

**Jamuna Bank Limited and its Subsidiaries**  
**Consolidated Balance Sheet (Un-audited)**  
**As of June 30, 2022**

<b>PROPERTY AND ASSETS</b>	<b>Figures in BDT</b>	
	<b>As on June 30, 2022</b>	<b>As on December 31, 2021</b>
<b>Cash :</b>	<b>11,923,263,983</b>	<b>10,564,229,609</b>
Cash in hand	3,063,416,452	3,038,472,619
Balance with Bangladesh Bank and its agent banks	8,859,847,531	7,525,756,990
<b>Balance with other banks and financial institutions</b>	<b>2,988,587,225</b>	<b>2,535,284,872</b>
In Bangladesh	1,651,597,893	1,988,700,069
Outside Bangladesh	1,336,989,332	546,584,802
<b>Money at call on short notice</b>	<b>4,073,150,000</b>	<b>1,201,200,000</b>
<b>Investments :</b>	<b>83,975,771,001</b>	<b>68,067,839,161</b>
Government	78,082,201,601	62,515,960,294
Others	5,893,569,399	5,551,878,867
<b>Loans, advances &amp; lease etc:</b>	<b>176,311,742,979</b>	<b>175,952,488,387</b>
Loans, Cash Credit, Overdrafts, etc.	156,295,396,905	162,376,260,735
Bills Purchased & discounted	20,016,346,075	13,576,227,652
<b>Fixed assets including premises, furniture and fixtures</b>	<b>3,662,014,421</b>	<b>3,563,709,428</b>
<b>Other assets</b>	<b>4,471,894,511</b>	<b>2,935,904,052</b>
<b>Non-banking assets</b>	-	-
<b>Total property &amp; assets:</b>	<b>287,406,424,120</b>	<b>264,820,655,510</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities:</b>		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	18,996,633,550	8,598,036,993
<b>Deposits and other accounts:</b>	<b>222,874,191,711</b>	<b>212,043,649,041</b>
Current Accounts and other Accounts	56,734,082,424	42,892,532,607
Bills Payable	5,781,926,983	4,966,825,875
Savings Bank Deposits	28,687,321,151	24,804,444,163
Fixed Deposits	75,435,630,436	81,687,076,875
Short Term Deposits	15,340,247,293	12,445,497,484
Deposit Under Special Scheme	39,321,417,684	44,560,704,753
Foreign Currency Deposit	1,573,565,740	686,567,283
<b>Other liabilities</b>	<b>12,942,867,153</b>	<b>11,293,769,229</b>
<b>Subordinated Debt</b>	<b>11,440,000,000</b>	<b>11,600,000,000</b>
<b>Total Liabilities:</b>	<b>266,253,692,415</b>	<b>243,535,455,263</b>
<b>Capital/Shareholders' Equity</b>		
Paid up Capital ( Ordinary shares of Tk. 10 each)	7,492,256,500	7,492,256,500
Statutory Reserve	7,492,256,500	7,492,256,500
Other reserves	2,130,240,857	3,088,224,261
Minority interest	1,681	1,651
Retained earnings	4,037,976,168	3,212,461,335
<b>Total Shareholders' Equity</b>	<b>21,152,731,705</b>	<b>21,285,200,247</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>287,406,424,120</b>	<b>264,820,655,510</b>

**Jamuna Bank Limited and its Subsidiaries**  
**Consolidated Off-Balance Sheet Items (Un-audited)**  
**As of June 30, 2022**

**Figures in BDT**

**Contingent Liabilities :**

Acceptance & Endorsements

Letters of Guarantee

Irrevocable Letters of Credit

Bills for Collection

Other Contingent Liabilities

**Total**

<b>As on June 30, 2022</b>	<b>As on December 31, 2021</b>
44,986,463,756	38,979,082,832
22,631,902,969	19,785,722,785
42,637,261,871	28,802,934,777
22,707,556,137	15,217,714,400
437,987,530	435,620,674
<b>133,401,172,264</b>	<b>103,221,075,468</b>

**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**

-	-
-	-
-	-
-	-
-	-
<b>133,401,172,264</b>	<b>103,221,075,468</b>

Sd/-  
**Company Secretary**

Sd/-  
**Head of Finance & Accounts**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

**Jamuna Bank Limited and its Subsidiaries**  
**Consolidated Profit and Loss Account (Unaudited)**  
**For the period from January 01, 2022 to June 30, 2022**

	January to June, 2022	January to June, 2021	April to June, 2022	April to June, 2021
Interest Income & profit on investment	6,259,873,180	6,111,472,958	3,347,213,117	2,960,045,451
Less: Interest/profit on deposits and borrowings	4,662,020,595	4,626,050,349	2,596,951,706	2,453,836,073
<b>Net interest income/net profit on investments</b>	<b>1,597,852,585</b>	<b>1,485,422,609</b>	<b>750,261,411</b>	<b>506,209,377</b>
Investment income	2,657,796,122	2,860,388,617	1,400,405,737	1,658,883,227
Commission, exchange and brokerage	2,152,809,179	936,406,200	1,241,250,435	464,917,868
Other operating income	426,703,799	264,947,547	277,236,177	149,647,549
	5,237,309,100	4,061,742,365	2,918,892,350	2,273,448,644
<b>Total operating income (A)</b>	<b>6,835,161,685</b>	<b>5,547,164,974</b>	<b>3,669,153,761</b>	<b>2,779,658,021</b>
Salary and allowances	1,914,204,111	1,602,608,835	1,058,601,240	802,149,104
Rent, Taxes, Insurance, Electricity, etc.	417,565,523	382,484,209	218,750,396	197,007,523
Legal expenses	8,268,824	5,032,254	4,794,171	2,485,394
Postage, Stamps, Telecommunication, etc.	49,390,740	45,013,946	25,674,297	24,829,518
Stationery, Printings, Advertisements, etc.	153,290,609	97,826,115	101,563,827	43,365,737
Managing Director's salary & fees	6,830,000	6,180,000	4,130,000	3,480,000
Directors' fees	5,234,325	4,305,263	2,595,424	2,380,601
Auditors' fees	345,000	345,000	172,500	172,500
Depreciation and repairs of bank's assets	206,354,704	181,961,219	108,004,329	89,906,580
Other expenses	534,461,320	484,077,624	266,213,240	255,662,784
<b>Operating expenses (B)</b>	<b>3,295,945,158</b>	<b>2,809,834,465</b>	<b>1,790,499,425</b>	<b>1,421,439,740</b>
<b>Profit before provision (C = A-B)</b>	<b>3,539,216,528</b>	<b>2,737,330,509</b>	<b>1,878,654,336</b>	<b>1,358,218,281</b>
Provision for loans and advances/investments	(68,714,784)	(228,203,471)	225,402,207	62,450,500
Provision for off balance sheet exposures	202,483,000	169,570,000	(30,999,000)	67,966,000
Provision for diminution in value of investments	15,058,616	(40,781,400)	11,696,423	(52,490,604)
<b>Total provision (D)</b>	<b>148,826,831</b>	<b>(99,414,871)</b>	<b>206,099,630</b>	<b>77,925,896</b>
<b>Profit before taxation (C-D)</b>	<b>3,390,389,696</b>	<b>2,836,745,380</b>	<b>1,672,554,706</b>	<b>1,280,292,385</b>
<b>Provision for taxation</b>				
Current tax	1,111,191,602	856,287,053	682,480,787	498,763,403
Deferred tax	2,033,862	859,899	733,546	559,431
<b>Total tax provision</b>	<b>1,113,225,464</b>	<b>857,146,952</b>	<b>683,214,333</b>	<b>499,322,833</b>
<b>Net profit after taxation</b>	<b>2,277,164,232</b>	<b>1,979,598,428</b>	<b>989,340,372</b>	<b>780,969,551</b>
Shareholders of JBL	2,277,164,202	1,979,598,386	989,340,358	780,969,513
Minority interest	30	43	14	38
<b>Appropriations:</b>				
Statutory reserve	-	225,203,059	-	-
<b>Retained surplus during the year</b>	<b>2,277,164,232</b>	<b>1,754,395,369</b>	<b>989,340,372</b>	<b>780,969,551</b>
<b>Earnings per share (EPS):</b>	<b>3.04</b>	<b>2.64</b>	<b>1.32</b>	<b>1.04</b>

Sd/-  
Company Secretary

Sd/-  
Head of Finance & Accounts

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, 2022 to June 30, 2022

Figures in BDT

	January to June 2022	January to June 2021
<b>A) <u>Cash flows from operating activities</u></b>		
Interest/profit received	7,443,216,183	6,213,760,547
Interest/profit paid	(2,334,733,302)	(3,779,727,794)
Fees and commission received	2,152,809,179	936,406,200
Income received from investments	2,657,796,122	2,860,388,617
Payments to employees	(1,921,034,111)	(1,608,788,835)
Payments to suppliers	(656,771,605)	(545,206,541)
Income taxes paid	(906,825,380)	(1,404,499,805)
Received from other operating activities	426,703,799	264,947,547
Payments for other operating activities	(534,461,320)	(484,077,624)
<b><u>Operating profit before changes in operating assets and liabilities</u></b>	<b>6,326,699,564</b>	<b>2,453,202,313</b>
<b><u>Increase /Decrease in operating assets &amp; liabilities</u></b>		
Loans and advances to the customers	(1,542,597,595)	1,940,157,593
Other assets	(1,535,990,459)	1,672,702,170
Deposit from other banks & customers	8,503,255,377	3,736,269,414
Other current liabilities	11,809,102	(31,603,603)
<b><u>Cash received from operating assets and liabilities</u></b>	<b>5,436,476,426</b>	<b>7,317,525,573</b>
<b><u>Net cash flows from operating activities</u></b>	<b>11,763,175,990</b>	<b>9,770,727,886</b>
<b>B) <u>Cash flows from investing activities</u></b>		
Payments/proceeds for purchase/sale of securities	(15,907,931,839)	(8,370,656,511)
Purchase of property, plant & equipment	(98,304,993)	(6,625,390)
<b><u>Net cash used in investing activities</u></b>	<b>(16,006,236,832)</b>	<b>(8,377,281,901)</b>
<b>C) <u>Cash flows from financing activities</u></b>		
Payments for borrowings	10,398,596,557	4,011,195,975
Cash dividend paid	(1,311,144,887)	(1,311,144,888)
Issue of subordinated bond	(160,000,000)	(10,000,000)
<b><u>Net cash used in financing activities</u></b>	<b>8,927,451,670</b>	<b>2,690,051,088</b>
<b>D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u></b>	<b>4,684,390,827</b>	<b>4,083,497,073</b>
<b>E) <u>Cash and cash equivalents at the beginning of period (1st January)</u></b>	<b>14,302,647,081</b>	<b>19,701,456,542</b>
<b>F) <u>Cash and cash equivalents at the end of period (D+E)</u></b>	<b>18,987,037,908</b>	<b>23,784,953,615</b>

Sd/-  
Company Secretary

Sd/-  
Head of Finance & Accounts

Sd/-  
Managing Director

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Director

Sd/-  
Chairman

## Jamuna Bank Limited and its Subsidiaries

Consolidated Statement of Changes in Equity (Un-Audited)

As of June 30, 2022

Figures in BDT

Particulars	Paid up Capital	Statutory reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Reserve for Perpetual Bond Dividend	Retained earnings	Total	Minority Interest	Total Equity
<b>Balance as at January 01, 2021</b>	7,492,256,500	7,492,256,500	1,973,250,803	1,063,497,554	51,475,903	-	3,212,461,335	21,285,198,596	1,651	<b>21,285,200,247</b>
Prior year adjustment for OCI of JBSL							2,855,517	2,855,517		<b>2,855,517</b>
Surplus/deficit on account of revaluation of investments	-	-	(1,101,343,404)	-			-	(1,101,343,404)	-	<b>(1,101,343,404)</b>
Minority interest								-	30	<b>30</b>
Dividend paid							(1,311,144,887)	(1,311,144,887)		<b>(1,311,144,887)</b>
Reserve Perpetual Bond dividend	-	-	-	-		143,360,000	(143,360,000)	-		-
Net Profit for the period	-	-	-	-			2,277,164,202	2,277,164,202		<b>2,277,164,202</b>
										-
<b>Balance as on June 30, 2022</b>	<b>7,492,256,500</b>	<b>7,492,256,500</b>	<b>871,907,400</b>	<b>1,063,497,554</b>	<b>51,475,903</b>	<b>143,360,000</b>	<b>4,037,976,168</b>	<b>21,152,730,024</b>	<b>1,681</b>	<b>21,152,731,705</b>
<b>Balance as on June 30, 2021</b>	<b>7,492,256,500</b>	<b>7,492,256,500</b>	<b>7,378,625,848</b>	<b>1,063,497,554</b>	<b>-</b>	<b>-</b>	<b>2,729,902,748</b>	<b>26,156,539,150</b>	<b>1,652</b>	<b>26,156,540,802</b>

Sd/-  
Company Secretary

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Head of Finance & Accounts

Sd/-  
Managing Director

Sd/-  
Director

Sd/-  
Chairman

# JAMUNA BANK LIMITED

## BALANCE SHEET (Un-audited)

As of June 30, 2022

Figures in BDT

<u>PROPERTY AND ASSETS</u>	<u>Aa on June 30, 2022</u>	<u>As on December 31, 2021</u>
<b>Cash :</b>	<b>11,923,200,916</b>	<b>10,564,223,206</b>
Cash in hand	3,063,353,385	3,038,466,216
Balance with Bangladesh Bank and its agent banks	8,859,847,531	7,525,756,990
<b>Balance with other banks and financial institutions</b>	<b>2,988,587,225</b>	<b>2,535,284,872</b>
In Bangladesh	1,651,597,893	1,988,700,069
Outside Bangladesh	1,336,989,332	546,584,802
<b>Money at call on short notice</b>	<b>4,073,150,000</b>	<b>1,201,200,000</b>
<b>Investments :</b>	<b>83,573,772,337</b>	<b>67,674,395,753</b>
Government	77,997,901,601	62,383,960,294
Others	5,575,870,736	5,290,435,459
<b>Loans, advances &amp; lease etc:</b>	<b>175,117,278,803</b>	<b>174,824,783,176</b>
Loans, Cash Credit, Overdrafts, etc.	155,100,932,729	161,248,555,524
Bills Purchased & discounted	20,016,346,075	13,576,227,652
<b>Fixed assets including premises, furniture and fixtures</b>	<b>3,367,050,966</b>	<b>3,272,109,854</b>
<b>Other assets</b>	<b>5,774,686,810</b>	<b>4,249,509,526</b>
<b>Non-banking assets</b>	-	
<b>Total property &amp; assets:</b>	<b>286,817,727,057</b>	<b>264,321,506,387</b>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>Liabilities:</b>		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	18,996,633,550	8,598,036,993
<b>Deposits and other accounts:</b>	<b>222,882,565,912</b>	<b>212,052,499,067</b>
Current/Al-wadeeah current accounts and other accounts	56,708,866,581	42,868,558,959
Bills Payable	5,781,926,983	4,966,825,875
Savings/Mudaraba savings bank deposits	28,687,321,151	24,804,444,163
Fixed/Mudaraba fixed deposits	75,435,630,436	81,687,076,875
Short Term Deposits	15,373,837,337	12,478,321,159
Deposit Under Special Scheme	39,321,417,684	44,560,704,752
Foreign Currency Deposit	1,573,565,740	686,567,283
<b>Other liabilities</b>	<b>12,289,217,390</b>	<b>10,701,638,552</b>
<b>Subordinated Debt</b>	11,440,000,000	11,600,000,000
<b>Total Liabilities:</b>	<b>265,608,416,852</b>	<b>242,952,174,612</b>
<b>Capital/Shareholders' Equity</b>		
Paid up Capital ( Ordinary shares of Tk. 10 each)	7,492,256,500	7,492,256,500
Statutory Reserve	7,492,256,500	7,492,256,500
Other Reserve	2,130,240,857	3,088,224,261
Retained earnings	4,094,556,349	3,296,594,513
<b>Total Shareholders' Equity</b>	<b>21,209,310,206</b>	<b>21,369,331,774</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>286,817,727,057</b>	<b>264,321,506,387</b>

**JAMUNA BANK LIMITED**  
**Off-Balance Sheet Items (Un-audited)**  
**As of June 30, 2022**

	<b>Figures in BDT</b>	
	<b>At June 30, 2022</b>	<b>At December 31, 2021</b>
<b>Contingent Liabilities :</b>		
Acceptance & Endorsements	44,986,463,756	38,979,082,832
Letters of Guarantee	22,631,902,969	19,785,722,785
Irrevocable Letters of Credit	42,637,261,871	28,802,934,777
Bills for Collection	22,707,556,137	15,217,714,400
Other Contingent Liabilities	437,987,530	435,620,674
<b>Total</b>	<b>133,401,172,264</b>	<b>103,221,075,468</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>133,401,172,264</b>	<b>103,221,075,468</b>

Sd/-  
**Company Secretary**

Sd/-  
**Head of Finance & Accounts**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

**Jamuna Bank Limited**  
**Profit and Loss Account**  
**For the period from January 01, 2022 to June 30, 2022**

<b>Particulars</b>	<b>January to June, 2022</b>	<b>January to June, 2021</b>	<b>April to June, 2022</b>	<b>April to June, 2021</b>
Interest income/profit on investment	6,206,217,150	6,067,849,926	3,313,493,967	2,921,664,007
Less: Interest/profit paid on deposits and borrowings	4,662,020,595	4,597,139,625	2,596,951,706	2,424,925,349
<b>Net interest income</b>	<b>1,544,196,556</b>	<b>1,470,710,301</b>	<b>716,542,261</b>	<b>496,738,658</b>
Investment income	2,640,318,915	2,827,680,158	1,396,791,263	1,642,670,402
Commission, exchange and brokerage	2,146,735,884	930,811,730	1,238,686,543	461,278,190
Other operating income	424,223,024	262,268,545	274,966,002	147,928,702
<b>Total operating Income (A)</b>	<b>6,755,474,378</b>	<b>5,491,470,734</b>	<b>3,626,986,070</b>	<b>2,748,615,952</b>
Salary and allowances	1,903,279,151	1,596,215,898	1,052,440,377	798,562,575
Rent, Taxes, Insurance, Electricity, etc.	416,836,429	382,260,384	218,360,577	197,007,463
Legal expenses	8,245,199	5,032,054	4,793,546	2,485,194
Postage, Stamps, Telecommunication, etc.	49,201,286	44,896,473	25,551,698	24,774,181
Stationery, Printings, Advertisements, etc.	153,105,145	97,716,189	101,453,452	43,298,320
Managing Director's salary & fees	6,830,000	6,180,000	4,130,000	3,480,000
Directors' fees	4,732,725	3,909,263	2,366,624	2,213,401
Auditors' fees	345,000	345,000	172,500	172,500
Depreciation and repairs of bank's assets	205,520,103	181,433,772	107,579,346	89,827,369
Other expenses	527,363,997	481,458,844	262,815,235	254,207,992
<b>Total operating Expenses (B)</b>	<b>3,275,459,036</b>	<b>2,799,447,876</b>	<b>1,779,663,356</b>	<b>1,416,028,995</b>
<b>Profit/(loss) before taxation &amp; provisions (C=A-B)</b>	<b>3,480,015,343</b>	<b>2,692,022,857</b>	<b>1,847,322,714</b>	<b>1,332,586,956</b>
Provision for loans and advances	(69,370,000)	(229,858,859)	223,582,609	61,638,141
Provision for off balance sheet exposures	202,483,000	169,570,000	(30,999,000)	67,966,000
Provision for diminution in value of investments	580,162	(42,542,073)	1,805,400	(43,574,310)
<b>Total provision (D)</b>	<b>133,693,162</b>	<b>(102,830,932)</b>	<b>194,389,009</b>	<b>86,029,832</b>
<b>Total profit before taxes (C-D)</b>	<b>3,346,322,180</b>	<b>2,794,853,789</b>	<b>1,652,933,705</b>	<b>1,246,557,125</b>
<b>Provision for taxation for the period</b>				
Current tax	1,092,355,458	846,235,191	671,256,037	492,600,174
Deferred tax	1,500,000	1,200,000	750,000	400,000
<b>Total tax provision</b>	<b>1,093,855,458</b>	<b>847,435,191</b>	<b>672,006,037</b>	<b>493,000,174</b>
<b>Net profit after taxation</b>	<b>2,252,466,723</b>	<b>1,947,418,598</b>	<b>980,927,669</b>	<b>753,556,951</b>
<b>Appropriations:</b>				
Statutory reserve	-	225,203,059	-	-
<b>Retained Surplus during the period</b>	<b>2,252,466,723</b>	<b>1,722,215,539</b>	<b>980,927,669</b>	<b>753,556,951</b>
Earnings per share (EPS)	<b>3.01</b>	<b>2.60</b>	<b>1.31</b>	<b>1.01</b>

