

# Half Yearly Position

June 30, 2015 (Un-audited)



JAMUNABANK

**To: All Shareholders**

**Subject: Half-Yearly Position (Un-Audited) as on  
30th June, 2015**

**As per rule 13 of the Securities & Exchange Commission, 1987 the Bank is pleased to enclose the Statements showing the Assets & Liabilities and Profit & Loss Position as on 30th June, 2015.**

## CONSOLIDATED BALANCE SHEET (Un-audited) As of June 30, 2015

<u>PROPERTY AND ASSETS</u>	<u>June 30, 2015</u>	<u>December 31, 2014</u>
		Figures in BDT
<b>Cash :</b>	<b>12,328,746,676</b>	<b>10,040,992,726</b>
Cash in hand	1,798,512,492	1,246,746,019
Balance with Bangladesh Bank and its agent banks	10,530,234,184	8,794,246,707
<b>Balance with other banks and financial institutions</b>	<b>3,426,773,895</b>	<b>6,336,937,566</b>
In Bangladesh	2,573,385,376	5,454,580,287
Outside Bangladesh	853,388,519	882,357,279
<b>Money at call on short notice</b>	<b>1,050,000,000</b>	<b>-</b>
<b>Investments :</b>	<b>30,758,349,047</b>	<b>40,166,616,536</b>
Government	30,159,756,553	39,616,508,602
Others	598,592,495	550,107,934
<b>Loans, advances &amp; lease etc:</b>	<b>80,719,368,145</b>	<b>79,032,296,942</b>
Loans, Cash Credit, Overdrafts, etc.	71,220,274,303	70,487,739,818
Bills Purchased & discounted	9,499,093,843	8,544,557,123
<b>Fixed assets including premises, furniture and fixtures</b>	<b>2,552,245,964</b>	<b>2,564,341,458</b>
<b>Other assets</b>	<b>1,775,286,716</b>	<b>1,754,240,103</b>
<b>Non-banking assets</b>	<b>-</b>	<b>-</b>
<b>Total property &amp; assets:</b>	<b><u>132,610,770,443</u></b>	<b><u>139,895,425,330</u></b>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>Liabilities:</b>		
<b>Borrowings from Bangladesh Bank, other banks, financial institutions and agents</b>	<b>3,079,606,004</b>	<b>9,359,855,192</b>
<b>Deposits and other accounts:</b>	<b>112,434,884,061</b>	<b>114,626,459,435</b>
Current Accounts and other Accounts	13,328,419,932	12,703,747,252
Bills Payable	1,995,295,856	2,433,040,988
Savings Bank Deposits	9,042,661,676	7,894,489,915
Fixed Deposits	50,850,220,924	57,955,482,169
Short Term Deposits	5,648,633,770	5,259,103,916
Deposit Under Special Scheme	31,050,974,609	28,061,993,298
Foreign Currency Deposit	518,677,294	318,601,897
<b>Other liabilities</b>	<b>5,875,809,215</b>	<b>5,078,236,468</b>
<b>Total Liabilities:</b>	<b><u>121,390,299,280</u></b>	<b><u>129,064,551,095</u></b>
<b>Capital/Shareholders' Equity</b>		
Paid up Capital ( Ordinary shares of Tk. 10 each)	6,141,193,860	5,160,667,110
Statutory Reserve	2,966,015,833	2,966,015,833
Other reserve	1,629,523,114	1,700,229,160
Minority interest	1,807	1,831
Retained earnings	483,736,549	1,003,960,301
<b>Total Shareholders' Equity</b>	<b><u>11,220,471,163</u></b>	<b><u>10,830,874,235</u></b>
<b>Total Liabilities and Shareholders' Equity</b>	<b><u>132,610,770,443</u></b>	<b><u>139,895,425,330</u></b>

