

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

As of June 30, 2016

	Figures in BDT	
	At June 30, 2016	At December 31, 2015
<b><u>PROPERTY AND ASSETS</u></b>		
<b>Cash :</b>	<b>10,807,058,889</b>	<b>11,807,420,437</b>
Cash in hand	1,373,542,867	1,435,720,629
Balance with Bangladesh Bank and its agent banks	9,433,516,022	10,371,699,808
<b>Balance with other banks and financial institutions</b>	<b>2,487,842,358</b>	<b>2,920,940,539</b>
In Bangladesh	1,494,858,750	771,949,130
Outside Bangladesh	992,983,608	2,148,991,409
<b>Money at call on short notice</b>	<b>1,490,000,000</b>	<b>1,040,000,000</b>
<b>Investments :</b>	<b>34,498,655,559</b>	<b>34,926,339,742</b>
Government	33,817,129,505	34,353,193,898
Others	681,526,054	573,145,844
<b>Loans, advances &amp; lease etc:</b>	<b>96,756,647,348</b>	<b>88,428,802,008</b>
Loans, Cash Credit, Overdrafts, etc.	84,740,208,726	80,464,426,360
Bills Purchased & discounted	12,016,438,622	7,964,375,648
<b>Fixed assets including premises, furniture and fixtures</b>	<b>2,514,443,330</b>	<b>2,512,993,862</b>
<b>Other assets</b>	<b>1,715,219,407</b>	<b>1,797,520,422</b>
<b>Non-banking assets</b>	-	-
<b>Total property &amp; assets:</b>	<b>150,269,866,891</b>	<b>143,434,017,010</b>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>Liabilities:</b>		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	2,015,287,567	1,104,724,893
<b>Deposits and other accounts:</b>	<b>125,404,129,328</b>	<b>118,843,998,100</b>
Current Accounts and other Accounts	16,776,889,394	15,439,585,382
Bills Payable	3,408,154,469	1,961,645,959
Savings Bank Deposits	11,431,041,454	10,154,755,624
Fixed Deposits	51,611,263,453	49,668,192,528
Short Term Deposits	5,666,336,720	6,537,571,060
Deposit Under Special Scheme	35,908,401,985	34,584,730,398
Foreign Currency Deposit	602,041,853	497,517,148
<b>Other liabilities</b>	<b>6,042,031,518</b>	<b>5,756,019,418</b>
<b>Subordinated Debt</b>	<b>2,000,000,000</b>	<b>2,000,000,000</b>
<b>Total Liabilities:</b>	<b>135,461,448,413</b>	<b>127,704,742,411</b>
<b>Capital/Shareholders' Equity</b>		
Paid up Capital ( Ordinary shares of Tk. 10 each)	6,141,193,860	6,141,193,860
Statutory Reserve	3,403,376,819	3,403,376,819
Other reserve	4,618,041,641	4,955,447,700
Minority interest	1,748	1,824
Retained earnings	645,804,410	1,229,254,396
<b>Total Shareholders' Equity</b>	<b>14,808,418,478</b>	<b>15,729,274,599</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>150,269,866,891</b>	<b>143,434,017,010</b>

Sd/-

Company Secretary (CC)

Sd/-

Chief Financial Officer

Sd/-

Managing Director

Sd/-

Director

Sd/-

Chairman

**JAMUNA BANK LIMITED and its subsidiaries**  
**Consolidated Off-Balance Sheet Items as of June 30, 2016**

	Figures in BDT	
	At June 30, 2016	At December 31, 2015
<b>Contingent Liabilities :</b>		
Acceptance & Endorsements	16,231,870,597	14,444,301,217
Letters of Guarantee	13,419,490,152	11,041,004,349
Irrevocable Letters of Credit	18,040,167,735	14,054,453,185
Bills for Collection	8,888,407,388	6,833,250,153
Other Contingent Liabilities	261,075,000	259,775,000
<b>Total</b>	<b>56,841,010,872</b>	<b>46,632,783,903</b>
<b>Other Commitments:</b>		
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Indrawn note issuance and revolving underwriting facilities	-	-
Indrawn formal standby facilities, credit lines and other commitments	-	-
<b>Total</b>	-	-
<b>Total Off-Balance Sheet items including contingent liabilities</b>	<b>56,841,010,872</b>	<b>46,632,783,903</b>

Sd/-  
**Company Secretary (CC)**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

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

**For the period from January 01, 2016 to June 30, 2016**

Figures in BDT

Particulars	January to June, 2016	January to June, 2015	April to June, 2016	April to June, 2015
Interest income	4,814,009,393	4,987,966,593	2,417,300,691	2,508,598,199
Interest paid on deposits and borrowings, etc.	3,411,267,131	3,948,313,767	1,670,275,093	1,871,916,997
<b>Net interest income</b>	<b>1,402,742,262</b>	<b>1,039,652,826</b>	<b>747,025,598</b>	<b>636,681,202</b>
Investment income	1,581,482,533	1,351,428,679	960,550,832	610,523,414
Commission, exchange gain and brokerage	674,512,454	540,330,058	345,862,907	293,784,933
Other operating income	209,388,464	189,604,690	128,777,171	108,199,378
<b>Total operating income (A)</b>	<b>3,868,125,713</b>	<b>3,121,016,253</b>	<b>2,182,216,509</b>	<b>1,649,188,927</b>
Salary and allowances	1,099,275,517	946,175,472	587,836,821	479,607,195
Rent, taxes, insurance, electricity, etc.	261,887,153	228,051,557	133,840,254	118,592,285
Legal expenses	2,635,252	2,445,143	1,720,565	1,175,707
Postage, stamps, telecommunication, etc.	58,142,785	41,121,675	33,972,832	20,366,539
Stationery, Printings, Advertisements, etc.	73,051,276	62,224,181	32,465,376	30,165,510
Directors' fees & other expenses	4,231,012	3,281,898	2,663,125	1,956,002
Auditors' fees	-	-	-	-
Managing Director's salary & allowances	4,500,000	4,500,000	2,250,000	2,250,000
Depreciation and repairs and maintenance of bank's assets	100,167,288	89,910,341	58,051,516	46,963,342
Other expenses	221,868,286	189,558,317	119,038,858	96,877,933
<b>Total operating expenses (B)</b>	<b>1,825,758,568</b>	<b>1,567,268,583</b>	<b>971,839,347</b>	<b>797,954,512</b>
<b>Profit before provisions (C=A-B)</b>	<b>2,042,367,145</b>	<b>1,553,747,670</b>	<b>1,210,377,162</b>	<b>851,234,415</b>
Provision for loans, advances and others	827,456,791	800,814,662	437,900,085	452,789,440
Provision for diminutionvalue in investments	(6,545,714)	23,628,215	(46,963,645)	(10,700,285)
<b>Total provision (D)</b>	<b>820,911,077</b>	<b>824,442,877</b>	<b>390,936,439</b>	<b>442,089,155</b>
<b>Profit before taxation (C-D)</b>	<b>1,221,456,068</b>	<b>729,304,794</b>	<b>819,440,723</b>	<b>409,145,260</b>
Contribution to Foundation @3% of pre-tax profit	37,692,880	14,148,983	24,872,302	8,266,740
Provision for taxation for the period	569,680,448	254,852,836	244,751,076	(20,939,731)
<b>Net profit after taxation</b>	<b>614,082,740</b>	<b>460,302,974</b>	<b>549,817,345</b>	<b>421,818,250</b>
<b>Attributable to:</b>				
Shareholders of JBL	<b>614,082,817</b>	<b>460,302,998</b>	<b>549,817,373</b>	<b>421,818,287</b>
Minority interest	<b>(76)</b>	<b>(24)</b>	<b>(27)</b>	<b>(36)</b>
<b>Earnings Per Share (EPS)</b>	<b>1.00</b>	<b>0.75</b>	<b>0.90</b>	<b>0.69</b>

Sd/-  
**Company Secretary (CC)**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

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

For the period from January 01, 2016 to June 30, 2016

Figures in BDT

	January to June, 2016	January to June, 2015
<b>A) <u>Cash flows from operating activities</u></b>		
Interest received	4,814,009,393	4,987,966,593
Interest paid	(3,411,267,131)	(3,948,313,767)
Fees and commission received	674,512,454	540,330,058
Payments to employees	(1,103,775,517)	(950,675,472)
Payments to suppliers	(489,857,819)	(427,034,794)
Income taxes paid	(264,469,449)	(353,306,886)
Received from other operating activities	209,388,464	189,604,690
Payments for other operating activities	(221,868,286)	(189,558,317)
<b><u>Operating profit before changes in operating assets and liabilities</u></b>	<b>206,672,109</b>	<b>(150,987,894)</b>
<b><u>Increase /Decrease in operating assets &amp; liabilities</u></b>		
Loans and advances to the customers	(8,327,845,340)	(1,687,071,204)
Other assets	82,301,015	(21,046,613)
Deposit from other banks & customers	6,560,131,228	(2,191,575,374)
Other current liabilities	(1,834,607,776)	(13,350,409)
<b><u>Cash received from operating assets and liabilities</u></b>	<b>(3,520,020,874)</b>	<b>(3,913,043,599)</b>
<b><u>Net cash flows from operating activities</u></b>	<b>(3,313,348,764)</b>	<b>(4,064,031,494)</b>
<b>B) <u>Cash flows from investing activities</u></b>		
Income received from investments	1,581,482,533	1,351,428,679
Payments/proceeds for purchase of securities	427,684,183	9,408,267,489
Purchase of property, plant & equipment	(1,449,468)	12,095,495
<b><u>Net cash used in investing activities</u></b>	<b>2,007,717,249</b>	<b>10,771,791,662</b>
<b>C) <u>Cash flows from financing activities</u></b>		
Payments for borrowings	910,562,674	(6,280,249,188)
Cash dividend paid	(1,197,532,803)	-
<b><u>Net cash used in financing activities</u></b>	<b>(286,970,128)</b>	<b>(6,280,249,188)</b>
<b>D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u></b>	<b>(1,592,601,644)</b>	<b>427,510,980</b>
<b>E) <u>Cash and cash equivalents at the beginning of period (1st January)</u></b>	<b>16,380,078,691</b>	<b>16,380,078,691</b>
<b>F) <u>Cash and cash equivalents at the end of period (D+E)</u></b>	<b>14,787,477,047</b>	<b>16,807,589,671</b>

Sd/-  
**Company Secretary (CC)**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

**JAMUNA BANK LIMITED and its subsidiaries**  
**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Un-Audited)**  
**For the period from January 01, 2016 to June 30, 2016**

Figures in BDT

Particulars	Paid up Capital	Statutory Reserve	Revaluation reserve of securities	Asset revaluation reserve	Currency Translation Reserve	Retained earnings	Total	Minority interest	Total Equity
<b>Balance as at January 01, 2016</b>	6,141,193,860	3,403,376,819	3,891,870,473	1,063,497,554	79,673	1,229,254,396	15,729,272,775	1,824	<b>15,729,274,599</b>
Surplus/deficit on account of revaluation of investments	-	-	(337,406,059)	-	-	-	(337,406,059)	-	<b>(337,406,059)</b>
Dividend (Cash)	-	-	-	-	-	(1,197,532,803)	(1,197,532,803)	-	<b>(1,197,532,803)</b>
Net Profit for the period	-	-	-	-	-	614,082,817	614,082,817	(76)	<b>614,082,740</b>
<b>Balance as on June 30, 2016</b>	<b>6,141,193,860</b>	<b>3,403,376,819</b>	<b>3,554,464,414</b>	<b>1,063,497,554</b>	<b>79,673</b>	<b>645,804,410</b>	<b>14,808,416,730</b>	<b>1,748</b>	<b>14,808,418,478</b>
<b>Balance as on June 30, 2015</b>	<b>6,141,193,860</b>	<b>2,966,015,833</b>	<b>565,926,088</b>	<b>1,063,497,554</b>	<b>99,472</b>	<b>483,736,549</b>	<b>11,220,469,356</b>	<b>1,807</b>	<b>11,220,471,163</b>

Sd/-  
Company Secretary (CC)

Sd/-  
Chief Financial Officer

Sd/-  
Managing Director

Sd/-  
Director

Sd/-  
Chairman

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

As of June 30, 2016

<b>PROPERTY AND ASSETS</b>	<b>Figures in BDT</b>	
	<b>At June 30, 2016</b>	<b>At December 31, 2015</b>
<b>Cash :</b>	<b>10,807,046,213</b>	<b>11,807,405,874</b>
Cash in hand	1,373,530,191	1,435,706,066
Balance with Bangladesh Bank and its agent banks	9,433,516,022	10,371,699,808
<b>Balance with other banks and financial institutions</b>	<b>2,487,842,358</b>	<b>2,920,940,539</b>
In Bangladesh	1,494,858,750	771,949,130
Outside Bangladesh	992,983,608	2,148,991,409
<b>Money at call on short notice</b>	<b>1,490,000,000</b>	<b>1,040,000,000</b>
<b>Investments :</b>	<b>32,995,591,131</b>	<b>34,722,810,886</b>
Government	32,515,031,306	34,242,093,898
Others	480,559,825	480,716,989
<b>Loans, advances &amp; lease etc:</b>	<b>96,755,984,686</b>	<b>87,252,280,635</b>
Loans, Cash Credit, Overdrafts, etc.	84,739,546,064	79,287,904,987
Bills Purchased & discounted	12,016,438,622	7,964,375,648
<b>Fixed assets including premises, furniture and fixtures</b>	<b>2,230,074,118</b>	<b>2,228,090,333</b>
<b>Other assets</b>	<b>2,830,321,522</b>	<b>2,887,646,499</b>
<b>Non-banking assets</b>	-	-
<b>Total property &amp; assets:</b>	<b>149,596,860,028</b>	<b>142,859,174,768</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities:</b>		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	1,904,684,110	1,104,724,893
<b>Deposits and other accounts:</b>	<b>125,405,727,222</b>	<b>118,849,176,379</b>
Current Accounts and other Accounts	16,758,989,082	15,428,992,140
Bills Payable	3,408,154,469	1,961,645,959
Savings Bank Deposits	11,431,041,454	10,154,755,624
Fixed Deposits	51,611,263,453	49,668,192,528
Short Term Deposits	5,685,834,926	6,553,342,582
Deposit Under Special Scheme	35,908,401,985	34,584,730,398
Foreign Currency Deposit	602,041,853	497,517,148
<b>Other liabilities</b>	<b>5,454,363,994</b>	<b>5,196,921,141</b>
<b>Subordinated Debt</b>	<b>2,000,000,000</b>	<b>2,000,000,000</b>
<b>Total Liabilities:</b>	<b>134,764,775,326</b>	<b>127,150,822,413</b>
<b>Capital/Shareholders' Equity</b>		
Paid up Capital ( Ordinary shares of Tk. 10 each)	6,141,193,860	6,141,193,860
Statutory Reserve	3,403,376,819	3,403,376,819
Other reserve	4,618,041,641	4,955,447,700
Retained earnings	669,472,382	1,208,333,975
<b>Total Shareholders' Equity</b>	<b>14,832,084,702</b>	<b>15,708,352,354</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>149,596,860,028</b>	<b>142,859,174,768</b>

Sd/-  
**Company Secretary (CC)**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

**JAMUNA BANK LIMITED****Off-Balance Sheet Items as of June 30, 2016**

	<b>Figures in BDT</b>	
	<b>At June 30, 2016</b>	<b>At December 31, 2015</b>
<b>Contingent Liabilities :</b>		
Acceptance & Endorsements	16,231,870,597	14,444,301,217
Letters of Guarantee	13,419,490,152	11,041,004,349
Irrevocable Letters of Credit	18,040,167,735	14,054,453,185
Bills for Collection	8,888,407,388	6,833,250,153
Other Contingent Liabilities	261,075,000	259,775,000
<b>Total</b>	<b>56,841,010,872</b>	<b>46,632,783,903</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>56,841,010,872</b>	<b>46,632,783,903</b>

Sd/-  
Company Secretary (CC)

Sd/-  
Chief Financial Officer

Sd/-  
Managing Director

Sd/-  
Director

Sd/-  
Chairman

**JAMUNA BANK LIMITED**  
**PROFIT AND LOSS ACCOUNT (Un-audited)**  
**For the period from January 01, 2016 to June 30, 2016**

Figures in BDT

Particulars	January to June, 2016	January to June, 2015	April to June, 2016	April to June, 2015
Interest/profit income	4,794,051,903	4,894,923,406	2,408,389,694	2,466,814,277
Interest/profit paid on deposits and borrowings, etc.	3,402,411,686	3,940,799,388	1,666,171,636	1,867,449,082
<b>Net interest income</b>	<b>1,391,640,217</b>	<b>954,124,018</b>	<b>742,218,058</b>	<b>599,365,195</b>
Investment income	1,571,532,080	1,350,833,623	953,623,412	609,936,453
Commission, exchange and brokerage	656,495,248	525,894,555	327,845,701	286,541,284
Other operating income	208,810,858	187,093,684	137,928,911	107,793,035
<b>Total operating income (A)</b>	<b>3,828,478,403</b>	<b>3,017,945,880</b>	<b>2,161,616,083</b>	<b>1,603,635,967</b>
Salary and allowances	1,091,032,276	940,656,078	583,153,146	476,850,048
Rent, taxes, insurance, electricity, etc.	260,156,841	226,527,962	132,930,017	117,824,927
Legal expenses	2,623,752	2,440,968	1,709,065	1,171,532
Postage, stamps, telecommunication, etc.	57,950,549	40,924,613	33,874,112	20,270,731
Stationery, Printings, Advertisements, etc.	72,935,407	62,055,760	32,409,806	30,073,281
Directors' fees & other expenses	4,093,012	3,201,398	2,594,125	1,910,002
Auditors' fees	-	-	-	-
Managing Director's salary & allowances	4,500,000	4,500,000	2,250,000	2,250,000
Depreciation and repairs and maintenance of bank's assets	99,596,772	89,671,419	57,765,857	47,031,717
Other expenses	219,949,569	187,757,253	118,141,389	96,033,899
<b>Total operating expenses (B)</b>	<b>1,812,838,177</b>	<b>1,557,735,450</b>	<b>964,827,517</b>	<b>793,416,136</b>
<b>Profit before provisions (C=A-B)</b>	<b>2,015,640,226</b>	<b>1,460,210,430</b>	<b>1,196,788,566</b>	<b>810,219,831</b>
Provision for loans and advances	657,887,000	682,998,000	307,866,266	406,625,000
Provision for off balance Sheet	102,081,839	58,528,866	67,379,657	(749,538)
Provision for other assets	3,564,300	-	-	-
Provision for diminution value in investments	(4,322,234)	11,234,390	(7,120,071)	(8,992,645)
<b>Total provision (D)</b>	<b>759,210,905</b>	<b>752,761,256</b>	<b>368,125,852</b>	<b>396,882,817</b>
<b>Total profit before taxes (C-D)</b>	<b>1,256,429,321</b>	<b>707,449,175</b>	<b>828,662,713</b>	<b>413,337,014</b>
Contribution to Foundation @3% of pre-tax profit	37,692,880	14,148,983	24,859,881	8,266,740
Provision for taxation for the period	560,065,232	219,927,774	239,941,615	(37,392,104)
<b>Net profit after taxation</b>	<b>658,671,209</b>	<b>473,372,417</b>	<b>563,861,217</b>	<b>442,462,377</b>
<b>Earnings Per Share (EPS)</b>	<b>1.07</b>	<b>0.77</b>	<b>0.92</b>	<b>0.72</b>

Sd/-  
**Company Secretary (CC)**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**



**JAMUNA BANK LIMITED**  
**CASH FLOW STATEMENT (Un-audited)**  
For the period from January 01, 2016 to June 30, 2016

Figures in BDT

	January to June, 2016	January to June, 2015
<b>A) <u>Cash flows from operating activities</u></b>		
Interest received	4,794,051,903	4,894,923,406
Interest paid	(3,402,411,686)	(3,940,799,388)
Fees and commission received	656,495,248	525,894,555
Payments to employees	(1,095,532,276)	(945,156,078)
Payments to suppliers	(412,601,454)	(416,183,535)
Income taxes paid	(221,000,713)	(309,838,150)
Received from other operating activities	208,810,858	187,093,684
Payments for other operating activities	(219,949,569)	(187,757,253)
<b><u>Operating profit before changes in operating assets and liabilities</u></b>	<b>307,862,311</b>	<b>(191,822,758)</b>
<b><u>Increase /Decrease in operating assets &amp; liabilities</u></b>		
Loans and advances to the customers	(9,503,704,051)	(1,661,791,588)
Other assets	57,324,978	94,302,855
Deposit from other banks & customers	6,556,550,842	(2,189,355,965)
Other current liabilities	(1,300,139,388)	(113,263,958)
<b><u>Cash received from operating assets and liabilities</u></b>	<b>(4,189,967,619)</b>	<b>(3,870,108,655)</b>
<b><u>Net cash flows from operating activities</u></b>	<b>(3,882,105,308)</b>	<b>(4,061,931,414)</b>
<b>B) <u>Cash flows from investing activities</u></b>		
Income received from investments	1,571,532,080	1,350,833,623
Payments/proceeds for purchase of securities	1,727,219,756	9,407,154,565
Purchase of property, plant & equipment	(1,983,785)	11,695,368
<b><u>Net cash used in investing activities</u></b>	<b>3,296,768,051</b>	<b>10,769,683,556</b>
<b>C) <u>Cash flows from financing activities</u></b>		
Payments for borrowings	799,959,217	(6,280,249,188)
Cash dividend paid	(1,197,532,803)	-
<b><u>Net cash used in financing activities</u></b>	<b>(397,573,585)</b>	<b>(6,280,249,188)</b>
<b>D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u></b>	<b>(982,910,842)</b>	<b>427,502,954</b>
<b>E) <u>Cash and cash equivalents at the beginning of period (1st January)</u></b>	<b>15,770,375,213</b>	<b>16,380,060,340</b>
<b>F) <u>Cash and cash equivalents at the end of period (D+E)</u></b>	<b>14,787,464,371</b>	<b>16,807,563,294</b>

Sd/-  
**Company Secretary (CC)**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

**JAMUNA BANK LIMITED**  
**STATEMENT OF CHANGES IN EQUITY (Un-Audited)**  
**For the period from January 01, 2016 to June 30, 2016**

Figures in BDT

Particulars	Paid up Capital	Statutory Reserve	Revaluation reserve of securities	Asset revaluation reserve	Currency Translation Reserve	Retained earnings	Total
<b>Balance as at January 01, 2016</b>	6,141,193,860	3,403,376,819	3,891,870,473	1,063,497,554	79,673	1,208,333,975	<b>15,708,352,354</b>
Surplus/deficit on account of revaluation of investments	-	-	(337,406,059)	-	-	-	<b>(337,406,059)</b>
Dividend (Cash)	-	-	-	-	-	(1,197,532,803)	<b>(1,197,532,803)</b>
Net Profit for the period	-	-	-	-	-	658,671,209	<b>658,671,209</b>
<b>Balance as on June 30, 2016</b>	<b>6,141,193,860</b>	<b>3,403,376,819</b>	<b>3,554,464,414</b>	<b>1,063,497,554</b>	<b>79,673</b>	<b>669,472,382</b>	<b>14,832,084,702</b>
<b>Balance as on June 30, 2015</b>	<b>6,141,193,860</b>	<b>2,966,015,833</b>	<b>565,926,088</b>	<b>1,063,497,554</b>	<b>99,472</b>	<b>476,599,523</b>	<b>11,213,332,330</b>

Sd/-  
**Company Secretary (CC)**

Sd/-  
**Chief Financial Officer**

Sd/-  
**Managing Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

**Jamuna Bank Limited**  
**Selected notes to the Financial statements**  
For the half-year ended June 30, 2016

**Basis of preparation**

The half yearly financial statements are being presented in condensed form in accordance with the requirements of Bangladesh Accounting Standards (BAS)-34 "Interim Financial Reporting" and Rule 13 of the Securities & Exchange Rules 1987. These financial statements are un-audited and are being submitted to the shareholders. The presentation of the half yearly financial statements requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the half yearly financial statements and reported amounts of revenue and expenses during the period are based on management's best knowledge.

**Presentation of Financial Statements**

The half yearly financial statements are presented in Bangladeshi Taka since this is the currency in which the total transactions are denominated. Being a listed company Jamuna Bank Limited prepares its financial statements (annual or interim) complying with the Bangladesh Accounting Standards (BAS) as applicable and the company is well conscious of any new reporting standard and its associated impact on the company's financial statements considered for adoption by the Institute of Chartered Accountants of Bangladesh (ICAB).

**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, 2015.

**Credit Rating**

Credit Rating was done by the Credit Rating Agency of Bangladesh (CRAB) on the basis of Audited Financial statements as on December 31, 2015. The summary of the rating is presented below:

**Credit Rating Report (Surveillance Rating)**

		Long Term	Short Term
Rating Outstanding June 16, 2016)	(Updated	<b>AA<sub>3</sub> (Very strong Capacity &amp; Very High Quality)</b>	<b>ST - 2 (High grade)</b>
Validity of outstanding		<b>30-Jun-17</b>	

The key features of the financial performance are as follows:

Particulars	30.06.2016		30.06.2015	
	JBL	JBL consolidated	JBL	JBL consolidated
- Operating Profit	BDT 2,015,640,226	BDT 2,042,367,145	BDT 1,460,210,430	BDT 1,553,747,670
-Profit after taxation	BDT 658,671,209	BDT 614,082,740	BDT 473,372,417	BDT 460,302,974
- Net Asset value (NAV)	BDT 14,832,084,702	BDT 14,808,418,478	BDT 11,213,332,330	BDT 11,220,471,163
- NAV per share	BDT 24.15	BDT 24.11	BDT 18.26	BDT 18.27
- Earnings per share (EPS)	BDT 1.07	BDT 1.00	BDT 0.77	BDT 0.75
- Net Operating Cash Flow per Share (NOCFS)	-BDT 6.32	-BDT 5.40	-BDT 6.61	-BDT 6.62