# Jamuna Bank PLC. and its Subsidiaries
## Consolidated Balance Sheet (Un-audited)
### As of September 30, 2026

Figures in BDT

| PROPERTY AND ASSETS | At September 30, 2026 | At December 31, 2025 |
|---|---|---|
| **Cash :** | **21,498,439,034** | **19,942,587,156** |
| Cash in hand | 5,090,308,619 | 4,240,907,424 |
| Balance with Bangladesh Bank and its agent banks | 16,408,130,415 | 15,701,679,732 |
| **Balance with other banks and financial institutions** | **8,855,331,630** | **11,831,190,170** |
| In Bangladesh | 4,803,169,730 | 10,906,252,635 |
| Outside Bangladesh | 4,052,161,900 | 924,937,536 |
| **Money at call on short notice** | **14,056,940,000** | **4,087,714,300** |
| **Investments :** | **274,180,945,582** | **202,289,528,408** |
| Government | 264,429,628,912 | 194,021,856,744 |
| Others | 9,751,316,671 | 8,267,671,664 |
| **Loans, advances & lease etc:** | **162,088,979,525** | **177,975,176,396** |
| Loans, Cash Credit, Overdrafts, etc. | 138,316,026,122 | 160,073,584,576 |
| Bills Purchased & discounted | 23,772,953,403 | 17,901,591,820 |
| **Fixed assets including premises, furniture and fixtures** | **4,878,015,962** | **5,255,802,605** |
| **Other assets** | **12,031,531,944** | **6,941,822,410** |
| **Non-banking assets** | **374,500,000** | **374,500,000** |
| **Total property & assets:** | **497,964,683,676** | **428,698,321,446** |
| **LIABILITIES AND CAPITAL** | | |
| **Liabilities:** | | |
| Borrowings from Bangladesh Bank, other banks, financial institutions and agents | **23,211,799,856** | **15,322,151,834** |
| **Deposits and other accounts:** | **413,065,623,545** | **360,315,467,499** |
| Current Accounts and other Accounts | 69,549,551,698 | 63,713,516,126 |
| Bills Payable | 8,488,655,800 | 10,362,886,551 |
| Savings Bank Deposits | 43,801,446,435 | 35,762,422,029 |
| Fixed Deposits | 207,913,808,323 | 179,001,203,700 |
| Short Term Deposits | 38,105,009,594 | 27,744,247,055 |
| Deposit Under Special Scheme | 41,628,372,534 | 40,601,084,115 |
| Foreign Currency Deposit | 3,578,779,161 | 3,130,107,923 |
| **Other liabilities** | **20,065,247,998** | **17,400,866,627** |
| **Subordinated Debt** | **13,500,000,000** | **9,895,500,000** |
| **Total Liabilities:** | **469,842,671,399** | **402,933,985,960** |
| **Capital/Shareholders' Equity** | | |
| Paid up Capital ( Ordinary shares of Tk. 10 each) | 9,393,376,300 | 9,393,376,300 |
| Statutory Reserve | 9,393,376,300 | 9,393,376,300 |
| Other reserves | 2,874,496,408 | 2,508,394,274 |
| Minority interest | 1,690 | 1,652 |
| Retained earnings | 6,460,761,578 | 4,469,186,960 |
| **Total Shareholders' Equity** | **28,122,012,277** | **25,764,335,486** |
| **Total Liabilities and Shareholders' Equity** | **497,964,683,676** | **428,698,321,446** |

**Company Secretary** **Chief Financial Officer** **Managing Director**

**Director** **Chairman**

## Jamuna Bank PLC. and its Subsidiaries

**Consolidated Off-Balance Sheet Items (Un-audited)**

**As of September 30, 2026**

**Figures in BDT**

| | At Sep. 30, 2026 | At December 31, 2025 |
|---|---|---|
| **Contingent Liabilities :** | | |
| Acceptance & Endorsements | 51,195,857,858 | 53,762,645,574 |
| Letters of Guarantee | 25,095,552,890 | 24,774,973,064 |
| Irrevocable Letters of Credit | 53,956,987,565 | 43,844,033,182 |
| Bills for Collection | 24,002,820,987 | 24,137,319,812 |
| Other Contingent Liabilities | 75,500,000 | 852,426,150 |
| **Total** | **154,326,719,300** | **147,371,397,783** |
| **Other Commitments:** | | |
| Documentary credits and short term trade related transactions | - | - |
| Forward assets purchased and forward deposits placed | 4,843,797,581 | - |
| Indrawn note issuance and revolving underwriting facilities | - | - |
| Indrawn formal standby facilities, credit lines and other commitments | - | - |
| **Total** | 4,843,797,581 | - |
| **Total Off-Balance Sheet items including contingent liabilities** | **159,170,516,881** | **147,371,397,783** |

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, 2026 to September 30, 2026

| | January to Sep., 2026 | January to Sep., 2025 | July to Sep., 2026 | July to Sep., 2025 |
|---|---|---|---|---|
| Interest Income & profit on investment | 13,508,689,406 | 15,053,965,763 | 4,382,501,219 | 4,733,028,520 |
| Less: Interest/profit on deposits and borrowings | 11,045,837,675 | 12,769,948,502 | 4,261,183,125 | 4,620,097,779 |
| **Net interest income/net profit on investments** | **2,462,851,731** | **2,284,017,261** | **121,318,094** | **112,930,741** |
| Investment income | 10,325,587,064 | 8,668,307,745 | 4,097,269,187 | 4,467,074,020 |
| Commission, exchange and brokerage | 2,817,312,815 | 3,622,023,753 | 1,083,741,189 | 645,096,949 |
| Other operating income | 1,038,196,415 | 1,090,148,184 | 291,173,312 | 397,947,844 |
| | 14,181,096,294 | 13,380,479,682 | 5,472,183,689 | 5,510,118,813 |
| **Total operating income (A)** | **16,643,948,025** | **15,664,496,943** | **5,593,501,783** | **5,623,049,553** |
| Salary and allowances | 4,558,561,597 | 3,768,571,541 | 1,403,669,861 | 1,055,897,337 |
| Rent, Taxes, Insurance, Electricity, etc. | 928,844,200 | 878,251,602 | 353,179,473 | 336,618,801 |
| Legal expenses | 21,885,000 | 16,113,894 | 4,615,629 | 5,296,262 |
| Postage, Stamps, Telecommunication, etc. | 100,256,326 | 101,031,097 | 31,827,835 | 32,481,564 |
| Stationery, Printings, Advertisements, etc. | 134,410,843 | 140,607,431 | 38,442,878 | 68,434,314 |
| Managing Director's salary & fees | 19,355,010 | 19,924,432 | 4,983,092 | 5,882,700 |
| Directors' fees | 7,742,962 | 8,009,079 | 2,486,701 | 1,611,440 |
| Auditors' fees | 2,158,086 | 1,678,511 | 433,086 | (46,489) |
| Depreciation and repairs of bank's assets | 651,420,886 | 701,801,172 | 211,168,087 | 307,388,394 |
| Other expenses | 1,140,014,712 | 1,017,155,419 | 488,488,582 | 462,373,493 |
| **Operating expenses (B)** | **7,564,649,621** | **6,653,144,179** | **2,539,295,225** | **2,275,937,816** |
| **Profit before provision (C = A-B)** | **9,079,298,404** | **9,011,352,764** | **3,054,206,558** | **3,347,111,737** |
| Provision for loans and advances/investments | 1,062,262,460 | 2,497,212,695 | 688,109,449 | 1,383,622,455 |
| Provision for off balance sheet exposures | 85,266,118 | 104,321,277 | 24,711,000 | 150,784,159 |
| Provision for other assets | - | - | - | - |
| Provision for diminution in value of investments | 5,280,348 | 26,902,473 | 8,378,547 | (8,264,207) |
| **Total provision (D)** | **1,152,808,927** | **2,628,436,445** | **721,198,996** | **1,526,142,408** |
| **Profit before taxation (C-D)** | **7,926,489,477** | **6,382,916,319** | **2,333,007,562** | **1,820,969,329** |
| **Provision for taxation** | | | | |
| Current tax | 2,907,843,644 | 2,208,902,988 | 1,099,762,818 | 762,847,312 |
| Deferred tax | 2,992,050 | 4,533,546 | 561,477 | 1,239,856 |
| **Total tax provision** | **2,910,835,693** | **2,213,436,534** | **1,100,324,294** | **764,087,167** |
| **Net profit after taxation** | **5,015,653,784** | **4,169,479,785** | **1,232,683,268** | **1,056,882,162** |
| Shareholders of Jamuna Bank PLC. | 5,015,653,745 | 4,169,479,516 | 1,232,683,258 | 1,056,881,916 |
| Minority interest | 38 | 269 | 10 | 246 |
| **Appropriations:** | | | | |
| Statutory reserve | - | 573,304,650 | - | - |
| Interest on perpetual bond | 300,000,000 | 300,000,000 | 100,000,000 | 100,000,000 |
| **Retained surplus during the year** | **4,715,653,784** | **3,296,175,135** | **1,132,683,268** | **956,882,162** |
| **Earnings per share (EPS)** | **5.34** | **4.44** | **1.31** | **1.13** |

