



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

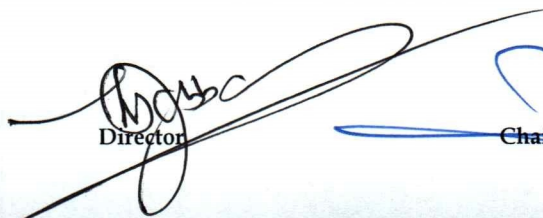
As of September 30, 2022

<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	At September 30, 2022	At December 31, 2021
Cash :	12,426,224,069	10,564,229,609
Cash in hand	3,399,414,333	3,038,472,619
Balance with Bangladesh Bank and its agent banks	9,026,809,736	7,525,756,990
Balance with other banks and financial institutions	3,733,716,042	2,535,284,872
In Bangladesh	3,164,345,269	1,988,700,069
Outside Bangladesh	569,370,773	546,584,802
Money at call on short notice	3,188,900,000	1,201,200,000
Investments :	80,323,906,416	68,067,839,161
Government	74,418,160,496	62,515,960,294
Others	5,905,745,920	5,551,878,867
Loans, advances & lease etc:	181,443,615,126	175,952,488,387
Loans, Cash Credit, Overdrafts, etc.	162,779,372,680	162,376,260,735
Bills Purchased & discounted	18,664,242,446	13,576,227,652
Fixed assets including premises, furniture and fixtures	3,463,760,564	3,563,709,428
Other assets	5,491,253,618	2,935,904,052
Non-banking assets	-	-
Total property & assets:	290,071,375,836	264,820,655,509
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	14,518,531,011	8,598,036,993
Deposits and other accounts:	227,652,820,213	212,043,649,041
Current Accounts and other Accounts	58,050,760,326	42,892,532,607
Bills Payable	4,181,314,890	4,966,825,875
Savings Bank Deposits	28,922,016,710	24,804,444,163
Fixed Deposits	78,225,547,402	81,687,076,875
Short Term Deposits	18,734,208,582	12,445,497,484
Deposit Under Special Scheme	38,516,914,825	44,560,704,753
Foreign Currency Deposit	1,022,057,478	686,567,283
Other liabilities	15,185,076,106	11,293,769,229
Subordinated Debt	11,040,000,000	11,600,000,000
Total Liabilities:	269,440,009,588	243,535,455,262
Capital/Shareholders' Equity		
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	1,957,527,413	3,088,224,261
Minority interest	1,689	1,651
Retained earnings	4,732,906,403	3,212,461,335
Total Shareholders' Equity	21,674,948,505	21,285,200,247
Total Liabilities and Shareholders' Equity	290,071,375,836	264,820,655,509


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, 2022

Figures in BDT

Contingent Liabilities :

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

At Sep. 30, 2022	At December 31, 2021
39,608,438,681	38,979,082,832
22,241,907,436	19,785,722,785
45,401,818,103	28,802,934,777
22,959,984,361	15,217,714,400
94,200,000	435,620,674
130,306,348,581	103,221,075,468

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

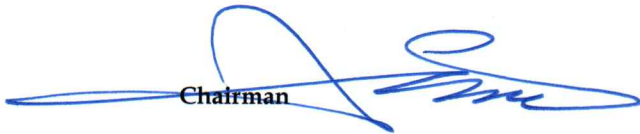
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-	-
-	-
130,306,348,581	103,221,075,468


 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, 2022 to September 30, 2022