### Consolidated Off-Balance Sheet Items as of June 30, 2015

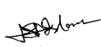
<b>Contingent Liabilities :</b>		
Acceptance & Endorsements	8,568,637,970	5,841,893,111
Letters of Guarantee	10,363,006,670	8,665,021,199
Irrevocable Letters of Credit	18,137,260,578	16,484,239,741
Bills for Collection	6,179,871,887	6,371,691,510
Other Contingent Liabilities	206,236,473	239,236,473
<b>Total</b>	<b><u>43,455,013,578</u></b>	<b><u>37,602,082,034</u></b>
<b>Other Commitments:</b>		
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	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including contingent liabilities</b>	<b><u>43,455,013,578</u></b>	<b><u>37,602,082,034</u></b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director

  
Director

  
Chairman

**CONSOLIDATED PROFIT AND LOSS ACCOUNT (Un-audited)**  
**For the period from January 01, 2015 to June 30, 2015**

Particulars	Figures in BDT			
	January to June, 2015	January to June, 2014	April to June, 2015	April to June, 2014
Interest income	4,987,966,593	5,201,196,792	2,508,598,199	2,596,987,267
Interest paid on deposits and borrowings, etc.	3,948,313,767	4,301,292,721	1,871,916,997	1,960,729,916
<b>Net interest income</b>	<b>1,039,652,826</b>	<b>899,904,072</b>	<b>636,681,202</b>	<b>636,257,352</b>
Investment income	1,351,428,679	1,307,438,996	610,523,414	544,753,675
Commission, exchange gain and brokerage	540,330,058	510,927,384	293,784,933	258,782,017
Other operating income	189,604,690	151,356,464	108,199,378	99,098,890
<b>Total operating income (A)</b>	<b>3,121,016,253</b>	<b>2,869,626,915</b>	<b>1,649,188,927</b>	<b>1,538,891,933</b>
Salary and allowances	946,175,472	809,904,988	479,607,195	404,864,477
Rent, taxes, insurance, electricity, etc.	228,051,557	215,923,296	118,592,285	109,414,940
Legal expenses	2,445,143	3,323,067	1,175,707	2,163,685
Postage, stamps, telecommunication, etc.	41,121,675	44,784,896	20,366,539	25,037,448
Stationery, Printings, Advertisements, etc.	62,224,181	50,062,671	30,165,510	22,960,333
Directors' fees & other expenses	3,281,898	2,831,466	1,956,002	1,653,584
Auditors' fees	-	-	-	-
Managing Director's salary & allowances	4,500,000	4,500,000	2,250,000	2,250,000
Depreciation and repairs and maintenance of bank's assets	89,910,341	80,904,202	46,963,342	42,397,785
Other expenses	189,558,317	150,048,362	96,877,933	82,895,055
<b>Total operating expenses (B)</b>	<b>1,567,268,583</b>	<b>1,362,282,948</b>	<b>797,954,512</b>	<b>693,637,307</b>
<b>Profit before provisions (C=A-B)</b>	<b>1,553,747,670</b>	<b>1,507,343,967</b>	<b>851,234,415</b>	<b>845,254,626</b>
Provision for loans, advances and others	800,814,662	765,095,977	452,789,440	450,732,666
Provision for diminution in value in investments	23,628,215	(1,145,220)	(10,700,285)	(2,302,402)
<b>Total profit before taxes Total provision (D)</b>	<b>824,442,877</b>	<b>763,950,757</b>	<b>442,089,155</b>	<b>448,430,264</b>
<b>Profit before taxation (C-D)</b>	<b>729,304,794</b>	<b>743,393,211</b>	<b>409,145,260</b>	<b>396,824,363</b>
Contribution to Foundation @2% of pre-tax profit	14,148,983	6,996,748	8,266,740	3,861,679
Provision for taxation for the period	254,852,836	456,001,981	(20,939,731)	191,471,752
<b>Net profit after taxation</b>	<b>460,302,974</b>	<b>280,394,482</b>	<b>421,818,250</b>	<b>201,490,932</b>
<b>Attributable to:</b>				
Shareholders of JBL	460,302,998	280,394,483	421,818,287	201,490,948
Minority interest	(24)	(1)	(36)	(16)
<b>Earnings Per Share (EPS) (2014-re-stated)</b>	<b>0.75</b>	<b>0.46</b>	<b>0.69</b>	<b>0.33</b>

