

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

As of September 30, 2020

<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	At September 30, 2020	At December 31, 2019
Cash :	11,268,080,688	12,941,204,157
Cash in hand	3,130,303,455	2,635,053,416
Balance with Bangladesh Bank and its agent banks	8,137,777,234	10,306,150,741
Balance with other banks and financial institutions	5,420,824,362	6,243,530,908
In Bangladesh	4,384,767,163	5,183,219,045
Outside Bangladesh	1,036,057,199	1,060,311,862
Money at call on short notice	4,995,964,644	685,384,700
Investments :	54,028,663,583	39,444,097,018
Government	50,112,374,980	35,433,272,236
Others	3,916,288,603	4,010,824,782
Loans, advances & lease etc:	170,513,764,143	178,484,951,942
Loans, Cash Credit, Overdrafts, etc.	160,162,040,999	166,990,984,125
Bills Purchased & discounted	10,351,723,144	11,493,967,817
Fixed assets including premises, furniture and fixtures	3,446,283,421	3,498,349,014
Other assets	4,848,132,244	1,968,905,200
Non-banking assets	-	-
Total property & assets:	254,521,713,085	243,266,422,939
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	11,063,366,680	4,461,479,087
Deposits and other accounts:	203,113,405,870	202,498,872,966
Current Accounts and other Accounts	36,316,663,503	31,948,489,963
Bills Payable	8,652,372,227	7,920,862,611
Savings Bank Deposits	20,169,497,801	18,218,466,326
Fixed Deposits	77,446,068,518	86,756,941,218
Short Term Deposits	13,406,734,624	11,136,344,136
Deposit Under Special Scheme	46,219,242,796	45,904,673,171
Foreign Currency Deposit	902,826,402	613,095,540
Other liabilities	12,037,667,995	10,049,288,014
Subordinated Debt	7,800,000,000	9,200,000,000
Total Liabilities:	234,014,440,545	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	7,144,286,694	6,396,987,131
Other reserves	3,732,984,602	1,540,610,160
Minority interest	1,619	1,633
Retained earnings	2,137,743,125	1,626,927,448
Total Shareholders' Equity	20,507,272,539	17,056,782,871
Total Liabilities and Shareholders' Equity	254,521,713,085	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 September 30, 2020

Figures in BDT

Contingent Liabilities :

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

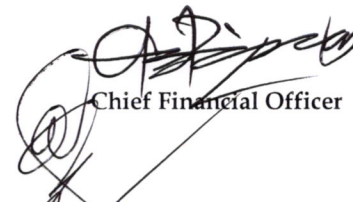
At Sep. 30, 2020	At December 31, 2019
25,732,061,861	27,853,890,229
24,918,857,667	21,978,640,073
22,626,226,569	23,631,711,342
13,649,858,661	14,381,995,392
1,205,544,355	1,220,429,315
88,132,549,114	89,066,666,351


Other Commitments:

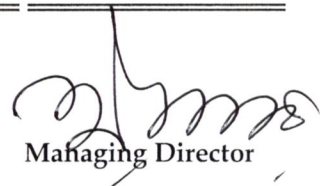
Documentary credits and short term trade related transactions
 Forward assets purchased and forward deposits placed
 Indrawn note issuance and revolving underwriting facilities
 Indrawn formal standby facilities, credit lines and other commitments
Total
Total Off-Balance Sheet items including contingent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

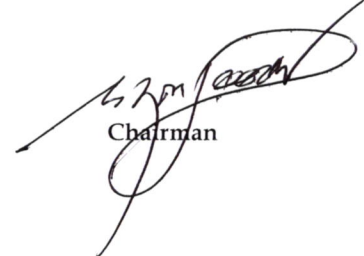
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88,132,549,114	89,066,666,351


 Company Secretary


 Chief Financial Officer

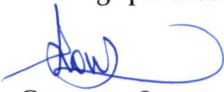

 Director


 Managing Director

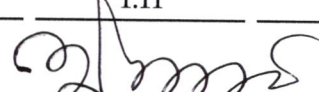

 Chairman

Jamuna Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account (Unaudited)
For the period from January 01, 2020 to September 30, 2020

