,202	188,034,296,024
Current Accounts and other Accounts	30,893,727,507	31,329,805,860
Bills Payable	5,345,468,357	6,372,374,225
Savings Bank Deposits	16,601,307,400	16,214,944,568
Fixed Deposits	80,208,368,283	82,865,984,636
Short Term Deposits	9,760,646,392	8,887,546,237
Deposit Under Special Scheme	42,258,863,293	41,548,138,664
Foreign Currency Deposit	816,675,969	815,501,833
Other liabilities	7,952,541,990	7,573,985,457
Subordinated Debt	9,600,000,000	9,600,000,000
Total Liabilities:	208,447,590,339	206,944,714,753
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	7,492,256,500	7,492,256,500
Statutory Reserve	5,659,550,492	5,441,006,600
Other Reserve	3,383,274,840	3,562,924,839
Retained earnings	1,891,836,821	1,577,314,629
Total Shareholders' Equity	18,426,918,653	18,073,502,568
Total Liabilities and Shareholders' Equity	226,874,508,991	225,018,217,322


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK LIMITED
Off-Balance Sheet Items (Un-audited)
As of March 31, 2019

Figures in BDT

Contingent Liabilities :

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

At March 31, 2019	At December 31, 2018
25,269,236,038	27,232,397,414
22,910,338,468	21,035,417,516
23,769,490,668	23,869,403,556
14,876,981,081	14,795,973,486
1,000,329,549	897,966,699
87,826,375,805	87,831,158,670

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

-	-
-	-
-	-
-	-
-	-
87,826,375,805	87,831,158,670


 Company Secretary


 Chief Financial Officer


 Managing Director


 Director


 Chairman


Jamuna Bank Limited
Profit and Loss Account
For the period from January 01, 2019 to March 31, 2019

<u>Particulars</u>	January to March, 2019	January to March, 2018
Interest income/profit on investment	4,364,562,796	3,588,846,911
Less: Interest/profit paid on deposits and borrowings, etc.	2,622,484,323	2,282,655,255
Net interest income	1,742,078,474	1,306,191,657
Investment income	284,668,465	431,191,875
Commission, exchange and brokerage	504,277,350	463,615,660
Other operating income	122,658,689	112,848,828
Total operating Income (A)	2,653,682,977	2,313,848,019
Salary and allowances	730,525,430	697,412,787
Rent, Taxes, Insurance, Electricity, etc.	191,440,345	177,626,750
Legal expenses	2,754,407	1,552,478
Postage, Stamps, Telecommunication, etc.	25,098,452	27,215,250
Stationery, Printings, Advertisements, etc.	36,381,876	43,641,400
Managing Director's salary & fees	3,000,000	3,000,000
Directors' fees	1,517,342	1,436,919
Auditors' fees	172,500	150,000
Depreciation and repairs of bank's assets	86,964,799	70,307,779
Other expenses	163,777,660	151,839,761
Total operating Expenses (B)	1,241,632,811	1,174,183,125
Profit/(loss) before taxation & provisions (C=A-B)	1,412,050,166	1,139,664,895
Provision for loans and advances	339,925,000	187,778,510
Provision for off balance sheet	(18,800,417)	143,917,583
Provision for diminution in value	(1,793,879)	6,002,497
Total provision (D)	319,330,704	337,698,591
Total profit before taxes (C-D)	1,092,719,462	801,966,304
Provision for taxation for the period	526,871,795	388,639,544
Net profit after taxation	565,847,668	413,326,760
Appropriations:		
Statutory reserve (20% on pre-tax profit)	218,543,892	160,393,261
Contribution to Jamuna Bank Foundation	32,781,584	24,058,989
Retained Surplus during the period	314,522,192	228,874,510
Earnings per share (EPS): Restated-2018	0.76	0.55


 Company Secretary


 Chief Financial Officer


 Managing Director


 Chairman

JAMUNA BANK LIMITED
CASH FLOW STATEMENT (Un-audited)
For the period from January 01, 2019 to March 31, 2019

Figures in BDT

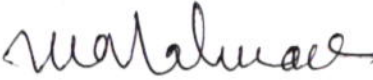
	Jan. to March 2019	Jan. to March 2018
A) <u>Cash flows from operating activities</u>		
Interest received	3,521,579,450	2,773,029,516
Interest paid	(792,253,179)	(874,431,780)
Fees and commission received	504,277,350	463,615,660
Income received from investments	284,668,465	431,191,875
Payments to employees	(733,525,430)	(700,412,787)
Payments to suppliers	(276,415,308)	(259,405,397)
Income taxes paid	(423,808,516)	(360,876,826)
Received from other operating activities	122,658,689	112,848,828
Payments for other operating activities	(163,777,660)	(151,839,761)
<u>Operating profit before changes in operating assets and liabilities</u>	2,043,403,861	1,433,719,327
<u>Increase /Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	(2,944,288,775)	(1,801,514,337)
Other assets	22,130,330	(275,937,176)
Deposit from other banks & customers	(3,979,469,967)	649,682,030
Other current liabilities	(323,782,247)	(272,113,840)
<u>Cash received from operating assets and liabilities</u>	(7,225,410,658)	(1,699,883,323)
<u>Net cash flows from operating activities</u>	(5,182,006,797)	(266,163,995)
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	3,263,910,249	479,927,701
Purchase of property, plant & equipment	(1,545,964)	(65,038,919)
<u>Net cash used in investing activities</u>	3,262,364,285	414,888,781
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	3,273,557,875	1,267,545,177
<u>Net cash used in financing activities</u>	3,273,557,875	1,267,545,177
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	1,353,915,364	1,416,269,963
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	21,551,010,399	23,308,525,057
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	22,904,925,763	24,724,795,030


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, 2019 to March 31, 2019


Particulars	Figures in BDT					
	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Retained earnings	Total
Balance as at January 01, 2019	7,492,256,500	5,441,006,600	2,499,427,285	1,063,497,554	1,577,314,629	18,073,502,568
Surplus/deficit on account of revaluation of investments	-	-	(179,649,999)	-	-	(179,649,999)
Statutory reserve	-	218,543,892	-	-	-	218,543,892
Net Profit for the period	-	-	-	-	314,522,192	314,522,192
Balance as on March 31, 2019	7,492,256,500	5,659,550,492	2,319,777,286	1,063,497,554	1,891,836,821	18,426,918,653


Balance as on March 31, 2018	6,141,193,860	4,697,568,094	1,913,840,329	1,063,497,554	1,744,389,514	15,560,489,351
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Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman