

Jamuna Bank Limited and its Subsidiaries
Consolidated Balance Sheet (Un-audited)
As of June 30, 2020

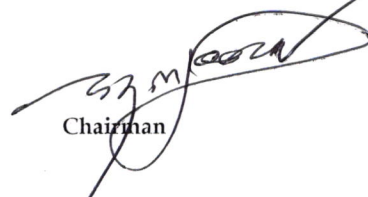
<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	At June 30, 2020	At December 31, 2019
Cash :	11,548,197,644	12,941,204,157
Cash in hand	3,124,450,592.50	2,635,053,416
Balance with Bangladesh Bank and its agent banks	8,423,747,051.38	10,306,150,741
Balance with other banks and financial institutions	6,205,385,828.93	6,243,530,908
In Bangladesh	4,796,718,006.10	5,183,219,045
Outside Bangladesh	1,408,667,822.83	1,060,311,862
Money at call on short notice	2,970,750,000.00	685,384,700
Investments :	45,932,609,661.22	39,444,097,018
Government	41,931,453,348.88	35,433,272,236
Others	4,001,156,312.34	4,010,824,782
Loans, advances & lease etc:	170,028,866,228.02	178,484,951,942
Loans, Cash Credit, Overdrafts, etc.	159,815,024,492.33	166,990,984,125
Bills Purchased & discounted	10,213,841,735.68	11,493,967,817
Fixed assets including premises, furniture and fixtures	3,535,233,225.46	3,498,349,014
Other assets	4,938,270,198.75	1,968,905,200
Non-banking assets	-	-
Total property & assets:	245,159,312,786	243,266,422,939
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	11,372,342,284	4,461,479,087
Deposits and other accounts:	195,021,422,982	202,498,872,966
Current Accounts and other Accounts	34,904,243,130	31,948,489,963
Bills Payable	8,285,495,007	7,920,862,611
Savings Bank Deposits	18,816,353,311	18,218,466,326
Fixed Deposits	72,996,989,231	86,756,941,218
Short Term Deposits	12,441,976,320	11,136,344,136
Deposit Under Special Scheme	46,691,937,222	45,904,673,171
Foreign Currency Deposit	884,428,761	613,095,540
Other liabilities	11,483,160,768	10,049,288,014
Subordinated Debt	8,600,000,000	9,200,000,000
Total Liabilities:	226,476,926,034	226,209,640,068
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	7,492,256,500	7,492,256,500
Statutory Reserve	6,890,858,345	6,396,987,131
Other reserves	1,612,779,762	1,540,610,160
Minority interest	1,577	1,633
Retained earnings	2,686,490,568	1,626,927,448
Total Shareholders' Equity	18,682,386,752	17,056,782,871
Total Liabilities and Shareholders' Equity	245,159,312,786	243,266,422,939


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank Limited and its Subsidiaries
Consolidated Off-Balance Sheet Items (Un-audited)
As of June 30, 2020

Figures in BDT

	At June 30, 2020	At December 31, 2019
Acceptance & Endorsements	25,309,729,423	27,853,890,229
Letters of Guarantee	25,801,275,071	21,978,640,073
Irrevocable Letters of Credit	23,191,573,674	23,631,711,342
Bills for Collection	13,654,567,094	14,381,995,392
Other Contingent Liabilities	560,264,355	1,220,429,315
Total	88,517,409,617	89,066,666,351

Contingent Liabilities :

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

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


	-	-
	-	-
	-	-
	-	-
Total	-	-
Total Off-Balance Sheet items including contingent liabilities	88,517,409,617	89,066,666,351