	January to Sep., 2020	January to Sep., 2019	July to Sep., 2020	July to Sep., 2019
Interest Income & profit on investment	11,322,550,127	13,852,885,950	3,170,160,442	4,850,403,522
Less: Interest/profit on deposits and borrowings	8,136,828,077	8,537,343,106	2,488,280,942	2,937,799,917
Net interest income/net profit on investments	3,185,722,050	5,315,542,843	681,879,500	1,912,603,605
Investment income	2,840,043,606	1,375,443,018	1,186,757,298	449,499,423
Commission, exchange and brokerage	1,375,484,624	1,492,663,847	481,308,451	488,100,476
Other operating income	370,948,663	499,179,936	116,506,163	179,258,379
	4,586,476,893	3,367,286,801	1,784,571,913	1,116,858,278
Total operating income (A)	7,772,198,943	8,682,829,644	2,466,451,413	3,029,461,883
Salary and allowances	2,378,494,176	2,252,013,828	754,565,283	745,863,360
Rent, Taxes, Insurance, Electricity, etc.	554,205,176	578,564,968	170,983,001	193,986,999
Legal expenses	6,862,198	9,409,518	3,246,277	3,510,282
Postage, Stamps, Telecommunication, etc.	67,623,271	75,619,716	24,838,082	24,721,026
Stationery, Printings, Advertisements, etc.	143,068,548	161,835,690	40,304,677	69,759,900
Managing Director's salary & fees	9,660,000	10,430,000	3,260,000	3,650,000
Directors' fees	3,818,814	5,246,140	1,563,033	1,965,584
Auditors' fees	517,500	517,500	172,500	172,500
Depreciation and repairs of bank's assets	275,021,154	235,280,827	97,483,182	65,043,198
Other expenses	671,635,387	617,459,461	252,306,233	211,701,424
Operating expenses (B)	4,110,906,224	3,946,377,649	1,348,722,268	1,320,374,274
Profit before provision (C = A-B)	3,661,292,719	4,736,451,995	1,117,729,145	1,709,087,610
Provision for loans and advances/investments	(83,547,164)	752,525,448	(128,568,775)	150,870,254
Provision for off balance sheet exposures	(981,000)	23,121,000	(7,847,035)	(23,876,000)
Provision for diminution in value of investments	5,408,640	76,542,103	(47,221,385)	76,312,337
Total provision (D)	(79,119,525)	852,188,551	(183,637,195)	203,306,591
Profit before taxation (C-D)	3,740,412,244	3,884,263,444	1,301,366,340	1,505,781,018
Provision for taxation				
Current tax	1,356,458,530	1,723,770,417	472,446,903	606,536,721
Deferred tax	2,000,000	1,066,781	400,000	466,781
Total tax provision	1,358,458,530	1,724,837,198	472,846,903	607,003,503
Net profit after taxation	2,381,953,715	2,159,426,246	828,519,437	898,777,516
Shareholders of JBL	2,381,953,729	2,159,426,349	828,519,395	898,777,583
Minority interest	(14)	(103)	42	(67)
Appropriations:				
Statutory reserve	747,299,563	787,224,130	253,428,349	294,238,575
Retained surplus during the year	1,634,654,152	1,372,202,116	575,091,088	604,538,941
Earnings per share (EPS)	3.18	2.88	1.11	1.20