Sd/-  
**Company Secretary**

Sd/-  
**Head of Finance & Accounts**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**



**JAMUNA BANK LIMITED**  
**CASH FLOW STATEMENT (Un-audited)**  
For the period from January 01, 2022 to June 30, 2022

Figures in BDT

	Jan. to June 2022	Jan. to June 2021
<b>A) <u>Cash flows from operating activities</u></b>		
Interest received	7,389,560,153	6,170,137,515
Interest paid	(2,334,733,302)	(3,750,817,070)
Fees and commission received	2,146,735,884	930,811,730
Income received from investments	2,640,318,915	2,827,680,158
Payments to employees	(1,910,109,151)	(1,602,395,898)
Payments to suppliers	(654,307,767)	(544,359,117)
Income taxes paid	(902,814,341)	(1,400,932,115)
Received from other operating activities	424,223,024	262,268,545
Payments for other operating activities	(527,363,997)	(481,458,844)
<b><u>Operating profit before changes in operating assets and liabilities</u></b>	<b>6,271,509,418</b>	<b>2,410,934,904</b>
<b><u>Increase /Decrease in operating assets &amp; liabilities</u></b>		
Loans and advances to the customers	(1,475,838,630)	1,942,085,298
Other assets	(1,525,177,284)	1,699,195,621
Deposit from other banks & customers	8,502,779,551	3,726,139,998
Other current liabilities	(22,072,866)	(53,734,539)
<b><u>Cash received from operating assets and liabilities</u></b>	<b>5,479,690,772</b>	<b>7,313,686,378</b>
<b><u>Net cash flows from operating activities</u></b>	<b>11,751,200,190</b>	<b>9,724,621,281</b>
<b>B) <u>Cash flows from investing activities</u></b>		
Payments/proceeds for purchase/sale of securities	(15,899,376,584)	(8,324,515,821)
Purchase of property, plant & equipment	(94,941,112)	(6,685,353)
<b><u>Net cash used in investing activities</u></b>	<b>(15,994,317,696)</b>	<b>(8,331,201,174)</b>
<b>C) <u>Cash flows from financing activities</u></b>		
Payments for borrowings	10,398,596,557	4,011,195,975
Dividend paid	(1,311,144,887)	(1,311,144,888)
Subordinated bond	(160,000,000)	(10,000,000)
<b><u>Net cash used in financing activities</u></b>	<b>8,927,451,670</b>	<b>2,690,051,088</b>
<b>D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u></b>	<b>4,684,334,164</b>	<b>4,083,471,195</b>
<b>E) <u>Cash and cash equivalents at the beginning of period (1st January)</u></b>	<b>14,302,640,677</b>	<b>19,701,438,857</b>
<b>F) <u>Cash and cash equivalents at the end of period (D+E)</u></b>	<b>18,986,974,841</b>	<b>23,784,910,052</b>

Sd/-  
**Company Secretary**

Sd/-  
**Head of Finance & Accounts**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

**JAMUNA BANK LIMITED**  
**Reconciliation statement of cash flows from operating activities**  
For the period from January 01, 2022 to June 30, 2022