 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, 2020 to June 30, 2020

	January to June, 2020	January to June, 2019	April to June, 2020	April to June, 2019
Interest Income & profit on investment	8,152,389,685	9,002,482,427	3,495,806,176	4,611,067,309
Less: Interest/profit on deposits and borrowings	5,648,547,134	5,599,543,189	2,524,540,175	2,959,551,909
Net interest income/net profit on investments	2,503,842,550	3,402,939,238	971,266,002	1,651,515,401
Investment income	1,653,286,308	925,943,595	791,126,077	638,646,472
Commission, exchange and brokerage	894,176,173	1,004,563,371	399,434,572	493,870,662
Other operating income	254,442,500	319,921,556	122,512,303	192,579,700
	<u>2,801,904,981</u>	<u>2,250,428,522</u>	<u>1,313,072,952</u>	<u>1,325,096,834</u>
Total operating income (A)	5,305,747,531	5,653,367,760	2,284,338,954	2,976,612,234
Salary and allowances	1,623,928,893	1,506,150,468	810,456,372	771,262,654
Rent, Taxes, Insurance, Electricity, etc.	383,222,174	384,577,969	191,629,794	192,123,664
Legal expenses	3,615,921	5,899,236	658,022	3,144,829
Postage, Stamps, Telecommunication, etc.	42,785,190	50,898,691	22,405,100	25,713,296
Stationery, Printings, Advertisements, etc.	102,763,870	92,075,790	57,752,533	55,569,758
Managing Director's salary & fees	6,400,000	6,780,000	3,700,000	3,780,000
Directors' fees	2,255,781	3,280,556	639,870	1,726,414
Auditors' fees	345,000	345,000	172,500	172,500
Depreciation and repairs of bank's assets	177,537,972	170,237,628	90,705,316	83,129,889
Other expenses	419,329,155	405,758,037	191,023,201	207,603,825
Operating expenses (B)	2,762,183,956	2,626,003,375	1,369,142,706	1,344,226,827
Profit before provision (C = A-B)	2,543,563,575	3,027,364,386	915,196,248	1,632,385,407
Provision for loans and advances/investments	45,021,610	601,655,194	148,544,970	260,987,619
Provision for off balance sheet exposures	6,866,035	46,997,000	(42,941,965)	65,797,417
Provision for diminution in value of investments	52,630,025	229,766	20,779,478	(17,791,350)
Total provision (D)	104,517,670	648,881,960	126,382,483	308,993,686
Profit before taxation (C-D)	2,439,045,905	2,378,482,426	788,813,765	1,323,391,721
Provision for taxation				
Current tax	884,011,626	1,117,233,695	298,489,027	585,224,607
Deferred tax	1,600,000	600,000	600,000	600,000
Total tax provision	885,611,626	1,117,833,695	299,089,027	585,824,607
Net profit after taxation	1,553,434,278	1,260,648,730	489,724,738	737,567,115
Shareholders of JBL	1,553,434,334	1,260,648,767	489,724,765	737,567,169
Minority interest	(56)	(37)	(26)	(55)
Appropriations:				
Statutory reserve	493,871,214	492,985,555	234,358,853	274,441,663
Retained surplus during the year	1,059,563,064	767,663,175	255,365,885	463,125,452
Earnings per share (EPS):	2.07	1.68	0.65	0.98


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank Limited and its Subsidiaries

Consolidated Cash Flow Statement (Un-audited)

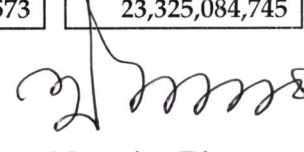
For the period from January 01, 2020 to June 30, 2020

Figures in BDT

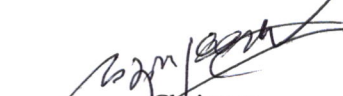
	January to June 2020	January to June 2019
A) <u>Cash flows from operating activities</u>		
Interest/profit received	8,157,119,000	8,307,944,694
Interest/profit paid	(4,330,960,625)	(3,931,965,592)
Fees and commission received	894,176,173	1,004,563,371
Income received from investments	1,653,286,308	925,943,595
Payments to employees	(1,630,328,893)	(1,512,930,468)
Payments to suppliers	(621,624,560)	(537,077,241)
Income taxes paid	(981,286,731)	(842,728,404)
Received from other operating activities	254,442,500	319,921,556
Payments for other operating activities	(419,329,155)	(405,758,037)
<u>Operating profit before changes in operating assets and liabilities</u>	2,975,494,016	3,327,913,473
<u>Increase/Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	8,451,356,398.84	(10,172,231,321)
Other assets	(482,642,861)	(44,944,046)
Deposit from other banks & customers	(8,795,036,493)	7,646,123,206
Other current liabilities	(1,080,440,495)	556,217,428
Cash received from operating assets and liabilities	(1,906,763,450)	(2,014,834,733)
<u>Net cash flows from operating activities</u>	1,068,730,566	1,313,078,741
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(6,488,512,643)	(6,375,293,481)
Purchase of property, plant & equipment	(36,884,211)	(51,172,686)
<u>Net cash used in investing activities</u>	(6,525,396,854)	(6,426,466,167)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	6,910,863,197	8,385,899,818
Cash dividend paid	-	(1,498,451,300)
Issue of subordinated bond	(600,000,000)	-
<u>Net cash used in financing activities</u>	6,310,863,196	6,887,448,518
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	854,196,908	1,774,061,091
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	19,872,384,665	21,551,023,654
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	20,726,581,573	23,325,084,745