**CONSOLIDATED CASH FLOW STATEMENT (Un-audited)**  
**For the period from January 01, 2015 to June 30, 2015**

	Figures in BDT	
	January to June, 2015	January to June, 2014
<b>A) Cash flows from operating activities</b>		
Interest received	4,987,966,593	5,201,196,792
Interest paid	(3,948,313,767)	(4,301,292,721)
Fees and commission received	540,330,058	510,927,384
Payments to employees	(950,675,472)	(814,404,988)
Payments to suppliers	(427,034,794)	(406,835,737)
Income taxes paid	(353,306,886)	(1,055,249,497)
Received from other operating activities	189,604,690	189,604,690
Payments for other operating activities	(189,558,317)	(150,048,362)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>(150,987,894)</b>	<b>(826,102,421)</b>
<b>Increase /Decrease in operating assets &amp; liabilities</b>		
Loans and advances to the customers	(1,687,071,204)	(5,338,928,902)
Other assets	(21,046,613)	483,274,795
Deposit from other banks & customers	(2,191,575,374)	7,288,780,695
Other current liabilities	13,350,409	(84,008,090)
Cash received from operating assets and liabilities	(3,913,043,599)	2,349,118,498
<b>Net cash flows from operating activities</b>	<b>(4,063,384,794)</b>	<b>1,523,016,077</b>
<b>B) Cash flows from investing activities</b>		
Income received from investments	1,351,428,679	1,307,438,996
Payments/proceeds for purchase of securities	9,408,267,489	1,062,413,960
Purchase of property, plant & equipment	12,095,495	(36,408,698)
<b>Net cash used in investing activities</b>	<b>10,771,791,662</b>	<b>2,333,444,259</b>
<b>C) Cash flows from financing activities</b>		
Payments for borrowings	(6,280,249,188)	1,310,716,935
<b>Net cash used in financing activities</b>	<b>(6,280,249,188)</b>	<b>1,310,716,935</b>
<b>D) Net increase/ decrease in cash and cash equivalent (A+B+C)</b>	<b>427,510,980</b>	<b>5,131,152,751</b>
<b>E) Cash and cash equivalents at the beginning of period (1st January)</b>	<b>16,380,078,691</b>	<b>10,930,922,727</b>
<b>F) Cash and cash equivalents at the end of period (D+E)</b>	<b>16,807,589,671</b>	<b>16,062,075,478</b>

  
 Company Secretary

  
 Chief Financial Officer

  
 Managing Director

  
 Director

  
 Chairman

## CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Un-Audited)

For the period from January 01, 2015 to June 30, 2015

Figures in BDT

Particulars	Paid up Capital	Statutory Reserve	Revaluation reserve of securities	Asset revaluation reserve	Currency Translation Reserve	Retained earnings	Total	Minority interest	Total Equity
<b>Balance as at January 01, 2015</b>	5,160,667,110	2,966,015,833	636,632,134	1,063,497,554	99,472	1,003,960,301	10,830,872,404	1,831	10,830,874,235
Surplus/ deficit on account of revaluation of investments	-	-	(70,706,046)	-	-	-	-	-	-
Dividend (Stock)	980,526,750	-	-	-	-	(980,526,750)	-	-	(70,706,046)
Net Profit for the period	-	-	-	-	-	460,302,998	460,302,998	(24)	460,302,974
<b>Balance as on June 30, 2015</b>	<b>6,141,193,860</b>	<b>2,966,015,833</b>	<b>565,926,088</b>	<b>1,063,497,554</b>	<b>99,472</b>	<b>483,736,549</b>	<b>11,220,469,356</b>	<b>1,807</b>	<b>11,220,471,163</b>
<b>Balance as on June 30, 2014</b>	<b>5,160,667,110</b>	<b>2,596,542,060</b>	<b>372,641,571</b>	<b>1,063,497,554</b>	<b>-</b>	<b>301,093,057</b>	<b>9,494,441,351</b>	<b>1,822</b>	<b>9,494,443,173</b>



Company Secretary



Chief Financial Officer



Managing Director



Director



Chairman

## BALANCE SHEET (Un-audited) As of June 30, 2015

<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	<u>At June 30, 2015</u>	<u>At December 31, 2014</u>
<b>Cash :</b>	<b>12,328,720,299</b>	<b>10,040,974,375</b>
Cash in hand	1,798,486,115	1,246,727,668
Balance with Bangladesh Bank and its agent banks	10,530,234,184	8,794,246,707
<b>Balance with other banks and financial institutions</b>	<b>3,426,773,895</b>	<b>6,336,937,566</b>
In Bangladesh	2,573,385,376	5,454,580,287
Outside Bangladesh	853,388,519	882,357,279
<b>Money at call on short notice</b>	<b>1,050,000,000</b>	<b>-</b>
<b>Investments :</b>	<b>30,556,387,403</b>	<b>39,963,541,968</b>
Government	30,159,756,553	39,510,008,602
Others	396,630,851	453,533,367
<b>Loans, advances &amp; lease etc:</b>	<b>79,561,582,063</b>	<b>77,899,790,476</b>
Loans, Cash Credit, Overdrafts, etc.	70,062,488,221	69,355,233,352
Bills Purchased & discounted	9,499,093,843	8,544,557,123
<b>Fixed assets including premises, furniture and fixtures</b>	<b>2,266,806,283</b>	<b>2,278,501,650</b>
<b>Other assets</b>	<b>2,880,531,657</b>	<b>2,974,834,511</b>
<b>Non-banking assets</b>	<b>-</b>	<b>-</b>
<b>Total property &amp; assets:</b>	<b><u>132,070,801,600</u></b>	<b><u>139,494,580,546</u></b>
 <b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities:</b>		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	<b>3,079,606,004</b>	<b>9,359,855,192</b>
<b>Deposits and other accounts:</b>	<b>112,445,772,138</b>	<b>114,635,128,102</b>
Current Accounts and other Accounts	13,317,629,452	12,697,597,600
Bills Payable	1,995,295,856	2,433,040,988
Savings Bank Deposits	9,042,661,676	7,894,489,915
Fixed Deposits	50,850,220,924	57,955,482,168
Short Term Deposits	5,670,312,327	5,273,922,236
Deposit Under Special Scheme	31,050,974,609	28,061,993,298
Foreign Currency Deposit	518,677,294	318,601,897
<b>Other liabilities</b>	<b>5,332,091,128</b>	<b>4,688,931,293</b>
<b>Total Liabilities:</b>	<b><u>120,857,469,270</u></b>	<b><u>128,683,914,587</u></b>
<b>Capital/Shareholders' Equity</b>		
Paid up Capital ( Ordinary shares of Tk. 10 each)	6,141,193,860	5,160,667,110
Statutory Reserve	2,966,015,833	2,966,015,833
Other reserve	1,629,523,114	1,700,229,160
Retained earnings	476,599,523	983,753,856
<b>Total Shareholders' Equity</b>	<b><u>11,213,332,330</u></b>	<b><u>10,810,665,959</u></b>
<b>Total Liabilities and Shareholders' Equity</b>	<b><u>132,070,801,600</u></b>	<b><u>139,494,580,546</u></b>

### Off-Balance Sheet Items as of June 30, 2015

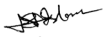
<b>Contingent Liabilities :</b>		
Acceptance & Endorsements	8,568,637,970	5,841,893,111
Letters of Guarantee	10,363,006,670	8,665,021,198
Irrevocable Letters of Credit	18,137,260,578	16,484,239,741
Bills for Collection	6,179,871,887	6,371,691,510
Other Contingent Liabilities	206,236,473	239,236,473
<b>Total</b>	<b><u>43,455,013,578</u></b>	<b><u>37,602,082,034</u></b>
 <b>Other Commitments:</b>		
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	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including contingent liabilities</b>	<b><u>43,455,013,578</u></b>	<b><u>37,602,082,034</u></b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director