**Company Secretary** **Chief Financial Officer** **Managing Director**

**Director** **Chairman**

# Jamuna Bank PLC. and its Subsidiaries

## Consolidated Cash Flow Statement (Un-audited)

**For the period from January 01, 2026 to September 30, 2026**

Figures in BDT

| | January to Sep. 2026 | January to Sep 2025 |
|---|---|---|
| **A) Cash flows from operating activities** | | |
| Interest/profit received | 19,090,621,489 | 19,046,084,144 |
| Interest/profit paid | 1,217,402,829 | (1,383,007,543) |
| Fees and commission received | 2,817,312,815 | 3,622,023,753 |
| Income received from investments | 10,325,587,064 | 8,668,307,745 |
| Payments to employees | (4,577,916,607) | (3,788,495,973) |
| Payments to suppliers | (1,365,547,578) | (1,346,337,264) |
| Income taxes paid | (2,504,020,481) | (2,401,913,277) |
| Received from other operating activities | 1,038,196,415 | 1,090,148,184 |
| Payments for other operating activities | (1,140,014,712) | (1,017,155,419) |
| **Operating profit before changes in operating assets and liabilities** | **24,901,621,234** | **22,489,654,350** |
| **Increase /Decrease in operating assets & liabilities** | | |
| Loans and advances to the customers | 10,304,264,789 | 17,547,084,750 |
| Other assets | (5,089,709,534) | (4,967,496,576) |
| Deposit from other banks & customers | 40,486,915,542 | 34,534,662,391 |
| Other current liabilities | 687,569,142 | 2,584,827,750 |
| **Cash received from operating assets and liabilities** | **46,389,039,938** | **49,699,078,314** |
| **Net cash flows from operating activities** | **71,290,661,173** | **72,188,732,663** |
| **B) Cash flows from investing activities** | | |
| Payments/proceeds for purchase/sale of securities | (71,891,417,174) | (64,165,415,994) |
| Purchase of property, plant & equipment | 377,786,644 | 388,069,436 |
| **Net cash used in investing activities** | **(71,513,630,531)** | **(63,777,346,559)** |
| **C) Cash flows from financing activities** | | |
| Payments for borrowings | 7,889,648,022 | 2,791,226,124 |
| Cash dividend paid | (2,724,079,127) | (1,543,512,539) |
| Issue of subordinated bond | 3,604,500,000 | (660,000,000) |
| **Net cash used in financing activities** | **8,770,068,895** | **587,713,586** |
| **D) Net increase/ decrease in cash and cash equivalent (A+B+C)** | **8,547,099,537** | **8,999,099,690** |
| **E) Cash and cash equivalents at the beginning of period (1st January)** | **35,867,796,527** | **38,626,542,869** |
| **F) Cash and cash equivalents at the end of period (D+E)** | **44,414,896,064** | **47,625,642,559** |

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

# Jamuna Bank PLC. and its Subsidiaries

**Consolidated Statement of Chnages in Equity (Un-Audited)**

**As of September 30, 2026**

Figures in BDT

| Particulars | Paid up Capital | Statutory Reserve | Revaluation Reserve of securities | Asset revaluation Reserve | Reserve for Start Up Fund | Capital reserve | Retained earnings | Total | Minority interest | Total Equity |
|---|---|---|---|---|---|---|---|---|---|---|
| **Balance as at January 01, 2026** | 9,393,376,300 | 9,393,376,300 | 1,268,549,366 | 1,063,497,554 | 174,640,931 | 1,706,423 | 4,469,186,960 | 25,764,333,834 | 1,652 | **25,764,335,486** |
| Surplus/deficit on account of revaluation of investments | - | - | 366,102,134 | - | | | - | 366,102,134 | - | **366,102,134** |
| Minority interest | | | | | | | | - | | **-** |
| Dividend (Cash) | | | | | | | | - | 38 | **38** |
| | | | | | | | (2,724,079,127) | (2,724,079,127) | | **(2,724,079,127)** |
| Net Profit for the period | - | - | - | - | | | | - | | **-** |
| | | | | | | | 4,715,653,745 | 4,715,653,745 | | **4,715,653,745** |
| **Balance as on Sep 30, 2026** | **9,393,376,300** | **9,393,376,300** | **1,634,651,500** | **1,063,497,554** | **174,640,931** | **1,706,423** | **6,460,761,578** | **28,122,010,587** | **1,690** | **28,122,012,277** |
| **Balance as on Sep 30, 2025** | **9,393,376,300** | **9,393,376,300** | **4,617,143,849** | **1,063,497,554** | **118,853,913** | **1,162,115** | **3,232,754,936** | **27,820,164,967** | **1,924** | **27,820,166,891** |

**Company Secretary**

**Chief Financial Officer**

**Managing Director**

**Director**

**Chairman**

# JAMUNA BANK PLC.
## BALANCE SHEET (Un-audited)
### As of September 30, 2026

Figures in BDT

| PROPERTY AND ASSETS | At September 30, 2026 | At December 31, 2025 |
|---|---|---|
| **Cash :** | **21,498,353,873** | **19,942,585,021** |
| Cash in hand | 5,090,223,458 | 4,240,905,289 |
| Balance with Bangladesh Bank and its agent banks | 16,408,130,415 | 15,701,679,732 |
| **Balance with other banks and financial institutions** | **8,743,577,211** | **11,815,740,898** |
| In Bangladesh | 4,691,415,311 | 10,890,803,363 |
| Outside Bangladesh | 4,052,161,900 | 924,937,536 |
| **Money at call on short notice** | **14,056,940,000** | **4,087,714,300** |
| **Investments :** | **273,921,363,099** | **201,986,083,431** |
| Government | 264,426,628,912 | 193,991,349,244 |
| Others | 9,494,734,187 | 7,994,734,187 |
| **Loans, advances & lease etc:** | **160,785,255,630** | **176,764,432,628** |
| Loans, Cash Credit, Overdrafts, etc. | 137,012,302,227 | 158,862,840,808 |
| Bills Purchased & discounted | 23,772,953,403 | 17,901,591,820 |
| **Fixed assets including premises, furniture and fixtures** | **4,604,577,484** | **4,981,417,979** |
| **Other assets** | **13,187,742,919** | **8,272,577,366** |
| **Non-banking assets** | **374,500,000** | **374,500,000** |
| **Total property & assets:** | **497,172,310,214** | **428,225,051,623** |
| **LIABILITIES AND CAPITAL** | | |
| **Liabilities:** | | |
| Borrowings from Bangladesh Bank, other banks, financial institutions and agents | **23,211,799,856** | **15,322,151,834** |
| **Deposits and other accounts:** | **413,037,913,615** | **360,322,122,343** |
| Current Accounts and other Accounts | 69,521,841,768 | 63,662,350,547 |
| Bills Payable | 8,488,655,800 | 10,362,886,551 |
| Savings Bank Deposits | 43,801,446,435 | 35,762,422,029 |
| Fixed Deposits | 207,913,808,323 | 179,001,203,700 |
| Short Term Deposits | 38,105,009,594 | 27,802,067,478 |
| Deposit Under Special Scheme | 41,628,372,534 | 40,601,084,115 |
| Foreign Currency Deposit | 3,578,779,161 | 3,130,107,923 |
| **Other liabilities** | **19,236,406,945** | **16,832,748,868** |
| **Subordinated Debt** | 13,500,000,000 | 9,895,500,000 |
| **Total Liabilities:** | **468,986,120,416** | **402,372,523,045** |
| **Capital/Shareholders' Equity** | | |
| Paid up Capital ( Ordinary shares of Tk. 10 each) | 9,393,376,300 | 9,393,376,300 |
| Statutory Reserve | 9,393,376,300 | 9,393,376,300 |
| Other Reserve | 2,872,789,985 | 2,506,687,850 |
| Retained earnings | 6,526,647,213 | 4,559,088,128 |
| **Total Shareholders' Equity** | **28,186,189,798** | **25,852,528,578** |
| **Total Liabilities and Shareholders' Equity** | **497,172,310,214** | **428,225,051,623** |

**Company Secretary** | **Chief Financial Officer** | **Managing Director**

**Director** | **Chairman**

**JAMUNA BANK PLC.**
**Off-Balance Sheet Items (Un-audited)**
**As of September 30, 2026**

**Figures in BDT**

| | At September 30, 2026 | At December 31, 2025 |
|---|---|---|
| **Contingent Liabilities :** | | |
| Acceptance & Endorsements | 51,195,857,858 | 53,762,645,574 |
| Letters of Guarantee | 25,095,552,890 | 24,774,973,064 |
| Irrevocable Letters of Credit | 53,956,987,565 | 43,844,033,182 |
| Bills for Collection | 24,002,820,987 | 24,137,319,812 |
| Other Contingent Liabilities | 75,500,000 | 852,426,150 |
| **Total** | **154,326,719,300** | **147,371,397,783** |
| **Other Commitments:** | | |
| Documentary credits and short term trade related transactions | - | - |
| Forward assets purchased and forward deposits placed | 4,843,797,581 | - |
| Indrawn note issuance and revolving underwriting facilities | - | - |
| Indrawn formal standby facilities, credit lines and other commitments | - | - |
| **Total** | 4,843,797,581 | - |
| **Total Off-Balance Sheet items including contingent liabilities** | **159,170,516,881** | **147,371,397,783** |

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

# Jamuna Bank PLC.

## Profit and Loss Account

## For the period from January 01, 2026 to September 30, 2026

| Particulars | January to Sep., 2026 | January to Sep., 2025 | July to Sep., 2026 | July to Sep., 2025 |
|---|---|---|---|---|
| Interest income/profit on investment | 13,449,071,536 | 14,977,531,233 | 4,370,166,925 | 4,709,489,818 |
| Less: Interest/profit paid on deposits and borrowings | 11,045,837,675 | 12,769,948,502 | 4,270,200,018 | 4,620,097,779 |
| **Net interest income** | **2,403,233,861** | **2,207,582,731** | **99,966,908** | **89,392,039** |
| Investment income | 10,337,007,426 | 8,661,887,108 | 4,107,452,026 | 4,465,118,558 |
| Commission, exchange and brokerage | 2,773,079,296 | 3,590,069,836 | 1,067,021,518 | 634,101,153 |
| Other operating income | 1,035,327,449 | 1,087,862,649 | 289,470,539 | 397,292,759 |
| **Total operating Income (A)** | **16,548,648,031** | **15,547,402,324** | **5,563,910,990** | **5,585,904,508** |
| Salary and allowances | 4,530,560,470 | 3,747,327,898 | 1,395,245,921 | 1,049,173,275 |
| Rent, Taxes, Insurance, Electricity, etc. | 924,829,905 | 876,917,446 | 351,644,600 | 336,323,479 |
| Legal expenses | 21,841,818 | 15,969,996 | 6,971,535 | 5,152,364 |
| Postage, Stamps, Telecommunication, etc. | 99,622,130 | 100,409,759 | 31,297,321 | 32,242,132 |
| Stationery, Printings, Advertisements, etc. | 134,125,545 | 140,308,791 | 38,533,865 | 68,342,507 |
| Managing Director's salary & fees | 19,355,010 | 18,835,432 | 5,153,070 | 5,882,700 |
| Directors' fees | 7,424,462 | 7,706,579 | 2,383,201 | 1,509,940 |
| Auditors' fees | 2,158,086 | 1,678,511 | 433,086 | (46,489) |
| Depreciation and repairs of bank's assets | 649,903,894 | 698,654,986 | 210,656,746 | 306,272,000 |
| Other expenses | 1,126,349,915 | 1,004,100,280 | 481,312,184 | 458,499,677 |
| **Total operating Expenses (B)** | **7,516,171,234** | **6,611,909,678** | **2,523,631,530** | **2,263,351,586** |
| **Profit/(loss) before taxation & provisions (C=A-B)** | **9,032,476,797** | **8,935,492,645** | **3,040,279,460** | **3,322,552,923** |
| Provision for loans and advances | 1,057,860,587 | 2,475,878,270 | 693,893,587 | 1,357,801,702 |
| Provision for off balance sheet exposures | 85,266,118 | 104,321,277 | 24,711,000 | 150,784,159 |
| Provision for diminution in value of investments | 132,557 | 2,704,588 | (936,346) | (2,164,683) |
| **Total provision (D)** | **1,143,259,263** | **2,582,904,135** | **717,668,241** | **1,506,421,178** |
| **Total profit before taxes (C-D)** | **7,889,217,534** | **6,352,588,510** | **2,322,611,219** | **1,816,131,744** |
| **Provision for taxation for the period** | | | | |
| Current tax | 2,895,079,322 | 2,187,982,602 | 1,095,971,145 | 755,985,080 |
| Deferred tax | 2,500,000 | 2,000,000 | 500,000 | 500,000 |
| **Total tax provision** | **2,897,579,322** | **2,189,982,602** | **1,096,471,145** | **756,485,080** |
| **Net profit after taxation** | **4,991,638,212** | **4,162,605,908** | **1,226,140,074** | **1,059,646,664** |
| **Appropriations:** | | | | |
| Statutory reserve | - | 573,304,650 | - | - |
| Interest on perpetual bond | 300,000,000 | 300,000,000 | 100,000,000 | 100,000,000 |
| **Retained Surplus during the period** | **4,691,638,212** | **3,289,301,258** | **1,126,140,074** | **959,646,664** |
| Earnings per share (EPS) | **5.31** | **4.43** | **1.31** | **1.13** |

**Company Secretary** **Chief Financial Officer** **Managing Director**

**Director** **Chairman**

# JAMUNA BANK PLC.

## CASH FLOW STATEMENT (Un-audited)

**For the period from January 01, 2026 to September 30, 2026**

Figures in BDT

| | | January to Sep. 2026 | January to Sep. 2025 |
|---|---|---|---|
| A) | **Cash flows from operating activities** | | |
| | Interest received | 11,859,257,834 | 13,304,406,700 |
| | Interest paid | (10,169,538,130) | (10,212,710,004) |
| | Fees and commission received | 2,773,079,296 | 3,590,069,836 |
| | Income received from investments | 10,337,007,426 | 8,661,887,108 |
| | Payments to employees | (4,549,915,480) | (3,766,163,330) |
| | Payments to suppliers | (1,358,735,115) | (1,340,490,546) |
| | Income taxes paid | (2,496,175,087) | (2,394,567,971) |
| | Received from other operating activities | 1,035,327,449 | 1,087,862,649 |
| | Payments for other operating activities | (1,126,349,915) | (1,004,100,280) |
| | **Operating profit before changes in operating assets and liabilities** | **6,303,958,277** | **7,926,194,162** |
| | **Increase /Decrease in operating assets & liabilities** | | |
| | Loans and advances to the customers | 14,389,363,296 | 19,955,715,089 |
| | Other assets | (4,915,165,553) | (4,981,759,650) |
| | Deposit from other banks & customers | 51,839,491,727 | 43,338,700,774 |
| | Other current liabilities | 3,140,263,169 | 5,442,840,752 |
| | **Cash received from operating assets and liabilities** | **64,453,952,639** | **63,755,496,966** |
| | **Net cash flows from operating activities** | **70,757,910,917** | **71,681,691,128** |
| B) | **Cash flows from investing activities** | | |
| | Payments/proceeds for purchase/sale of securities | (71,935,279,668) | (64,176,202,781) |
| | Purchase of property, plant & equipment | 858,011,220 | 905,933,628 |
| | **Net cash used in investing activities** | **(71,077,268,448)** | **(63,270,269,153)** |
| C) | **Cash flows from financing activities** | | |
| | Payments for borrowings | 7,889,648,022 | 2,791,226,124 |
| | Dividend paid | (2,724,079,127) | (1,543,512,539) |
| | Subordinated bond | 3,604,500,000 | (660,000,000) |
| | **Net cash used in financing activities** | **8,770,068,895** | **587,713,586** |
| D) | **Net increase/ decrease in cash and cash equivalent (A+B+C)** | **8,450,711,364** | **8,999,135,561** |
| E) | **Cash and cash equivalents at the beginning of period (1st January)** | **35,852,345,120** | **38,626,506,998** |
| F) | **Cash and cash equivalents at the end of period (D+E)** | **44,303,056,484** | **47,625,642,559** |

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, 2026 to September 30, 2026**

**Figures in BDT**

| | Jan. to Sep 2026 | Jan. to Sep 2025 |
|---|---|---|
| Profit before provision | 9,032,476,797 | 8,935,492,645 |
| **Adjustment for non cash items:** | | |
| Depreciation on fixed asset | 481,170,724 | 501,155,523 |
| | **9,513,647,521** | **9,436,648,168** |
| **Adjustment with non-operating activities:** | | |
| Accounts receivable on loans & advances | (12,976,754,661) | (10,502,826,994) |
| Accounts payable on deposits | 12,263,240,505 | 11,386,940,959 |
| | **(713,514,157)** | **884,113,965** |
| **Changes in operating assets and liabilities** | | |
| Changes in loans & advances | 14,389,363,296 | 19,955,715,089 |
| Changes in other assets | (4,915,165,553) | (4,981,759,650) |
| Changes in deposit and other accounts | 51,839,491,727 | 43,338,700,774 |
| Changes in other liabilities | 3,140,263,169 | 5,442,840,752 |
| | **64,453,952,639** | **63,755,496,966** |
| Income Tax Paid | (2,496,175,087) | (2,394,567,971) |
| **Net cash flows from operating activities** | **70,757,910,917** | **71,681,691,128** |

# JAMUNA BANK PLC.

## STATEMENT OF CHANGES IN EQUITY (Un-Audited)

**For the period from January 01, 2026 to September 30, 2026**

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, 2026** | 9,393,376,300 | 9,393,376,300 | 1,268,549,366 | 1,063,497,554 | 174,640,931 | 4,559,088,128 | **25,852,528,578** |
| Surplus/deficit on account of revaluation of investments | - | - | 366,102,134 | - | | - | **366,102,134** |
| Dividend (Cash) | | | | | | (2,724,079,127) | **(2,724,079,127)** |
| Net Profit for the period | - | - | - | - | - | 4,691,638,212 | **4,691,638,212** |
| **Balance as on September 30, 2026** | **9,393,376,300** | **9,393,376,300** | **1,634,651,500** | **1,063,497,554** | **174,640,931** | **6,526,647,213** | **28,186,189,798** |
| **Balance as on September 30, 2025** | **9,393,376,300** | **9,393,376,300** | **4,617,143,849** | **1,063,497,554** | **118,853,913** | **3,298,779,272** | **27,885,027,188** |

**Company Secretary** **Chief Financial Officer** **Managing Director**

**Director** **Chairman**

**Jamuna Bank PLC.**

**Selective notes to the accounts for the period ended September 30, 2026**

**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, 2025.

**4.00 variances in quarterly key features:**

| **Particulars** | **January to Sep, 2026** | **January to Sep, 2025** | **Increase/ (Decrease) in %** |
|---|---|---|---|
| Earning per share | 5.31 | 4.43 | 20% |

Earning Per Share (EPS) increased by 20% from Tk.4.43 to Tk.5.31 compared with the corresponding period of 2025. The increase was primarily attributable to lower provision expenses, alongside growth 19% in investment income and 8.86% in net interest income. Consequently, the net profit after tax increased by 20%.

Amount in Lac

| **Particulars** | **January to Sep, 2026** | **January to Sep, 2025** | **Increase/ (Decrease) in %** |
|---|---|---|---|
| Provision for loans & advances | 11,432.59 | 25,829.04 | **-56%** |

From the above, it was observed that total provision decreased compare with previous period up to 30 September 2025 due to decrease of provision against loans & advances.

| **Particulars** | **January to Sep, 2026** | **January to Sep, 2025** |
|---|---|---|
| Net Operating Cash Flow per Share (NOCFS) | 75.33 | 76.31 |

From the above, it was observed that the Net Operating Cash Flow per Share (NOCFS) for the period ended September 30, 2026 has slightly decreased comparing to the corresponding previous period mainly decrease in interest income.

**5.00 Unclaimed cash dividend**

Cash dividend remained unclaimed which were declared for the year:

| | |
|---|---|
| 2023 | 17,403,875 |
| 2024 | 17,898,675 |
| 2025 | 79,615,369 |
| | **114,917,919** |

**6.00 Review of the Financial statements**

The financial statements were reviewed by the Audit Committee of the Board in its 243rd meeting held on October 18, 2026 and was subsequently approved by the Board of Directors in its 486th meeting held on October 28, 2026.

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

| Particulars | 30.09.2026 | | 30.09.2025 | |
|---|---|---|---|---|
| | JBPLC. (Solo) | JBPLC. (Consolidated) | JBPLC. (Solo) | JBPLC. (Consolidated) |
| - Operating Profit | 9,032,476,797 | 9,079,298,404 | 8,935,492,645 | 9,011,352,764 |
| -Profit after taxation | 4,991,638,212 | 5,015,653,784 | 4,162,605,908 | 4,169,479,785 |
| - Net Asset value (NAV) | 28,186,189,798 | 28,122,012,277 | 27,885,027,188 | 27,820,166,891 |
| - NAV per share | 30.01 | 29.94 | 29.69 | 29.62 |
| - Earnings per share (EPS) | 5.31 | 5.34 | 4.43 | 4.44 |
| - Net Operating Cash Flow per Share (NOCFS) | 75.33 | 75.89 | 76.31 | 76.85 |

**8.00 General**

a. Figures in the financial ststements have been rounded off to the nearest Taka.

b. Wherever considered necessary previous quarter's figures have been rearranged to conform with the current quarter's presentation.