

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

As of March 31, 2025

<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	At March 31, 2025	At December 31, 2024
Cash :	19,471,506,592	18,224,441,956
Cash in hand	4,071,373,689	4,819,796,759
Balance with Bangladesh Bank and its agent banks	15,400,132,903	13,404,645,197
Balance with other banks and financial institutions	25,353,758,017	13,271,511,912
In Bangladesh	8,424,995,773	11,527,419,799
Outside Bangladesh	16,928,762,243	1,744,092,113
Money at call on short notice	8,530,500,000	7,127,000,000
Investments :	148,724,054,221	127,905,798,331
Government	144,900,011,134	124,113,732,957
Others	3,824,043,088	3,792,065,374
Loans, advances & lease etc:	176,468,277,006	190,147,210,602
Loans, Cash Credit, Overdrafts, etc.	157,891,918,499	171,991,150,465
Bills Purchased & discounted	18,576,358,507	18,156,060,137
Fixed assets including premises, furniture and fixtures	5,656,949,430	5,610,804,760
Other assets	7,060,698,564	4,200,946,117
Non-banking assets	-	-
Total property & assets:	391,265,743,829	366,487,713,678
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	13,892,486,212	9,583,609,244
Deposits and other accounts:	327,836,944,207	310,406,194,543
Current Accounts and other Accounts	68,467,817,423	61,715,859,957
Bills Payable	5,734,779,075	6,784,271,128
Savings Bank Deposits	32,458,499,260	30,187,406,434
Fixed Deposits	156,151,195,360	143,616,307,309
Short Term Deposits	23,097,640,580	25,726,198,281
Deposit Under Special Scheme	39,851,860,866	39,649,223,269
Foreign Currency Deposit	2,075,151,643	2,726,928,165
Other liabilities	18,302,740,032	17,788,371,920
Subordinated Debt	7,000,000,000	7,000,000,000
Total Liabilities:	367,032,170,451	344,778,175,707
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	8,820,071,650	8,820,071,650
Statutory Reserve	8,820,071,650	8,820,071,650
Other reserves	2,860,666,535	2,015,995,758
Non controlling interest	1,678	1,655
Retained earnings	3,732,761,864	2,053,397,258
Total Shareholders' Equity	24,233,573,378	21,709,537,972
Total Liabilities and Shareholders' Equity	391,265,743,829	366,487,713,678


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Jamuna Bank PLC. and its Subsidiaries
Consolidated Off-Balance Sheet Items (Un-audited)
As of March 31, 2025

Figures in BDT

	At March 31, 2025	At December 31, 2024
Acceptance & Endorsements	44,602,251,747	44,893,419,903
Letters of Guarantee	27,346,770,605	27,290,188,017
Irrevocable Letters of Credit	54,668,470,123	48,260,928,955
Bills for Collection	24,724,254,217	25,869,985,060
Other Contingent Liabilities	51,242,690,114	94,200,000
Total	202,584,436,806	146,408,721,935

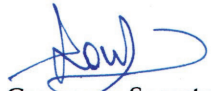
Contingent Liabilities :

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

-	-
-	-
-	-
-	-
-	-
202,584,436,806	146,408,721,935


 Company Secretary


 Chief Financial Officer


 Managing Director


 Director


 Chairman

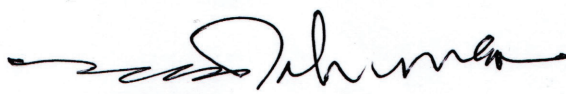
Jamuna Bank PLC. and its Subsidiaries
Consolidated Profit and Loss Account (Unaudited)
For the period from January 01, 2025 to March 31, 2025

	January to March., 2025	January to March, 2024
Interest Income & profit on investment	5,451,263,108	4,722,728,324
Less: Interest/profit on deposits and borrowings	4,576,988,290	3,448,248,243
Net interest income/net profit on investments	874,274,818	1,274,480,081
Investment income	2,057,360,729	1,685,072,126
Commission, exchange and brokerage	1,564,756,202	1,117,379,205
Other operating income	314,589,404	240,630,231
	<u>3,936,706,335</u>	<u>3,043,081,561</u>
Total operating income (A)	4,810,981,154	4,317,561,642
Salary and allowances	1,311,891,191	1,179,375,152
Rent, Taxes, Insurance, Electricity, etc.	260,188,014	281,548,887
Legal expenses	5,822,391	7,841,746
Postage, Stamps, Telecommunication, etc.	36,989,464	29,604,784
Stationery, Printings, Advertisements, etc.	54,700,903	81,788,255
Managing Director's salary & fees	5,882,700	5,457,000
Directors' fees	2,852,575	3,286,515
Auditors' fees	201,250	201,250
Depreciation and repairs of bank's assets	188,053,515	178,785,507
Other expenses	330,955,617	310,642,281
Operating expenses (B)	2,197,537,619	2,078,531,377
Profit before provision (C = A-B)	2,613,443,534	2,239,030,264
Provision for loans and advances/investments	257,523,773	(30,542,155)
Provision for off balance sheet exposures	68,640,118	201,745,000
Provision for diminution in value of investments	(1,157,944)	28,848,344
Total provision (D)	325,005,947	200,051,189
Profit before taxation (C-D)	2,288,437,587	2,038,979,076
Provision for taxation		
Current tax	488,808,356	395,722,518
Deferred tax	2,454,231	924,666
Total tax provision	491,262,587	396,647,184
Net profit after taxation	1,797,175,000	1,642,331,892
Shareholders of JBL	1,797,174,977	1,642,331,878
Minority interest	23	14
Appropriations:		
Statutory reserve		
Interest on perpetual bond	100,000,000	100,000,000
Retained surplus during the year	1,697,175,000	1,542,331,892
Earnings per share (EPS) Restated-2024	2.04	1.86


Company Secretary


Chief Financial Officer


Managing Director



Director


Chairman


Jamuna Bank PLC. and its Subsidiaries
Consolidated Statement of Changes in Equity (Un-Audited)

As of March 31, 2025

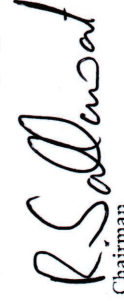
Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Capital reserve	Retained earnings	Total	Non controlling interest	Figures in BDT	
										Total	Total Equity
Balance as at January 01, 2025	8,820,071,650	8,820,071,650	832,482,176	1,063,497,554	118,853,913	1,162,115	2,053,397,258	21,709,536,317	1,655	21,709,537,972	21,709,537,972
Surplus/ deficit on account of revaluation of investments	-	-	826,860,406	-	-	-	-	826,860,406	-	826,860,406	826,860,406
Transfer to start Up Fund	-	-	-	17,810,371	17,810,371	-	(17,810,371)	-	-	-	-
Non controlling interest	-	-	-	-	-	-	1,697,174,977	1,697,174,977	23	1,697,174,977	1,697,174,977
Net Profit for the period	-	-	-	-	-	-	3,732,761,864	3,732,761,864	1,678	3,732,761,864	3,732,761,864
Balance as on March 31, 2025	8,820,071,650	8,820,071,650	1,659,342,582	1,063,497,554	136,664,284	1,162,115	4,021,664,682	24,233,571,700	1,667	24,233,573,378	24,233,573,378
Balance as on March 31, 2024	8,129,098,300	8,129,098,300	174,151,561	1,063,497,554	106,316,962	382,514	4,021,664,682	21,624,209,874	1,667	21,624,211,541	21,624,211,541


Company Secretary


Director


Chief Financial Officer


Managing Director


Chairman

Jamuna Bank PLC. and its Subsidiaries

Consolidated Cash Flow Statement (Un-audited)

For the period from January 01, 2025 to March 31, 2025

Figures in BDT

	January to March 2025	January to March 2024
A) Cash flows from operating activities		
Interest/profit received	4,464,931,127	2,881,736,840
Interest/profit paid	(3,020,211,313)	(1,741,608,772)
Fees and commission received	1,564,756,202	1,117,379,205
Income received from investments	2,057,360,729	1,685,072,126
Payments to employees	(1,317,773,891)	(1,184,832,152)
Payments to suppliers	(413,407,435)	(428,338,266)
Income taxes paid	(522,465,640)	(734,010,974)
Received from other operating activities	314,589,404	240,630,231
Payments for other operating activities	(330,955,617)	(310,642,281)
Operating profit before changes in operating assets and liabilities	2,796,823,566	1,525,385,957
Increase/Decrease in operating assets & liabilities		
Loans and advances to the customers	12,692,601,615	8,290,509,602
Other assets	(2,859,752,447)	(2,073,019,596)
Deposit from other banks & customers	15,873,972,688	15,525,887,075
Other current liabilities	2,784,905,310	2,193,193,371
Cash received from operating assets and liabilities	28,491,727,165	23,936,570,451
Net cash flows from operating activities	31,288,550,732	25,461,956,408
B) Cash flows from investing activities		
Payments/proceeds for purchase/sale of securities	(20,818,255,890)	(12,638,147,302)
Purchase of property, plant & equipment	(46,144,670)	135,622,235
Net cash used in investing activities	(20,864,400,560)	(12,502,525,067)
C) Cash flows from financing activities		
Payments for borrowings	4,308,876,968	476,856,560
Issue of subordinated bond	-	(600,000,000)
Net cash used in financing activities	4,308,876,968	(123,143,440)
D) Net increase/ decrease in cash and cash equivalent (A+B+C)	14,733,027,139	12,836,287,900
E) Cash and cash equivalents at the beginning of period (1st January)	38,626,542,869	29,826,381,467
F) Cash and cash equivalents at the end of period (D+E)	53,359,570,008	42,662,669,367


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.
BALANCE SHEET (Un-audited)


As of March 31, 2025

<u>PROPERTY AND ASSETS</u>	Figures in BDT	
	At March 31, 2025	At December 31, 2024
Cash :	19,446,558,002	18,224,406,084
Cash in hand	4,071,341,718	4,819,760,887
Balance with Bangladesh Bank and its agent banks	15,375,216,284	13,404,645,197
Balance with other banks and financial institutions	24,697,769,584	13,271,511,912
In Bangladesh	8,374,007,341	11,527,419,799
Outside Bangladesh	16,323,762,243	1,744,092,113
Money at call and short notice	9,135,500,000	7,127,000,000
Investments :	148,406,050,721	127,588,467,145
Government	144,900,011,134	124,086,232,957
Others	3,506,039,587	3,502,234,187
Loans, advances & lease etc:	174,116,869,481	188,990,017,622
Loans, Cash Credit, Overdrafts, etc.	155,540,510,974	170,833,957,485
Bills Purchased & discounted	18,576,358,507	18,156,060,137
Fixed assets including premises, furniture and fixtures	5,365,785,192	5,334,188,118
Other assets	8,079,975,252	5,485,889,947
Non-banking assets	-	-
Total property & assets:	389,248,508,231	366,021,480,828
 <u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	13,892,486,212	9,583,609,244
Deposits and other accounts:	327,795,916,534	310,449,228,551
Current Accounts and other Accounts	68,426,789,752	61,691,166,054
Bills Payable	5,734,779,075	6,784,271,128
Savings Bank Deposits	32,458,499,260	30,187,406,434
Fixed Deposits	156,151,195,360	143,616,307,309
Short Term Deposits	23,097,640,580	25,793,926,191
Deposit Under Special Scheme	39,851,860,866	39,649,223,269
Foreign Currency Deposit	2,075,151,641	2,726,928,165
Other liabilities	16,270,935,862	17,207,370,888
Subordinated Debt	7,000,000,000	7,000,000,000
Total Liabilities:	364,959,338,608	344,240,208,683
Capital/Shareholders' Equity		
Paid up Capital (Ordinary shares of Tk. 10 each)	8,820,071,650	8,820,071,650
Statutory Reserve	8,820,071,650	8,820,071,650
Other Reserve	2,859,504,420	2,014,833,643
Retained earnings	3,789,521,903	2,126,295,203
Total Shareholders' Equity	24,289,169,623	21,781,272,145
Total Liabilities and Shareholders' Equity	389,248,508,231	366,021,480,828


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.

Off-Balance Sheet Items (Un-audited)

As of March 31, 2025

Figures in BDT

Contingent Liabilities :

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

At March 31, 2025	At December 31, 2024
44,602,251,747	44,893,419,903
27,346,770,605	27,290,188,017
54,668,470,123	48,260,928,955
24,724,254,217	25,869,985,060
51,242,690,114	94,200,000
202,584,436,806	146,408,721,935


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

-	-
-	-
-	-
-	-
-	-
202,584,436,806	146,408,721,935


Company Secretary


Chief Financial Officer


Managing Director


Director

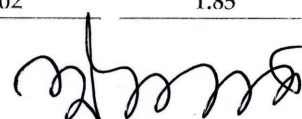

Chairman

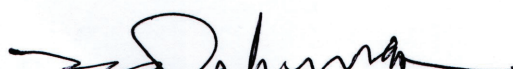
Jamuna Bank PLC.
Profit and Loss Account
For the period from January 01, 2025 to March 31, 2025


<u>Particulars</u>	<u>January to March, 2025</u>	<u>January to March, 2024</u>
Interest income/profit on investment	5,385,728,828	4,700,513,108
Less: Interest/profit paid on deposits and borrowings	4,540,105,346	3,448,248,243
Net interest income	845,623,483	1,252,264,865
Investment income	2,055,748,413	1,683,736,974
Commission, exchange and brokerage	1,553,298,761	1,107,387,509
Other operating income	314,119,719	239,812,974
Total operating Income (A)	4,768,790,377	4,283,202,321
Salary and allowances	1,304,311,161	1,172,562,606
Rent, Taxes, Insurance, Electricity, etc.	259,680,889	281,172,434
Legal expenses	5,822,391	7,833,121
Postage, Stamps, Telecommunication, etc.	36,796,000	29,446,562
Stationery, Printings, Advertisements, etc.	54,605,312	81,676,101
Managing Director's salary & fees	5,882,700	5,457,000
Directors' fees & meeting expenses	2,764,575	3,154,515
Auditors' fees	201,250	201,250
Depreciation and repairs of bank's assets	187,284,665	177,774,467
Other expenses	326,560,712	306,979,626
Total operating Expenses (B)	2,183,909,655	2,066,257,682
Profit/(loss) before taxation & provisions (C=A-B)	2,584,880,721	2,216,944,640
Provision for loans and advances	255,756,467	(13,844,000)
Provision for off balance sheet exposures	68,640,118	201,745,000
Provision for diminution in value of investments	(486,411)	4,775,123
Total provision (D)	323,910,174	192,676,123
Total profit before taxes (C-D)	2,260,970,547	2,024,268,517
Provision for taxation for the period		
Current tax	478,733,476	387,964,330
Deferred tax	1,200,000	1,000,000
Total tax provision	479,933,476	388,964,330
Net profit after taxation	1,781,037,072	1,635,304,186
Appropriations:		
Statutory reserve		
Interest on perpetual bond	100,000,000	100,000,000
Retained Surplus during the period	1,681,037,072	1,535,304,186
Earnings per share (EPS) Restated-2024	2.02	1.85


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.
STATEMENT OF CHANGES IN EQUITY (Un-Audited)
For the period from January 01, 2025 to March 31, 2025

Figures in BDT

Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of securities	Asset revaluation Reserve	Reserve for Start Up Fund	Retained earnings	Total
Balance as at January 01, 2025	8,820,071,650	8,820,071,650	832,482,176	1,063,497,554	118,853,913	2,126,295,203	21,781,272,145
Surplus/deficit on account of revaluation of investments	-	-	826,860,406	-	-	-	826,860,406
Transfer to start Up Fund	-	-	-	-	17,810,371	(17,810,371)	-
Net Profit for the period	-	-	-	-	-	1,681,037,072	1,681,037,072
Balance as on March 31, 2025	8,820,071,650	8,820,071,650	1,659,342,582	1,063,497,554	136,664,284	3,789,521,903	24,289,169,623
Balance as on March 31, 2024	8,129,098,300	8,129,098,300	174,151,561	1,063,497,554	107,266,962	4,083,726,005	21,686,838,683



Company Secretary



Chief Financial Officer



Managing Director



Chairman



Director

JAMUNA BANK PLC.
CASH FLOW STATEMENT (Un-audited)
For the period from January 01, 2025 to March 31, 2025

Figures in BDT

	January to March 2025	January to March 2024
A) <u>Cash flows from operating activities</u>		
Interest received	4,399,396,847	2,859,521,624
Interest paid	(2,983,328,369)	(1,741,608,772)
Fees and commission received	1,553,298,761	1,107,387,509
Income received from investments	2,055,748,413	1,683,736,974
Payments to employees	(1,310,193,861)	(1,178,019,606)
Payments to suppliers	(411,754,405)	(427,550,812)
Income taxes paid	(519,891,517)	(733,175,668)
Received from other operating activities	314,119,719	239,812,974
Payments for other operating activities	(326,560,712)	(306,979,626)
<u>Operating profit before changes in operating assets and liabilities</u>	2,770,834,877	1,503,124,597
<u>Increase /Decrease in operating assets & liabilities</u>		
Loans and advances to the customers	15,859,480,123	8,306,129,236
Other assets	(2,594,085,306)	(2,062,580,148)
Deposit from other banks & customers	15,789,911,007	15,525,099,088
Other current liabilities	(628,711,030)	2,180,961,046
<u>Cash received from operating assets and liabilities</u>	28,426,594,794	23,949,609,222
<u>Net cash flows from operating activities</u>	31,197,429,671	25,452,733,819
B) <u>Cash flows from investing activities</u>		
Payments/proceeds for purchase/sale of securities	(20,817,583,576)	(12,627,682,082)
Purchase of property, plant & equipment	(31,597,073)	134,611,194
<u>Net cash used in investing activities</u>	(20,849,180,650)	(12,493,070,888)
C) <u>Cash flows from financing activities</u>		
Payments for borrowings	4,308,876,968	476,856,560
Subordinated bond	-	(600,000,000)
<u>Net cash used in financing activities</u>	4,308,876,968	(123,143,440)
D) <u>Net increase/ decrease in cash and cash equivalent (A+B+C)</u>	14,657,125,989	12,836,519,491
E) <u>Cash and cash equivalents at the beginning of period (1st January)</u>	38,626,506,997	29,826,371,476
F) <u>Cash and cash equivalents at the end of period (D+E)</u>	53,283,632,986	42,662,890,967


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

JAMUNA BANK PLC.
Reconciliation statement of cash flows from operating activities
For the period from January 01, 2025 to March 31, 2025

	Figures in BDT	
	Jan. to March 2025	Jan. to March 2024
Profit before provision	2,584,880,721	2,216,944,640
Adjustment for non cash items:		
Depreciation on fixed asset	135,400,677	153,707,638
	2,720,281,398	2,370,652,278
Adjustment with non-operating activities:		
Accounts receivable on loans & advances	(986,331,981)	(1,840,991,484)
Accounts payable on deposits	1,556,776,977	1,706,639,471
	570,444,995	(134,352,013)
Changes in operating assets and liabilities		
Changes in loans & advances	15,859,480,123	8,306,129,236
Changes in other assets	(2,594,085,306)	(2,062,580,148)
Changes in deposit and other accounts	15,789,911,007	15,525,099,088
Changes in other liabilities	(628,711,030)	2,180,961,046
	28,426,594,794	23,949,609,222
Income Tax Paid	(519,891,517)	(733,175,668)
Net cash flows from operating activities	31,197,429,671	25,452,733,819

-

-

Jamuna Bank PLC.

Selective notes to the accounts for the period ended March 31, 2025

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 PLC. 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.

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, 2024.

4.00 variances in quarterly key features:

Particulars	January to March, 2025	January to March, 2024	Increase/ (Decrease) in %
Earning per share	2.02	1.85	9%

Amount in Lac

Particulars	January to March, 2025	January to March, 2024	Increase/ (Decrease) in %
Provision for loans & advances	3,239.10	1,926.76	68%

From the above, it was observed that total provision increased compare with previous period up to 31 March 2024 due to increase of provision against loans and advances.

Particulars	January to March, 2025	January to March, 2024
Net Operating Cash Flow per Share (NOCFS)	35.37	28.86

From the above, it was observed that the Net Operating Cash Flow per Share (NOCFS) for the period ended March 31, 2025 has increased comparing to the corresponding previous period due to loan disbursement was lower than that of deposit procurement.

Amount in Lac

Particulars	January to March, 2025	January to March, 2024
Provision for Taxation during there period	4,799.33	3,889.64

5.00 Unclaimed dividend

Unclaimed dividend amount of Tk.45,937,669 as on March 31, 2025.

6.00 Review of the Financial statements

The financial statements were reviewed by the Audit Committee of the Board in its 229th meeting held on April 13, 2025 and was subsequently approved by the Board of Directors in its 463rd meeting held on May 14, 2025.

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

Particulars	31.03.2025		31.03.2024	
	JBL (Solo)	JBL consolidated	JBL (Solo)	JBL consolidated
- Operating Profit	2,584,880,721	2,613,443,534	2,216,944,640	2,239,030,264
-Profit after taxation	1,781,037,072	1,797,175,000	1,635,304,186	1,642,331,892
- Net Asset value (NAV)	24,289,169,623	24,233,573,378	21,686,838,683	21,624,211,541
- NAV per share	27.54	27.48	24.59	24.52
- Earnings per share (EPS)	2.02	2.04	1.85	1.86
- Net Operating Cash Flow per Share (NOCFS)	35.37	35.47	28.86	28.87

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