  
Director

  
Chairman

**PROFIT AND LOSS ACCOUNT (Un-audited)**  
For the period from January 01, 2015 to June 30, 2015

Figures in BDT

Particulars	January to June, 2015	January to June, 2014	April to June, 2015	April to June, 2014
Interest/profit income	4,894,923,406	5,125,435,689	2,466,814,277	2,557,079,999
Interest/profit paid on deposits and borrowings, etc.	3,940,799,388	4,300,310,240	1,867,449,082	1,952,556,672
Net interest income	954,124,018	825,125,450	599,365,195	604,523,328
Investment income	1,350,833,623	1,287,490,036	609,936,453	530,591,605
Commission, exchange and brokerage	525,894,555	484,827,414	286,541,284	248,631,056
Other operating income	187,093,684	150,285,134	107,793,035	98,328,875
<b>Total operating income (A)</b>	<b>3,017,945,880</b>	<b>2,747,728,033</b>	<b>1,603,635,967</b>	<b>1,482,074,863</b>
Salary and allowances	940,656,078	804,534,786	476,850,048	402,294,983
Rent, taxes, insurance, electricity, etc.	226,527,962	214,334,771	117,824,927	108,606,162
Legal expenses	2,440,968	3,323,067	1,171,532	2,163,685
Postage, stamps, telecommunication, etc.	40,924,613	44,635,220	20,270,731	24,962,488
Stationery, Printings, Advertisements, etc.	62,055,760	49,671,748	30,073,281	22,713,004
Directors' fees & other expenses	3,201,398	2,710,716	1,910,002	1,573,084
Auditors' fees	-	-	-	-
Managing Director's salary & allowances	4,500,000	4,500,000	2,250,000	2,250,000
Depreciation and repairs and maintenance of bank's assets	89,671,419	80,317,929	47,031,717	42,109,131
Other expenses	187,757,253	146,938,265	96,033,899	81,898,934
<b>Total operating expenses (B)</b>	<b>1,557,735,450</b>	<b>1,350,966,502</b>	<b>793,416,136</b>	<b>688,571,471</b>
<b>Profit before provisions (C=A-B)</b>	<b>1,460,210,430</b>	<b>1,396,761,531</b>	<b>810,219,831</b>	<b>793,503,392</b>
Provision for loans, advances and others	682,998,000	659,379,000	406,625,000	423,579,991
Provision for off balance Sheet	58,528,866	40,642,000	(749,538)	(14,163,000)
Provision for diminution value in investments	11,234,390	(2,934,311)	(8,992,645)	(2,081,534)
<b>Total profit before taxes</b>	<b>707,449,175</b>	<b>699,674,843</b>	<b>413,337,014</b>	<b>386,167,936</b>
Contribution to Foundation @2% of pre-tax profit	14,148,983	6,996,748	8,266,740	3,861,679
Provision for taxation for the period	219,927,774	414,718,135	(37,392,104)	171,872,278
<b>Net profit after taxation</b>	<b>473,372,417</b>	<b>277,959,960</b>	<b>442,462,377</b>	<b>210,433,979</b>
<b>Earnings Per Share (EPS) (Restated-2014)</b>	<b>0.77</b>	<b>0.45</b>	<b>0.72</b>	<b>0.34</b>

