

**JAMUNA BANK LIMITED and its subsidiaries**  
**CONSOLIDATED BALANCE SHEET (Un-audited)**

As of June 30, 2018

<u>PROPERTY AND ASSETS</u>	<b>Figures in BDT</b>	
	<b>At June 30, 2018</b>	<b>At December 31, 2017</b>
<b>Cash :</b>	<b>11,792,770,470</b>	<b>11,483,138,074</b>
Cash in hand	2,189,981,597	1,837,675,045
Balance with Bangladesh Bank and its agent banks	9,602,788,873	9,645,463,028
<b>Balance with other banks and financial institutions</b>	<b>10,549,308,409</b>	<b>11,823,779,799</b>
In Bangladesh	9,638,139,457	10,902,128,523
Outside Bangladesh	911,168,952	921,651,276
<b>Money at call on short notice</b>	<b>616,125,000</b>	-
<b>Investments :</b>	<b>29,154,920,455</b>	<b>26,240,786,690</b>
Government	26,256,951,064	25,795,188,968
Others	2,897,969,391	445,597,722
<b>Loans, advances &amp; lease etc:</b>	<b>160,266,456,365</b>	<b>143,488,806,522</b>
Loans, Cash Credit, Overdrafts, etc.	146,638,774,614	135,410,697,990
Bills Purchased & discounted	13,627,681,751	8,078,108,532
<b>Fixed assets including premises, furniture and fixtures</b>	<b>2,859,474,689</b>	<b>2,791,931,883</b>
<b>Other assets</b>	<b>2,267,644,390</b>	<b>1,840,755,985</b>
<b>Non-banking assets</b>	-	-
<b>Total property &amp; assets:</b>	<b>217,506,699,778</b>	<b>197,669,198,952</b>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>Liabilities:</b>		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	5,456,433,410	2,095,668,273
<b>Deposits and other accounts:</b>	<b>179,418,636,267</b>	<b>167,563,846,183</b>
Current Accounts and other Accounts	30,763,744,269	23,592,326,890
Bills Payable	9,075,061,779	7,320,014,898
Savings Bank Deposits	15,502,378,089	14,973,379,158
Fixed Deposits	75,199,750,841	72,646,951,187
Short Term Deposits	9,185,896,516	9,767,338,427
Deposit Under Special Scheme	38,996,661,707	38,715,364,893
Foreign Currency Deposit	695,143,065	548,470,730
<b>Other liabilities</b>	<b>9,002,815,907</b>	<b>7,585,128,752</b>
<b>Subordinated Debt</b>	<b>7,300,000,000</b>	<b>5,000,000,000</b>
<b>Total Liabilities:</b>	<b>201,177,885,584</b>	<b>182,244,643,208</b>
<b>Capital/Shareholders' Equity</b>		
Paid up Capital ( Ordinary shares of Tk. 10 each)	6,141,193,860	6,141,193,860
Statutory Reserve	4,697,568,094	4,697,568,094
Other reserve	3,064,362,735	3,239,487,133
Minority interest	1,776	1,778
Retained earnings	2,425,687,728	1,346,304,877
<b>Total Shareholders' Equity</b>	<b>16,328,814,194</b>	<b>15,424,555,743</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>217,506,699,778</b>	<b>197,669,198,952</b>

Sd/-

**Company Secretary**

Sd/-

**Chief Financial Officer**

Sd/-

**Managing Director**

Sd/-

**Director**

Sd/-

**Chairman**

**JAMUNA BANK LIMITED and its subsidiaries**  
**Consolidated Off-Balance Sheet Items as of June 30, 2018**

	Figures in BDT	
	At June 30, 2018	At December 31, 2017
<b>Contingent Liabilities :</b>		
Acceptance & Endorsements	27,593,147,601	23,611,575,773
Letters of Guarantee	23,543,934,402	17,942,145,561
Irrevocable Letters of Credit	25,253,347,153	20,500,715,649
Bills for Collection	15,420,741,544	11,162,797,737
Other Contingent Liabilities	1,140,232,881	1,316,198,424
<b>Total</b>	<b>92,951,403,580</b>	<b>74,533,433,144</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>Total Off-Balance Sheet items including contingent liabilities</b>	<b>92,951,403,580</b>	<b>74,533,433,144</b>