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank Limited and its Subsidiaries

Consolidated Statement of Changes in Equity (Un-Audited)

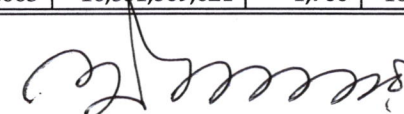
As of June 30, 2020

Figures in BDT

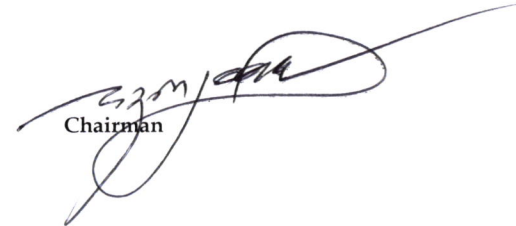
Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Retained earnings	Total	Minority interest	Total Equity
Balance as at January 01, 2020	7,492,256,500	6,396,987,131	477,112,605	1,063,497,554	1,626,927,448	17,056,781,238	1,633	17,056,782,871
			72,169,602			72,169,602		72,169,602
Surplus/deficit on account of revaluation of investments	-	-		-	-	-	-	-
Minority interest							(56)	(56)
Dividend paid								-
Statutory reserve	-	493,871,214	-	-	-	493,871,214		493,871,214
Net Profit for the period	-	-	-	-	1,059,563,120	1,059,563,120		1,059,563,120
								-
Balance as on June 30, 2020	7,492,256,500	6,890,858,345	549,282,208	1,063,497,554	2,686,490,568	18,682,385,175	1,577	18,682,386,752
Balance as on June 30, 2019	7,492,256,500	5,933,992,155	1,023,484,350	1,063,497,554	818,139,065	16,331,369,624	1,700	16,331,371,324


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK LIMITED
BALANCE SHEET (Un-audited)

As of June 30, 2020

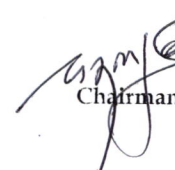
<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	At June 30, 2020	At December 31, 2019
Cash :	11,548,194,738	12,941,193,988
Cash in hand	3,124,447,687	2,635,043,247
Balance with Bangladesh Bank and its agent banks	8,423,747,051	10,306,150,741
Balance with other banks and financial institutions	6,205,385,829	6,243,530,908
In Bangladesh	4,796,718,006	5,183,219,045
Outside Bangladesh	1,408,667,823	1,060,311,862
Money at call on short notice	2,970,750,000	685,384,700
Investments :	45,684,863,143	39,200,606,704
Government	41,783,528,675	35,299,272,236
Others	3,901,334,468	3,901,334,468
Loans, advances & lease etc:	168,812,591,800	177,278,778,727
Loans, Cash Credit, Overdrafts, etc.	158,598,750,064	165,784,810,911
Bills Purchased & discounted	10,213,841,736	11,493,967,817
Fixed assets including premises, furniture and fixtures	3,254,498,362	3,217,467,770
Other assets	6,324,570,481	3,361,501,594
Non-banking assets	-	-
Total property & assets:	244,800,854,353	242,928,464,391
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	11,372,342,284	4,461,479,087
Deposits and other accounts:	195,037,596,981	202,509,515,613
Current/Al-wadeeah current accounts and other accounts	34,883,444,291	31,931,939,746
Bills Payable	8,285,495,007	7,920,862,611
Savings/Mudaraba savings bank deposits	18,816,353,311	18,218,466,326
Fixed/Mudaraba fixed deposits	72,996,989,231	86,756,941,218
Short Term Deposits	12,478,949,158	11,163,537,001
Deposit Under Special Scheme	46,691,937,222	45,904,673,171
Foreign Currency Deposit	884,428,761	613,095,540
Other liabilities	10,968,008,437	9,596,883,111
Subordinated Debt	8,600,000,000	9,200,000,000
Total Liabilities:	225,977,947,702	225,767,877,811
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	7,492,256,500	7,492,256,500
Statutory Reserve	6,890,858,345	6,396,987,131
Other Reserve	1,612,779,762	1,540,610,160
Retained earnings	2,827,012,044	1,730,732,789
Total Shareholders' Equity	18,822,906,651	17,160,586,579
Total Liabilities and Shareholders' Equity	244,800,854,353	242,928,464,391