**CASH FLOW STATEMENT (Un-audited)**

For the period from January 01, 2015 to June 30, 2015

Figures in BDT

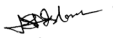
	January to June, 2015	January to June, 2014
<b>A) Cash flows from operating activities</b>		
Interest received	4,894,923,406	5,125,435,689
Interest paid	(3,940,799,388)	(4,300,310,240)
Fees and commission received	525,894,555	484,827,414
Payments to employees	(945,156,078)	(809,034,786)
Payments to suppliers	(416,183,535)	(386,837,397)
Income taxes paid	(309,838,150)	(1,055,249,479)
Received from other operating activities	187,093,684	150,285,134
Payments for other operating activities	(187,757,253)	(146,938,265)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>(191,822,758)</b>	<b>(937,821,930)</b>
<b>Increase /Decrease in operating assets &amp; liabilities</b>		
Loans and advances to the customers	(1,661,791,588)	(5,175,552,925)
Other assets	94,302,855	479,764,900
Deposit from other banks & customers	(2,189,355,965)	7,039,308,110
Other current liabilities	(113,263,958)	425,863,258
<b>Cash received from operating assets and liabilities</b>	<b>(3,870,108,655)</b>	<b>2,769,383,343</b>
<b>Net cash flows from operating activities</b>	<b>(4,061,931,414)</b>	<b>1,831,561,413</b>
<b>B) Cash flows from investing activities</b>		
Income received from investments	1,350,833,623	1,287,490,036
Payments/proceeds for purchase of securities	9,407,154,565	(740,935,208)
Purchase of property, plant & equipment	11,695,368	(36,831,256)
<b>Net cash used in investing activities</b>	<b>10,769,683,556</b>	<b>(1,991,593,989)</b>
<b>C) Cash flows from financing activities</b>		
Payments for borrowings	(6,280,249,188)	1,310,716,935
<b>Net cash used in financing activities</b>	<b>(6,280,249,188)</b>	<b>1,310,716,935</b>
<b>D) Net increase/ decrease in cash and cash equivalent (A+B+C)</b>	<b>427,502,954</b>	<b>5,133,872,337</b>
<b>E) Cash and cash equivalents at the beginning of period (1st January)</b>	<b>16,380,060,340</b>	<b>10,930,908,077</b>
<b>F) Cash and cash equivalents at the end of period (D+E)</b>	<b>16,807,563,294</b>	<b>16,064,780,414</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director

  
Director

  
Chairman

## STATEMENT OF CHANGES IN EQUITY (Un-Audited)

For the period from January 01, 2015 to June 30, 2015

Particulars	Figures in BDT						
	Paid up Capital	Statutory Reserve	Revaluation reserve of securities	Asset revaluation reserve	Currency Translation Reserve	Retained earnings	Total
<b>Balance as at January 01, 2015</b>	5,160,667,110	2,966,015,833	636,632,134	1,063,497,554	99,472	983,753,856	10,810,665,959
Surplus/ deficit on account of revaluation of investments	-	-	(70,706,046)	-	-	-	-
Dividend (Stock)	980,526,750	-	-	-	-	(980,526,750)	-
Net Profit for the period	-	-	-	-	-	473,372,417	473,372,417
<b>Balance as on June 30, 2015</b>	<b>6,141,193,860</b>	<b>2,966,015,833</b>	<b>565,926,088</b>	<b>1,063,497,554</b>	<b>99,472</b>	<b>476,599,523</b>	<b>11,213,332,330</b>
<b>Balance as on June 30, 2014</b>	<b>5,160,667,110</b>	<b>2,596,542,060</b>	<b>372,641,571</b>	<b>1,063,497,554</b>	<b>-</b>	<b>284,079,868</b>	<b>9,477,428,162</b>



Company Secretary



Chief Financial Officer



Managing Director



Director



Chairman



## NOTES TO THE ACCOUNTS

### Basis of preparation

The half yearly financial statements are being presented in condensed form in accordance with the requirements of Bangladesh Accounting Standards (BAS)-34 "Interim Financial Reporting" and Rule 13 of the Securities & Exchange Rules 1987. These financial statements are un-audited and are being submitted to the shareholders. The presentation of the half yearly financial statements requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the half yearly financial statements and reported amounts of revenue and expenses during the period are based on management's best knowledge.

### Presentation of Financial Statements

The half yearly 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 Bangladesh Accounting Standards (BAS) 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).

### 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, 2014.

### Credit Rating

Credit Rating was done by the Credit Rating Agency of Bangladesh (CRAB) on the basis of Audited Financial statements as on December 31, 2014. The summary of the rating is presented below:

Credit Rating Report (Surveillance Rating)

	Long Term	Short Term
Rating Outstanding (Updated June 18, 2015)	AA <sub>3</sub> (Very strong Capacity & Very High Quality)	ST - 2 (High grade)
Validity of outstanding	30-Jun-16	

### Earnings per share

Earnings per share has been calculated in accordance with BAS-33 "Earnings Per Share.

Earnings Per Share (EPS) - before consolidation	Tk.0.77 per share
Earnings Per Share (EPS) - after consolidation	Tk.0.75 per share

  
Company Secretary

  
Chief Financial Officer

  
Managing Director

  
Director

  
Chairman

# JAMUNABANK

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