Sd/-  
**Company Secretary**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

**JAMUNA BANK LIMITED and its subsidiaries**  
**CONSOLIDATED PROFIT AND LOSS ACCOUNT (Un-audited)**

**For the period from January 01, 2018 to June 30, 2018**

Figures in BDT

Particulars	January to June, 2018	January to June, 2017	April to June, 2018	April to June, 2017
Interest income	7,440,883,726	5,497,303,063	3,832,432,723	2,772,339,179
Interest paid on deposits and borrowings, etc.	4,761,384,324	3,838,309,474	2,468,252,460	1,913,473,213
<b>Net interest income</b>	<b>2,679,499,402</b>	<b>1,658,993,589</b>	<b>1,364,180,263</b>	<b>858,865,966</b>
Investment income	1,162,655,909	1,159,074,570	726,005,473	518,845,483
Commission, exchange gain and brokerage	991,158,719	880,322,265	525,054,192	510,332,509
Other operating income	212,125,832	238,374,679	98,983,649	151,670,077
<b>Total operating income (A)</b>	<b>5,045,439,862</b>	<b>3,936,765,102</b>	<b>2,714,223,577</b>	<b>2,039,714,035</b>
Salary and allowances	1,417,116,802	1,264,026,145	715,123,060	623,469,127
Rent, taxes, insurance, electricity, etc.	365,371,201	302,071,724	186,670,772	152,855,343
Legal expenses	5,416,395	4,297,524	3,863,917	3,080,504
Postage, stamps, telecommunication, etc.	56,498,945	49,861,227	29,181,472	24,611,573
Stationery, Printings, Advertisements, etc.	75,286,119	65,346,592	31,595,515	28,888,063
Directors' fees & other expenses	2,385,618	4,271,140	876,899	2,704,965
Auditors' fees	345,000		195,000	-
Managing Director's salary & allowances	6,780,000	6,650,000	3,780,000	3,650,000
Depreciation and repairs and maintenance of bank's assets	146,054,698	107,452,147	75,569,437	53,319,959
Other expenses	310,504,519	272,692,084	157,983,784	134,634,633
<b>Total operating expenses (B)</b>	<b>2,385,759,298</b>	<b>2,076,668,582</b>	<b>1,204,839,856</b>	<b>1,027,214,166</b>
<b>Profit before provisions (C=A-B)</b>	<b>2,659,680,564</b>	<b>1,860,096,520</b>	<b>1,509,383,722</b>	<b>1,012,499,869</b>
Provision for loans and advances	660,865,566	277,560,449	472,591,725	76,778,638
Provision for off balance Sheet	9,774,447	126,893,412	(134,143,136)	11,031,457
Provision for diminution value in investments	10,918,319	(43,379,942)	(74,102,115)	(1,056,872)
<b>Total provision (D)</b>	<b>681,558,332</b>	<b>361,073,920</b>	<b>264,346,473</b>	<b>86,753,223</b>
<b>Profit before taxation (C-D)</b>	<b>1,978,122,232</b>	<b>1,499,022,601</b>	<b>1,245,037,249</b>	<b>925,746,646</b>
Provision for taxation for the period	839,606,997	657,424,865	447,117,153	341,778,497
<b>Net profit after taxation</b>	<b>1,138,515,235</b>	<b>841,597,735</b>	<b>797,920,095</b>	<b>583,968,149</b>
Contribution to Foundation @3% of pre-tax profit	59,132,386	43,222,130	35,113,903	27,329,256
<b>Retained earnings</b>	<b>1,079,382,848</b>	<b>798,375,605</b>	<b>762,806,192</b>	<b>556,638,893</b>
<b>Attributable to:</b>				
Shareholders of JBL	1,079,382,851	798,375,547	762,806,080	556,638,878
Minority interest	(2)	59	113	15
<b>Earnings Per Share (EPS)</b>	<b>1.76</b>	<b>1.30</b>	<b>1.24</b>	<b>0.91</b>

Sd/-  
**Company Secretary**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

**JAMUNA BANK LIMITED and its subsidiaries**  
**CONSOLIDATED CASH FLOW STATEMENT (Un-audited)**

For the period from January 01, 2018 to June 30, 2018

Figures in BDT

	January to June, 2018	January to June, 2017
<b>A) Cash flows from operating activities</b>		
Interest received	7,119,515,928	4,971,537,965
Interest paid	(4,122,723,945)	(2,866,517,105)
Fees and commission received	991,158,719	880,322,265
Income received from investments	1,162,655,909	1,159,074,570
Payments to employees	(1,423,896,802)	(1,270,676,145)
Payments to suppliers	(505,303,278)	(515,758,547)
Income taxes paid	(833,460,375)	(506,202,386)
Received from other operating activities	212,125,832	238,374,679
Payments for other operating activities	(310,504,519)	(272,692,084)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>2,289,567,468</b>	<b>1,817,463,212</b>
<b>Increase /Decrease in operating assets &amp; liabilities</b>		
Loans and advances to the customers	(16,777,649,843)	(4,950,933,607)
Other assets	(426,888,405)	6,069,781
Deposit from other banks & customers	11,854,790,084	3,339,899,577
Other current liabilities	33,591,637	(1,246,443,845)
<b>Cash received from operating assets and liabilities</b>	<b>(5,316,156,527)</b>	<b>(2,851,408,095)</b>
<b>Net cash flows from operating activities</b>	<b>(3,026,589,059)</b>	<b>(1,033,944,883)</b>
<b>B) Cash flows from investing activities</b>		
Payments/proceeds for purchase of securities	(2,914,133,765)	3,170,084,751
Purchase of property, plant & equipment	(67,542,806)	(64,652,412)
<b>Net cash used in investing activities</b>	<b>(2,981,676,571)</b>	<b>3,105,432,339</b>
<b>C) Cash flows from financing activities</b>		
Payments for borrowings	3,360,765,137	(623,018,326)
Issue of subordinated bond	2,300,000,000	3,000,000,000
Cash dividend paid	-	
<b>Net cash used in financing activities</b>	<b>5,660,765,136</b>	<b>2,376,981,674</b>
<b>D) Net increase/ decrease in cash and cash equivalent (A+B+C)</b>	<b>(347,500,494)</b>	<b>4,448,469,130</b>
<b>E) Cash and cash equivalents at the beginning of period (1st January)</b>	<b>23,308,551,472</b>	<b>16,233,081,673</b>
<b>F) Cash and cash equivalents at the end of period (D+E)</b>	<b>22,961,050,979</b>	<b>20,681,550,803</b>

Sd/-  
**Company Secretary**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

**JAMUNA BANK LIMITED and its subsidiaries**  
**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Un-Audited)**  
As on June 30, 2018

Figures in BDT

Particulars	Paid up Capital	Statutory Reserve	Revaluation reserve of securities	Asset revaluation reserve	Dividend equalization fund	Retained earnings	Total	Minority interest	Total Equity
<b>Balance as at January 01, 2018</b>	6,141,193,860	4,697,568,094	2,175,989,579	1,063,497,554	-	1,346,304,877	15,424,553,965	1,778	<b>15,424,555,743</b>
Surplus/deficit on account of revaluation of investments	-	-	(175,124,398)	-	-	-	(175,124,398)	-	<b>(175,124,398)</b>
Net Profit for the period	-	-	-	-	-	1,079,382,851	1,079,382,851	(2)	<b>1,079,382,848</b>
<b>Balance as on June 30, 2018</b>	<b>6,141,193,860</b>	<b>4,697,568,094</b>	<b>2,000,865,181</b>	<b>1,063,497,554</b>	<b>-</b>	<b>2,425,687,728</b>	<b>16,328,812,418</b>	<b>1,776</b>	<b>16,328,814,194</b>

<b>Balance as on June 30, 2017</b>	<b>6,141,193,860</b>	<b>3,998,297,071</b>	<b>2,883,725,263</b>	<b>1,063,497,554</b>	<b>30,705,969</b>	<b>1,995,605,481</b>	<b>16,113,025,198</b>	<b>1,749</b>	<b>16,113,026,946</b>
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Sd/-  
Company Secretary

Sd/-  
Chief Financial Officer

Sd/-  
Managing Director

Sd/-  
Director

Sd/-  
Chairman

**JAMUNA BANK LIMITED**  
**BALANCE SHEET (Un-audited)**

As of June 30, 2018

<b><u>PROPERTY AND ASSETS</u></b>	<b>Figures in BDT</b>	
	<b>At June 30, 2018</b>	<b>At December 31, 2017</b>
<b>Cash :</b>	<b>11,792,736,387</b>	<b>11,483,111,668</b>
Cash in hand	2,189,947,514	1,837,648,640
Balance with Bangladesh Bank and its agent banks	9,602,788,873	9,645,463,029
<b>Balance with other banks and financial institutions</b>	<b>10,531,226,722</b>	<b>11,823,779,799</b>
In Bangladesh	9,620,057,770	10,902,128,523
Outside Bangladesh	911,168,952	921,651,276
<b>Money at call on short notice</b>	<b>616,125,000</b>	<b>-</b>
<b>Investments :</b>	<b>28,938,285,532</b>	<b>26,061,920,030</b>
Government	26,256,951,064	25,684,088,968
Others	2,681,334,468	377,831,063
<b>Loans, advances &amp; lease etc:</b>	<b>158,474,897,857</b>	<b>142,252,938,595</b>
Loans, Cash Credit, Overdrafts, etc.	144,847,216,106	134,174,830,062
Bills Purchased & discounted	13,627,681,751	8,078,108,532
<b>Fixed assets including premises, furniture and fixtures</b>	<b>2,577,632,089</b>	<b>2,509,809,253</b>
<b>Other assets</b>	<b>3,476,301,696</b>	<b>2,926,978,720</b>
<b>Non-banking assets</b>	<b>-</b>	<b>-</b>
<b>Total property &amp; assets:</b>	<b>216,407,205,283</b>	<b>197,058,538,065</b>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>Liabilities:</b>		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	4,886,842,150	2,095,668,273
<b>Deposits and other accounts:</b>	<b>179,405,710,716</b>	<b>167,571,330,837</b>
Current Accounts and other Accounts	30,750,818,718	23,574,272,832
Bills Payable	9,075,061,779	7,320,014,898
Savings Bank Deposits	15,502,378,089	14,973,379,158
Fixed Deposits	75,199,750,841	72,646,951,186
Short Term Deposits	9,185,896,516	9,792,877,139
Deposit Under Special Scheme	38,996,661,707	38,715,364,893
Foreign Currency Deposit	695,143,065	548,470,730
<b>Other liabilities</b>	<b>8,477,535,193</b>	<b>6,958,168,126</b>
<b>Subordinated Debt</b>	<b>7,300,000,000</b>	<b>5,000,000,000</b>
<b>Total Liabilities:</b>	<b>200,070,088,059</b>	<b>181,625,167,236</b>
<b>Capital/Shareholders' Equity</b>		
Paid up Capital ( Ordinary shares of Tk. 10 each)	6,141,193,860	6,141,193,860
Statutory Reserve	4,697,568,094	4,697,568,094
Other reserve	3,064,362,735	3,239,487,133
Retained earnings	2,433,992,535	1,355,121,743
<b>Total Shareholders' Equity</b>	<b>16,337,117,224</b>	<b>15,433,370,829</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>216,407,205,283</b>	<b>197,058,538,065</b>

Sd/-  
Company Secretary

Sd/-  
Chief Financial Officer

Sd/-  
Managing Director

Sd/-  
Director

Sd/-  
Chairman

**JAMUNA BANK LIMITED****Off-Balance Sheet Items as of June 30, 2018**

	<b>Figures in BDT</b>	
	<b>At June 30, 2018</b>	<b>At December 31, 2017</b>
<b>Contingent Liabilities :</b>		
Acceptance & Endorsements	27,593,147,601	23,611,575,773
Letters of Guarantee	23,543,934,402	17,942,145,561
Irrevocable Letters of Credit	25,253,347,153	20,500,715,649
Bills for Collection	15,420,741,544	11,162,797,737
Other Contingent Liabilities	1,140,232,881	1,316,198,424
<b>Total</b>	<b>92,951,403,580</b>	<b>74,533,433,144</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>92,951,403,580</b>	<b>74,533,433,144</b>

Sd/-  
**Company Secretary**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

**JAMUNA BANK LIMITED**  
**PROFIT AND LOSS ACCOUNT (Un-audited)**  
**For the period from January 01, 2018 to June 30, 2018**

Figures in BDT

Particulars	January to June, 2018	January to June, 2017	April to June, 2018	April to June, 2017
Interest/profit income	7,401,488,834	5,475,170,188	3,812,641,923	2,763,260,491
Interest/profit paid on deposits and borrowings, etc.	4,737,489,377	3,835,641,235	2,454,834,123	1,911,129,807
<b>Net interest income</b>	<b>2,663,999,457</b>	<b>1,639,528,953</b>	<b>1,357,807,800</b>	<b>852,130,684</b>
Investment income	1,151,335,787	1,131,383,334	720,143,911	510,389,807
Commission, exchange and brokerage	991,150,824	853,691,747	527,535,165	502,527,050
Other operating income	205,629,219	237,437,094	92,780,391	151,238,076
<b>Total operating income (A)</b>	<b>5,012,115,287</b>	<b>3,862,041,127</b>	<b>2,698,267,267</b>	<b>2,016,285,616</b>
Salary and allowances	1,407,127,448	1,254,637,561	709,714,661	618,350,822
Rent, taxes, insurance, electricity, etc.	363,306,471	300,133,353	185,679,722	151,881,620
Legal expenses	5,391,095	4,297,524	3,838,617	3,080,504
Postage, stamps, telecommunication, etc.	56,295,184	49,680,692	29,079,934	24,524,527
Stationery, Printings, Advertisements, etc.	75,157,309	65,235,211	31,515,909	28,829,592
Directors' fees & other expenses	2,240,218	4,151,540	803,299	2,640,565
Auditors' fees	345,000	-	195,000	-
Managing Director's salary & allowances	6,780,000	6,650,000	3,780,000	3,650,000
Depreciation and repairs and maintenance	145,732,503	106,879,171	75,424,724	53,033,145
Other expenses	309,095,453	269,897,986	157,255,691	133,644,870
<b>Total operating expenses (B)</b>	<b>2,371,470,682</b>	<b>2,061,563,037</b>	<b>1,197,287,557</b>	<b>1,019,635,645</b>
<b>Profit before provisions (C=A-B)</b>	<b>2,640,644,605</b>	<b>1,800,478,090</b>	<b>1,500,979,711</b>	<b>996,649,971</b>
Provision for loans and advances	650,382,948	274,420,000	461,253,948	75,973,362
Provision for off balance Sheet	9,663,583	126,893,412	(134,254,417)	11,031,456
Provision for diminutionvalue in investments	9,518,534	(41,572,979)	3,515,535	(1,330,025)
<b>Total provision (D)</b>	<b>669,565,065</b>	<b>359,740,434</b>	<b>330,515,066</b>	<b>85,674,794</b>
<b>Total profit before taxes (C-D)</b>	<b>1,971,079,540</b>	<b>1,440,737,657</b>	<b>1,170,464,645</b>	<b>910,975,177</b>
Provision for taxation for the period	833,076,361	640,372,229	444,436,817	337,238,086
<b>Net profit after taxation</b>	<b>1,138,003,179</b>	<b>800,365,427</b>	<b>726,027,827</b>	<b>573,737,091</b>
Contribution to Foundation @3% of pre-tax profit	59,132,386	43,222,130	35,113,939	27,329,255
<b>Retained earnings</b>	<b>1,078,870,792</b>	<b>757,143,297</b>	<b>690,913,888</b>	<b>546,407,836</b>
<b>Earnings Per Share (EPS)</b>	<b>1.76</b>	<b>1.23</b>	<b>1.13</b>	<b>0.89</b>

Sd/-  
Company Secretary

Sd/-  
Chief Financial Officer

Sd/-  
Managing Director

Sd/-  
Director

Sd/-  
Chairman



**JAMUNA BANK LIMITED**  
**CASH FLOW STATEMENT (Un-audited)**  
For the period from January 01, 2018 to June 30, 2018

Figures in BDT

	January to June, 2018	January to June, 2017
<b>A) <u>Cash flows from operating activities</u></b>		
Interest received	7,080,121,036	4,949,405,090
Interest paid	(4,098,828,998)	(2,863,848,866)
Fees and commission received	991,150,824	853,691,747
Income received from investments	1,151,335,787	1,131,383,334
Payments to employees	(1,413,907,448)	(1,261,287,561)
Payments to suppliers	(519,284,773)	(437,711,884)
Income taxes paid	(817,267,558)	(498,102,420)
Received from other operating activities	205,629,219	237,437,094
Payments for other operating activities	(309,095,453)	(269,897,986)
<b><u>Operating profit before changes in operating assets and liabilities</u></b>	<b>2,269,852,635</b>	<b>1,841,068,548</b>
<b><u>Increase /Decrease in operating assets &amp; liabilities</u></b>		
Loans and advances to the customers	(16,221,959,262)	(4,775,074,346)
Other assets	(549,322,976)	(143,872,195)
Deposit from other banks & customers	11,834,379,879	3,198,271,938
Other current liabilities	154,474,327	(1,083,372,233)
<b><u>Cash received from operating assets and liabilities</u></b>	<b>(4,782,428,033)</b>	<b>(2,804,046,836)</b>
<b><u>Net cash flows from operating activities</u></b>	<b>(2,512,575,398)</b>	<b>(962,978,288)</b>
<b>B) <u>Cash flows from investing activities</u></b>		
Payments/proceeds for purchase of securities	(2,876,365,502)	3,168,090,678
Purchase of property, plant & equipment	(67,822,836)	(65,192,390)
<b><u>Net cash used in investing activities</u></b>	<b>(2,944,188,337)</b>	<b>3,102,898,288</b>
<b>C) <u>Cash flows from financing activities</u></b>		
Payments for borrowings	2,791,173,877	(623,018,326)
Subordinated bond	2,300,000,000	3,000,000,000
<b><u>Net cash used in financing activities</u></b>	<b>5,091,173,877</b>	<b>2,376,981,674</b>
<b>D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u></b>	<b>(365,589,858)</b>	<b>4,516,901,674</b>
<b>E) <u>Cash and cash equivalents at the beginning of period (1st January)</u></b>	<b>23,308,525,067</b>	<b>16,164,632,930</b>
<b>F) <u>Cash and cash equivalents at the end of period (D+E)</u></b>	<b>22,942,935,209</b>	<b>20,681,534,604</b>

Sd/-  
**Company Secretary**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

**JAMUNA BANK LIMITED**  
**STATEMENT OF CHANGES IN EQUITY (Un-Audited)**  
**For the period from January 01, 2018 to June 30, 2018**

Figures in BDT

Particulars	Paid up Capital	Statutory Reserve	Revaluation reserve of securities	Asset revaluation reserve	Dividend equalization fund	Retained earnings	Total
<b>Balance as at January 01, 2018</b>	6,141,193,860	4,697,568,094	2,175,989,579	1,063,497,554	-	1,355,121,743	<b>15,433,370,829</b>
Surplus/deficit on account of revaluation of investments	-	-	(175,124,398)	-	-	-	<b>(175,124,398)</b>
Net Profit for the period	-	-	-	-	-	1,078,870,792	<b>1,078,870,792</b>
<b>Balance as on June 30, 2018</b>	<b>6,141,193,860</b>	<b>4,697,568,094</b>	<b>2,000,865,181</b>	<b>1,063,497,554</b>	<b>-</b>	<b>2,433,992,535</b>	<b>16,337,117,224</b>
<b>Balance as on June 30, 2017</b>	<b>6,141,193,860</b>	<b>3,998,297,071</b>	<b>2,883,725,263</b>	<b>1,063,497,554</b>	<b>30,705,969</b>	<b>2,018,760,618</b>	<b>16,136,180,335</b>

Sd/-  
**Company Secretary**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

## Jamuna Bank Limited

### Selected notes to the accounts for the period ended June 30, 2018.

#### 1.00 Basis of preparation

The 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. 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 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).

#### 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, 2017.

#### 4.00 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, 2017. The summary of the rating is presented below:

##### Credit Rating Report (Surveillance Rating)

	Long Term	Short Term
Rating Outstanding (Updated June 27, 2018)	AA <sub>2</sub> (Very strong Capacity & Very High Quality)	ST - 2 (High grade)
Validity of outstanding	30-Jun-19	

#### 5.00 variances in quarterly key features:

Particulars	January to June, 2018	January to June, 2017	Increase/ (Decrease) in %	April to June, 2018	April to June, 2017	Increase/ (Decrease) in %
Earning per share	1.76	1.30	35%	1.24	0.91	36%

From the above, it was observed that there was a significant variance in consolidated EPS due to increase in operating profit against loans and advances.

Amount in Lac

Particulars	January to June, 2018	January to June, 2017	Increase/ (Decrease) in %	April to June, 2018	April to June, 2017	Increase/ (Decrease) in %
Provision for loans & advances	6,815.58	3,610.74	89%	2,643.46	867.53	205%

From the above, it was observed that consolidated total provision increased compare with previous period of up to 30 June 2017 due to increase of provision against loans & advances and diminution value in investments.

## 6.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 169th meeting held on July 26, 2018 and was subsequently approved by the Board of Directors in its 332th meeting held on July 29, 2017.

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

Particulars	30.06.2018		30.06.2017	
	JBL	JBL consolidated	JBL	JBL consolidated
- Operating Profit	BDT 2,640,644,605	BDT 2,659,680,564	BDT 1,800,478,090	BDT 1,860,096,520
- Profit after taxation	BDT 1,138,003,179	BDT 1,138,515,235	BDT 800,365,427	BDT 841,597,735
- Net Asset value (NAV)	BDT 16,337,117,224	BDT 16,328,814,199	BDT 16,136,180,336	16,113,026,946
- NAV per share	BDT 26.60	BDT 26.59	BDT 26.28	BDT 26.24
- Earnings per share (EPS)	BDT 1.76	BDT 1.76	BDT 1.23	BDT 1.30
- Net Operating Cash Flow per Share (NOCFS)	-BDT 4.09	-BDT 4.93	-BDT 1.57	-BDT 1.68

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

The detail of published quarterly financial statements are available in the Bank's website. The address of the website is : [www.jamunabankbd.com](http://www.jamunabankbd.com)