	January to Sep., 2022	January to Sep., 2021	July to Sep., 2022	July to Sep., 2021
Interest Income & profit on investment	10,003,263,094	8,820,771,721	3,743,389,914	2,709,298,763
Less: Interest/profit on deposits and borrowings	7,269,546,291	6,173,128,510	2,607,525,696	1,547,078,161
Net interest income/net profit on investments	2,733,716,803	2,647,643,211	1,135,864,217	1,162,220,602
Investment income	4,867,266,862	3,985,323,999	2,209,470,740	1,124,935,381
Commission, exchange and brokerage	2,330,656,553	1,392,565,914	177,847,373	456,159,714
Other operating income	620,732,502	582,661,078	194,028,702	317,713,530
	7,818,655,916	5,960,550,991	2,581,346,816	1,898,808,626
Total operating income (A)	10,552,372,719	8,608,194,201	3,717,211,034	3,061,029,227
Salary and allowances	2,874,478,038	2,359,482,555	960,273,926	756,873,721
Rent, Taxes, Insurance, Electricity, etc.	643,069,802	565,895,284	225,504,279	183,411,076
Legal expenses	12,638,342	6,621,217	4,369,518	1,588,963
Postage, Stamps, Telecommunication, etc.	77,340,854	68,860,657	27,950,113	23,846,711
Stationery, Printings, Advertisements, etc.	173,986,737	147,411,560	20,696,128	49,585,445
Managing Director's salary & fees	10,180,000	9,530,000	3,350,000	3,350,000
Directors' fees	7,741,379	7,123,595	2,507,054	2,818,332
Auditors' fees	575,000	517,500	230,000	172,500
Depreciation and repairs of bank's assets	403,330,557	275,557,322	196,975,853	93,596,103
Other expenses	791,190,285	721,119,572	256,728,965	237,041,948
Operating expenses (B)	4,994,530,993	4,162,119,263	1,698,585,836	1,352,284,798
Profit before provision (C = A-B)	5,557,841,726	4,446,074,938	2,018,625,198	1,708,744,429
Provision for loans and advances/investments	186,140,284	(158,324,336)	254,855,069	69,879,135
Provision for off balance sheet exposures	155,213,374	222,900,000	(47,269,626)	53,330,000
Provision for other assets	-	8,552,915	-	8,552,915
Provision for diminution in value of investments	24,858,038	(41,116,325)	9,799,423	(334,925)
Total provision (D)	366,211,697	32,012,254	217,384,865	131,427,125
Profit before taxation (C-D)	5,191,630,029	4,414,062,685	1,801,240,332	1,577,317,304
Provision for taxation				
Current tax	2,149,141,308	1,513,241,993	1,037,949,705	656,954,941
Deferred tax	2,873,728	1,152,222	839,866	292,322
Total tax provision	2,152,015,035	1,514,394,215	1,038,789,571	657,247,263
Net profit after taxation	3,039,614,993	2,899,668,469	762,450,761	920,070,041
Shareholders of JBL	3,039,614,955	2,899,668,391	3,039,614,955	920,070,006
Minority interest	38	78	8	35
Appropriations:				
Statutory reserve	-	225,203,059	-	253,428,349
Retained surplus during the year	3,039,614,993	2,674,465,410	762,450,761	666,641,692
Earnings per share (EPS)	4.06	3.87	1.02	1.23


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, 2022 to September 30, 2022

Figures in BDT

	January to Sep. 2022	January to Sep 2021
A) <u>Cash flows from operating activities</u>		
Interest/profit received	11,432,990,671	10,250,499,298
Interest/profit paid	(6,320,362,049)	(5,223,944,268)
Fees and commission received	2,330,656,553	1,392,565,914
Income received from investments	4,867,266,862	3,985,323,999
Payments to employees	(2,884,658,038)	(2,369,012,555)
Payments to suppliers	(1,061,151,580)	(814,456,045)
Income taxes paid	(1,585,880,024)	(1,580,889,611)
Received from other operating activities	620,732,502	582,661,078
Payments for other operating activities	(791,190,285)	(721,119,572)
<u>Operating profit before changes in operating assets and liabilities</u>	6,608,404,612	5,501,628,238
<u>Increase /Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	(7,964,436,575)	(7,560,348,993)
Other assets	(2,555,349,566)	(647,541,022)
Deposit from other banks & customers	15,703,569,188	(776,927,383)
Other current liabilities	1,363,125,231	(178,909,621)
Cash received from operating assets and liabilities	6,546,908,279	(9,163,727,019)
<u>Net cash flows from operating activities</u>	13,155,312,891	(3,662,098,781)
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(12,256,067,255)	(4,417,130,040)
Purchase of property, plant & equipment	99,948,864	117,186,832
<u>Net cash used in investing activities</u>	(12,156,118,391)	(4,299,943,208)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	5,920,494,018	7,633,939,823
Cash dividend paid	(1,311,144,887)	(1,311,144,888)
Issue of subordinated bond	(560,000,000)	340,000,000
<u>Net cash used in financing activities</u>	4,049,349,131	6,662,794,936
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	5,048,543,631	(1,299,247,053)
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	14,302,647,081	19,701,456,542
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	19,351,190,712	18,402,209,489


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, 2022

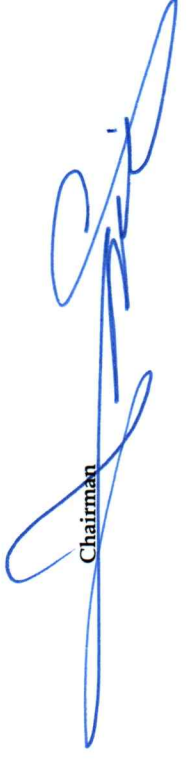
Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Reserve for Perpetual Bond	Retained earnings	Total	Minority interest	Total Equity
Balance as at January 01, 2022	7,492,256,500	7,492,256,500	1,973,250,803	1,063,497,554	51,475,903		3,212,461,335	21,285,198,596	1,651	21,285,200,247
Surplus/ deficit on account of revaluation of investments	-	-	(1,338,721,848)	-			-	(1,338,721,848)	-	(1,338,721,848)
Minority interest								-	-	-
Dividend paid (Cash)							(1,311,144,887)	(1,311,144,887)	38	38
Reserve for perpetual bond						208,025,000	(208,025,000)	-		-
Net Profit for the period							3,039,614,955	3,039,614,955		3,039,614,955
Balance as on Sep 30, 2022	7,492,256,500	7,492,256,500	634,528,956	1,063,497,554	51,475,903	208,025,000	4,732,906,403	21,674,946,816	1,689	21,674,948,505
Balance as on Sep 30, 2021	7,492,256,500	7,492,256,500	4,841,039,225	1,063,497,554	-	-	3,649,972,754	24,539,022,533	1,687	24,539,024,220

Figures in BDT


Company Secretary


Chief Financial Officer


Managing Director


Chairman

JAMUNA BANK LIMITED

BALANCE SHEET (Un-audited)


As of September 30, 2022

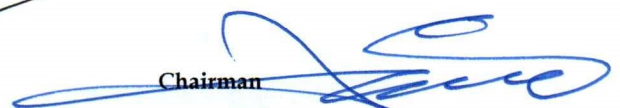
<u>PROPERTY AND ASSETS</u>	<u>At September 30, 2022</u>	<u>Figures in BDT At December 31, 2021</u>
Cash :	12,426,144,687	10,564,223,206
Cash in hand	3,399,334,951	3,038,466,216
Balance with Bangladesh Bank and its agent banks	9,026,809,736	7,525,756,990
Balance with other banks and financial institutions	3,622,339,130	2,535,284,871
In Bangladesh	3,052,968,357	1,988,700,069
Outside Bangladesh	569,370,773	546,584,802
Money at call on short notice	3,188,900,000	1,201,200,000
Investments :	79,954,031,232	67,674,395,753
Government	74,418,160,496	62,383,960,294
Others	5,535,870,736	5,290,435,459
Loans, advances & lease etc:	180,236,559,433	174,824,783,176
Loans, Cash Credit, Overdrafts, etc.	161,572,316,987	161,248,555,524
Bills Purchased & discounted	18,664,242,446	13,576,227,652
Fixed assets including premises, furniture and fixtures	3,166,242,569	3,272,109,854
Other assets	6,672,273,754	4,249,509,526
Non-banking assets	-	
Total property & assets:	289,266,490,806	264,321,506,386
 <u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	14,518,531,011	8,598,036,993
Deposits and other accounts:	227,616,327,116	212,052,499,067
Current Accounts and other Accounts	58,014,267,229	42,868,558,959
Bills Payable	4,181,314,890	4,966,825,875
Savings Bank Deposits	28,922,016,710	24,804,444,163
Fixed Deposits	78,225,547,402	81,687,076,875
Short Term Deposits	18,734,208,582	12,478,321,159
Deposit Under Special Scheme	38,516,914,825	44,560,704,752
Foreign Currency Deposit	1,022,057,478	686,567,283
Other liabilities	14,364,308,587	10,701,638,552
Subordinated Debt	11,040,000,000	11,600,000,000
Total Liabilities:	268,582,748,972	242,952,174,612
Capital/Shareholders' Equity		
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	1,957,527,413	3,088,224,260
Retained earnings	4,785,283,679	3,296,594,513
Total Shareholders' Equity	21,727,324,092	21,369,331,774
Total Liabilities and Shareholders' Equity	289,266,490,806	264,321,506,386


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

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

Figures in BDT

Contingent Liabilities :

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

At September 30, 2022	At December 31, 2021
39,608,438,681	38,979,082,832
22,241,907,436	19,785,722,785
45,401,818,103	28,802,934,777
22,959,984,361	15,217,714,400
94,200,000	435,620,674
130,306,348,581	103,221,075,468

Other Commitments:

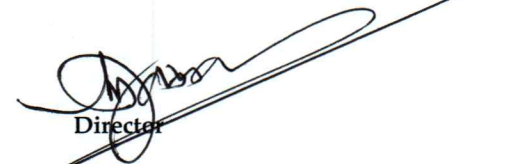
Documentary credits and short term trade related transactions
 Forward assets purchased and forward deposits placed
 Indrawn note issuance and revolving underwriting facilities
 Indrawn formal standby facilities, credit lines and other commitments
Total
Total Off-Balance Sheet items including contingent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

-	-
-	-
-	-
-	-
-	-
130,306,348,581	103,221,075,468


 Company Secretary


 Chief Financial Officer


 Managing Director


 Director


 Chairman

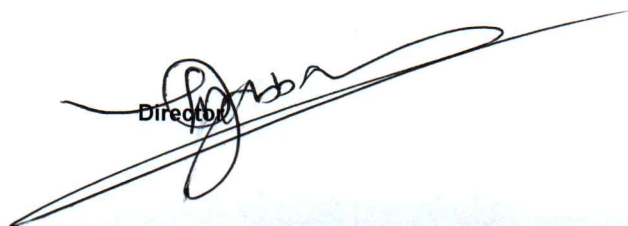
Jamuna Bank Limited
Profit and Loss Account
For the period from January 01, 2022 to September 30, 2022

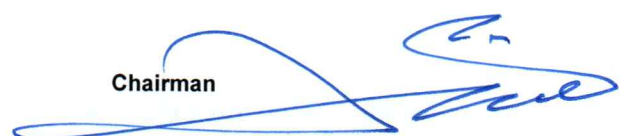
<u>Particulars</u>	<u>January to Sep., 2022</u>	<u>January to Sep., 2021</u>	<u>July to Sep., 2022</u>	<u>July to Sep., 2021</u>
Interest income/profit on investment	9,931,744,292	8,785,553,847	3,725,527,141	2,717,703,921
Less: Interest/profit paid on deposits and borrowings	7,269,546,291	6,173,128,510	2,607,525,696	1,575,988,885
Net interest income	2,662,198,000	2,612,425,337	1,118,001,445	1,141,715,035
Investment income	4,843,390,771	3,939,417,695	2,203,071,856	1,111,737,537
Commission, exchange and brokerage	2,315,820,773	1,381,549,674	169,084,889	450,737,944
Other operating income	615,106,597	577,464,327	190,883,572	315,195,781
Total operating Income (A)	10,436,516,141	8,510,857,032	3,681,041,762	3,019,386,298
Salary and allowances	2,858,314,618	2,349,691,479	955,035,466	753,475,582
Rent, Taxes, Insurance, Electricity, etc.	641,846,895	565,530,381	225,010,466	183,269,997
Legal expenses	12,614,717	6,621,017	4,369,518	1,588,963
Postage, Stamps, Telecommunication, etc.	76,973,267	68,686,949	27,771,980	23,790,476
Stationery, Printings, Advertisements, etc.	173,559,912	147,239,484	20,454,767	49,523,295
Managing Director's salary & fees	10,180,000	9,530,000	3,350,000	3,350,000
Directors' fees	7,113,379	6,419,595	2,380,654	2,510,332
Auditors' fees	517,500	517,500	172,500	172,500
Depreciation and repairs of bank's assets	401,965,216	274,968,631	196,445,113	93,534,858
Other expenses	781,182,222	717,783,949	253,818,225	236,325,105
Total operating Expenses (B)	4,964,267,725	4,146,988,984	1,688,808,689	1,347,541,108
Profit/(loss) before taxation & provisions (C=A-B)	5,472,248,415	4,363,868,047	1,992,233,073	1,671,845,190
Provision for loans and advances	181,923,555	(162,034,000)	251,293,555	67,824,859
Provision for off balance sheet exposures	155,213,374	222,900,000	(47,269,626)	53,330,000
Provision for other assets	-	8,552,915	-	8,552,915
Provision for diminution in value of investments	2,772,989	(42,542,073)	2,192,827	-
Total provision (D)	339,909,918	26,876,842	206,216,756	129,707,774
Total profit before taxes (C-D)	5,132,338,497	4,336,991,206	1,786,016,317	1,542,137,417
Provision for taxation for the period				
Current tax	2,122,479,444	1,492,679,574	1,030,123,986	646,444,383
Deferred tax	2,000,000	1,500,000	500,000	300,000
Total tax provision	2,124,479,444	1,494,179,574	1,030,623,986	646,744,383
Net profit after taxation	3,007,859,053	2,842,811,631	755,392,330	895,393,034
Appropriations:				
Statutory reserve	-	225,203,059	-	-
Retained Surplus during the period	3,007,859,053	2,617,608,572	755,392,330	895,393,034
Earnings per share (EPS)	4.01	3.79	1.01	1.20


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK LIMITED
CASH FLOW STATEMENT (Un-audited)

For the period from January 01, 2022 to September 30, 2022


Figures in BDT

	January to Sep. 2022	January to Sep. 2021
A) <u>Cash flows from operating activities</u>		
Interest received	11,361,471,869	10,215,281,424
Interest paid	(6,320,362,049)	(5,223,944,268)
Fees and commission received	2,315,820,773	1,381,549,674
Income received from investments	4,843,390,771	3,939,417,695
Payments to employees	(2,868,494,618)	(2,359,221,479)
Payments to suppliers	(1,057,059,795)	(812,452,466)
Income taxes paid	(1,580,889,611)	(1,577,198,429)
Received from other operating activities	615,106,597	577,464,327
Payments for other operating activities	(781,182,222)	(717,783,949)
<u>Operating profit before changes in operating assets and liabilities</u>	6,527,801,715	5,423,112,529
<u>Increase/Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	(7,885,086,092)	(7,552,271,840)
Other assets	(2,422,764,228)	(592,786,163)
Deposit from other banks & customers	15,658,226,065	(827,328,837)
Other current liabilities	1,183,185,645	(234,999,806)
Cash received from operating assets and liabilities	6,533,561,389	(9,207,386,647)
<u>Net cash flows from operating activities</u>	13,061,363,104	(3,784,274,118)
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(12,279,635,479)	(4,353,901,782)
Purchase of property, plant & equipment	105,867,285	127,351,851
<u>Net cash used in investing activities</u>	(12,173,768,194)	(4,226,549,931)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	5,920,494,018	7,633,939,823
Dividend paid	(1,311,144,887)	(1,311,144,888)
Subordinated bond	(560,000,000)	340,000,000
<u>Net cash used in financing activities</u>	4,049,349,131	6,662,794,936
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	4,936,944,040	(1,348,029,114)
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	14,302,640,677	19,701,438,857
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	19,239,584,718	18,353,409,743


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, 2022 to September 30, 2022

	Jan. to Sep 2022	Figures in BDT Jan. to Sep 2021
Profit before provision	5,472,248,415	4,363,868,047
Adjustment for non cash items:		
Depreciation on fixed asset	257,531,091	257,531,091
	5,729,779,506	4,621,399,138
Adjustment with non-operating activities:		
Accounts receivable on loans & advances	1,429,727,578	1,429,727,578
Accounts payable on deposits	949,184,242	949,184,242
	2,378,911,820	2,378,911,820
Changes in operating assets and liabilities		
Changes in loans & advances	(6,841,503,834)	(7,552,271,840)
Changes in other assets	(2,422,764,228)	(592,786,163)
Changes in deposit and other accounts	14,614,643,807	(827,328,837)
Changes in other liabilities	1,183,185,645	(234,999,806)
	6,533,561,389	(9,207,386,647)
Income Tax Paid	(1,580,889,611)	(1,577,198,429)
Net cash flows from operating activities	13,061,363,104	(3,784,274,118)

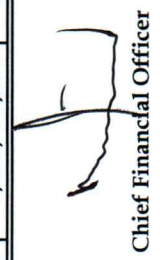
JAMUNA BANK LIMITED

STATEMENT OF CHANGES IN EQUITY (Un-Audited)


For the period from January 01, 2022 to September 30, 2022

Particulars	Figures in BDT									
	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Reserve for Perpetual Bond	Retained earnings	Total		
Balance as at January 01, 2022	7,492,256,500	7,492,256,500	1,973,250,803	1,063,497,554	51,475,903	-	3,296,594,513	21,369,331,774		
Surplus/ deficit on account of revaluation of investments	-	-	(1,338,721,848)	-			-	(1,338,721,848)		
Statutory reserve	-	-					-	-		
Reserve for perpetual bond						208,025,000	(208,025,000)			
Dividend paid (Cash)							(1,311,144,887)	(1,311,144,887)		
Net Profit for the period							3,007,859,053	3,007,859,053		
Balance as on September 30, 2022	7,492,256,500	7,492,256,500	634,528,956	1,063,497,554	51,475,903	208,025,000	4,785,283,679	21,727,324,092		
Balance as on September 30, 2021	7,492,256,500	7,492,256,500	4,841,039,225	1,063,497,554	-	-	3,713,997,132	24,603,046,911		


Company Secretary


Chief Financial Officer


Managing Director


Chairman

Jamuna Bank Limited

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

4.00 variances in quarterly key features:

Particulars	January to Sep, 2022	January to Sep, 2021	Increase/ (Decrease) in %
Earning per share	4.01	3.79	6%

From the above, it was observed that period to period EPS has increased by 6% due to increase in total operating income.

Amount in Lac

Particulars	January to Sep, 2022	January to Sep, 2021	Increase/ (Decrease) in %
Provision for loans & advances	3,399.10	268.77	1165%

From the above, it was observed that total provision increased compare with previous period up to 30 September 2022 due to increase of provision against loans & advances and off balance sheet items.

Particulars	January to Sep, 2022	January to Sep, 2021
Net Operating Cash Flow per Share (NOCFS)	17.43	-5.05

From the above, it was observed that the Net Operating Cash Flow per Share (NOCFS) for the period ended September 30, 2022 has increased comparing to the corresponding previous period due to deposit procurement was higher than that of loan disbursement.

5.00 Unclaimed dividend

Unclaimed dividend amount of Tk.4.50 crore as on September 30, 2022.

6.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 204th meeting held on October 25, 2022 and was subsequently approved by the Board of Directors in its 411st meeting held on October 25, 2022.

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

Particulars	30.09.2022		30.09.2021	
	JBL	JBL consolidated	JBL	JBL consolidated
- Operating Profit	5,472,248,415	5,557,841,726	4,363,868,047	4,446,074,938
-Profit after taxation	3,007,859,053	3,039,614,993	2,842,811,631	2,899,668,469
- Net Asset value (NAV)	21,727,324,092	21,674,948,505	24,603,046,911	24,539,024,220
- NAV per share	29.00	28.93	32.84	32.75
- Earnings per share (EPS)	4.01	4.06	3.79	3.87
- Net Operating Cash Flow per Share (NOCFS)	17.43	17.56	-5.05	-4.89

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