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 September 30, 2020

Figures in BDT

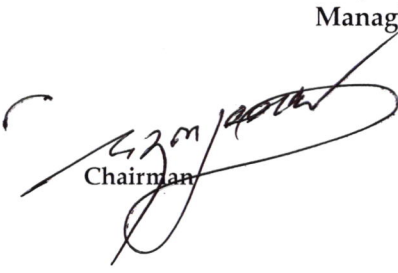
	January to Sep. 2020	January to Sep 2019
A) <u>Cash flows from operating activities</u>		
Interest/profit received	11,323,183,628	12,769,778,269
Interest/profit paid	(6,678,446,997)	(6,188,847,358)
Fees and commission received	1,375,484,624	1,492,663,847
Income received from investments	2,840,043,606	1,375,443,018
Payments to employees	(2,388,154,176)	(2,262,443,828)
Payments to suppliers	(801,676,938)	(852,760,439)
Income taxes paid	(1,638,951,323)	(1,040,033,243)
Received from other operating activities	370,948,663	499,179,936
Payments for other operating activities	(671,635,387)	(617,459,461)
<u>Operating profit before changes in operating assets and liabilities</u>	3,730,795,700	5,175,520,740
<u>Increase/Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	7,970,554,298	(3,272,916,563)
Other assets	156,070,376	(1,125,009,498)
Deposit from other banks & customers	(843,848,176)	6,962,333,991
Other current liabilities	1,255,452,286	(244,019,741)
Cash received from operating assets and liabilities	8,538,228,784	2,320,388,188
<u>Net cash flows from operating activities</u>	12,269,024,483	7,495,908,928
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(14,584,566,565)	(8,528,043,416)
Purchase of property, plant & equipment	52,065,594	(188,483,673)
<u>Net cash used in investing activities</u>	(14,532,500,971)	(8,716,527,089)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	6,601,887,592	4,708,037,068
Cash dividend paid	(1,123,838,475)	(1,498,451,300)
Issue of subordinated bond	(1,400,000,000)	(400,000,000)
<u>Net cash used in financing activities</u>	4,078,049,117	2,809,585,767
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	1,814,572,629	1,588,967,606
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>	21,686,957,294	23,139,991,260


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 September 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
Surplus/ deficit on account of revaluation of investments	-	-	2,192,374,443	-	-	2,192,374,443	-	2,192,374,443
Minority interest						-	(14)	(14)
Dividend paid (Cash)					(1,123,838,475)	(1,123,838,475)		(1,123,838,475)
Statutory reserve	-	747,299,563	-	-	-	747,299,563		747,299,563
Net Profit for the period	-	-	-	-	1,634,654,152	1,634,654,152		1,634,654,152
								-
Balance as on Sep 30, 2020	7,492,256,500	7,144,286,694	2,669,487,048	1,063,497,554	2,137,743,125	20,507,270,921	1,619	20,507,272,539
Balance as on Sep 30, 2019	7,492,256,500	6,228,230,730	288,768,701	1,063,497,554	1,422,678,073	16,495,431,558	1,633	16,495,433,191


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK LIMITED

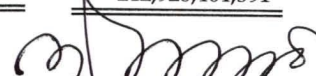
BALANCE SHEET (Un-audited)

As of September 30, 2020

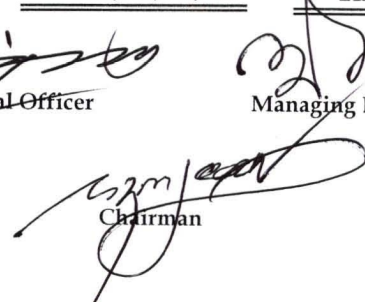
<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	At September 30, 2020	At December 31, 2019
Cash :	11,268,058,029	12,941,193,988
Cash in hand	3,130,280,796	2,635,043,247
Balance with Bangladesh Bank and its agent banks	8,137,777,234	10,306,150,741
Balance with other banks and financial institutions	5,420,824,362	6,243,530,908
In Bangladesh	4,384,767,163	5,183,219,045
Outside Bangladesh	1,036,057,199	1,060,311,862
Money at call on short notice	4,995,964,644	685,384,700
Investments :	53,798,297,216	39,200,606,704
Government	49,971,472,889	35,299,272,236
Others	3,826,824,327	3,901,334,468
Loans, advances & lease etc:	168,491,624,725	177,278,778,727
Loans, Cash Credit, Overdrafts, etc.	158,139,901,580	165,784,810,911
Bills Purchased & discounted	10,351,723,144	11,493,967,817
Fixed assets including premises, furniture and fixtures	3,165,633,216	3,217,467,770
Other assets	6,241,342,370	3,361,501,594
Non-banking assets	-	
Total property & assets:	253,381,744,562	242,928,464,391
 <u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	11,063,366,680	4,461,479,087
Deposits and other accounts:	203,130,898,606	202,509,515,613
Current Accounts and other Accounts	36,303,891,383	31,931,939,746
Bills Payable	8,652,372,227	7,920,862,611
Savings Bank Deposits	20,169,497,801	18,218,466,326
Fixed Deposits	77,446,068,518	86,756,941,218
Short Term Deposits	13,436,999,479	11,163,537,001
Deposit Under Special Scheme	46,219,242,796	45,904,673,171
Foreign Currency Deposit	902,826,402	613,095,540
Other liabilities	10,770,999,035	9,596,883,111
Subordinated Debt	7,800,000,000	9,200,000,000
Total Liabilities:	232,765,264,321	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	7,144,286,694	6,396,987,131
Other Reserve	3,732,984,602	1,540,610,159
Retained earnings	2,246,952,446	1,730,732,789
Total Shareholders' Equity	20,616,480,242	17,160,586,579
Total Liabilities and Shareholders' Equity	253,381,744,562	242,928,464,391


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

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

Figures in BDT

Contingent Liabilities :

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

At September 30, 2020	At December 31, 2019
25,732,061,861	27,853,890,229
24,918,857,667	21,978,640,073
22,626,226,569	23,631,711,342
13,649,858,661	14,381,995,392
1,205,544,355	1,220,429,315
88,132,549,114	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

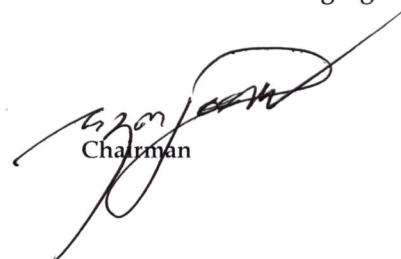
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88,132,549,114	89,066,666,351


 Company Secretary


 Chief Financial Officer


 Managing Director


 Director


 Chairman

Jamuna Bank Limited
Profit and Loss Account
For the period from January 01, 2020 to September 30, 2020

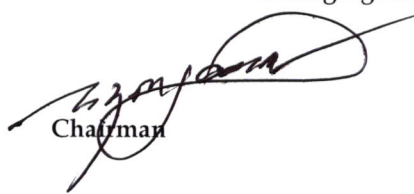
<u>Particulars</u>	<u>January to Sep., 2020</u>	<u>January to Sep., 2019</u>	<u>July to Sep., 2020</u>	<u>July to Sep., 2019</u>
Interest income/profit on investment	11,290,191,652	13,830,895,341	3,204,611,545	4,885,164,450
Less: Interest/profit paid on deposits and borrowings	8,136,828,077	8,537,343,106	2,531,073,682	2,979,180,755
Net interest income	3,153,363,575	5,293,552,234	673,537,862	1,905,983,694
Investment income	2,823,541,572	1,375,858,277	1,179,576,461	459,131,296
Commission, exchange and brokerage	1,371,530,065	1,480,970,066	479,114,193	485,036,287
Other operating income	369,859,583	485,513,226	116,112,275	167,674,061
Total operating Income (A)	7,718,294,796	8,635,893,804	2,448,340,791	3,017,825,339
Salary and allowances	2,359,461,899	2,237,292,459	748,948,996	740,745,698
Rent, Taxes, Insurance, Electricity, etc.	551,149,684	575,564,189	169,930,541	192,995,929
Legal expenses	6,844,948	9,409,518	3,229,027	3,510,282
Postage, Stamps, Telecommunication, etc.	67,364,563	75,346,521	24,768,543	24,623,972
Stationery, Printings, Advertisements, etc.	142,948,683	149,196,779	40,252,592	69,663,814
Managing Director's salary & fees	9,660,000	10,430,000	3,480,000	3,650,000
Directors' fees	3,405,214	5,143,740	1,149,433	1,936,784
Auditors' fees	517,500	517,500	172,500	172,500
Depreciation and repairs of bank's assets	274,742,214	247,220,462	97,398,523	64,904,373
Other expenses	669,640,815	614,310,698	251,647,740	210,955,133
Total operating Expenses (B)	4,085,735,521	3,924,431,866	1,340,977,895	1,313,158,486
Profit/(loss) before taxation & provisions (C=A-B)	3,632,559,275	4,711,461,937	1,107,362,897	1,704,666,853
Provision for loans and advances	(84,530,000)	749,775,000	(128,993,902)	178,516,000
Provision for off balance sheet exposures	(981,000)	23,121,000	(7,847,035)	(23,876,000)
Provision for diminution in value of investments	(18,427,541)	2,445,289	(22,937,910)	4,886,149
Total provision (D)	(103,938,541)	775,341,289	(159,778,847)	159,526,149
Total profit before taxes (C-D)	3,736,497,815	3,936,120,648	1,267,141,744	1,545,140,704
Provision for taxation for the period				
Current tax	1,347,140,120	1,714,944,364	469,534,518	604,782,143
Deferred tax	2,000,000	1,000,000	400,000	400,000
Total tax provision	1,349,140,120	1,715,944,364	469,934,518	605,182,143
Net profit after taxation	2,387,357,696	2,220,176,284	797,207,226	939,958,562
Appropriations:				
Statutory reserve (20% on pre-tax profit)	747,299,563	787,224,130	253,428,349	294,238,575
Retained Surplus during the period	1,640,058,133	1,432,952,154	543,778,877	645,719,987
Earnings per share (EPS)	3.19	2.96	1.06	1.25


 Company Secretary


 Chief Financial Officer


 Managing Director


 Director


 Chairman

JAMUNA BANK LIMITED
CASH FLOW STATEMENT (Un-audited)

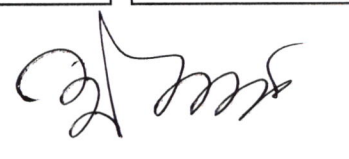
For the period from January 01, 2020 to September 30, 2020

Figures in BDT

	January to Sep. 2020	January to Sep. 2019
A) <u>Cash flows from operating activities</u>		
Interest received	11,290,825,152	12,747,787,660
Interest paid	(6,678,446,997)	(6,188,847,358)
Fees and commission received	1,371,530,065	1,480,970,066
Income received from investments	2,823,541,572	1,375,858,277
Payments to employees	(2,369,121,899)	(2,247,722,459)
Payments to suppliers	(797,812,023)	(849,110,008)
Income taxes paid	(1,632,224,315)	(1,028,684,932)
Received from other operating activities	369,859,583	485,513,226
Payments for other operating activities	(669,640,815)	(614,310,698)
<u>Operating profit before changes in operating assets and liabilities</u>	3,708,510,323	5,161,453,774
<u>Increase /Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	8,786,520,502	(3,263,639,580)
Other assets	155,456,644	(1,138,281,698)
Deposit from other banks & customers	(836,998,088)	6,952,615,223
Other current liabilities	468,877,600	(227,157,222)
Cash received from operating assets and liabilities	8,573,856,658	2,323,536,724
<u>Net cash flows from operating activities</u>	12,282,366,982	7,484,990,497
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(14,597,690,512)	(8,516,731,963)
Purchase of property, plant & equipment	51,834,553	(188,882,785)
<u>Net cash used in investing activities</u>	(14,545,855,959)	(8,705,614,749)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	6,601,887,592	4,708,037,068
Dividend paid	(1,123,838,475)	(1,498,451,300)
Subordinated bond	(1,400,000,000)	(400,000,000)
<u>Net cash used in financing activities</u>	4,078,049,117	2,809,585,768
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	1,814,560,140	1,588,961,516
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	19,872,374,495	21,551,010,399
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	21,686,934,635	23,139,971,915


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK LIMITED

Reconciliation statement of cash flows from operating activities

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

	Figures in BDT	
	Jan. to Sep 2020	Jan. to Sep 2019
Profit before provision	3,632,559,275	4,711,461,937
Adjustment for non cash items:		
Depreciation on fixed asset	249,160,783	213,288,701
	3,881,720,058	4,924,750,638
Adjustment with non-operating activities:		
Accounts receivable on loans & advances	633,501	(1,083,107,680)
Accounts payable on deposits	1,458,381,080	2,348,495,748
	1,459,014,581	1,265,388,068
Changes in operating assets and liabilities		
Changes in loans & advances	8,786,520,502	(3,263,639,580)
Changes in other assets	155,456,644	(1,138,281,698)
Changes in deposit and other accounts	(836,998,088)	6,952,615,223
Changes in other liabilities	468,877,600	(227,157,222)
	8,573,856,658	2,323,536,724
Income Tax Paid	(1,632,224,315)	(1,028,684,932)
Net cash flows from operating activities	12,282,366,982	7,484,990,497



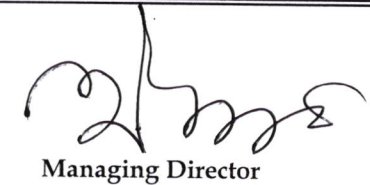
JAMUNA BANK LIMITED
STATEMENT OF CHANGES IN EQUITY (Un-Audited)
For the period from January 01, 2020 to September 30, 2020

Figures in BDT

Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Retained earnings	Total
Balance as at January 01, 2020	7,492,256,500	6,396,987,131	477,112,605	1,063,497,554	1,730,732,789	17,160,586,579
Surplus/ deficit on account of revaluation of investments	-	-	2,192,374,443	-	-	2,192,374,443
Statutory reserve	-	747,299,563	-	-	-	747,299,563
Dividend paid (Cash)	-	-	-	-	(1,123,838,475)	(1,123,838,475)
Net Profit for the period	-	-	-	-	1,640,058,133	1,640,058,133
Balance as on September 30, 2020	7,492,256,500	7,144,286,694	2,669,487,048	1,063,497,554	2,246,952,446	20,616,480,242
Balance as on September 30, 2019	7,492,256,500	6,228,230,730	288,768,701	1,063,497,554	1,511,815,484	16,584,568,968


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank Limited

Selective notes to the accounts for the period ended September 30, 2020

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, 2019.

4.00 variances in quarterly key features:

Particulars	January to Sep, 2020	January to Sep, 2019	Increase/ (Decrease) in %
Earning per share	3.19	2.96	8%

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

Amount in Lac

Particulars	January to Sep, 2020	January to Sep, 2019	Increase/ (Decrease) in %
Provision for loans & advances	-1,039.39	7,753.41	-113%

From the above, it was observed that total provision decreased compare with previous period up to 30 September 2019 due to decrease of provision against loans and advances and diminution value in investments.

Particulars	January to Sep, 2020	January to Sep, 2019
Net Operating Cash Flow per Share (NOCFS)	16.39	9.99

From the above, it was observed that the Net Operating Cash Flow per Share (NOCFS) for the period ended September 30, 2019 has significant improved comparing to the corresponding previous period due to loan disbursement was lower than that of deposit procurement and also more cash collection from interest income rather than interest expenses during the period.



5.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 187th meeting held on October 20, 2020 and was subsequently approved by the Board of Directors in its 374th meeting held on October 28, 2020.

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

Particulars	30.09.2020		30.09.2019	
	JBL	JBL consolidated	JBL	JBL consolidated
- Operating Profit	3,632,559,275	3,661,292,719	4,711,461,937	4,736,451,995
- Profit after taxation	2,387,357,696	2,381,953,715	2,220,176,284	2,159,426,246
- Net Asset value (NAV)	20,616,480,242	20,507,272,539	16,584,568,968	16,495,433,191
- NAV per share	27.52	27.37	22.14	22.02
- Earnings per share (EPS)	3.19	3.18	2.96	2.88
- Net Operating Cash Flow per Share (NOCFS)	16.39	16.38	9.99	10.00

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