	<b>Figures in BDT</b>	
	<b>Jan. to June 2022</b>	<b>Jan. to June 2021</b>
Profit before provision	3,480,015,343	2,692,022,857
<b>Adjustment for non cash items:</b>		
Depreciation on fixed asset	183,678,121	171,234,018
	<b>3,663,693,463</b>	<b>2,863,256,875</b>
<b>Adjustment with non-operating activities:</b>		
Accounts receivable on loans & advances	1,183,343,002	102,287,589
Accounts payable on deposits	2,327,287,293	846,322,555
	<b>3,510,630,296</b>	<b>948,610,144</b>
<b>Changes in operating assets and liabilities</b>		
Changes in loans & advances	(1,475,838,630)	1,942,085,298
Changes in other assets	(1,525,177,284)	1,699,195,621
Changes in deposit and other accounts	8,502,779,551	3,726,139,998
Changes in other liabilities	(22,072,866)	(53,734,539)
	<b>5,479,690,772</b>	<b>7,313,686,378</b>
Income Tax Paid	(902,814,341)	(1,400,932,115)
<b>Net cash flows from operating activities</b>	<b>11,751,200,190</b>	<b>9,724,621,281</b>

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**JAMUNA BANK LIMITED**  
**STATEMENT OF CHANGES IN EQUITY (Un-Audited)**  
For the period from January 01, 2022 to June 30, 2022

Figures in BDT

Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Reserve for Perpetual Bond Dividend	Retained earnings	Total
<b>Balance as at January 01, 2022</b>	7,492,256,500	7,492,256,500	1,973,250,803	1,063,497,554	51,475,903	-	3,296,594,513	<b>21,369,331,774</b>
Surplus/deficit on account of revaluation of investments	-	-	(1,101,343,404)	-	-	-	-	<b>(1,101,343,404)</b>
Reserve Perpetual Bond dividend	-	-	-	-	-	143,360,000	(143,360,000)	-
Dividend paid (Cash)	-	-	-	-	-	-	(1,311,144,887)	<b>(1,311,144,887)</b>
Net Profit for the period	-	-	-	-	-	-	2,252,466,723	<b>2,252,466,723</b>
<b>Balance as on June 30, 2022</b>	<b>7,492,256,500</b>	<b>7,492,256,500</b>	<b>871,907,400</b>	<b>1,063,497,554</b>	<b>51,475,903</b>	<b>143,360,000</b>	<b>4,094,556,349</b>	<b>21,209,310,206</b>
<b>Balance as on June 30, 2021</b>	<b>7,492,256,500</b>	<b>7,492,256,500</b>	<b>7,378,625,848</b>	<b>1,063,497,554</b>	<b>-</b>	<b>-</b>	<b>2,818,604,098</b>	<b>26,245,240,501</b>

Sd/-  
**Company Secretary**

Sd/-  
**Head of Finance & Accounts**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

## Jamuna Bank Limited

### Selective notes to the accounts for the period ended June 30, 2022

#### 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, 2021.

#### 4.00 variances in quarterly key features:

Particulars	January to June, 2022	January to June, 2021	Increase/ (Decrease) in %
Earning per share	3.01	2.60	16%

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, 2021.

Particulars	June 30, 2022	June 30, 2021
Net Assest Value (NAV) per share	28.31	35.03

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

Particulars	January to June, 2022	January to June, 2021
Net Operating Cash Flow per Share (NOCFS)	15.68	12.98

From the above, it was observed that the consolidated Net Operating Cash Flow per share for the period ended June 30, 2022 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 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 201st meeting held on July 28, 2022 and was subsequently approved by the Board of Directors in its 405th meeting held on July 28, 2022.

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

Particulars	30.06.2022		30.06.2021	
	JBL	JBL consolidated	JBL	JBL consolidated
- Operating Profit	3,480,015,343	3,539,216,528	2,692,022,857	2,737,330,509
-Profit after taxation	2,252,466,723	2,277,164,232	1,947,418,598	1,979,598,428
- Net Asset value (NAV)	21,209,310,206	21,152,731,705	26,245,240,501	26,156,540,802
- NAV per share	28.31	28.23	35.03	34.91
- Earnings per share (EPS)	3.01	3.04	2.60	2.64
- Net Operating Cash Flow per Share (NOCFS)	15.68	15.70	12.98	13.04

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