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK LIMITED
Off-Balance Sheet Items (Un-audited)
As of June 30, 2020

Figures in BDT

Contingent Liabilities :

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

At June 30, 2020	At December 31, 2019
25,309,729,423	27,853,890,229
25,801,275,071	21,978,640,073
23,191,573,674	23,631,711,342
13,654,567,094	14,381,995,392
560,264,355	1,220,429,315
88,517,409,617	89,066,666,351

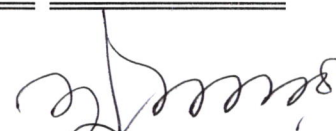
Other Commitments:

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

-	-
-	-
-	-
-	-
-	-
88,517,409,617	89,066,666,351


 Company Secretary


 Chief Financial Officer


 Managing Director


 Director


 Chairman

Jamuna Bank Limited

Profit and Loss Account

For the period from January 01, 2020 to June 30, 2020

Particulars	January to June, 2020	January to June, 2019	April to June, 2020	April to June, 2019
Interest income/profit on investment	8,085,580,107	8,945,730,891	3,438,223,631	4,581,168,095
Less: Interest/profit paid on deposits and borrowings	5,605,754,394	5,558,162,351	2,481,747,435	2,935,678,029
Net interest income	2,479,825,713	3,387,568,540	956,476,197	1,645,490,066
Investment income	1,643,965,112	916,726,981	786,616,952	632,058,516
Commission, exchange and brokerage	892,415,872	995,933,779	399,347,931	491,656,430
Other operating income	253,747,308	317,839,164	122,362,185	195,180,475
Total operating Income (A)	5,269,954,004	5,618,068,465	2,264,803,265	2,964,385,487
Salary and allowances	1,610,512,903	1,496,546,761	803,507,651	766,021,331
Rent, Taxes, Insurance, Electricity, etc.	381,219,143	382,568,259	190,637,414	191,127,914
Legal expenses	3,615,921	5,899,236	658,022	3,144,829
Postage, Stamps, Telecommunication, etc.	42,596,021	50,722,550	22,320,974	25,624,098
Stationery, Printings, Advertisements, etc.	102,696,090	91,897,819	57,723,303	55,515,943
Managing Director's salary & fees	6,180,000	6,780,000	3,480,000	3,780,000
Directors' fees	2,255,781	3,206,956	719,070	1,689,614
Auditors' fees	345,000	345,000	172,500	172,500
Depreciation and repairs of bank's assets	177,343,691	169,951,235	90,621,531	82,986,436
Other expenses	417,993,076	403,355,565	190,617,250	206,796,322
Total operating Expenses (B)	2,744,757,626	2,611,273,381	1,360,457,714	1,336,858,985
Profit/(loss) before taxation & provisions (C=A-B)	2,525,196,378	3,006,795,084	904,345,551	1,627,526,502
Provision for loans and advances	44,463,902	571,259,000	147,945,902	231,334,000
Provision for off balance sheet exposures	6,866,035	46,997,000	(42,941,965)	65,797,417
Provision for diminution in value of investments	4,510,369	(2,440,860)	(2,734,241)	(646,981)
Total provision (D)	55,840,307	615,815,140	102,269,696	296,484,436
Total profit before taxes (C-D)	2,469,356,071	2,390,979,944	802,075,855	1,331,042,066
Provision for taxation for the period				
Current tax	877,605,602	1,110,162,221	294,422,194	583,290,426
Deferred tax	1,600,000	600,000	600,000	600,000
Total tax provision	879,205,602	1,110,762,221	295,022,194	583,890,426
Net profit after taxation	1,590,150,469	1,280,217,723	507,053,661	747,151,639
Appropriations:				
Statutory reserve (20% on pre-tax profit)	493,871,214	492,985,555	160,415,171	274,441,663
Retained Surplus during the period	1,096,279,255	787,232,168	346,638,490	472,709,976
Earnings per share (EPS)	2.12	1.71	0.68	1.00


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman