Jamuna Bank PLC.

FINANCIAL STATEMENTS 2025

Independent Auditors' Report
to the Shareholders of Jamuna Bank PLC.
Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of Jamuna Bank PLC. and its subsidiaries (the Group) as well as the separate financial statements of Jamuna Bank PLC. (the "Bank"), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in Note# 2.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' *International Code of Ethics for Professional Accountants (including International Independence Standards)* (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interest entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to note 2 to the financial statements where management has explained the basis of preparation of financial statements including compliance with Rules and Regulations issued by Bangladesh Bank on classification of loans and advances/ investments (for Islami Banks), and required impairment provision. Our opinion is not modified in respect of this matter.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

Key audit matters	How our audit addressed the key audit matters
01. Measurement of provision for loans and advances:	
With reference to Note 13.1 to the financial statements, the process for calculating the provision for loans and advances/investments and leases portfolio associated with credit risk is significant and complex. The Bank calculates provision for loans, advances/investments and leases by considering various factors such as rate of provision, loan category, expiry date, outstanding balance, interest suspense amount, value of eligible collateral as per BRPD circular no. 15, dated 27 November 2024 and its subsequent amendments. During the year, Bangladesh Bank introduced policy support under its selection committee for policy support for financially distressed borrowers, allowing restructuring and rescheduling of eligible loans under specified conditions, including concessional terms, extended repayment periods, and grace facilities. Further, Bangladesh Bank introduced BRPD Circular No. 07 dated 16 September 2025 and its amendments, allowing restructuring and rescheduling of eligible loans under policy support with specified conditions and facilities under supervision of the bank. Importantly, as per BRPD Circular No. 07, banks are required to maintain an amount equivalent to the specific provision held prior to rescheduling as general provision against borrowers who have availed such policy support. In Bangladesh, non-performing loans have been increasing day by day. Banks need to maintain provisions for additional non-performing loans in line with the central bank's guidelines. The Bank identifies impaired loan accounts and calculates required provisions manually. Loan write-off involves significant judgment in determining eligibility, adequacy of provisioning and compliance with regulatory requirements. The Bank executed write-offs in accordance with Bangladesh Bank BRPD Circular No. 04 dated 18 February 2024, as subsequently updated by BRPD Circular No. 08 dated 19 October 2025. Furthermore, management has incentive to maintain lower provisions for loans and advances to overstate profit. Considering these factors, we have considered measurement of provision for loans, advances investments and leases as significant risk as well as a key audit matter. At the end of the year, the Group reported total gross loans and advances amounting to BDT 16,007.35 Crore (2024: BDT 17,199.11 Crore), with a maintained provision for loans and advances of BDT 9,278.66 Crore (2024: BDT 9,622.12 Crore). Meanwhile, on a solo basis, the Bank reported loans and advances totaling BDT 15,886.28 Crore (2024: BDT 17,083.39 Crore) and maintained provision for loans and advances of BDT 9,278.66 Crore (2024: BDT 9,622.12 Crore).	We tested the design and operating effectiveness of key controls focusing on the following: • Credit appraisal, loan disbursement procedures, monitoring and provisioning process; • Tested the key internal controls as well as the provisioning process, the management of impaired loans as well as the adequacy of the classification in compliance with the Bangladesh Bank Guidelines; • Tested the related controls for loans provisioning in relation to BRPD circular no. 14, dated 23 September 2012 and its subsequent amendments. Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: For Confirming the classification of rescheduled, lease, loans and advances and write-off. we performed the following procedure: • Reviewed the adequacy of the Group and the Bank's general and specific provisions; • Reviewed quarterly classification ledger of loans and advances (CL); • Assessed the appropriateness of the approvals for transferring interests to the Income account, ensuring compliance with the guidelines set forth by Bangladesh Bank. • Tested the inputs in computation of provision in terms of testing the accuracy of underlying information; • Assessed the methodologies on which the provision amounts were based; • Recalculated the provisions and tested the completeness and accuracy of the underlying information; • Assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. • Process of loans and advances/investments write off, recoveries from written off loans and advances/investments, loans and advances/investments re-schedule and re-structure, calculation of interest /profit waiver and suspense as per directions provided by Bangladesh Bank; Finally, compared the amount of provision requirement as determined by Bangladesh Bank inspection team to the actual amount of provision maintained.
See notes no. 8, 8.01, 8.02, 13.1 & 13.3 to the financial statements	
02. Recognition of Interest income on Loans and Advances/ Investments and leases	
Recognition of interest income has a significant and wide influence on financial statements. The recognition and measurement of interest income involve complex IT environments. We identify the recognition of interest income from loans, advances, and leases as a key audit matter because it is one of the key performance indicators of the bank. Therefore, there is an inherent risk of fraud and error in the recognition of interest by management to meet specific targets or expectations. At year-end, the Group reported a total interest income of BDT 1,808.37 crore (2024: BDT 2,025.54 crore).	We tested the design and operating effectiveness of key controls over the recognition and measurement of interest on loans, advances/Investments and leases. We performed a test of operating effectiveness on the automated controls in place to measure and recognize interest income. Additionally, we conducted substantive procedures to verify whether interest income is recognized completely and accurately. We also assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See notes no. 20(a) to the financial statements.	

Key audit matters	How our audit addressed the key audit matters
03. Valuation of Government Securities (Treasury bill and Treasury bond)	
The classification and measurement of T-Bill and T-Bond require judgments and complex estimates. In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment. HTM securities which have not matured as at the balance sheet date are amortized at the year end and changes in amortization are recognized in other reserves as a part of equity. However, new circular has been issued DOS circular letter no. 27 dated 04 December 2023, where amortization on HTM securities can be taken into profit and loss account before maturity. Similarly, impairment assessment of financial instruments measured at amortized cost also required mainly unobservable market data and assumptions. Accordingly, this is considered as a key audit matter.	We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and bonds. We obtained an understanding, evaluated the design, and tested the operating effectiveness of the key controls over the treasury bills and bonds valuation processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments. Furthermore, we have checked Bank's treatment of new circular related to MTM of HTM as per DOS Circular Letter No. 27 dated 4 December 2023. We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data. Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See notes no. 7.1 to the financial statements.	

Key audit matters	How our audit addressed the key audit matters
04. IT systems and controls	
Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls. Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are keys to ensuring IT dependent and application-based controls are operating effectively.	We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Bank's periodic review of access rights reviewed requests of changes to to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit. Where deficiencies were identified, we tested compensating controls or performed alternate procedures. In addition, we understood where relevant, changes were made to the IT landscape during the audit period and tested those changes that had a significant impact on financial reporting.

Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditors' report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note# 2 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Companies Act, 1991 (amended up to 2023) and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Company Act, 1994, the Securities and Exchange Rules, 2020, the Bank Companies Act, 1991 (amended up to 2023) and the rules and regulations issued by Bangladesh Bank, we also report that:

(i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;

(iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

(iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;

(v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;

(vi) adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery;

(vii) based on our checking of sample, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;

(viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:

  (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;

  (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;

(ix) financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely Jamuna Bank Capital Management Ltd. and Jamuna Bank Securities Ltd. have been audited by Shafiq Basak & Co. Chartered Accountants. These accounts have been properly reflected in the consolidated financial statements;

(x) the information and explanations required by us have been received and found satisfactory;

(xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 9,000 person hours;

(xii) Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;

(xiii) As part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and

(xiv) Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

G. Kibria & Co.
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-030

A.K. Gulam Kibria, FCA, (#392)
Engagement Partner

Place: Dhaka
Date: April 29, 2026
DVC No: 2604290392AS689715

Consolidated Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	4(a)	**19,942,587,156**	**18,224,441,956**
Cash in hand (including foreign currencies)	4.1(a)	4,240,907,424	4,819,796,759
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	4.2(a)	15,701,679,732	13,404,645,197
Balance with other banks and financial institutions		**11,831,190,170**	**13,271,511,912**
In Bangladesh	5.1(a)	10,906,252,635	11,527,419,799
Outside Bangladesh	5.2(a)	924,937,536	1,744,092,113
Money at call on short notice	6(a)	**4,087,714,300**	**7,127,000,000**
Investments	7(a)	**202,289,528,408**	**127,905,798,331**
Government	7.1(a)	194,021,856,744	124,113,732,957
Others	7.2(a)	8,267,671,664	3,792,065,374
Loans and advances	8(a)	**177,975,176,396**	**190,147,210,602**
Loans, Cash credit, Overdrafts, etc.	8.1(a)	160,073,584,576	171,991,150,465
Bills purchased & discounted	8.2(a)	17,901,591,820	18,156,060,137
Fixed Assets including premises, furniture and fixtures	9(a)	**5,255,802,605**	**5,610,804,760**
Other assets	10(a)	**6,941,822,410**	**4,200,946,117**
Non-Banking assets		**374,500,000**	**-**
Total assets		**428,698,321,446**	**366,487,713,678**
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	**15,322,151,834**	**9,583,609,244**
Deposits and other accounts	12(a)	**360,315,467,499**	**310,406,194,543**
Current/Al-wadeeah current accounts and other accounts	12.2(a)	63,713,516,126	61,715,859,957
Bills payable	12.3	10,362,886,551	6,784,271,128
Savings/Mudaraba savings bank deposits		35,762,422,029	30,187,406,434
Fixed/Mudaraba fixed Deposits	12(b)	179,001,203,700	143,616,307,309
Bearer certificates of deposit		-	-
Short notice deposits	12(c)	27,744,247,055	25,726,198,281
Deposit under special scheme		40,601,084,115	39,649,223,269
Foreign currency deposit		3,130,107,923	2,726,928,165
Other liabilities	13(a)	**17,400,866,627**	**17,788,371,920**
Subordinated Debt	13 (c)	**9,895,500,000**	**7,000,000,000**
Total Liabilities		**402,933,985,960**	**344,778,175,706**
Capital / shareholders' equity			
Paid up capital	14	9,393,376,300	8,820,071,650
Statutory reserve	15	9,393,376,300	8,820,071,650
Other reserve	16(a)	2,508,394,274	2,015,995,758
Non controlling interest	16(b)	1,652	1,655
Retained earnings	17(a)	4,469,186,960	2,053,397,258
Total shareholders' equity		**25,764,335,486**	**21,709,537,972**
Total liabilities and shareholders' equity		**428,698,321,446**	**366,487,713,678**
Contingent liabilities	18(a)		
Acceptances & endorsements		53,762,645,574	44,893,419,903
Letters of guarantee		24,774,973,064	27,290,188,017
Irrevocable letters of credit		43,844,033,182	48,260,928,955
Bills for collection		24,137,319,812	25,869,985,060
Other contingent liabilities		852,426,150	94,200,000
		147,371,397,783	**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 Off-Balance Sheet items including contingent liabilities		**147,371,397,783**	**146,408,721,935**
Net Assets Value (NAV) per share: (2024: Restated)	**42(a)**	**27.43**	**24.61**

The annexed notes 01 to 51 form an integral part of the financial statements

Managing Director **Director** **Director** **Chairman**

Signed in terms of our separate report of even date.

G. Kibria & Co.
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-030

A.K. Gulam Kibria, FCA, (#392)
Engagement Partner

Place: Dhaka
Dated: April 29, 2026
DVC: 2604290392AS689715

Consolidated Profit and Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Interest Income & profit on investment	20(a)	18,083,720,270	20,255,495,979
Less: Interest/profit on deposits and borrowings, etc.	21(a)	17,707,845,407	16,876,168,756
Net interest income/net profit on investments		**375,874,864**	**3,379,327,223**
Investment income	22(a)	12,808,175,465	9,292,211,694
Commission, exchange and brokerage	23(a)	4,496,519,906	3,696,502,205
Other operating income	24(a)	1,449,612,632	1,033,239,372
		18,754,308,002	14,021,953,271
Total operating income (A)		**19,130,182,866**	**17,401,280,495**
Salary and allowances	26(a)	6,132,874,032	5,036,443,153
Rent, Taxes, Insurance, Electricity, etc.	27(a)	1,050,461,242	997,566,815
Legal expenses		21,050,241	32,639,221
Postage, Stamps, Telecommunication, etc.	28(a)	121,143,255	129,954,937
Stationery, Printings, Advertisements, etc.	29(a)	172,795,590	203,969,069
Managing Director's salary & fees	30(a)	25,000,217	23,584,442
Directors' fees	31(a)	11,272,014	12,517,424
Auditors' fees	32(a)	2,688,717	1,265,000
Charges on loan losses		-	-
Depreciation and repairs of bank's assets	33(a)	920,624,165	811,876,458
Other expenses	34(a)	1,538,164,929	1,460,598,670
Operating expenses (B)	25(a)	**9,996,074,401**	**8,710,415,187**
Profit before provision (C = A-B)		**9,134,108,465**	**8,690,865,308**
Provision for loans and advances/investments	35(a)	2,016,912,466	2,499,305,093
Provision for off balance sheet exposures	36(a)	42,734,000	307,234,882
Other provisions		126,976,759	1,865,420
Provision for diminution in value of investments	38	11,652,421	28,868,087
Total provision (D)		**2,198,275,646**	**2,837,273,482**
Profit before taxation (C-D)		**6,935,832,819**	**5,853,591,825**
Provision for taxation			
Current tax	13.8(a)	1,368,225,330	3,060,293,690
Deferred tax	13.8.3	5,364,626	3,757
		1,373,589,956	**3,060,297,447**
Net profit after taxation		**5,562,242,863**	**2,793,294,378**
Net profit after taxation Attributable to:			
Shareholders of JBPLC		5,562,242,866	2,793,294,376
Non controlling interest		(3)	2
Appropriations:			
Statutory reserve		573,304,650	690,973,350
Capital reserve		544,308	154,070
Interest on perpetual bond		400,000,000	400,000,000
Retained surplus during the year		**4,588,393,905**	**1,702,166,959**
Earnings per share (EPS)-Restated:2024	39(a)	**5.92**	**2.97**

The annexed notes 1 to 51 form an integral part of the consolidated profit and loss account.

Managing Director **Director** **Director** **Chairman**

Signed in terms of our separate report of even date.

G. Kibria & Co.
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-030

A.K. Gulam Kibria, FCA, (#392)
Engagement Partner

Place: Dhaka
Dated: April 29, 2026
DVC: 2604290392AS689715

Consolidated Statement of Changes in Equity
For the year ended 31 December 2025

Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of Securities	Assets Revaluation Reserve	Reserve for Start Up Fund	Capital/ Mandatory reserve	Retained Earnings	Total	Non controlling interest	Total Equity
Balance as at 01 January 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**
								-		-
Restated balance as at 01 January 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**
								-		-
Surplus/deficit on account of revaluation of investments	-	-	436,067,190	-			-	**436,067,190**	-	**436,067,190**
	-	-	-	-				-	-	-
Net gains and losses not recognized in the income statement	**-**	**-**	**436,067,190**	**-**			**-**	**436,067,190**	**-**	**436,067,190**
Dividend (Cash)	-	-	-	-			(1,543,512,539)	**(1,543,512,539)**	-	**(1,543,512,539)**
Dividend (Stock)	573,304,650						(573,304,650)	**-**		**-**
10% capital reserve on profit after tax						544,308		**544,308**		**544,308**
Transfer to Start Up Fund for 2025	-	-	-	-	55,787,018		(55,787,018)	**-**		**-**
Net profit for the year	-	-	-	-			4,588,393,908	**4,588,393,908**	(3)	**4,588,393,905**
Transfer to Statutory Reserve		573,304,650						**573,304,650**		**573,304,650**
Balance as at 31 December 2025	**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**
Balance as at 31 December 2024	**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**

Managing Director **Director** **Director** **Chairman**

Jamuna Bank PLC.

FINANCIAL STATEMENTS 2025

Consolidated Cash Flow Statement
For the year ended 31 December 2025

Particulars	2025 Taka	2024 Taka
Cash flows from operating activities		
Interest receipts	18,510,158,684	19,856,819,133
Interest payments	(16,504,532,470)	(14,236,635,913)
Dividend receipts	4,284,719	7,464,828
Income received from investments	11,380,110,318	8,522,632,518
Fees and commission receipts	4,496,519,906	3,696,502,205
Recoveries on loans previously written off	543,622,800	185,855,800
Payments to employees	(6,157,874,249)	(5,060,027,595)
Payments to suppliers	(415,567,408)	(605,658,299)
Income taxes paid	(3,417,035,694)	(2,382,608,560)
Receipts from other operating activities	904,055,869	846,137,934
Payments to other operating activities	(2,478,693,454)	(2,059,389,117)
(i) Operating profit before changes in operating assets and liabilities	**6,865,049,022**	**8,771,092,935**
Increase /Decrease in operating assets & liabilities		
Loans and advances	12,172,034,206	(2,256,130,559)
Proceed/ (Payments) for purchase of Govt. securities	(69,902,400,386)	(49,094,141,968)
Other assets	(912,759,576)	2,390,208,288
Deposit & borrowings from other banks	4,989,437,330	(11,252,495,440)
Deposit from customers	49,055,065,280	65,208,072,358
Other current liabilities	(1,579,430,075)	(1,148,305,895)
(ii) Cash received from operating assets and liabilities	**(6,178,053,221)**	**3,847,206,784**
Net cash flow from operating activities (A)=(i+ii)	**686,995,801**	**12,618,299,717**
Cash flows from investing activities		
Proceeds/ (Payments) for purchase of securities	(4,475,606,291)	1,278,873,938
Purchase of property, plant & equipment	(322,123,313)	(1,574,420,052)
Net cash flow from investing activities (B)	**(4,797,729,604)**	**(295,546,114)**
Cash flows from financing activities		
Increase/ (Decrease) of long term borrowings	-	-
Dividend paid	(1,543,512,539)	(1,422,592,202)
Issue of subordinated bond	2,895,500,000	(2,100,000,000)
Net cash flow from financing activities (C)	**1,351,987,461**	**(3,522,592,202)**
Net Increase/ Decrease in cash and cash equivalents D = (A+B+C)	(2,758,746,342)	8,800,161,402
Cash and cash equivalents at beginning of the year (E)	38,626,542,868	29,826,381,466
Cash and cash equivalents at end of the year (D+E) (*)	**35,867,796,527**	**38,626,542,868**
(*) Closing cash & cash equivalent		
Cash in hand (including foreign currency)	4,240,907,424	4,819,796,759
Balance with Bangladesh bank and its agent banks	15,701,679,732	13,404,645,197
Balance with other bank's and financial institutions	11,831,190,170	13,271,511,912
Money at call on short notice	4,087,714,300	7,127,000,000
Prize bond in hand	6,304,900	3,589,000
	35,867,796,527	**38,626,542,868**
Net Operating Cash Flow per Share (NOCFS)-Restated-2024	**0.73**	**13.43**

The annexed notes 1 to 51 form an integral part of the consolidated cash flow statement.

Managing Director **Director** **Director** **Chairman**

Signed in terms of our separate report of even date.

G. Kibria & Co.
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-030

Place: Dhaka
Dated: April 29, 2026
DVC: 2604290392AS689715

A.K. Gulam Kibria, FCA, (#392)
Engagement Partner

Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	4	**19,942,585,021**	**18,224,406,084**
Cash in hand (including foreign currencies)	4.1	4,240,905,289	4,819,760,887
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	4.2	15,701,679,732	13,404,645,197
Balance with other banks and financial institutions	5	**11,815,740,898**	**13,271,511,912**
In Bangladesh	5.1	10,890,803,363	11,527,419,799
Outside Bangladesh	5.2	924,937,536	1,744,092,113
Money at call on short notice	6	**4,087,714,300**	**7,127,000,000**
Investments:	7	**201,986,083,431**	**127,588,467,145**
Government	7.1	193,991,349,244	124,086,232,957
Others	7.2	7,994,734,187	3,502,234,187
Loans and advances	8	**176,764,432,628**	**188,990,017,622**
Loans, Cash Credit, Overdrafts, etc.	8.01	158,862,840,808	170,833,957,485
Bills purchased & discounted	8.02	17,901,591,820	18,156,060,137
Fixed assets including premises, furniture and fixtures	9	**4,981,417,979**	**5,334,188,118**
Other assets	10	**8,272,577,366**	**5,485,889,947**
Non-banking assets		**374,500,000**	-
Total assets		**428,225,051,624**	**366,021,480,828**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	**15,322,151,834**	**9,583,609,244**
Deposits and other accounts	12	**360,322,122,343**	**310,449,228,551**
Current/Al-wadeeah current accounts and other accounts	12.2	63,662,350,547	61,691,166,054
Bills payable	12.3	10,362,886,551	6,784,271,128
Savings/Mudaraba savings bank deposits		35,762,422,029	30,187,406,434
Fixed/Mudaraba fixed deposits		179,001,203,700	143,616,307,309
Bearer certificates of deposit		-	-
Short notice deposits		27,802,067,478	25,793,926,191
Deposit under special scheme		40,601,084,115	39,649,223,269
Foreign currency deposit		3,130,107,923	2,726,928,165
Other liabilities	13	**16,832,748,868**	**17,207,370,889**
Subordinated Debt	13 (b)	**9,895,500,000**	**7,000,000,000**
Total liabilities		**402,372,523,045**	**344,240,208,683**
Capital/shareholders' equity			
Paid up capital	14	9,393,376,300	8,820,071,650
Statutory reserve	15	9,393,376,300	8,820,071,650
Other reserve	16	2,506,687,850	2,014,833,643
Retained earnings	17	4,559,088,128	2,126,295,202
Total shareholders' equity		**25,852,528,578**	**21,781,272,145**
Total liabilities and shareholders' equity		**428,225,051,624**	**366,021,480,828**
Contingent liabilities			
Acceptances & endorsements		53,762,645,574	44,893,419,903
Letters of guarantee	18.1	24,774,973,064	27,290,188,017
Irrevocable letters of credit	18.2	43,844,033,182	48,260,928,955
Bills for collection	18.3	24,137,319,812	25,869,985,060
Other contingent liabilities		852,426,150	94,200,000
Total		**147,371,397,783**	**146,408,721,935**
Other commitments			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total Off-Balance sheet items including contingent liabilities		**147,371,397,783**	**146,408,721,935**
Net Assets Value (NAV) per share: (2024: Restated)	**42(a)**	**27.52**	**24.70**

The annexed notes 01 to 51 form an integral part of the financial statements

Managing Director **Director** **Director** **Chairman**

Signed in terms of our separate report of even date.

G. Kibria & Co.
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-030

Place: Dhaka
Dated: April 29, 2026
DVC: 2604290392AS689715

A.K. Gulam Kibria, FCA, (#392)
Engagement Partner

Profit and Loss Account
For the year ended 31 December 2025

Particulars	Notes	2025 Taka	2024 Taka
Interest income/profit on investment	20	18,037,540,201	20,231,707,466
Less: Interest/profit paid on deposits and borrowings, etc.	21	17,707,845,407	16,876,168,756
Net interest income		**329,694,795**	**3,355,538,710**
Investment income	22	12,806,606,416	9,290,930,005
Commission, exchange and brokerage	23	4,459,474,608	3,657,005,852
Other operating income	24	1,445,597,325	1,029,517,694
Total operating Income (A)		**19,041,373,144**	**17,332,992,260**
Salary and allowances	26	6,102,845,538	5,010,393,797
Rent, Taxes, Insurance, Electricity, etc.	27	1,045,261,844	995,541,456
Legal expenses		20,815,343	32,472,246
Postage, Stamps, Telecommunication, etc.	28	120,295,464	129,239,324
Stationery, Printings, Advertisements, etc.	29	172,435,871	203,562,953
Managing Director's salary & fees	30	25,000,217	23,584,442
Directors' fees	31	10,879,014	12,086,224
Auditors' fees	32	2,573,717	1,150,000
Charges on loan losses		-	-
Depreciation and repairs of bank's assets	33	918,897,153	807,831,960
Other expenses	34	1,523,314,087	1,447,115,814
Total operating Expenses (B)		**9,942,318,246**	**8,662,978,214**
Net Profit/(loss) before taxation & provisions (C=A-B)		**9,099,054,899**	**8,670,014,046**
Provision for loans and advances	35	1,981,899,000	2,504,555,985
Provision for off balance sheet exposures	36	42,734,000	307,234,882
Others provision	36.1	126,976,759	1,865,420
Provision for diminution in value of investments	37	4,651,775	8,009,050
Total provision (D)		**2,156,261,534**	**2,821,665,336**
Total profit before taxes (C-D)		**6,942,793,365**	**5,848,348,710**
Provision for taxation for the year			
Current tax	13.8	1,358,894,161	3,053,697,443
Deferred tax	13.8.2	5,197,422	652,030
		1,364,091,583	3,054,349,473
Net profit after taxation		**5,578,701,782**	**2,793,999,237**
Appropriations:			
Statutory reserve	15	573,304,650	690,973,350
Interest on perpetual bond		400,000,000	400,000,000
Retained Surplus during the year	17	**4,605,397,132**	**1,703,025,887**
Earnings per share (EPS)-Restated: 2024	39	**5.94**	**2.97**

The annexed notes 01 to 51 form an integral part of the financial statements

Managing Director **Director** **Director** **Chairman**

Signed in terms of our separate report of even date.

G. Kibria & Co.
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-030

Place: Dhaka
Dated: April 29, 2026
DVC: 2604290392AS689715

A.K. Gulam Kibria, FCA, (#392)
Engagement Partner

Cash Flow Statement
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Cash flows from operating activities			
Interest receipts		18,463,978,616	19,833,030,620
Interest payments		(16,504,532,470)	(14,236,635,913)
Dividend receipts		4,284,719	7,464,828
Income received from investments		11,378,541,270	8,521,350,829
Fee and commission receipts		4,459,474,608	3,657,005,852
Recoveries on loans previously written off		543,622,800	185,855,800
Payments to employees		(6,127,845,755)	(5,033,978,239)
Payments to suppliers		(415,106,730)	(605,095,743)
Income taxes paid		(3,408,925,585)	(2,377,148,045)
Receipts from other operating activities	40	900,040,562	842,416,256
Payments for other operating activities	41	(2,434,912,722)	(2,043,196,943)
(i) Operating profit before changes in operating assets and liabilities		**6,858,619,314**	**8,751,069,302**
Increase/Decrease in operating assets & liabilities			
Statutory deposit		-	-
Loans and advances		12,225,584,994	(2,229,996,185)
Proceed/ (Payments) for purchase of Govt. securities		(69,902,400,386)	(49,094,141,968)
Other assets		(1,146,682,526)	2,420,322,114
Deposit & borrowings from other banks		4,989,437,330	(11,252,495,440)
Deposit from customers		49,018,686,116	65,232,182,200
Other current liabilities		(1,355,078,238)	(1,209,716,267)
(ii) Cash received from operating assets and liabilities		**(6,170,452,710)**	**3,866,154,455**
Net cash flow from operating activities (A)=(i+ii)		**688,166,604**	**12,617,223,757**
Cash flows from investing activities			
Proceed/ (Payments) for purchase of securities		(4,492,500,000)	1,279,616,647
Purchase of property, plant & equipment		(321,815,942)	(1,574,112,681)
Net cash flow from investing activities (B)		**(4,814,315,942)**	**(294,496,034)**
Cash flows from financing activities			
Increase/decrease of long term borrowings		-	-
Dividend paid		(1,543,512,539)	(1,422,592,202)
Issue of subordinated bond		2,895,500,000	(2,100,000,000)
Net cash flow from financing activities (C)		**1,351,987,461**	**(3,522,592,202)**
Net Increase/ Decrease in cash and cash equivalents D= (A+B+C)		(2,774,161,877)	8,800,135,521
Cash and Cash Equivalents at beginning of the year (E)		38,626,506,997	29,826,371,475
Cash and cash equivalents at end of the year (D+E) (*)		**35,852,345,120**	**38,626,506,997**
(*) Closing cash & cash equivalent			
Cash in hand (including foreign currency)		4,240,905,289	4,819,760,887
Balance with Bangladesh Bank and its agent banks		15,701,679,732	13,404,645,197
Balance with other bank's and financial institutions		11,815,740,898	13,271,511,912
Money at call on short notice		4,087,714,300	7,127,000,000
Prize bond in hand		6,304,900	3,589,000
		35,852,345,120	**38,626,506,997**
Net Operating Cash Flow per Share (NOCFS)-Restated-2024	43	**0.73**	**13.43**

The annexed notes form an integral part of the cash flow statement.

Managing Director **Director** **Director** **Chairman**

Signed in terms of our separate report of even date.

G. Kibria & Co.
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-030

Place: Dhaka
Dated: April 29, 2026
DVC: 2604290392AS689715

A.K. Gulam Kibria, FCA, (#392)
Engagement Partner

Statement of Changes in Equity
For the year ended 31 December 2025

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	Revaluation Reserve of Securities	Assets Revaluation Reserve	Reserve for Start Up Fund	Retained Earnings	Total
Balance as at 01 January 2025	8,820,071,650	8,820,071,650	832,482,176	1,063,497,554	118,853,913	2,126,295,202	21,781,272,145
Changes in accounting policy	-	-	-	-		-	-
Restated balance as at 01 January 2025	**8,820,071,650**	**8,820,071,650**	**832,482,176**	**1,063,497,554**	**118,853,913**	**2,126,295,202**	**21,781,272,145**
Surplus/deficit on account of revaluation of investments	-	-	436,067,190	-		-	436,067,190
Currency translation difference	-	-	-	-		-	-
Net gains and losses not recognized in the income statement	**-**	**-**	**436,067,190**	**-**		**-**	**436,067,190**
Net Profit for the year	-	-	-	-	-	4,605,397,132	4,605,397,132
Dividend (Cash)	-	-	-	-	-	(1,543,512,539)	(1,543,512,539)
Dividend (Stock)	573,304,650	-	-	-	-	(573,304,650)	-
Transfer to Start Up Fund for 2025					55,787,018	(55,787,018)	-
Transfer to Statutory Reserve	-	573,304,650	-	-		-	573,304,650
Balance as at 31 December 2025	**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**
							-
Balance as at 31 December 2024	**8,820,071,650**	**8,820,071,650**	**832,482,176**	**1,063,497,554**	**118,853,913**	**2,126,295,202**	**21,781,272,145**

* As a primary dealer we have invested in government securities and Held for Trading (HFT) securities are revaluated each week using Marking to Market concept.

Managing Director **Director** **Director** **Chairman**

Place: Dhaka
Dated: April 29, 2026

Liquidity Statement
(Asset and Liability Maturity Analysis)
As at 31 December 2025

(Amount in Taka)

Particulars	Upto 1 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
Assets						
Cash in hand	19,942,585,021	-	-	-	-	19,942,585,021
Balance with other banks & financial institutions	1,169,672,203	10,366,068,696	280,000,000	-	-	11,815,740,898
Money at call on short notice	4,087,714,300	-	-	-	-	4,087,714,300
Investment	8,001,039,087	-	50,722,411,378	55,975,511,034	87,287,121,932	201,986,083,431
Loans & Advances	39,475,600,000	31,430,900,000	55,789,700,000	30,040,939,577	20,027,293,051	176,764,432,628
Fixed assets including premises, furniture and fixtures	-	-	-	20,411,016	4,961,006,963	4,981,417,979
Other Assets	592,745,490	4,363,969,323	-	3,311,894,575	3,967,978	8,272,577,366
Non-banking assets	374,500,000					374,500,000
Total assets	**73,643,856,101**	**46,160,938,019**	**106,792,111,378**	**89,348,756,202**	**112,279,389,924**	**428,225,051,624**
Liabilities						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	10,286,451,834	1,834,400,000	3,201,300,000	-	-	15,322,151,834
Deposits and other accounts	94,263,500,000	52,413,500,000	74,228,300,000	46,402,100,000	93,014,722,343	360,322,122,343
Other liabilities	597,413,388	-	16,235,335,480	-	9,895,500,000	26,728,248,868
Total liabilities	**105,147,365,223**	**54,247,900,000**	**93,664,935,480**	**46,402,100,000**	**102,910,222,343**	**402,372,523,045**
Net liquidity	**(31,503,509,122)**	**(8,086,961,981)**	**13,127,175,898**	**42,946,656,202**	**9,369,167,582**	**25,852,528,578**

* As a primary dealer we have invested in long term government securities as well as we have managed counter fund from inter-bank or customers as short term settlement. In this regard, our upto 1 month bucket gap is negative.

Managing Director **Director** **Director** **Chairman**

The following assumptions have been applied in preparing the maturity analysis:

i) Balance with other banks and financial institutions, Money at call on short notice are on the basis of their maturity.
ii) Investments are on the basis of their maturity.
iii) Loans and advances are on the basis of their maturity.
iv) Fixed assets including premises land & buildings, furniture & fixtures are on the basis of their useful life.
v) Other assets are on the basis of their adjustment.
vi) Borrowings from Bangladesh Bank, other banks, financial institutions and agents are on the basis of their payment.
vii) Deposits and other accounts are on the basis of their maturity and payment.
viii) Provision and other liabilities are on the basis of their adjustment.

Notes to the Financial Statements
For the year ended 31 December 2025

1.00 Reporting entity

1.01 Legal status and nature of the company

Jamuna Bank PLC. (the "Bank") was incorporated in Bangladesh on 02 April 2001 as a public limited company under the Companies Act, 1994. The Bank within the stipulations laid down by the Bank Companies Act, 1991 (as amended in 2023) and directives as received from Bangladesh Bank and applicable to it from time to time provides all types of commercial banking services. The registered office of the Bank is located at JBPLC Tower, Plot no.-14, Bir Uttom AK Khandaker Road, Block-CWS (C), Gulshan Model town, Dhaka –1212. The Bank has one hundred seventy (170) branches (including 2 Islamic Banking Branches) and 114 sub branches with no overseas branches as at 31 December 2025. The consolidated financial statements of the Bank as at and for the year ended 31 December 2025 comprise financial statements of the Bank and its subsidiaries (together referred to as the "Group" and individually as "Group entities").

1.02 Nature of the business

The principal activities of the bank are providing all kinds of commercial banking services to its customers. The other activities of the bank are providing of all kinds of Islamic banking services to its customers through Islamic Banking branches.

1.03 Jamuna Bank Capital Management Limited

Jamuna Bank Capital Management Limited is a subsidiary company of Jamuna Bank PLC. holding 99.99984% of total paid-up capital incorporated as a private limited company on 23 December 2009 with the Registrar of Joint Stock Companies & Firms, Dhaka vide certificate of incorporation no. C-81290/09. The main objectives of the company for which it was established are to carry out the business of full-fledged merchant banking activities like issue management, portfolio management, underwriting etc.

1.04 Jamuna Bank Securities Limited

Jamuna Bank Securities Limited is a subsidiary company of Jamuna Bank PLC. holding 99.99995% of total paid-up capital incorporated as a private limited company on February 07, 2011 with the Registrar of Joint Stock Companies & Firms, Dhaka vide certificate of incorporation no. C-90274/11.The main objectives of the company for which was established for brokerage services to the investors.

1.05 Off-shore banking unit

Off-shore Banking Unit (OBU) is a separate business unit of Jamuna Bank PLC., governed under the rules and guidelines of Bangladesh Bank. The Bank obtained the Off-shore Banking Unit permission vide Bangladesh Bank's letter no. BRPD (P-3) 744 (107)/ 2009-4642 dated 22 December 2009. The Bank commenced operation of this unit from 22 April 2010 and its office is located at 116 Gulshan Avenue, Gulshan-2, Dhaka. Separate financial statements for Off-shore Banking Unit are enclosed in Annexure- H.

1.06 Islamic Banking

The Bank obtained the Islamic Banking branches permission vide letter no. BRPD(P)745(55)/2003-3220 and BRPD(P)745(55)/2005-235 The bank operates Islamic Banking in 2 (two) branches designated for the purpose of complying with the rules of Islamic Shariah. The financial statements of the branches have also been prepared as per the Bank Companies Act, 1991, (As amended 2023) International Accounting Standards/ International Financial Reporting Standards and guidelines issued by the Accountancy & Auditing organization for Islamic Financial Institutions for which a separate set of books and records are being maintained. As per Bangladesh Bank BRPD circular no. 15, dated 09 November 2009, separate statements of accounts of consolidated accounts of 2 (two) Islamic Banking branches are enclosed in Annexure- I.

2.00 Basis of preparation of the financial statements

2.01 Statement of compliance

2.01.1 Departures from IFRS

The financial statements of the Bank are prepared on a going concern basis under historical cost convention and in accordance with First Schedule (Sec-38) of the Bank Companies Act, 1991,as amended in 2023, other circulars of Bangladesh Bank, International Accounting Standards (IAS), the Companies Act, 1994, the Listing Rules of the Stock Exchange, the Securities and Exchange Rule 1987 and other laws and regulations applicable in Bangladesh. In case any requirement of provisions and circulars issued by Bangladesh Bank differs with those of other regulatory authorities, the provisions and circulars issued by Bangladesh Bank shall prevail.

As such the Group and the Bank have departed from those contradictory requirements of IFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below:

i) Investment in shares and securities

IFRS: As per requirements of IFRS 9, investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "at fair value through other comprehensive income" where any change in the fair value of securities measured "at fair value through profit and loss account" is taken to profit and loss account and any change in the fair value of securities measured "at fair value through other comprehensive income" is transferred to equity through other comprehensive income.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares are revalued at the period end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment; otherwise investments are recognized at costs.

ii) Revaluation gain/loss on Government securities

IFRS: As per requirement of IFRS 9, where securities T-bills and T-bonds will fall under the category of "held for trading", are measured at fair value and any change in the fair value of held for trading assets is recognized through profit and loss account.

Securities T-bills designated as held to maturity are measured at amortized cost method and interest income is recognized through the profit & loss account.

Bangladesh Bank: HFT securities are revalued on the basis of mark to market and at period end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortization of discount are recognized in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortized at the year end and gains or losses on amortization are recognized in other reserve as a part of equity.

iii) Provision on loans and advances

IFRS: As per IFRS 9 an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 3 dated 21 April 2019 and BRPD circular no. 05 dated 29 May 2013 a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loan, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. For the impact of global pandemic, Covid-19 in business, as per BRPD Circular-56, dated 10 December, 2020, the requirements has been taken into consideration. Again as per BRPD circular no. 10 dated 18 September 2007, a general provision at 1% is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by IFRS 9.

iv) Recognition of interest in suspense

IFRS: Loans and advances to customers are generally classified as 'loans and receivables' as per IFRS 9 and interest income is recognized through effective interest rate method over the term of the loan. Once a loan is impaired, interest income is recognized in profit and loss account on the same basis based on revised carrying amount.

Bangladesh Bank: As per BRPD circular no. 03 dated April 21, 2019 and BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as liability in the balance sheet.

v) Other comprehensive income

IAS: As per IAS 1 Other Comprehensive Income is a component of financial statements or the elements of Other Comprehensive Income are to be included in a Single Comprehensive Income (OCI) Statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to include in a Single Comprehensive Income (OCI) Statement. As such the company does not prepare the other comprehensive income statement. However elements of OCI, if any, are shown in the statements of changes in equity.

vi) Provision for Gratuity

IAS: As per IAS 19, actuarial valuation has to be carried out with sufficient regularity to ensure that the provision for gratuity is accounted for fairly. Moreover, provision has to be maintained for gratuity for all of its employees from their date of joining.

Bangladesh Bank: The Bank has a policy to pay gratuity on the basis of last basic pay and is payable at the rate of two months basic pay for every completed year of service upon fulfilling the eligibility criteria. The eligibility criteria of accounting for gratuity is 6 (six) years of continued service with the Bank or a period of 3 (three) years with any other Bank and 3 (three) years with Jamuna Bank PLC. The Bank management has accounted for gratuity using this system instead of accounting for gratuity from the year of joining as per IAS 19.

vii) Financial instruments – presentation and disclosure

In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such some disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the Financial Statements.

viii) Repo transactions

IFRS: When an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a deposit, and the underlying asset continues to be recognized in the entity's financial statements. This transaction will be treated as loan and the difference between selling price and repurchase price will be treated as interest expense.

Bangladesh Bank: As per BRPD guidelines, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transactions and the financial assets are derecognized in the seller's book and recognized in the buyer's book.

ix) Financial guarantees

IFRS: As per IFRS 9, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value, and the initial fair value is amortized over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortized amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, financial guarantees such as L/C, L/G will be treated as Off-Balance Sheet items. No liability is recognized for the guarantee except the cash margin.

x) Cash and cash equivalent

IAS: Cash and cash equivalent items should be reported as cash item as per IAS 7.

Bangladesh Bank: Some cash and cash equivalent items such as 'money at call and on short notice', Treasury bills, Prize bond are not shown as cash and cash equivalent. Money at call and on short notice presented on the face of the balance sheet, and Treasury bills, Prize bonds are shown in Investments.

xi) Non-banking asset

IFRS: No indication of Non-banking asset is found in any IFRS.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, there must exist a face item named Non-banking asset.

xii) Cash flow statement

IAS: Cash flow statement can be prepared using either in direct method or in indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, cash flow is the mixture of direct and indirect method.

xiii) Balance with Bangladesh Bank: (CRR)

IAS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

xiv) Presentation of intangible asset

IAS: Intangible asset must be identified and recognized, and the disclosure must be given as per IAS 38.

Bangladesh Bank: There is no requirement for regulation of intangible assets in BRPD 14 dated 25 June 2003.

xv) Off-balance sheet items

IFRS: There is no concept of off-balance sheet items in any IFRS; hence there is no requirement of disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately in face of balance sheet.

xvi) Disclosure of appropriation of profit

IFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately in face of balance sheet.

xvii) Loans and advance (net of provision)

IFRS: Loans and advances should be presented net of provisions.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, provision on loans and advances are presented separately as liability and cannot be netted off against loans and advances.

The financial statements of the Islamic banking branches have also been prepared as per Bank Companies Act 1991 as amended in 2023, IFRSs and other prevailing laws and regulations applicable in Bangladesh.

xviii) Provision of rebate for good borrower

BRPD Circular Letter No. 04 dated 16 May 2019 was issued by the Bangladesh Bank which instructed Banks to provide 10% rebate on the interest/profit collected from good borrowers subject to some qualifying criteria. The aforementioned circular goes on to clarify that such rebate may be availed to the good borrowers at the year end. Tk.100.00 lac already kept as provision for good borrower by the Bank.

xix) Provision for climate risk fund

GBCSRD Circular No. 04 dated 9 July 2015 was issued by Bangladesh Bank which instructed Banks to maintain a climate fund of 10% of the CSR budget. During the period ended 31 December 2025, the bank kept provision inline with the circular.

2.01.2 The Bank's compliance with related pronouncements by Bangladesh Bank:

i) Internal control

The objective of internal control is to ensure that management has reasonable assurance that (i) operations are effective, efficient and aligned with strategy, (ii) financial reporting and management information is reliable, complete and timely accessible, (iii) the entity is in compliance with applicable Laws and Regulations as well as its internal policies and ethical values including sustainability, and (iv) assets of the company are safeguarded and frauds, forgeries & errors are prevented or detected.

Jamuna Bank PLC. has established an effective internal control system whose primary aim is to ensure the overall control of risks and provide reasonable assurance that the objectives set by the Bank will be met. It has designed to develop a high level risk culture among the personnel of the Bank, establish efficient and qualified operating model of the Bank, ensure reliability of internal and external information including accounting and financial information, secure the Bank's operations and assets, and comply with laws, regulatory requirements and internal policies.

The Board of Directors of Jamuna Bank, through its Audit Committee, periodically reviews the effectiveness of Bank's internal control system covering all the material controls, including financial, operational and compliance controls, risk management systems, the adequacy of resources, qualifications and experience of staff of the accounting and financial reporting function, training programs, budget, etc. The Board Audit Committee reviews the actions taken on internal control issues identified by the Internal & External Auditors and Regulatory Authorities. It has active oversight on the internal audit's independence, scope of work and resources and it also reviews the functions of Internal Control & Compliance Division of Head Office, particularly the scope of the annual audit plan and frequency of the internal audit activities.

During the year ended 31 December 2025, ICCD conducted inspection on most of the Branches/ Divisions of Head Office of the Bank and submitted reports presenting the findings of the audits/ inspections. The bank conducted the risk grading of branches as per Bangladesh Bank guideline. The ICCD plan and perform the audit accordingly. Necessary control measures and corrective actions have been taken on the suggestions or observations made in these reports. The reports or key points of the Reports have also been discussed in the meetings of the Audit Committee of the Board and necessary steps have been taken according to the decision of the said Committee for correct functioning of Internal Control & Compliance.

ii) Internal audit

Internal Audit is the continuous and systematic process of examining and reporting on the activities of an organization undertaken by the specially assigned officers. Internal Auditor works as the Eyes & Ears of the Management.

Internal Audit Mechanism is used as an important element to ensure good governance of JBPLC. Internal Audit Activity of JBPLC is effective and it provides Senior Management with a number of important services. These include detecting and preventing fraud, testing internal control, Monitoring and compliance with own policies & procedures, applicable rules & regulations, instructions/guidelines of Regulatory Authority etc. Our team carry out Comprehensive inspection, Special inspection & Surprise inspection and investigation, etc. in order to help avoiding any fraudulent activities which in turn would strengthen the bank to set up sound structural base.

Jamuna Bank PLC.

FINANCIAL STATEMENTS 2025

iii) Fraud and forgeries

Fraud can happen anywhere. Though, only relatively few major frauds are picked up by the media, huge sums are lost by all kinds of businesses against large number of frauds. The risks of fraud is increasing day by day as a result of growing globalization, more competitive markets, rapid developments in technology, periods of economic difficulty, etc. Banks by virtue of the nature of activities undertaken and its operating environment are vulnerable to frauds, which takes place when aggressive business strategy and process for quick growth is adopted without adequate/ appropriate internal controls or non-adhering to operating standards/ controls. In the recent past, incidence of frauds in the Banking industry has increased to some extent, which calls for concerted steps in investigating the frauds and identifying the fraudsters for eventual criminal prosecution and internal punitive action.

It will never be possible to eliminate all frauds and no system is completely fraud proof, since many fraudsters are able to bypass control systems put in place. JBPLC pays attention on anti-fraud internal controls for prevention of fraud and forgery. JBPLC assesses /evaluates the effectiveness of its Anti-Fraud Internal Control measures on quarterly basis as per the items/ areas mentioned in the prescribed checklist of Bangladesh Bank. During the year, few fraudulent losses arises due to creation of fake loan accounts and unauthorized fund transfer from one account to another account.

iv) Risk management

The risky nature of Banking business has caused the Central Bank to be much concerned about the risk factors affecting the financial position of the banks. In this connection every Central Bank has come forwarded to establish a general framework to defeat risk factors considering the laws of the land. Bangladesh bank has also undertaken an overall core-risk management project under which every bank is bounded to the authoritative covenants to install risk management system.

Jamuna Bank PLC. has established approved policies in compliance with Central bank's guidelines covering major areas such as (i) Credit risk management (b) Foreign exchange risk management (c) Asset liability management (d) Money laundering risk (e) Internal control & compliance (f) Information and communication technology security risk.

Jamuna Bank PLC. has adopted Risk Management Guidelines formulated by Bangladesh Bank. The purpose of the guidelines is to inform management about the loopholes of full fledged implementation of Core risks management, improve risk management culture, restructure minimum standards and assist in the ongoing improvement.

In compliance with the requirements of Bangladesh Bank guidelines, Risk Management Division monthly prepare Risk Management Paper (RMP) and the paper is reviewed in the meeting of Risk Management Committee to have their opinion/decision on the issues identified in RMP.

2.02 Functional and presentation currency

These financial statements are presented in Bangladesh Taka, which is the Bank's functional currency. Except as otherwise indicated, financial information presented in Taka has been rounded to the nearest integer.

2.03 Use of estimates and judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates is revised and in any future periods affected.

2.04 Reporting period

These financial statements cover one calendar year from 01 January 2025 to 31 December 2025.

2.05 Statement of cash flows

Cash flow statement has been prepared in accordance with the BRPD circular no. 14, Dated: 25 June 2013 issued by the Banking Regulations and Policy Department of Bangladesh Bank.

2.06 Foreign currency conversion

Transaction in Foreign Currencies are translated into Bangladesh Taka and recorded at the ruling Exchange rates applicable on the dates of transactions in accordance with International Accounting Standards (IAS) – 21 "The Effects of Changes in Foreign Exchange Rates". As such -

i) Assets and liabilities denominated in foreign currency are translated into Bangladesh Taka at the balance sheet date at mid rates.

ii) Transactions in foreign currencies are converted into Bangladesh Taka currency at average exchange rate of such transactions and any gains or losses thereon are adjusted to revenue through foreign exchange trading account.

Assets and liabilities have been converted into Taka Currency @ US$ 1 = Tk. 122.2954 and also the income and expenses have been converted into Taka Currency @ US$ 1=Tk. 122.2954 which represents the average rate for the year 2025.

2.07 Statement of liquidity

The liquidity statement has been prepared in accordance with the remaining maturity grouping of the value of the assets and liabilities for the year ended 31 December 2025.

3.00 Significant Accounting Policies

3.01 Consolidation Procedure

The consolidated financial statements include the financial statements of Jamuna Bank PLC. and its subsidiaries- Jamuna Bank Capital Management Limited and Jamuna Bank Securities Limited made up to the end of the financial year.

The consolidated financial statements have been prepared in accordance with International Accounting Standard 27: Separate Financial Statements and International Financial Reporting Standard 10: Consolidated Financial Statements . The consolidated financial statements are prepared to a common financial year ended 31 December 2025.

Subsidiary

Subsidiary is that enterprise which is controlled by the Bank. Control exists when the Bank has the power, directly or indirectly, to govern the financial and operating policies of an enterprise from the date that control commences until the date that control ceases. The financial statements of subsidiary are included in the consolidated financial statements from the date that control effectively commences until the date that the control effectively ceases. Subsidiary companies are consolidated using the purchase method of accounting.

3.01.1 Transactions eliminated on consolidation

Intra-group balances, and income and expenses (except for foreign currency transaction gains or losses) arising from intra-group transactions, are eliminated in preparing the consolidated financial statements. Unrealized losses are eliminated in the same way as unrealized gains, but only to the extent that there is no evidence of impairment.

3.01.2 Non-controlling interest

For each business combination, the Group elects to measure any non-controlling interests in the acquire either:

- at fair value; or
- at their proportionate share of the acquirer's identifiable net assets, which are generally at fair value.

Changes in the Group's interest in a subsidiary that do not result in a loss of control are accounted for as transactions with owners in their capacity as owners. Adjustments to non-controlling interests are based on a proportionate amount of the net assets of the subsidiary.

Subsidiaries are the entities controlled by the Group. The financial statements of subsidiaries are included in the consolidated financial statements from the date that control commences until the date that control ceases.

3.02 Assets and basis of their valuation

3.02.1 Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and its agent bank, balance with other banks and financial institutions, money at call and on short notice, investments in treasury bills and prize bond.

3.02.2 Investments

All investment securities are initially recognized at cost, including acquisition charges associated with the investment. Premiums are amortized and discounts are accredited.

Held to maturity
Investments which have, 'fixed or determinable payments' and are intended to be held to maturity are classified as 'Held to Maturity'.

Held for trading
Investment classified in this category are acquired principally for the purpose of selling or repurchasing in short trading or if designated as such by the management.

Re-measured bond
As per DOS circular letter no. 27 dated 04 December 2023, Treasury bond held in HFT category by the Primary Dealer (PD) may be re-measured at amortized cost instead of fair value.

Revaluation
As per the DOS Circular letter no. 5 dated 04 June 2024, HFT securities are revaluated each week using Marking to Market concept and HTM securities are amortized once a year according to Bangladesh Bank guidelines.

Value of investments has been shown as under:

Items	Assessment of accounting
Bangladesh Bank bills	Amortized value
Government treasury bills-HTM	Amortized value
Government treasury bills-HFT	Market value
Government treasury bonds-HTM	Amortized value
Government treasury bonds-HFT	Market value
Prize bond & other bonds	Cost price
Unquoted shares (Ordinary)	At cost (as per BRPD circular 14 dated June 25, 2003)
Quoted shares (Ordinary)	At cost (provision made for any shortfall arising due to reduce market price from cost price)

3.02.3 Loans & advances and provision

Interest is calculated on daily product basis but charged and accounted for quarterly on accrual basis. Interest on classified loans is kept in interest suspense account as per Bangladesh Bank guidelines and such interest is not accounted for as income until realized from borrowers. Interests are not charged on bad / loss loans as per instructions of Bangladesh Bank. Advances are stated at gross value.

Provision for loans and advances is made on the basis of year-end review by the management and on the basis of instructions contained in Bangladesh Bank BRPD Circular No-14 dated 23 September 2012, BRPD Circular No-5, dated 29 May 2013, BRPD Circular No.15, dated 29 September, 2017, BRPD Circular No.16, dated 21 July, 2020 and BRPD Circular No.52, dated 20 October, 2020, BRPD Circular No.56, dated 10 December 2020, BRPD Circular No. 03, dated 31 January 2021, BRPD Circular No. 05, dated 24 March 2021, BRPD Circular letter No. 51, dated 29 December 2021 & BRPD Circular letter No. 53, dated 30 December 2021 and other related circulars, at the following rates:

Particulars	Rate
General provision on	
a. Consumer financing (House financing and loans to professional)	2%
b. House Financing	1%
c. Small and medium enterprise financing (SMEF)	0.25%
d. Short term agriculture & micro credit	0.25%
e. Loans to BHs/ MBs/ Sds against shares etc	2%
f. Loans to Professionals	2%
f. All other credit	1%
Specific provision on	
a. Substandard loans and advances	
i. Short term agri. Credit, micro credit & SME	5%
ii. Other than short term agri. Credit, micro credit & SME	20%
b. Doubtful loans and advances	
i. Short term agri. Credit, micro credit & SME	20%
ii. Other than short term agri. Credit, micro credit & SME	50%
c. Bad/Loss loans and advances	100%

Loans and advances are written off to the extent that there is no realistic prospect for recovery as per guideline of Bangladesh Bank. However, write off will not reduce the claim against the borrower. Detailed records for all such write-off accounts are maintained.

3.02.4 Property, plant and equipment and their depreciation

Recognition and measurement

Items of fixed assets excluding land are measured at cost/revaluation less accumulated depreciation and accumulated impairment losses, if any. Land is measured at cost/revaluation.

Cost includes expenditure that are directly attributable to the acquisition of asset and bringing to the location and condition necessary for it to be capable of operating in the intended manner.

When parts of an item of fixed asset have different useful lives, they are accounted for as separate items (major components) of fixed assets.

The gain or loss on disposal of an item of fixed asset is determined by comparing the proceeds from disposal with the carrying amount of the item of fixed asset, and is recognized in other income/other expenses in profit or loss.

Property, Plant and Equipment are recognized as assets in accordance with International Accounting Standards (IAS) 16 "Property Plant and Equipment".

Subsequent costs

The cost of replacing a component of an item of fixed assets is recognized in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Group and its cost can be measured reliably. The carrying amount of the replaced part is derecognized. The costs of the day-to-day servicing of fixed assets are recognized in profit or loss as incurred.

Depreciation

During the period under audit, depreciation is charged at the following annual rates on straight-line method on all fixed assets except land. Depreciation has been charged on addition during the period when respective assets put into use and in case of sale, up to the date of sale.

Name of the assets	Rate of depreciation
Building	2.50%
Furniture & fixture	10%
Office equipment	15%
Computer	15%
Motor vehicle	20%

3.02.5 Other Assets

Other assets include all balance sheet accounts not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the Bank.

3.02.6 Non-banking assets

Non-banking assets are acquired on account of the failure of a borrower to repay the loan on time after receiving the decree from the Court regarding the right and title of the mortgage property. The Bank has been awarded ownership of the mortgage properties according to the verdict of the Honorable Court in accordance with the section 33 (7) of "Artharin Adalat-2003". The value of Non-Banking Assets has been determined and reported in the financial statements on the basis of valuation report of an Independent valuer.

3.02.7 IFRS 16: Leases

Jamuna Bank PLC. has applied IFRS 16: "Leases" for the first time with the date of initial application of 1 January 2021 using modified retrospective approach where the bank measured the lease liability at the present value of the remaining lease payments and recognized a right-of-use asset at the date of the initial application on a lease by lease basis.

In according to IFRS 16 Leases, a contract is, or contains, a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

Control is conveyed where the customer has both the right to direct the identified asset's use and to obtain substantially all the economic benefits from that use.

An asset is typically identified by being explicitly specified in a contract, but an asset can also be identified by being implicitly specified at the time it is made available for use by the customer.

Upon lease commencement the bank recognizes a right-of-use asset and a lease liability. The right-of-use asset is initially measured at the amount of the lease liability plus any initial direct costs incurred by the Bank. Adjustments may also be required for lease incentives, payments at or prior to commencement and restoration obligations or similar. After lease commencement, the Bank measures the right-of-use asset using a cost model. Under the cost model a right-of-use asset is measured at cost less accumulated depreciation and accumulated impairment.

The lease liability is initially measured at present value of the future lease payments discounted using the discount rate implicit in the lease. Subsequently, the lease liability is adjusted for interest and lease payments, as well as the impact of lease modifications, amongst others.

The Bank has elected to account for short-term leases and leases of low-value assets using the practical expedients. Instead of recognizing a right-of-use asset and lease liability, the payments in relation to these are recognized as an expense in profit or loss on a straight-line basis over the lease term.

On the statement of financial position, right-of-use assets have been included in property, plant and equipment and lease liabilities have been included in other liabilities.

On transition to IFRS 16 the weighted average incremental borrowing rate applied to lease liabilities recognized under IFRS 16 was 4%.

At the year end, the bank has total 170 branches out of which 166 branches are leased from different lessor. While implementing IFRS-16 'leases', we have considered 159 branches for which the underlying asset is of low value, in accordance with Para 5(b), and Appendix B3-B8 of IFRS-16. Therefore, these 160 branches have been exempted from being recognized as lease assets/liabilities and the remaining 4 branches have fallen under the scope of IFRS-16.

3.03 Liabilities and basis of their valuation

3.03.1 Deposits and other accounts

Deposits by customers and banks are recognized when the bank enters into contractual provisions of the arrangements with the counter parties, which is generally on trade date, and initially measured at the consideration received.

3.03.2 Other liabilities

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxation, interest payable, interest suspense, accrued expenses, obligation under finance lease etc. Other liabilities are recognized in the balance sheet according to the guidelines of Bangladesh Bank, Income Tax Ordinance 1984 and internal policy of the Bank.

3.03.2 Provision for liabilities

A provision is recognized in the balance sheet when the bank has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the IAS - 37 "Provisions, Contingent Liabilities and Contingent Assets".

3.03.3 Share Capital

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets.

3.03.4 Authorized Capital

Authorized capital is the maximum amount of share capital that the Bank is authorized by its Memorandum and Articles of Association.

3.03.5 Paid up Capital

Paid up capital represents total amount of shareholders' capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Bank, ordinary shareholders are ranked after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

3.04 Non controlling interest in subsidiaries

Non controlling interest in business is an accounting concept that refers to the portion of a subsidiary corporation's stock that is not owned by the parent corporation. The magnitude of the Non controlling interest in the subsidiary company is always less than 50% of the outstanding shares, else the corporation would cease to be a subsidiary of the parent. Non controlling interest is reported on the consolidated income statement as a share of profit belonging to Non controlling shareholders.

3.05 Statutory reserve

The Bank Companies Act, 1991 (as amended 2023) requires the bank to transfer 20% of its current year's profit before tax to reserve until such reserve equals to its paid up capital. The Bank maintained it's statutory reserve account equivalent to paid up capital.

3.06 Contingent liabilities, commitments and other off-balance sheet settlements

A contingent liability is -

A possible obligation that arises form past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or

A present obligation that arises from past events but it is not recognized because:

* it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
* the amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognized but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated.

3.07 Revenue recognition

The revenue during the period under audit is recognized satisfying the conditions as specified in International Financial Reporting Standards (IFRS) 15 "Revenue Recognition". Details are as under:

3.07.1 Interest/profit income

i. Interest is calculated on daily product on unclassified loans and advances but charged on quarterly and monthly basis, where applicable.

ii. Interest is charged on classified loans and advances by crediting interest suspense account as per BRPD Circular No 14 dated 23 September 2012 and such interest is taken into income account upon realization. Interest on credit card outstanding is calculated on daily product but charged on monthly basis.

iii. Commission and discounts on bills purchased and discounted are recognized at the time of realization.

iv. For Islamic Banking, profit is charged on unclassified investments on daily product basis and charged to the clients on quarterly and monthly basis, where applicable.

v. Islamic Banking branches calculate profit on classified investments and credits the same to profit suspense account until realization.

3.07.2 Fees, commission and discounts income

Fees, commission and discounts on bills purchased and discounted are recognized at the time of realization.

3.07.3 Investment income

Interest income on investments is recognized on accrual basis. Capital gain on investments in shares is also included in investment income. Capital gain is recognized when it is realized.

3.08 Interest/profit paid and other expenses

In terms of the provisions of IAS-1 "Presentation of Financial Statements" interest/profit and other expenses are recognized on accrual basis.

3.09 Taxation

a) Current tax

Provision for current tax has been made @ 37.50% as prescribed in the Finance Act, 2024 of the profit made by the Bank considering major taxable allowances and disallowances.

b) Deferred tax

Deferred tax is calculated on the taxable/deductible temporary differences between tax base amount and carrying amount of assets and liabilities as required by International Accounting Standard (IAS)-12 "Income Taxes".

Deferred tax normally results in a liability being recognized within the Balance Sheet. Deferred tax is recognized on differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit, and are accounted for using the balance sheet liability method. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that taxable profits will be available against which deductible temporary differences, unused tax losses or unused tax credits can be utilized. Such assets and liabilities are not recognized if the temporary difference arises from goodwill or from the initial recognition (other than in a business combination) of other assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority and the company intends to settle its current tax assets and liabilities on a net basis.

3.10 Provision for nostro accounts

As per instruction contained in the circular letter no. FEPD (FEMO)/01/2005-677 dated September 13, 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank, Bank are required to make provision regarding the un-reconciled debit balance of nostro account over more than 3 months as on the reporting date in these financials. Since there is no un-reconciled entries which are outstanding more than 3 months. As such, the Bank does not require to make provision.

3.11 Employee benefits

The retirement benefits accrued for the employees of the Bank during reporting period have been accounted for in accordance with the provisions of IAS-19 "Employees Benefit".

3.11.1 Provident fund

Provident Fund benefits are given to the employees of the Bank in accordance with the locally registered Provident Fund Rules. This Fund is being operated under a Trustee Board. This fund got approval from the National Board of Revenue (NBR) on 28 August 2002. All employees of the bank are contributing 10% of the basic salary as subscription to the fund. The bank also contributes equal amount to the fund.

3.11.2 Employees Welfare Fund

The Bank operates an Employees Welfare Fund and it is operated by a separate Board of Trustees and a Fund Rules of the Bank.

3.11.3 Gratuity

The Bank operates a funded gratuity scheme approved by the National Board of Revenue (NBR) on 04 April 2010. In the Bank gratuity scheme covers all permanent employees of the Bank. The company made provision to meet-up claim of out going employees. The gratuity is calculated on the basis of last basic pay and is payable at the rate of two months basic pay for every completed year of service upon full filling the eligibility criteria instead of accounting for gratuity from the year of joining as per IAS 19. The eligibility criteria for accounting for gratuity is 6 (six) years of continued service with the Bank or a period of 3 (three) years with other Banks and 3 (three) years with Jamuna Bank PLC.

3.11.4 Incentive bonus

An incentive bonus is given to the employees in every year. The incentive bonus amount is paid annually, normally in first month of every following the year and the costs are accounted for in the period to which it relates.

3.12 Number of employees

The number of employees engaged for the whole year or part thereof who received a total yearly remuneration of Tk 36,000 or above were 4,477 in 2025 and 4,411 in 2024.

3.13 Earnings per share (EPS)

Earnings per share have been calculated in accordance with IAS-33:"Earnings per Share". The Group and the Bank present basic and diluted earnings per share (EPS) data for its ordinary shares. basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Group/Bank by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting the profit or loss attributable to ordinary shareholders and the weighted average number of ordinary shares outstanding for the effects of all dilutive potential ordinary shares, which comprise share options granted to employees.

3.14 Reconciliation of inter-bank/books of accounts

Books of Accounts with regard to inter–bank (in Bangladesh & out side Bangladesh) and inter–branch have been reconciled and there is no material difference, which might effect the financial statements significantly.

Reconciliation statement with Bangladesh Bank enclosed in Annexure- A-1.

3.15 Risk management

In banking organization, risk is the possibility that outcome of an action or event could bring up adverse impact. Such outcome could either result in a direct loss of earnings/capital or may result in imposition of constraints on banks' ability to meet their business objectives. Risk is the outcome of losses due to sudden downturn in economy or falling interest rates. Banks have to rely on their capital as a buffer to absorb such losses. The types and degree of risks an organization may be exposed depend upon a number of factors such as its size, complexity business activities, volume etc. Initially Bangladesh Bank has issued guidelines on six core risk areas and accordingly scheduled banks operating in Bangladesh has implemented the guidelines for better risk management practice. Implementation of core risk management guidelines by Jamuna Bank PLC. and its status are discussed below.

3.15.1 Credit risk management

Credit risk arises while the borrowers or counterparty to a financial transaction fails to discharge an obligation as per agreed covenants, resulting in financial loss to the Bank. Credit exposures may arise from both the banking and trading books as well as Off-Balance sheet exposures. Credit risk is managed in the JBPLC through a framework that spell out policies and procedures covering the measurement and management of credit risk. There is a clear segregation of duties between transaction originators in the businesses and approvers in the Risk function. All credit exposure limits are approved within a defined credit approval authority framework. Credit policies and standards are considered and approved by the Board of Directors.

Credit rating and measurement

Risk measurement plays a central role, along with judgment and experience, in informing risk taking and portfolio management decisions. It is a primary area for sustained investment and senior management attention. The standard credit risk grading (CRG) system is used in both Corporate and SME Banking. The grading is used to assess the client along with a range of quantitative and qualitative factors. Our credit grades against Corporate & Medium clients are supported by external credit grades, and ratings assigned by external ratings agencies.

Credit approval

Major credit exposures to individual borrowers, groups of connected counterparties and portfolios of retail exposures are reviewed by the Head Office Credit Committee (HOCC) and HOCC recommend the loan to the approval authority. All credit approval authorities are delegated by the Board of Directors to executives based on their capability, experience & business acumen. Credit origination and approval roles are segregated in all cases.

Credit monitoring

We regularly monitor credit exposures, portfolio performance, and external trends through relationship and corporate administration team at Branch and Head Office. Internal risk management reports containing information on key environmental, political and economic trends across major portfolios; portfolio delinquency and loan impairment performance; as well as credit grade migration are presented to risk committees (HOCC and PAMC). The HOCC & PAMC meets regularly to assess the impact of external events and trends on the credit risk portfolio and to define and implement our response in terms of appropriate changes to portfolio shape, underwriting standards, risk policy and procedures. Accounts or portfolios are placed on Early Alert (EA) when they display signs of weakness or financial deterioration, for example, where there is a decline in the customer's position within the industry, a breach of covenants, non-performance of an obligation, or there are issues relating to ownership or management.

Such accounts and portfolios are subjected to a dedicated process overseen by the Monitoring & Recovery Division. Account plans are re-evaluated and remedial actions are agreed and monitored. Remedial actions include, but are not limited to, exposure reduction, security enhancement, exiting the account or immediate movement of the account into the control of Recovery unit. In Retail/Consumer Banking, portfolio delinquency trends are monitored continuously at a detailed level. Individual customer behavior is also tracked and informed in lending decisions. Accounts which are past due are subject to a collections process, monitored in collaboration with the Relationship manager by the Risk function. Charged-off accounts of the Bank are managed by specialist recovery teams.

Concentration risk

Credit concentration risk is managed within concentration caps set for counterparty or groups of connected counterparty, for industry sector; and for product. Additional targets are set and monitored for concentrations by credit committee. Credit concentrations are monitored by the responsible risk committees in each of the businesses and concentration limits that are material to the Bank are reviewed and approved at least annually by the Board of Directors.

Credit risk mitigation

Potential credit losses from any given account, customer or portfolio are mitigated using a range of tools such as collateral, netting agreements, insurance, and other guarantees. The reliance that can be placed on these mitigates is carefully assessed in light of issues such as legal certainty and enforceability, market valuation correlation and counterparty risk of the guarantor. Risk mitigation policies determine the eligibility of collateral types. Collateral types which are eligible for risk mitigation include: cash; residential, commercial and industrial property; fixed assets such as motor vehicles, plant and machinery; marketable securities; commodities; bank guarantees; and letters of credit. Collateral is valued in accordance with our credit policy, which prescribes the frequency of valuation for different collateral types, based on the level of price volatility of each type of collateral. Collateral held against impaired loans is maintained at fair value.

3.15.2 Foreign exchange risk

Foreign exchange risk is the risk that an investment's value changing due to changes in currency exchange rates. The risk that an investor will have to close out a long or short position in a foreign currency at a loss due to an adverse movement in exchange rates. The risk is most acute for businesses that deal in more than one currency. However, other businesses are indirectly exposed to foreign exchange risk if, for example, their business relies on imported products and services.

Foreign exchange risk should be managed where fluctuations in exchange rates impact the business profitability.

Sources of foreign exchange risk :
Foreign exchange risk for a business may arise from a number of sources, including:

- where the business is related to imports or exports
- where other costs, such as capital expenditure, are denominated in foreign currency
- where export bill is received in foreign currency
- where other income, such as royalties, interest, dividends etc., is received in foreign currency
- where the loans are denominated (and therefore payable) in foreign currency
- where the business has offshore assets such as operations or subsidiaries that are valued in a foreign currency, or foreign currency deposits.

Methods of measuring foreign exchange risk:

There are many ways to measure foreign exchange risk, ranging from simple to complex measures. Following are some of the examples of the simpler measures which can be applied and understood by most businesses :

- MIS of foreign currency exposures
- Table of projected foreign currency cash-flows
- Sensitivity analysis
- Value at risk

Like other banks and financial institutions, Jamuna Bank PLC. is also exposed to Foreign Exchange Risk that sprouts externally due to convergence and divergence of many factors in the international market. The foreign exchange business of the bank, fully backed by the underlying transactions, is well-managed as per Bank's internal risk management policies and guidelines and the guidelines of Bangladesh Bank (Central Bank of Bangladesh) . The Asset Liability Management Committee (ALCO) of the bank, headed by the Managing Director & CEO, reviews the risk management position of the bank on regular intervals and provides insights and guidelines to the Treasury Division to manage the foreign exchange risk of the Bank with minimum financial impact.

3.15.3 Asset Liability Management Risk

The Bank has established an Asset Liability Committee (ALCO) contains 10 (ten) members headed by Managing Director. The committee meets at least once in every month. The main responsibilities of ALCO are to look after the Financial Market activities, manage liquidity and interest rate risk, understand the market position and competition etc. The Asset Liability Management Committee also monitored the balance sheet risk. The balance sheet risk is defined as potential changes in earnings due to change in rate of interest and exchange earnings which are not of trading nature. To support ALM process, the most important strategy of the ALM of the Bank is medium to short-term funding and adequate liquidity both in local and foreign currency all time at the most appropriate funding cost. An important objective of ALCO is to provide cost effective funding to finance the asset growth and trade related transactions, optimize the funding cost, increase spread with the lowest possible liquidity, maturity, foreign exchange and interest rate risks.

3.15.4 Internal control and compliance risk:

Internal controls are the policies and procedures established and implemented alone, or in concert with other policies or procedures, to manage and control a particular risk or business activity, or combination of risks or business activities, to which the Bank is exposed to or in which it is engaged.

Objective of internal control:

The primary objective of internal control system in a bank is to help the bank perform better through the use of its resources. Through internal control system bank identifies its weaknesses and takes appropriate measures to overcome the same. The main objectives of internal control are as follows :

- Efficiency and effectiveness of activities (performance objectives)
- Reliability, completeness and timelines of financial and management information (information
- Compliance with applicable laws and regulations (compliance objectives), Risk Recognition and Assessment:
- Internal control system has been designed in such a way to recognize and assess all of the material risks that could adversely affect the achievement of the Bank's goals.
- Effective risk assessments identify and consider both internal and external factors.
- Risk assessment by Internal Control System differs from the business risk management process which typically focuses more on the review of business strategies developed to maximize the risk/reward trade-off within the different areas of the Bank. The risk assessment by Internal Control focuses more on compliance with regulatory requirements, social, ethical and environmental risks those affect the banking industry.

3.15.5 Money laundering risk:

Money Laundering Risk is one of the 6(six) core risk elements in banking business. Money Laundering Risk is defined as reputational and legal risk under operational risk and expenses incurred as penalty for being non-complied in prevention of money laundering. In order to manage the AML risk, the bank has set up an effective Anti-Money Laundering programmed in line with Anti-Money Laundering Act, 2012 as amended 2015 and Bangladesh Bank guidance which has been updated through inclusion of Anti-Terrorist Act, 2012. The Bank has developed manuals for prevention of money laundering and introduced know Your Customer (KYC) program and Transaction Profile (TP) including uniform A/c opening form at branch level for meticulous compliance. The Bank recognizes this risk as a separate classification emphasizing due importance for being compliant on it by way of making conversant of all Executives/Officers through issuing Circulars and providing necessary training of AML and CFT issues by AML Division of the Bank.

Designation of anti money laundering compliance officers (AMLCO):

The Bank has designated a Chief Anti-Money Laundering Compliance Officer (CAMLCO) at its Head Office who is empowered with sufficient authority to implement and enforce anti-money laundering policies, procedures and measures and who reports directly to Senior Management and the Board of Directors. This provides evidence of Senior Management's commitment to efforts to combat money laundering and terrorist financing and more importantly, provides added assurance that the officers have sufficient clout to investigate potentially suspicious activities.

3.15.6 Information communication technology risk

Jamuna Bank PLC has taken various initiatives to minimize its ICT risks during the year of 2025 as such it is a continuous process.

For smooth online banking operation, the bank has deployed fault-tolerant bare-metal hardware with network devices both in primary Data Center (DC) and Disaster Recovery Site (DRS) to ensure high availability. The DRS has been equipped with hardware proportional to the configuration and capacity of the DC to pursue disaster recovery and business continuity of the Bank. The Bank is in the process of certification for Tier-3 Data Center.

The Bank has performed third party VAPT (vulnerability & penetration testing) on its Digital Banking platform with remedial actions to minimize cyber risks. Additionally, data encryption mechanism has been implemented in all the internet facing web-applications for user-data privacy. Moreover, the obsolete operating systems in employee work-stations (like windows XP, 7, 8.1) have been replaced.

The "bank-owned device policy" has been formulated to bring all its portable devices under accountability. In addition, "email archiving policy" has been developed and accordingly automated email archiving system has been implemented to preserve Bank's valuable correspondence.

The Bank has arranged extensive cyber awareness programs with all of its officials during the October month of 2025. The Bank has also designated the month of October each year as "Cyber Awareness Month."

The Bank has implemented a smart HR attendance system accompanied by artificial intelligence to ensure employee accountability and prevent entrance of unauthorized personnel in Bank's premises.

The Bank has addressed and mitigated various observations raised by the internal audit team & Bangladesh Bank audit team to minimize associated ICT risks.

The Bank is now performing POC (proof of concept) on EDR (endpoint Detection and response), intrusion detection system and VAPT system for implementation in the year of 2025 to minimize ICT threats & vulnerabilities.

3.15.7 Interest rate risk

Interest rate risk may arise either from trading portfolio or non-trading portfolio. The trading portfolio of the Bank consists of Government treasury bills of 28 days maturity. The short-term movement in interest rate is negligible or nil. Interest rate risk of non-trading business arises from mismatches between the future yield of an asset and its funding cost. Asset Liability Committee (ALCO) monitors the interest rate movement on a regular basis.

3.15.8 Equity risk

Equity risk arises from movement in market value of equities held. The risks are monitored by Investment Committee under a well designed policy framework. The market value of equities held was, however, lower than the cost price at the balance sheet date

3.15.9 Operational Risk

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through Internal Control and Compliance Division controls operational procedure of the Bank. Internal Control and Compliance Division undertakes periodical and special audit of the branches and divisions at the Head Office for review of the operation and compliance of statutory requirements. The Audit Committee of the Board subsequently reviews the reports of the Internal Control and Compliance Division.

3.15.10 Risk Management Committee Disclosures

The Board of Directors constituted with the following members of the Risk Management Committee of the Board, the third Committee of the Board besides the Executive Committee and the Audit Committee in accordance with Bank Company (Amendment) Act 2023 and it does comply with the BRPD Circular no. 11, dated October 27, 2013.

Sl. No	Name of Member	Status with Bank	Status with Committee
1	Engr. A. K. M. Mosharraf Hussain	Director	Chairman
2	Engr. Md. Atiqur Rahman	Director	Member
3	Mr. Gazi Golam Ashria	Director	Member
4	Mr. Md. Belal Hossain	Director	Member
5	Mr. Md. Mahmudul Hoque	Director	Member

The Risk Management Committee of the Board has been formed after the Central Bank's instruction issued in October 27, 2013. The Committee conducted 6 (Six) meeting during the year where the following important issues were discussed / reviewed:

i) Review the internal limit of sector and area wise exposure of the Bank;
ii) Review the internal limit against off-balance sheet exposure;
iii) Centralization process of the Bank;
iv) Compliance of core risk inspection by Bangladesh Bank;
v) Strengthening and updating risk management system of the Bank;
vi) Review the internal capital adequacy assessment process;
vii) Maximization of collateral securities on account of top borrowers to reduce probable impact on CAR due to instance of default;
viii) Focus on rewarding business like Fuel, Energy and Fertilizer etc..
ix) Imposing cap for commodity financing;
x) Review the business continuity plan and disaster recovery;
xi) Review the quarterly Risk Management paper and Stress Testing report;
xii) Comprehensive Risk rating provided by Bangladesh Bank;
xiii) Formation of Basel Unit;
xiv) Arrangement of regular training and workshop for head office and branch officials to create awareness;
xv) Review the revised green banking policy, green strategic plan and green office guide;
xvi) Monitoring of large loans and work order financing;
xvii) Stock monitoring through routine and surprise physical inspection of the premises of the borrowers.

3.16 Compliance of International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS)

The Institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS). While preparing the financial statements, the Bank applied most of the IASs and IFRSs as applicable.

Name of the IAS	IAS No	Status
Presentation of Financial Statements	1	Complied with some departure (Note 2.01.1)
Inventories	2	N/A
Statement of Cash Flows	7	Complied with some departure (Note 2.01.1)
Accounting Policies, Changes in Accounting Estimates and Errors	8	Complied
Events after the Reporting Period	10	Complied
Income Taxes	12	Complied
Property, Plant and Equipment	16	Complied
Employee Benefits	19	Complied with some departure (Note 2.01.1)
Accounting for Government Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Complied
Borrowing Costs	23	Complied
Related Party Disclosures	24	Complied
Accounting and Reporting by Retirement Benefit Plans	26	Complied
Separate Financial Statements	27	Complied
Investment in Associates and joint ventures	28	N/A
Financial Instruments: Presentation	32	Complied with some departure (Note 2.01.1)
Earning Per Share	33	Complied
Interim Financial Reporting	34	Complied
Impairment of Assets	36	Complied
Provisions, Contingent Liabilities and Contingent Assets	37	Complied
Intangible Assets	38	Complied
Financial Instruments: Recognition & Measurement	39	Complied with some departure (Note 2.01.1)
Investment Property	40	N/A
Agriculture	41	N/A
Name of the IFRS	**IFRS No.**	**Status**
First-time adoption of International Financial Reporting Standards	1	N/A
Share based Payment	2	N/A
Business Combinations	3	Complied
Insurance Contract	4	N/A
Non-current Assets Held for sale and Discontinued Operations	5	N/A
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instrument: Disclosures	7	Complied with some departure (Note 2.01.1)
Operating Segments	8	Complied with some departure (Note 2.01.1)
Financial Instruments: Recognition and Measurement	9	Complied
Consolidated Financial Statements	10	Complied
Joint Arrangements	11	N/A
Disclosure of Interests in Other Entities	12	Complied
Fair Value Measurement	13	Complied
Regulatory Deferral Accounts	14	N/A
Revenue from Contracts with Customers	15	Complied
Leases	16	Complied

* N/A = Not Applicable
** Relevant disclosures are made according to the requirement of Bangladesh Bank.

3.17 General

i) Figures of previous years have been rearranged wherever considered necessary to conform to the current year's presentation.

ii) Figures have been rounded off to the nearest Taka.

iii) Expenses are shown including Value Added Tax (VAT) where applicable.

Jamuna Bank PLC.

FINANCIAL STATEMENTS 2025

4 Cash

		31.12.2025 Taka	31.12.2024 Taka
Cash in hand	(Note: 4.1)	4,240,905,289	4,819,760,887
Balance with Bangladesh Bank and its agent bank(s)	(Note: 4.2)	15,701,679,732	13,404,645,197
		19,942,585,021	**18,224,406,084**

4(a) Consolidated Cash

Jamuna Bank PLC.	19,942,585,021	18,224,406,084
Jamuna Bank Capital Management Limited	42	31,426
Jamuna Bank Securities Limited	2,093	4,446
	19,942,587,156	**18,224,441,956**

4.1 Cash in hand (including foreign currencies)

Local currency	4,211,596,404	4,774,614,201
Foreign currency	29,284,040	45,111,393
Offshore Banking unit	24,846	35,293
	4,240,905,289	**4,819,760,887**

4.1(a) Consolidated Cash in hand

Jamuna Bank PLC.	4,240,905,289	4,819,760,887
Jamuna Bank Capital Management Limited	42	31,426
Jamuna Bank Securities Limited	2,093	4,446
	4,240,907,424	**4,819,796,759**

4.2 Balance with Bangladesh Bank and its Agent Bank

Balance with Bangladesh Bank		
Local currency	14,860,847,444	12,434,016,461
Foreign currency	840,832,288	970,628,736
	15,701,679,732	**13,404,645,197**
Balance with Sonali Banks		
Local currency	-	-
	15,701,679,732	**13,404,645,197**

4.2(a) Consolidated Balance with Bangladesh Bank and its agent bank(s)

Jamuna Bank PLC.	15,701,679,732	13,404,645,197
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	15,701,679,732	**13,404,645,197**

4.3 Statutory Deposits

Cash Reserve Requirement (CRR) and Statutory Liquidity Requirement (SLR) have been calculated and maintained as per Section 33 of the Bank Company Act. 1991 & amended Act 2023 and MPD circular No. 03 dated 09 April 2020.

The Cash Reserve Requirement on the Bank's time and demand liabilities of October'2025 at the rate of 4% for conventional and Islamic has been calculated and maintained with Bangladesh Bank in current account. 13% Statutory Liquidity Ratio for conventional and 5.50% Statutory Liquidity Ratio for Islamic wing has also been maintained in the form of treasury bills, bonds, Sukuk and cash in hand including FC balance with Bangladesh Bank. Both the reserves maintained by the Bank are in excess of the statutory requirements, as shown below:

(a) i) Cash Reserve Requirement (CRR): 4% of Average Demand & Time Liabilities (Conventional)

Required Reserve	13,718,113,673	10,955,683,947
Actual Reserve held with Bangladesh Bank:		
Balance with Bangladesh Bank current	13,983,780,953	11,368,928,675
Surplus / (deficit)	265,667,280	413,244,728
Maintained (%)	4.08	4.15

ii) Cash Reserve Requirement (CRR): 4% of Average Demand & Time Liabilities (Islamic)

Required Reserve	489,043,027	243,793,447
Actual Reserve held with Bangladesh Bank:		
Balance with Bangladesh Bank current account	1,011,738,138	265,096,542
Surplus / (deficit)	522,695,111	21,303,095
Maintained (%)	8.28	4.35

(b) i) Statutory Liquidity Requirement (SLR): 13% of Average Demand & Time Liabilities (Conventional)

Required Reserve	45,295,500,918	36,035,637,702
Actual Reserve held	195,947,929,244	128,365,913,439
Surplus / (deficit)	150,652,428,326	92,330,275,737
Maintained (%)	56.24	46.31

Statutory Liquidity Requirement (SLR) required of Tk.4,529.55 crore but Bank maintained Tk.19,594.79 crore. We have to maintain surplus amount of Tk.1,506.52 crore as Jamuna Bank PLC. involved in Primary Dealing (PD) operation and secondary trading activities.

ii) Statutory Liquidity Requirement (SLR): 5.50% of Average Demand & Time Liabilities (Islamic)

Required Reserve	672,434,162	335,215,990
Actual Reserve held	802,781,978	851,010,201
Surplus / (deficit)	130,347,816	515,794,211
Maintained (%)	6.57	13.96

5 Balance with Other Banks and Financial Institutions

In Bangladesh	(Note: 5.1)	10,890,803,363	11,527,419,799
Outside Bangladesh *	(Note: 5.2)	924,937,536	1,744,092,113
		11,815,740,898	**13,271,511,912**

*** Details are given in Annexure-A**

5.1 In Bangladesh

In Current & SB Deposit Account

AB Bank PLC.	-	1,059,833
Agrani Bank PLC.	8,027,652	588,082
Janata Bank PLC.	18,935,492	17,818,173
Sonali Bank PLC.	217,228,951	437,698,451
Standard Chartered Bank	65,177	38,482,058
The City Bank PLC.	477,395	365,576
	244,734,667	**496,012,174**

In Short notice deposit Account

AB Bank PLC	1,941,873	870,648
Bank Al- Falah	500,022,626	23,080
Eastern Bank PLC.	445,262,246	-
Export Import Bank PLC	515,545	499,876
Mercantile Bank PLC	12,385,136	120,733
Modhumoti Bank PLC	110,431	111,041
National Bank PLC	688,785	659,272
Prime Bank PLC	135,806	136,629
Shahjalal Islami Bank PLC	700,168,660	658,262
Social Islami Bank PLC	614,676	601,044
The Trust Bank PLC	151,259,211	204,227,040
	1,813,104,996	**207,907,625**

In Fixed Deposit/MTDR with Other Banks

Premier Bank PLC	-	1,190,000,000
The City Bank PLC	1,100,658,600	-
Mercantile Bank PLC	2,345,249,400	2,380,000,000
Bengal Commercial Bank PLC	600,000,000	1,011,500,000
National Commerce & Credit Bank PLC	-	1,071,000,000
Pubali Bank PLC	2,507,055,700	2,856,000,000
Southeast Bank PLC	-	1,785,000,000
United Commercial Bank PLC	2,000,000,000	-
	8,552,963,700	**10,293,500,000**

In Fixed Deposit with Other Financial Institutions

IDLC Finance PLC	280,000,000	530,000,000
	280,000,000	**530,000,000**
	10,890,803,363	**11,527,419,799**

5.1(a) Consolidated Balance - in Bangladesh

Jamuna Bank PLC.	10,890,803,363	11,527,419,799
Jamuna Bank Capital Management Limited	53,146,200	37,686,246
Jamuna Bank Securities Limited	20,123,495	30,041,664
	10,964,073,057	**11,595,147,709**
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	53,101,472	37,686,246
Jamuna Bank Securities Limited	4,718,951	30,041,664
	10,906,252,635	**11,527,419,799**

5.2 Outside Bangladesh

AB Bank Limited Mumbai India	7,079,994	33,013,988
Axis Bank Ltd, Mumbai, India	35,858,593	87,493,164
Bank Al Bilad, Riyadh, KSA	11,182,373	10,040,114
Bank of Bhutan, Bhutan	3,411,710	4,632,719
Bank of Huzhou Co. Ltd.	25,391,912	65,669,317
Commerzbank AG, Germany	32,549,051	(44,780,343)
Citi Bank N.A. New York	28,167,498	87,812,143
Habib American Bank, New York, NY USA	14,988,481	(25,784,060)
Habib Bank AG Zurich, Switzerland	3,927,010	4,169,875
ICIC Bank Limited, Hong Kong	41,637,291	37,344,952
ICIC Bank Limited, India	98,992,078	246,018,538
JP Morgan Chase Bank N.A., USA	24,794,963	89,403,309
Mashreq Bank Mumbai, India	59,085,175	3,848,242
Mashreqbank psc - IBF Limited New York	438,728,415	839,305,299
Mashreqbank psc -DUBAI	3,616,748	36,039,026
Nabil Bank Ltd. Nepal	4,511,538	4,455,420
Standard Chartered Bank, Colombo-Srilanka	3,212,760	3,140,468
Standard Chartered Bank, Karachi, Pakistan	21,702,448	41,064,487
Standard Chartered Bank, London	6,808,378	21,229,755
Standard Chartered Bank, Mumbai -India	21,549,014	74,799,593
Standard Chartered Bank, New York	24,791,704	113,827,202
Standard Chartered Bank AG,Frankfurt,Germany	7,542,365	10,586,082
Standard Chartered Bank, Tokyo, Japan	5,408,037	762,823
	924,937,536	**1,744,092,113**

5.2(a) Consolidated Balance - outside Bangladesh

Jamuna Bank PLC.	924,937,536	1,744,092,113
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	924,937,536	**1,744,092,113**

5.3 Maturity Grouping of Balance with Other Banks and Financial Institutions

On demand	1,169,672,203	2,240,104,287
One month term	1,813,104,996	207,907,625
3 months term	8,552,963,700	10,293,500,000
6 months term	280,000,000	530,000,000
1 year term	-	-
2 years term	-	-
3 years term	-	-
	11,815,740,898	**13,271,511,912**

6 Money at Call on Short Notice

Banking Sector	3,090,498,800	6,532,000,000
Banking Sector-OBU	917,215,500	595,000,000
Non - Banking financial Institutions	80,000,000	-
	4,087,714,300	**7,127,000,000**

6(a) Consolidated Money at Call on Short Notice

Jamuna Bank PLC.	4,087,714,300	7,127,000,000
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	4,087,714,300	**7,127,000,000**

7 Investments

Government	(Note: 7.1)	193,991,349,244	124,086,232,957
Others	(Note: 7.2)	7,994,734,187	3,502,234,187
		201,986,083,431	**127,588,467,145**

7(a) Consolidated Investments

Jamuna Bank PLC.	201,986,083,431	127,588,467,145
Jamuna Bank Capital Management Limited	253,171,499	268,127,700
Jamuna Bank Securities Limited	49,203,486	49,203,486
	202,288,458,416	**127,905,798,331**

7.1 Government Investments

	31.12.2025 Taka	31.12.2024 Taka
Bangladesh Bank bills (HFT) (a)	-	-
Treasury bills (HFT) (b)	47,800,961,378	20,709,083,015
Treasury bonds (HFT) (c)	49,639,855,747	35,285,947,894
Treasury bonds (HTM) (c)	92,356,037,720	65,606,269,876
Treasury bonds (Special Fund bond)	799,989,499	799,993,173
Asset Pledge as security (e)	466,750,000	466,750,000
Prize bonds	6,304,900	3,589,000
	191,069,899,244	**122,871,632,957**
In Islamic Banking Branches		
Islami Investment Bond (d)	2,921,450,000	1,214,600,000
	193,991,349,244	**124,086,232,957**
a) Bangladesh Bank Bills		
Up to 364 days	-	-
	-	-
b) Treasury Bills		
Up to 364 days	47,800,961,378	20,709,083,015
	47,800,961,378	**20,709,083,015**
c) Treasury Bond		
2 years term	27,069,099,551	11,107,757,950
3 years term	4,534,672,223	499,172,203
5 years term	28,906,411,483	12,761,156,598
10 years term	31,402,395,749	22,583,928,902
15 years term	19,151,509,171	18,382,988,863
20 years term	31,731,794,790	36,357,206,426
	142,795,882,967	**101,692,210,942**
d) Islami Bond		
5 years and above	2,921,450,000	1,214,600,000
	2,921,450,000	**1,214,600,000**
e) Asset Pledge as security (e)		
8 years term	466,750,000	466,750,000
	466,750,000	**466,750,000**

7.1(a) Consolidated Government Investments

Jamuna Bank PLC.	193,991,349,244	124,086,232,957
Jamuna Bank Capital Management Limited	3,007,500	-
Jamuna Bank Securities Limited	27,500,000	27,500,000
	194,021,856,744	**124,113,732,957**

7.2 Others Investments

Shares and bonds	(Note: 7.2.1)	7,994,734,187	3,502,234,187
		7,994,734,187	**3,502,234,187**

7.2(a) Consolidated others Investments

Jamuna Bank PLC.	7,994,734,187	3,502,234,187
Jamuna Bank Capital Management Limited	253,171,499	268,127,700
Jamuna Bank Securities Limited	19,765,978	21,703,486
	8,267,671,664	**3,792,065,374**

7.2.1 Cost and Market Value of Shares and bonds as on 31 December 2025 are as follows:

Particulars	Quantity	Cost price (Taka)	Market value (Taka)
Ordinary Shares			
Dhaka Bank Ltd.	315,000	4,092,000	3,559,500
EXIM Bank Ltd.	1,176,494	15,294,422	3,529,482
Southeast Bank Ltd.	1,415,385	20,225,852	12,738,465
Bonds:			
BRAC Bank PLC (Subordinated Bond)		1,250,000,000	1,250,000,000
Eastern Bank PLC (Subordinated Bond)		3,100,000,000	3,100,000,000
Trust Bank Ltd. (Perpetual Bond)		650,000,000	650,000,000
Trust Bank Ltd. (Subordinated Bond)		1,000,000,000	1,000,000,000
NCC Bank Ltd. (Perpetual Bond)		400,000,000	400,000,000
Pubali Bank Ltd. (Perpetual Bond)		816,765,000	816,765,000
Bank Asia Ltd. (Perpetual Bond)		730,000,000	730,000,000
Equity Shares			
Central Depository Bangladesh Ltd	1,142,361	3,138,890	3,138,890
SWIFT	17	5,218,024	5,218,024
		7,994,734,187	**7,974,949,361**
Quoted Shares			
Dhaka Bank Ltd.	315,000	4,092,000	3,559,500
EXIM Bank Ltd.	1,176,494	15,294,422	3,529,482
Southeast Bank Ltd.	1,415,385	20,225,852	12,738,465
		39,612,274	**19,827,447**
Bonds:			
BRAC Bank PLC (Subordinated Bond)		1,250,000,000	1,250,000,000
Eastern Bank PLC (Subordinated Bond)		3,100,000,000	3,100,000,000
Trust Bank Ltd. (Perpetual Bond)		650,000,000	650,000,000
Trust Bank Ltd. (Subordinated Bond)		1,000,000,000	1,000,000,000
NCC Bank Ltd. (Perpetual Bond)		400,000,000	400,000,000
Pubali Bank Ltd. (Perpetual Bond)		816,765,000	816,765,000
Bank Asia Ltd. (Perpetual Bond)		730,000,000	730,000,000
		7,946,765,000	**7,946,765,000**
Unquoted Shares			
Central Depository Bangladesh Ltd	1,142,361	3,138,890	3,138,890
SWIFT	17	5,218,024	5,218,024
		8,356,914	**8,356,914**
Total		**7,994,734,187**	**7,974,949,361**

7.2.2 Market price of investment and required provision as on 31 December 2025

Name of the company	Quantity	Cost price (Taka)	Market value (Taka)	Gain/(Loss) Required provision
Dhaka Bank Ltd.	315,000	4,092,000	3,559,500	(532,500)
EXIM Bank Ltd.	1,176,494	15,294,422	3,529,482	(11,764,940)
Southeast Bank Ltd.	1,415,385	20,225,852	12,738,465	(7,487,387)
BRAC Bank PLC (Subordinated Bond)		1,250,000,000	1,250,000,000	-
Eastern Bank PLC (Subordinated Bond)		3,100,000,000	3,100,000,000	-
Trust Bank Ltd. (Perpetual Bond)		650,000,000	650,000,000	-
Trust Bank Ltd. (Subordinated Bond)		1,000,000,000	1,000,000,000	-
NCC Bank Ltd. (Perpetual Bond)		400,000,000	400,000,000	-
Pubali Bank Ltd. (Perpetual Bond)		816,765,000	816,765,000	-
Bank Asia Ltd. (Perpetual Bond)		730,000,000	730,000,000	-
Central Depository Bangladesh Ltd	1,142,361	3,138,890	3,138,890.00	-
SWIFT	17	5,218,024	5,218,023.61	-
		7,994,734,187	**7,974,949,361**	**(19,784,827)**

7.3 Maturity Grouping of Investments

	31.12.2025 Taka	31.12.2024 Taka
On Demand	8,001,039,087	3,505,823,187
Not more than 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	50,722,411,378	21,923,683,015
More than 1 year but not more than 5 years	55,975,511,034	23,868,914,548
More than 5 years	87,287,121,932	77,823,296,394
	201,986,083,431	**127,121,717,144**

8 Loans & Advances

Loans, cash credit, overdrafts and lease etc.	(Note: 8.01)	158,862,840,808	170,833,957,485
Bills purchased and discounted	(Note: 8.02)	17,901,591,820	18,156,060,137
		176,764,432,628	**188,990,017,622**

8(a) Consolidated Loans & Advances

Jamuna Bank PLC.	176,764,432,628	188,990,017,622
Jamuna Bank Capital Management Limited	2,217,398,765	2,280,355,711
Jamuna Bank Securities Limited	111,623,766	111,623,766
	179,093,455,158	**191,381,997,099**
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	1,144,123,684	1,191,176,766
Jamuna Bank Securities Limited	111,974,892	43,609,731
	177,837,356,583	**190,147,210,602**

8.01 Loans, Cash Credit and Overdrafts etc.

Agriculture loan	7,013,382,906	3,272,922,167
Cash credit	6,727,933,253	8,668,353,478
Credit Card	1,491,714,698	1,358,221,901
Demand loan	1,234,941,034	1,194,041,269
EDF loan	6,595,574,191	8,689,418,243
Hire purchase	1,970,919,700	2,952,238,463
House building loan	143,131,307	98,605,881
Lease finance	903,734,197	1,473,447,526
Loan against imported merchandise	1	1
Loan against packing credits	723,303,770	1,133,200,442
Loan against trust receipt	2,586,490,127	6,676,696,541
Loans (General)	63,963,654	708,162,009
Overdraft	33,857,179,011	31,308,835,511
Payment against document	4,420,432,513	6,847,513,800
PIF	2,074,128,741	-
Real estate financing	439,580,396	650,407,286
Retail credit	4,851,528,131	5,041,549,033
Small and Medium Enterprise	14,096,224,426	21,339,729,414
Staff loan	1,367,440,263	1,140,311,038
Term Loan	49,179,242,377	42,244,556,294
Time Loan	16,164,149,707	22,659,424,889
Off Shore Banking Unit (OBU)	126,326,754	272,037,002
	156,031,321,156	**167,729,672,188**
In Islamic Banking Branches		
Bai-Muazzal	2,345,817,427	2,461,045,816
Bai-Muazzal (SME)	112,962,364	93,008,216
HPSM-Staff & Car loan Staff	33,467,233	26,594,291
MPI trust receipt	86,832,645	291,369,643
Murabaha	252,439,982	232,267,331
	2,831,519,652	**3,104,285,298**
	158,862,840,808	**170,833,957,485**

8.1(a) Consolidated Loans, Cash Credit, Overdrafts and Lease etc.

Jamuna Bank PLC.	158,862,840,808	170,833,957,485
Jamuna Bank Capital Management Limited	2,214,591,557	2,280,355,711
Jamuna Bank Securities Limited	201,085,208	111,623,766
	161,278,517,573	**173,225,936,962**
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	1,092,958,105	1,191,176,766
Jamuna Bank Securities Limited	111,974,892	43,609,731
	160,073,584,576	**171,991,150,465**

8.02 Bills Purchased and Discounted (excluding treasury bills)

Conventional & islamic banking	2,593,725,409	5,634,061,147
Off Shore Banking Unit	15,307,866,411	12,521,998,990
	17,901,591,820	**18,156,060,137**

8.2(a) Consolidated Bills Purchased and Discounted (excluding treasury bills)

Jamuna Bank PLC.	17,901,591,820	18,156,060,137
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	17,901,591,820	**18,156,060,137**

8.03 Maturity Grouping of Loans & Advances as follows

Payable on demand	39,475,600,000	29,708,560,000
Not more than three months	31,430,900,000	14,019,340,000
More than 3 months but not more than 1 year	55,789,700,000	26,333,200,000
More than 1 year but not more than 5 years	30,040,939,577	66,800,614,626
More than 5 years	20,027,293,051	52,128,302,996
	176,764,432,628	**188,990,017,622**

8.04 Concentration of Advances

Advances to allied concerns of Directors	237,180	1,169,828
Advances to Chief Executives and other Officers	1,985,218,506	1,664,135,141
Customer Groups:		
Agricultural & Fisheries	7,013,319,553	3,281,507,809
Industry wise	74,426,510,341	71,137,480,941
Small and Cottage	3,336,073,075	17,807,628,605
Advances to other Customers	90,003,073,973	95,098,095,299
	176,764,432,628	**188,990,017,622**

8.05 Information of Large Loan

	31.12.2025 Taka	31.12.2024 Taka
Number of the clients	33	38
Amount of outstanding advances (funded & non-funded)	116,533,101,434	127,613,450,297

Details information for the year ended 31 December 2025 have been given in (Annex-B)

8.06 Sector wise loans & advances

	% of total loan		
Agricultural & Fisheries	3.97%	7,013,319,553	3,281,507,809
Large & Medium Scale Industry	23.71%	41,908,318,969	26,515,034,434
Working Capital	20.72%	36,623,845,959	44,640,888,008
Export Credit	9.59%	16,958,271,218	22,463,951,852
Commercial Credit	20.33%	35,932,325,288	45,331,777,381
Small and Cottage Industries	1.89%	3,336,073,075	17,807,628,605
Others	19.80%	34,992,278,565	28,949,229,532
	100%	**176,764,432,628**	**188,990,017,622**

8.07 Geographical location wise loans & advances

a) Urban	% of total loan		
Dhaka Division	80.51%	142,308,483,628	144,121,492,830
Chittagong Division	6.58%	11,622,618,772	13,850,152,306
Sylhet Division	0.18%	310,290,215	518,555,917
Rajshahi Division	3.74%	6,603,255,349	6,390,585,543
Khulna Division	1.97%	3,490,330,986	2,106,141,734
Barishal Division	0.37%	645,684,761	506,868,357
Mymensingh Division	1.33%	2,344,957,621	1,876,734,496
Rangpur Division	1.32%	2,331,194,470	1,172,787,449
	95.98%	**169,656,815,803**	**170,543,318,630**
b) Rural			
Dhaka Division	2.26%	3,997,865,638	13,516,199,458
Chittagong Division	0.59%	1,048,315,949	2,002,589,951
Sylhet Division	0.03%	56,298,116	120,575,406
Rajshahi Division	0.48%	847,976,717	2,266,318,161
Khulna Division	0.27%	471,943,621	182,622,242
Barishal Division	0.00%	-	-
Mymensingh Division	0.00%	-	209,714,606
Rangpur Division	0.39%	685,216,783	148,679,167
	4.02%	**7,107,616,825**	**18,446,698,992**
	100%	**176,764,432,628**	**188,990,017,622**

8.8 Classification of Loans & Advances as per Bangladesh Bank circular no. BRPD Circular No-14 dated 23 September 2012, BRPD Circular No-5, dated 29 May 2013, BRPD Circular No.15, dated 27 September, 2017, BRPD Circular No.16, dated 21 July, 2020, BRPD Circular No.56, dated 10 December 2020, BRPD Circular No. 03, dated 31 January 2021, BRPD Circular No. 05, dated 24 March 2021, BRPD Circular letter No. 51, dated 29 December 2021 & BRPD Circular letter No. 53, dated 30 December 2021 and other related circulars.

	% of Total Loans		
Unclassified & Special Mention Account	95.51%	168,828,832,628	175,915,066,268
Substandard	1.27%	2,243,700,000	1,062,236,070
Doubtful	0.31%	555,700,000	567,005,783
Bad or loss	2.91%	5,136,200,000	11,445,709,502
	100%	**176,764,432,628**	**188,990,017,622**

8.8.1 Particulars of Required Provision for Loans and Advances

General provision:

Status	Base for provision	Rate (%)	Provision	Provision
Unclassified		Various	2,075,464,096	5,449,023,096
Off Balance Sheet	-	Various	1,133,599,882	1,090,865,882
			3,209,063,978	6,539,888,978

Specific provision:

Status	Base for provision	Rate (%)	Provision	Provision
Sub-standard	185,525,973	Various	37,105,195	112,730,281
Doubtful	187,288,639	Various	93,644,320	95,530,107
Bad/loss	1,301,016,837	Various	5,209,749,802	2,099,841,247
			5,340,499,317	2,308,101,635
Total provision			8,549,563,294	8,847,990,612
Additional provision requirement as per Bangladesh Bank & external auditor			1,862,700,000	1,865,000,000
Required provision for Loans and Advances			**10,412,263,294**	**10,712,990,612**

8.9 Particulars of Loans/Investments, Advances and Lease

i) Loans considered good in respect of which the bank is fully secured ;	160,769,618,068	156,554,895,418
ii) Loans considered good in respect of which the bank holds no security other than the debtors personal guarantee;	4,931,033,173	10,131,751,621
iii) Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors;	11,063,781,386	22,303,370,583
	176,764,432,628	**188,990,017,622**
iv) Loans adversely classified; provision not maintained their against;	-	-
v) Loans due by directors or officers of the bank company or any of these either separately or jointly with any other persons;	1,985,218,506	1,664,135,141
vi) Loans due by companies or firms in which to directors of the bank have interests as directors, partners or managing agents or incase of private companies as members;	-	-
vii) Maximum total amount of advances including temporary advance made at any time during the year to directors or managers or officers of the bank or any of them either separately or jointly with any other persons;	1,985,218,506	1,664,135,141
viii) Maximum total amount of advances, including temporary advance granted during the year to the companies or firms in which the directors of the bank are interested as directors, partners or managing agents or in the case of private companies as member;	-	-
ix) Due from banking companies;	-	-
x) Amount of classified loans on which interest has not been charged, should be mentioned as follows:	-	-
a) decrease/increase in provision, amount of loan written off and amount realized against loans previously written off;	-	-
b) amount of provision kept against loan classified as on the date of preparing balance sheet;	7,203,199,317	4,173,101,634
c) interest creditable to the interest Suspense A/c;	-	-
xi) Cumulative amount of written off loans and the amount written off during the current year should be shown separately. The amount of written off loan for which lawsuit has been filed should also be mentioned;	16,580,852,494	12,317,781,303

8.9.1 The amount of written off loan for which lawsuit has been filed

Written off loan for which lawsuit has been filed amount of Tk. 16,580,852,494

8.9.2 The amount of written off loans during the current year

The amount of written off loans during the current year	**5,262,868,572**	**1,158,821,941**

8.9.3 Number of loan accounts written off during the year	557	56

8.10 Bill Purchased & Discounted as per Maturity Grouping in the following order

Repayable within 1 month	2,299,032,716	2,331,713,105
1 month above less than 3 months	3,127,565,672	3,172,023,527
3 months above less than 6 months	950,062,463	963,567,452
6 months above	11,524,930,968	11,688,756,053
	17,901,591,820	
	-	**18,156,060,137**

8.11 Listing of Assets Pledged as Security/Collaterals/ Securities against Loan/Investment Including Bills Purchased and Discounted

Collateral of movable/immovable assets	87,825,549,485	78,081,126,115
Local banks and financial institutions guarantee	-	-
Government guarantee	-	-
Export documents	-	20,108,263,911
Fixed deposits receipts	16,958,271,218	4,615,317,701
FDR of other banks	4,590,992,178	-
Government bonds	-	-
Personal guarantee	4,910,394,958	24,764,558,507
Other securities	62,479,224,789	61,420,751,389
	176,764,432,628	**188,990,017,622**

8.12 Classification of Loans & Advances as per economic purpose

Agriculture	7,013,319,553	3,281,507,809
Industry		
a) Term loan	45,244,392,044	44,322,663,039
b) Working capital	36,623,845,959	44,640,888,008
Trade & Commerce		
a) Retail trading	5,832,414,968	7,783,597,121
b) Wholesale trading	6,621,459,495	9,090,559,298
c) Export Financing	11,862,404,941	16,823,651,381
d) Import Financing	3,843,529,382	7,984,895,174
e) Lease Finance	3,286,114,297	4,399,396,518
f) Others	12,288,222,505	12,384,320,928
Construction		
a) Housing	2,703,932,872	2,704,823,370
b) Other than housing	10,757,901,551	7,875,143,260
Transport		
a) Road Transport	458,125,905	412,571,181
b) Air Transport	-	-
Consumer Financing	7,840,314,184	7,459,565,933
Miscellaneous	4,486,863,152	1,670,374,465
Bills purchased & discounted	17,901,591,820	18,156,060,137
	176,764,432,628	**188,990,017,622**

8.13 As per letter no. 178/FRC/APR/2021/27(45) dated 09 December 2021 issued by the Financial Reporting Council (FRC) regarding the compliance of BRPD Circular Letter no. 04 dated 04 January 2021 and BRPD Circular letter no. 35, dated 06 July 2021, the status of the Bank on December 31, 2025 was as follows:

Particulars	Compliance BRPD Circular letter no. 04*		Compliance BRPD Circular letter no. 35**	
	No of files	% of compliance	No. of files	% of compliance
Complied files	430	100%	414	100%
Total files	430		414	

*BRPD Circular Letter no.04: Regarding the collection of audited Financial Statements and statutory audit report for sanctioned/renewed investments.

**BRPD Circular Letter no.35: Regarding the verification of audited financial statements through Document Verification System (DVS) developed by ICAB.

Note: Newly established limited companies projected Financial Statements are accepted.

9 Fixed/Leased Assets Including Premises, Furniture & Fixture (WDV)

Cost:		
Land	1,471,500,000	1,471,500,000
Building	1,012,307,040	1,011,907,041
Furniture & Fixture	1,680,978,605	1,608,363,622
Equipments	1,943,770,410	1,793,861,597
Computer	2,937,232,861	2,905,992,570
Vehicles	115,240,738	105,390,738
Right of use Assets as per IFRS-16*	503,979,616	503,979,616
	9,665,009,270	**9,400,995,183**
Less: Accumulated Depreciation on fixed assets	4,276,289,870	3,698,875,540
Less: Accumulated amortization of leased assets/RoU	407,301,421	367,931,524
	4,981,417,979	**5,334,188,118**

Right of Use (RoU) assets comprise of lease liabilities which is the present value of lease payments against rented premises. Any contractual obligation for use of any rented/leased premises or assets for a period exceeding twelve months and/or exceeding the threshold for low value asset, and substantially risks and benefits related to ownership of those rented premises/assets transfer to the bank, are recognised as RoU assets as per IFRS 16 'Leases'. Right of use Assets (RoU) are measured at cost less any accumulated depreciation and adjusted for any measurement of lease liabilities (Note-3.02.7).

Details are shown in Annexure - C

Jamuna Bank PLC.

FINANCIAL STATEMENTS 2025

9(a) Consolidated Fixed assets/non-current assets including premises, furniture and fixtures

	31.12.2025 Taka	31.12.2024 Taka
Cost:		
Jamuna Bank PLC.	9,665,009,270	9,400,995,183
Jamuna Bank Capital Management Limited	12,286,530	16,016,220
Jamuna Bank Securities Limited	275,112,193	280,081,600
	9,952,407,993	**9,697,093,003**
Accumulated depreciation/amortization:		
Jamuna Bank PLC.	4,683,591,291	4,066,807,065
Jamuna Bank Capital Management Limited	6,982,454	14,587,724
Jamuna Bank Securities Limited	6,031,643	4,893,455
	4,696,605,388	**4,086,288,243**
Written Down Value	**5,255,802,605**	**5,610,804,760**

10 Other Assets

		Note	31.12.2025 Taka	31.12.2024 Taka
i)	Investment in shares of subsidiary companies:			
	a) In Bangladesh	(Note: 10.1)	1,399,998,200	1,399,998,200
	b) In Outside Bangladesh		-	-
ii)	Stationery, Stamps, Printing materials in stock etc.		48,538,386	45,263,089
iii)	Advance Rent	(Note: 10.2)	535,234,331	277,913,636
iv)	Interest/profit receivable	(Note: 10.3)	3,396,227,848	2,398,885,834
v)	Balance with Brokerage houses		8,968,404	8,968,404
vi)	Security deposit		3,967,978	4,004,191
vii)	Preliminary exp, formation and organization expense, renovation/development expenses and Pre-paid exp.		-	-
viii)	Branch adjustment		-	-
ix)	Suspense account	(Note: 10.4)	967,741,475	563,635,136
x)	Others	(Note: 10.5)	1,911,896,375	787,217,206
xi)	Other assets-Off Shore Banking Unit		4,368	4,251
			8,272,577,366	**5,485,889,947**

10(a) Consolidated Other assets

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	8,272,577,366	5,485,889,947
Jamuna Bank Capital Management Limited	33,472,848	77,057,306
Jamuna Bank Securities Limited	35,770,396	37,997,064
	8,341,820,610	5,600,944,317
Less: Inter-company transaction:		
Jamuna Bank Capital Management Limited	999,998,400	999,998,400
Jamuna Bank Securities Limited	399,999,800	399,999,800
	6,941,822,410	**4,200,946,117**

10.1 Investment in subsidiaries

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank Capital Management Limited	999,998,400	999,998,400
Jamuna Bank Securities Limited	399,999,800	399,999,800
	1,399,998,200	**1,399,998,200**

10.2 Advance Rent

	31.12.2025 Taka	31.12.2024 Taka
Advance Rent	591,415,508	369,332,194
Less: Adjustment against right-of-use assets (IFRS 16)	56,181,177	91,418,559
	535,234,331	**277,913,636**

10.3 Interest/profit receivable

	31.12.2025 Taka	31.12.2024 Taka
Interest receivable against investment	3,208,116,024	1,784,335,597
Interest/profit receivable against loans & advances & others	188,111,824	614,550,238
	3,396,227,848	**2,398,885,834**

This amount represents that interest/profit receivable from various deposits made by the Bank to other banks/Financial institutions.

10.4 Suspense's Account

Amount of Suspense's Account represents amount paid against opening of new branches and other advances payments against various contracts.

10.5 Others

	Note	31.12.2025 Taka	31.12.2024 Taka
Advance against insurance premium		6,062,979	37,326,566
Advance against Land & Building		1,000,000	1,000,000
Advance against supply of goods/service		36,746,930	22,165,264
Cash remit/TT		1,000	128,500,575
Clearing adjustments		1,601,387	170,698
Adjusting account debit Balance	(Note: 10.5.a)	28,509	6,027,855
Protested bill		43,919,645	153,029,645
Advance income tax	(Note: 13.8)	642,662,881	-
Misc. Asset		1,179,873,044	438,996,603
		1,911,896,375	**787,217,206**

10.5.a Adjusting Account Debit Balance

	31.12.2025 Taka	31.12.2024 Taka
EFTN settlement	160	-
Foreign currency gain receivable	8,000	8,000
Mark to mark	20,349	6,019,855
	28,509	**6,027,855**

10.6 Non-income Generating Classification of Other Assets

	31.12.2025 Taka	31.12.2024 Taka
Stationery, Stamps, Printing materials in stock, etc.	48,538,386	45,263,089
Advance Rent	535,234,331	277,913,636
Interest/profit receivable	-	-
Security deposit	3,967,978	4,004,191
Suspense account	967,741,475	563,635,136
Advance against insurance premium	6,062,979	37,326,566
Advance against Land & Building	1,000,000	1,000,000
Advance against supply of goods/service	36,746,930	22,165,264
Cash remit/TT	1,000	128,500,575
Clearing adjustments	-	-
Adjusting account debit Balance	28,509	6,027,855
Protested bill	43,919,645	153,029,645
Misc. Asset	1,179,873,044	438,996,603
	2,823,114,278	**1,677,862,559**

11 Borrowing from Bangladesh Bank and Other Bank/Financial Institutions

	31.12.2025 Taka	31.12.2024 Taka
Bangladesh Bank	4,806,713,749	5,991,276,868
Call & Notice deposit	3,522,954,000	-
Outside Bangladesh	6,992,484,086	3,592,332,375
	15,322,151,834	**9,583,609,244**

11(a) Consolidated Borrowing from Bangladesh Bank and Other Financial Institutions

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	15,322,151,834	9,583,609,244
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	15,322,151,834	**9,583,609,244**
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	15,322,151,834	**9,583,609,244**

11.1 As per Following Segregation

	31.12.2025 Taka	31.12.2024 Taka
Secured by Call Money Receipt (CMR)	3,522,954,000	-
Secured by Treasury bills/bonds		
Secured by others	11,799,197,834	9,583,609,244
Unsecured	-	-
	15,322,151,834	**9,583,609,244**

11.2 Maturity Grouping of the Borrowings from Bangladesh Bank and Other Financial Institutions

	31.12.2025 Taka	31.12.2024 Taka
Payable on demand	10,286,451,834	4,919,809,244
Not more than three months	1,834,400,000	800,000,000
More than 3 months but not more than 1 year	3,201,300,000	3,863,800,000
More than 1 year but not more than 5 years	-	-
More than 5 years	-	-
	15,322,151,834	**9,583,609,244**

12 Deposits and Other Accounts

	Note	31.12.2025 Taka	31.12.2024 Taka
Current deposit & other accounts	(Note: 12.2)	63,662,350,547	61,691,166,054
Bills payable	(Note: 12.3)	10,362,886,551	6,784,271,128
Savings/Mudaraba savings deposits		35,762,422,029	30,187,406,434
Fixed/Mudaraba fixed deposits		179,001,203,700	143,616,307,309
Short notice deposit		27,802,067,478	25,793,926,191
Deposit under special scheme		40,601,084,115	39,649,223,269
Foreign currency deposit		3,130,107,923	2,726,928,165
		360,322,122,343	**310,449,228,551**

12(a) Consolidated Deposits and Other Accounts

	Note	31.12.2025 Taka	31.12.2024 Taka
Current deposit & other accounts	12.2 (a)	63,713,516,126	61,715,859,957
Bills payable	12.3	10,362,886,551	6,784,271,128
Savings/Mudaraba savings deposits		35,762,422,029	30,187,406,434
Fixed/Mudaraba fixed deposits	12(b)	179,001,203,700	143,616,307,309
Short notice deposit	12(c)	27,744,247,055	25,726,198,281
Deposit under special scheme		40,601,084,115	39,649,223,269
Foreign currency deposit		3,130,107,923	2,726,928,165
		360,315,467,499	**310,406,194,543**

12.1 As per Following Segregation

	31.12.2025 Taka	31.12.2024 Taka
Inter Bank Deposits	101,871,000	850,976,261
Other Deposits	360,220,251,343	309,598,252,290
	360,322,122,343	**310,449,228,551**

12.2 Current Deposit and Other Accounts

	31.12.2025 Taka	31.12.2024 Taka
Current deposit	20,015,707,491	20,480,188,585
Sundry deposit	26,837,994,507	24,325,130,663
Security deposit	5,855,181,142	7,535,692,336
Interest/profit Payable	10,953,467,407	9,350,154,470
	63,662,350,547	**61,691,166,054**

12.2(a) Consolidated current Deposit and Other Accounts

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	63,662,350,547	61,691,166,054
Jamuna Bank Capital Management Limited	51,165,579	24,693,902
Jamuna Bank Securities Limited	-	-
	63,713,516,126	**61,715,859,957**
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	63,713,516,126	**61,715,859,957**

12.3 Bills Payable

	31.12.2025 Taka	31.12.2024 Taka
DD payable	1,752,105	
P.O issued	10,361,134,446	6,784,271,128
	10,362,886,551	**6,784,271,128**

12(b) Consolidated fixed deposit

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	179,001,203,700	143,616,307,309
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	179,001,203,700	**143,616,307,309**
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	179,001,203,700	**143,616,307,309**

12(c) Consolidated Short notice deposit

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	27,802,067,478	25,793,926,191
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	27,802,067,478	**25,793,926,191**
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	53,101,472	37,686,246
Jamuna Bank Securities Limited	4,718,951	30,041,664
	27,744,247,055	**25,726,198,281**

12.4 Maturity Grouping of Deposit and Other Accounts

	31.12.2025 Taka	31.12.2024 Taka
Payable on demand	94,263,500,000	71,202,200,000
Not more than three months	52,413,500,000	10,067,400,000
More than 3 months but not more than 1 year	74,228,300,000	15,101,100,000
More than 1 year but not more than 5 years	46,402,100,000	40,358,399,712
More than 5 years	93,014,722,343	173,720,128,839
	360,322,122,343	**310,449,228,551**

13 Other Liabilities

	Note	31.12.2025 Taka	31.12.2024 Taka
Provision for unclassified loans and advances	(Note: 13.1)	2,075,464,096	5,449,023,096
Provision for classified loans and advances	(Note: 13.3)	7,203,199,317	4,173,101,634
Provision for Off Balance Sheet Exposures	(Note: 13.4)	1,133,599,882	1,090,865,882
Provision for Non-Banking assets		374,500,000	-
Interest suspense account	(Note: 13.5)	4,635,598,382	2,934,476,138
Provision for other	(Note: 13.6)	217,224,289	201,962,950
Provision for diminution in value of investments	(Note: 13.7)	19,784,827	15,133,052
Provision for income tax	(Note: 13.8)	-	1,407,368,543
Deferred Tax liability	(Note: 13.8.2)	6,738,953	1,541,531
Incentive bonus		-	-
Accrued profit on investment		69,197,954	232,900,600
Contribution to JBPLC Foundation	(Note: 34.1)	287,932,995	307,807,827
Branch adjustment		-	391,709,204
Adjusting account credit		597,413,388	797,545,422
Clearing adjustments account		-	43,593,118
Lease liabilities as per IFRS-16*		32,772,218	69,983,790
Other liabilities-including Off Shore Banking Unit		179,322,568	90,358,102
		16,832,748,868	**17,207,370,889**

* As per note 3.02.7, in accordance with IFRS-16, the Bank has recognised the lease liabilities.

13(a) Consolidated Other Liabilities

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	16,832,748,868	17,207,370,889
Jamuna Bank Capital Management Limited	1,654,053,577	1,737,913,643
Jamuna Bank Securities Limited	170,162,757	77,873,885
	18,656,965,202	**19,023,158,417**
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	1,144,123,684	1,191,176,766
Jamuna Bank Securities Limited	111,974,892	43,609,731
	17,400,866,627	**17,788,371,920**

13.1 Provision for unclassified loans and advances

	31.12.2025 Taka	31.12.2024 Taka
Balance at the beginning of the year	5,449,023,096	4,926,815,587
Add: Provision made during the year	(3,373,559,000)	522,207,509
	2,075,464,096	**5,449,023,096**

13.3 Provision for classified loans and advances

	31.12.2025 Taka	31.12.2024 Taka
Balance at the beginning of the year	4,173,101,634	2,791,837,140
Add: Provision made during the year	5,355,458,000	2,439,148,475
	9,528,559,634	5,230,985,615
Less: write off provision during the year	2,325,360,318	1,057,883,981
	7,203,199,317	**4,173,101,634**
Total provision maintained for loans and advances (Notes: 13.1+ 13.2)	**9,278,663,412**	**9,622,124,730**

13.4 Provision for Off Balance Sheet Exposures

	31.12.2025 Taka	31.12.2024 Taka
Balance at the beginning of the year	1,090,865,882	783,631,000
Add: Provision made during the year	42,734,000	307,234,882
	1,133,599,882	1,090,865,882
Less: Adjustment during the year	-	
	1,133,599,882	**1,090,865,882**

13.5 Interest Suspense Account

	31.12.2025 Taka	31.12.2024 Taka
Balance at the beginning of the year	2,934,476,138	1,635,529,525
Add: Amount transferred during the year	2,982,039,353	2,230,610,772
	5,916,515,491	3,866,140,297
Less: Amount recovered during the year	277,780,626	830,726,199
Less: Amount written-off/waive during the year	1,003,136,483	100,937,960
	4,635,598,382	**2,934,476,138**

13.6 Provision for other

		31.12.2025 Taka	31.12.2024 Taka
Provision for other assets:			
Balance at the beginning of the year		190,097,530	190,097,530
Less: Adjustment during the year		109,850,000	-
		80,247,530	190,097,530
Add: Provision made during the year for other assets		134,252,000	
Less: Adjustment during the year		-	
	(a)	**214,499,530**	**190,097,530**
Provision for good borrowers:			
Balance at the beginning of the year		10,000,000	10,000,000
Add: Adjustment made during the year		(10,000,000)	-
	(b)	**-**	**10,000,000**
Provision for Zakat Fund:			
Balance at the beginning of the year		1,865,420	277,683
Less: Paid during the year		1,865,420	277,683
		-	-
Add: Provision made during the year		2,724,759	1,865,420
	(c)	**2,724,759**	**1,865,420**

The Board of Directors of Jamuna Bank PLC. in its 283rd meeting held on 30-03-2016 approved for payment of Zakah (Zakat) @2.58% (as per solar year) on the proportionate reserves of Islamic Banking out of total reserves.

	31.12.2025 Taka	31.12.2024 Taka
Total provision (a+b+C)	**217,224,289**	**201,962,950**

13.7 Provision for diminution in value of investments

	Note	31.12.2025 Taka	31.12.2024 Taka
Balance at the beginning of the year		15,133,052	7,124,002
Provision made during the year	(Note: 37)	4,651,775	8,009,050
		19,784,827	**15,133,052**

13.8 Provision for Income Tax

	31.12.2025 Taka	31.12.2024 Taka
Provision		
Opening Balance	9,266,887,326	11,797,400,345
Add: Provision made for the year	1,358,894,161	3,053,697,443
Less: Adjustment during the year	2,958,560,138	5,584,210,462
Total (A)	**7,667,221,348**	**9,266,887,326**
Advance tax		
Balance of advance income tax on 01 January	7,859,518,783	11,066,581,200
Add: Advance income Tax paid during the year	3,408,925,585	2,377,148,045
Less: Adjustment during the year	2,958,560,138	5,584,210,462
Total (B)	**8,309,884,229**	**7,859,518,783**
Net balance at December 31 {C = (A-B)}	**(642,662,881)**	**1,407,368,543**

Corporate tax position of the bank has been shown in Annexure - D

13.8.1 Provision for income tax has been made during the year @ 37.50% as prescribed by the Finance Act 2025-2026 on the accounting profit made by the Bank after considering some of the add back to income and disallowances of expenditure as per Income Tax Law 2023.

13.8(a) Consolidated Provision for Current Tax

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	1,358,894,161	3,053,697,443
Jamuna Bank Capital Management Limited	6,018,497	4,447,777
Jamuna Bank Securities Limited	3,312,672	2,148,470
	1,368,225,330	**3,060,293,690**

13.8.2 Deferred Tax Liabilities

	31.12.2025 Taka	31.12.2024 Taka
Opining Balance	1,541,531	889,501
Add: Addition during the year	5,197,422	652,030
Less: Adjustment during the year	-	
Closing balance	**6,738,953**	**1,541,531**

Deferred tax liability for depreciation on fixed assets:

	31.12.2025 Taka	31.12.2024 Taka
Total taxable temporary difference	655,120,687	617,446,742
Total taxable Deductible difference	637,150,147	613,335,992
Net taxable temporary difference	**17,970,540**	**4,110,750**
Deferred tax liabilities (Effective tax rate 37.50%)	**6,738,953**	**1,541,531**

13.8.3 Consolidated Deferred Tax Liabilities/(Assets) during the year

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	5,197,422	652,030
Jamuna Bank Capital Management Limited	167,204	(502,438)
Jamuna Bank Securities Limited	-	(145,835)
	5,364,626	**3,757**

13.8(b) Consolidated Provision for Deferred Tax liabilities/(Assets)

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	6,738,953	1,541,531
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited		-
	6,738,953	**1,541,531**

13.9 Reconciliation of Inter-bank/ Inter-Branch Transaction

Branch adjustment account represents outstanding Inter-branch and Head Office transactions (Net) originated but yet to be responded by the balance sheet date. The un-reconciled entries for responding as of 31 December 2025 are given below:

Particulars	Number of unreconciled entries		Amount	
	Debit	Credit	Debit	Credit
Up to 3 months	-	-	-	-
Over 3 months but within 6 months	-	-	-	-
Over 6 months but within 9 months	-	-	-	-
Over 9 months but within 12 months	-	-	-	-
Over 12 months and more	-	-	-	-
				-

13 (b) Subordinated and perpetual debt

	Note	31.12.2025 Taka	31.12.2024 Taka
Subordinated Bond	Note: 13(b).1	5,895,500,000	3,000,000,000
Perpetual Bond	Note: 13(b).2	4,000,000,000	4,000,000,000
		9,895,500,000	**7,000,000,000**

13(b).1 The Bank issued fully redeemable, non-convertible, unsecured subordinated bond at different percentage (%) coupon rate.

Detail list of subordinated debt holders are shown below:

Name of party	31.12.2025 Taka	31.12.2024 Taka
Agrani Bank Limited	-	100,000,000
Bengal Commercial Bank Ltd.	90,000,000	120,000,000
City Bank Limited	-	260,000,000
Community Bank Ltd.	60,000,000	80,000,000
Janata Bank Limited	1,350,000,000	1,880,000,000
Midland Bank PLC.	200,000,000	-
National Bank Limited	-	100,000,000
Sonali Bank Limited	-	100,000,000
Southeast Bank Limited	1,800,000,000	-
National Credit & Commerce Bank Limited	-	60,000,000
United Commercial Bank Ltd.	2,000,000,000	300,000,000
Bond issued other than Banks & FIs	395,500,000	-
	5,895,500,000	**3,000,000,000**

13(b).2 Detail list of perpetual debt holders are shown below:

The Bank issued private placement of unsecured, Non-convertible and floating rate perpetual bond.

Name of party	31.12.2025 Taka	31.12.2024 Taka
Community Bank Limited	150,000,000	150,000,000
IPDC Finance Limited	100,000,000	100,000,000
Mercantile Bank Limited	400,000,000	400,000,000
Mutual Trust Bank Limited	650,000,000	650,000,000
Midland Bank Ltd.	250,000,000	250,000,000
NRB Commercial Bank Ltd.	400,000,000	400,000,000
United Commercial Bank Ltd.	700,000,000	700,000,000
One Bank Ltd.	1,350,000,000	1,350,000,000
	4,000,000,000	**4,000,000,000**

13 (c) Consolidated Subordinated and perpetual Debt

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	9,895,500,000	7,000,000,000
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	9,895,500,000	**7,000,000,000**

14 Share Capital

Authorized capital

The Authorized Share Capital of the Bank amounts to Taka. 15,000,000,000 divided into 1,500,000,000 Ordinary Shares of Taka 10 each.

Issued, Subscribed and Fully paid up Capital

Taka 9,393,376,300 divided into 939,337,630 Ordinary Shares of Taka 10 each.

	31.12.2025 Taka	31.12.2024 Taka
Opening Paid up Capital	8,820,071,650	8,129,098,300
Add: Share Dividend (stock)	573,304,650	690,973,350
	9,393,376,300	**8,820,071,650**

14.1 Percentage of Shareholdings at the Closing Date

Particulars	Amount in Taka		Percentages (%)	
	31 December, 25	31 December, 24	31 December, 25	31 December, 24
Directors & Sponsors	3,849,645,980	3,983,417,480	40.98%	45.16%
Financial Institutions	221,007,680	321,275,850	2.35%	3.64%
Foreign investors	12,314,520	20,236,050	0.13%	0.23%
General Public	5,310,408,120	4,495,142,270	56.53%	50.96%
Total	**9,393,376,300**	**8,820,071,650**	**100%**	**100%**

14.2 Shareholding Range on the Basis of Shareholdings at 31 December 2025:

Shareholding range	Number of shareholders	Shares	Percentage (%)
01 to 499	5,719	947,711	0.10
500 to 5,000	8,394	15,882,043	1.69
5,001 to 10,000	1,920	12,394,473	1.32
10,001 to 20,000	763	10,908,318	1.16
20,001 to 30,000	292	7,299,360	0.78
30,001 to 40,000	172	5,994,305	0.64
40,001 to 50,000	101	4,681,602	0.50
50,001 to 100,000	227	16,251,068	1.73
100,001 to 1,000,000	292	82,986,856	8.83
1,000,001 and over	105	781,991,894	83.25
Total	**17,985**	**939,337,630**	**100.00**

14.3 Raising of share capital

Given below is the history of raising of share capital of Jamuna Bank PLC.:

Accounting year	Declaration	No of share	Value in capital	Cumulative
2001	Opening capital	39,000,000	390,000,000	390,000,000
2003	10% Bonus share	3,900,000	39,000,000	429,000,000
2005	25% Bonus share	21,450,000	214,500,000	643,500,000
2006	Initial Public Offer (IPO)	42,900,000	429,000,000	1,072,500,000
2006	14.29% Bonus share	15,321,420	153,214,200	1,225,714,200
2007	7.14% Bonus share	8,755,100	87,551,000	1,313,265,200
2008	23.50% Bonus share	30,861,730	308,617,300	1,621,882,500
2009	37.50% Bonus share	60,820,590	608,205,900	2,230,088,400
2010	Right Issue	74,336,280	743,362,800	2,973,451,200
2010	22% Bonus share	65,415,926	654,159,260	3,627,610,460
2011	Share issue to Mrs. Ayesha Hussain	2,079,330	20,793,300	3,648,403,760
2011	23% Bonus share	83,913,286	839,132,860	4,487,536,620
2013	15% Bonus share	67,313,049	673,130,490	5,160,667,110
2014	19% Bonus share	98,052,675	980,526,750	6,141,193,860
2017	22% Bonus share	135,106,264	1,351,062,640	7,492,256,500
2022	8.50% Bonus share	63,684,180	636,841,800	8,129,098,300
2023	8.50% Bonus share	69,097,335	690,973,350	8,820,071,650
2024	6.50% Bonus share	57,330,465	573,304,650	9,393,376,300
		939,337,630	**9,393,376,300**	

14.4 Capital Adequacy of the Bank

Tier- I Capital (Going concern capital)

		31.12.2025 Taka	31.12.2024 Taka
Common Equity Tier-I Capital (CET-I)			
Paid up Capital		9,393,376,300	8,820,071,650
Share Premium account		-	-
Statutory Reserve		9,393,376,300	8,820,071,650
Retained Earnings		4,559,088,128	2,126,295,202
Less: Regulatory adjustments (Investment in own CET-1 Instruments/Shares)		(10,446,826)	(4,092,000)
Total Common Equity Tier-I Capital (CET-I)	(1)	**23,335,393,902**	**19,762,346,502**
Additional Tier-I capital (AT-I)			
Instrument issued by the Bank (Perpetual Bond)		4,000,000,000	4,000,000,000
Reciprocal crossholding		-	(455,000,000)
Total additional Tier-I capital (AT-I)	(2)	**4,000,000,000**	**3,545,000,000**
Total Tier- I Capital (Going concern capital)	(1+2)	**27,335,393,902**	**23,307,346,502**
Tier-2 Capital (Gone concern capital)			
General provision of unclassified Loan & Advances & off Balance sheet		3,209,063,978	6,539,888,978
Subordinated bond		5,395,500,000	1,500,000,000
Less: Regulatory adjustments (Reciprocal crossholdings)		-	-
Tier -II capital		**8,604,563,978**	**8,039,888,978**
Tier -I & Tier- II capital		**35,939,957,879**	**31,347,235,480**
Total Risk Weighted Assets (as per BASEL-III guideline)		214,256,050,203	191,521,421,251
Required Capital		**26,782,006,275**	**23,940,177,656**
Details are shown in Annexure - F			
Actual Capital Held:			
Core Capital		27,335,393,902	23,307,346,502
Supplementary Capital		8,604,563,978	8,039,888,978
		35,939,957,879	**31,347,235,480**
Capital adequacy ratio % (Required 12.50%)		**16.77**	**16.37**
Actual Capital Held (%):			
Core capital to Risk Weighted Assets		12.76%	12.17%
Supplementary capital to Risk Weighted Assets		4.02%	4.20%

15 Statutory Reserve

	31.12.2025 Taka	31.12.2024 Taka
Opening balance	8,820,071,650	8,129,098,300
Add: Addition during the year	573,304,650	690,973,350
	9,393,376,300	**8,820,071,650**

As per Section 24 (1) of the Bank Companies Act, 1991, every banking company shall create a statutory reserve, if the amount of such fund together with the amount in the share premium is less than its paid up capital, it shall transfer at an amount not less than 20% of profit before taxes to statutory reserve fund. Jamuna Bank PLC. has already maintained the required fund equivalent to paid up share capital for statutory reserve.

16 Other Reserves

	Note	31.12.2025 Taka	31.12.2024 Taka
Investment Revaluation Reserve (HFT)	(Note: 16.1)	1,268,549,366	832,482,175.79
Assets Revaluation Reserve	(Note: 16.2)	1,063,497,554	1,063,497,554.00
Reserve for Start Up Fund	(Note: 16.3)	174,640,931	118,853,913
		2,506,687,850	**2,014,833,643**

16(a) Consolidated Other Reserves

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	2,506,687,850	2,014,833,643
Jamuna Bank Capital Management Limited	1,068,461	524,153
Jamuna Bank Securities Limited	637,963	637,963
	2,508,394,274	**2,015,995,758**

16.1 Investment Revaluation Reserve (HFT)

	31.12.2025 Taka	31.12.2024 Taka
Opening balance	832,482,176	149,784,901
Addition/Adjustment during the year	436,067,190	682,697,275
	1,268,549,366	**832,482,176**

16.2 Assets Revaluation Reserve

	31.12.2025 Taka	31.12.2024 Taka
Opening balance	1,063,497,554	1,063,497,554
Addition/Adjustment during the year	-	-
	1,063,497,554	**1,063,497,554**

In terms of International Accounting Standard (IAS)-16, 'Property, Plant and Equipment', and instruction contained in BRPD circular no. 10 dated 25 November, 2002 issued by Bangladesh Bank, all the immovable properties of the Bank has been revalued by a professionally qualified valuation firm of the country in the year 2010 and also the valuation report certified then by our external auditor. Accordingly, revaluation surplus of Taka 106.00 crore has been included in equity.

16.3 Reserve for Start Up Fund

	31.12.2025 Taka	31.12.2024 Taka
Opening balance	118,853,913	90,913,921
Fund transfer during the year	55,787,018	27,939,992
	174,640,931	**118,853,913**

Bangladesh Bank has issued SMESPD circular no. 04 dated 29 March 2021 instructing commercial banks to constitute their own and separate "Start-up Fund" for lending to the startup companies. Jamuna Bank PLC. transfer 1% of it's net profit after tax to Start Up Fund each year.

16(b) Non controlling interest

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank Capital Management Limited		
Paid up capital	1,000,000,000	1,000,000,000
Retained earnings	(93,251,634)	(98,444,806)
Total net assets	**906,748,366**	**901,555,194**
(i) Non controlling interest @ .00016%	**1,451**	**1,442**
Jamuna Bank Securities Limited		
Paid up capital	400,000,000	400,000,000
Retained earnings	2,527,002	25,546,720
Total net assets	**402,527,002**	**425,546,720**
(ii) Non controlling interest @ 0.00005%	**201**	**213**
Total Non controlling interest before adjustment (i+ii)	1,652	1,655
Adjustment for prior year error		-
Total Non controlling interest (i+ii)	**1,652**	**1,655**

17 Retained earnings

	31.12.2025 Taka	31.12.2024 Taka
Opening balance	2,126,295,202	2,564,774,860
Less: Transfer to Start Up fund	55,787,018	27,939,992
Less: Dividend distributed for last year	2,116,817,189	2,113,565,552
	(46,309,004)	**423,269,316**
Add: Addition for current year	4,605,397,132	1,703,025,887
	4,559,088,128	**2,126,295,202**

17(a) Consolidated retained earnings

	31.12.2025 Taka	31.12.2024 Taka
Opening balance	2,053,397,258	2,494,735,846
Less: Transfer to Start Up fund	55,787,018	27,939,992
Less: Dividend distributed for last year	2,116,817,189	2,115,565,552
	(119,206,948)	**351,230,302**
Add: Addition for current year	4,588,393,908	1,702,166,957
	4,469,186,960	**2,053,397,258**

Net profit attributable to ordinary shareholder

	31.12.2025 Taka	31.12.2024 Taka
Attributable to:		
Shareholders of JBPLC	5,562,242,866	2,793,294,376
Non controlling interest:		
Jamuna Bank Capital Management Limited	8	5
Jamuna Bank Securities Limited	(12)	(3.02)
	5,562,242,863	**2,793,294,378**

18 Contingent Liabilities

18.1 Letters of Guarantee

	31.12.2025 Taka	31.12.2024 Taka
Letters of Guarantee (Local)	24,763,273,064	27,278,488,017
Letters of Guarantee (Foreign)	11,700,000	11,700,000
	24,774,973,064	**27,290,188,017**

18.2 Irrevocable Letters of Credit

	31.12.2025 Taka	31.12.2024 Taka
Letters of Credit	43,844,033,182	48,260,928,955
	43,844,033,182	**48,260,928,955**

18.3 Bills for Collection

	31.12.2025 Taka	31.12.2024 Taka
Outward local bills for collection	-	-
Foreign DOC bill collection	5,735,098,636	6,521,206,676
Inward local bills for collection	18,402,221,176	19,348,778,383
	24,137,319,812	**25,869,985,060**

18(a) Consolidated contingent liabilities

	31.12.2025 Taka	31.12.2024 Taka
Acceptances & Endorsements		
Jamuna Bank PLC.	53,762,645,574	44,893,419,903
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	53,762,645,574	**44,893,419,903**
Letters of Guarantee		
Jamuna Bank PLC.	24,774,973,064	27,290,188,017
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	24,774,973,064	**27,290,188,017**
Irrevocable Letters of Credit		
Jamuna Bank PLC.	43,844,033,182	48,260,928,955
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	43,844,033,182	**48,260,928,955**
Bills for Collection		
Jamuna Bank PLC.	24,137,319,812	25,869,985,060
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	24,137,319,812	**25,869,985,060**
Other Contingent Liabilities		
Jamuna Bank PLC.	852,426,150	94,200,000
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	852,426,150	**94,200,000**

19 Profit & Loss Account

	31.12.2025 Taka	31.12.2024 Taka
Income		
Interest, discount and similar income	18,037,540,201	20,231,707,466
Commission, custody and brokerage	1,737,413,318	1,664,735,087
Dividend Income	4,284,719	7,464,828
Investment income	12,802,321,698	9,283,465,177
Exchange gain on foreign bill purchased	2,722,061,289	1,992,270,764
Other Operating Income	1,445,597,325	1,029,517,694
	36,749,218,551	**34,209,161,016**
Expenses		
Interest and similar expenses	17,707,845,407	16,876,168,756
Administrative expenses	7,742,484,115	6,542,962,938
Other Operating expenses	1,523,314,087	1,447,115,814
Depreciation on banking assets	676,520,045	672,899,463
	27,650,163,652	**25,539,146,970**
Profit before tax & provision	**9,099,054,899**	**8,670,014,046**

20 Interest Income & profit on investment

	Note	31.12.2025 Taka	31.12.2024 Taka
Interest/profit on loan and advances-Main operation	(Note: 20.1)	15,448,174,565	18,210,507,814
Interest on loan and advances-Off Shore Banking Unit		1,127,793,738	822,191,714
Interest on call loan		176,590,875	16,629,236
Interest/profit on deposit to other bank / Financial Inst.		145,937,337	44,692,132
Interest on Foreign Currency account		1,139,043,686	1,137,686,570
		18,037,540,201	**20,231,707,466**

Jamuna Bank PLC.

FINANCIAL STATEMENTS 2025

20(a) Consolidated Interest Income

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	18,037,540,201	20,231,707,466
Jamuna Bank Capital Management Limited	176,766,068	149,254,440
Jamuna Bank Securities Limited	24,296,522	15,365,657
	18,238,602,791	**20,396,327,563**
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	141,837,359	136,739,857
Jamuna Bank Securities Limited	13,045,162	4,091,727
	18,083,720,270	**20,255,495,979**

20.1 Interest on Loan & Advances

	31.12.2025 Taka	31.12.2024 Taka
Interest on agriculture loan	605,367,484	413,808,366
Interest on SME	1,965,537,099	2,199,574,679
Interest on loans (General)	62,239,874	157,566,648
Interest on demand loan	(489,505,204)	8,835,559
Interest on loan against trust receipt (LTR)	652,376,651	802,768,138
Interest on packing credit	88,308,052	85,034,369
Interest on house building loan	10,338,957	8,800,299
Interest on real estate	86,354,483	107,747,706
Interest on hire purchase	299,002,714	324,159,383
Interest on lease finance	195,864,777	227,001,328
Interest on payment against documents (PAD)	374,496,500	343,617,412
Interest on PIF Loans and Advances	730,890,213	414,770,663
Interest on cash credit (Hypo)	1,151,566,380	1,276,113,393
Interest on secured overdraft Share/FDR	551,525,417	425,846,895
Interest on secured overdraft (F.O)	27,732,678	43,649,721
Interest on secured overdraft (work order)	563,313,285	520,964,149
Interest on secured overdraft (export)	18,154,083	13,244,420
Interest on secured overdraft (special scheme)	287,076,808	263,075,675
Interest on secured overdraft (General/PO)	2,756,113,256	2,720,548,518
Interest on house building loan staff	51,670,409	44,681,057
Interest on salary/any purpose loan/Other staff loan	194,453,871	192,714,329
Interest on term loan	2,090,435,202	3,413,166,389
Interest on time loan	1,714,474,712	2,775,811,132
Interest on local document bill purchased	439,644,259	419,085,966
Interest on foreign document bill purchased (Doc.)	8,780,609	4,513,255
Interest on EDF	93,557,762	106,670,794
Interest on Retail Credit	34,768,918	38,672,059
Interest Rec.on Special credit Facility for COVID	643,437	4,937,199
Interest on transport/auto/car loan	30,752,126	36,325,030
Interest on Credit Card	261,227,592	197,933,421
Penal interest received	172,642,826	209,263,251
Interest on others	1,282,814	17,539,682
	15,031,088,043	**17,818,440,888**
In Islamic Banking branches:		
Profit on Bai-Muazzal (General/Com./others)	274,590,654	300,443,207
MPI Trust Receipt	37,191,371	13,253,556
Profit on Murabaha (Import bill)	4,798,017	744,711
Profit on PAD/MIB	10,858,848	11,415,804
Profit on SME Finance	10,134,338	10,607,508
Profit on Hire Purchase	79,513,294	55,602,140
	417,086,522	**392,066,926**
	15,448,174,565	**18,210,507,814**

21 Interest/profit on Deposit & Borrowings etc.

		31.12.2025 Taka	31.12.2024 Taka
Interest/profit paid on deposits	(Note: 21.1)	16,273,758,386	15,868,186,731
Interest paid on call loan		585,191,403	319,849,972
Interest/profit paid on borrowing-Main operation	(Note: 21.2)	508,207,653	574,028,601
Interest/profit paid on borrowing-Off Shore Banking Unit		340,687,964	114,103,452
		17,707,845,407	**16,876,168,756**

21(a) Consolidated Interest on Deposit & Borrowings etc.

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	17,707,845,407	16,876,168,756
Jamuna Bank Capital Management Limited	141,837,359	136,739,857
Jamuna Bank Securities Limited	13,045,162	4,091,727
	17,862,727,928	**17,017,000,340**
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	141,837,359	136,739,857
Jamuna Bank Securities Limited	13,045,162	4,091,727
	17,707,845,407	**16,876,168,756**

21.1 Interest on Deposits

	31.12.2025 Taka	31.12.2024 Taka
Interest on savings deposit	537,585,150	482,079,903
Interest on Short notice deposit	1,453,390,809	842,686,439
Interest on fixed deposit	16,098,380,971	10,557,462,202
Interest on monthly saving schemes	741,842,160	356,510,563
Interest on RFCD/ NFCD	7,358,090	792,575
Interest on Other scheme Deposits	3,169,290,929	2,822,693,133
	22,007,848,109	**15,062,224,816**
Less : Adjusted with Investment Income (HTF of Govt. Securities) *	6,762,455,099	-
	15,245,393,010	**15,062,224,816**
Profit on deposits from Islamic branches:		
Profit on Mudaraba savings deposit	5,467,663	4,687,285
Profit on Mudaraba Short notice deposit	1,433,153	13,634,119
Profit on Mudaraba term deposit	916,326,872	718,552,034
Profit on Other scheme Deposits	105,137,688	69,088,478
	1,028,365,376	**805,961,916**
	16,273,758,386	**15,868,186,731**

* This amount represents the interest after adjustment of related income.

21.2 Interest/profit paid on borrowing-Main operation

	31.12.2025 Taka	31.12.2024 Taka
Interest on subordinated bond	412,250,000	426,468,152
Interest on other bank deposit	608,750	29,385,417
Interest on borrowing from Bangladesh Bank	95,348,903	118,175,032
	508,207,653	**574,028,601**

22 Investment Income

	31.12.2025 Taka	31.12.2024 Taka
Income from Govt. treasury bill *	1,858,775,851	1,543,283,639
Income from Govt. treasury bond *	7,400,634,142	6,928,409,511
Income from interest on subordinated debt	350,867,993	422,247,495
Interest received on REPO of Govt. Treasury Bills	79,842,628	1,597,254
Dividend Income	4,284,719	7,464,828
Capital gain on sale of Govt. securities	3,112,201,083	372,449,783
Capital Gain/(loss) on sale of shares	-	15,477,495
	12,806,606,416	**9,290,930,005**

* This amount represents the interest after adjustment of related expenses.

22(a) Consolidated Investment Income

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	12,806,606,416	9,290,930,005
Jamuna Bank Capital Management Limited	3,991,926	3,724,633
Jamuna Bank Securities Limited	(2,422,878)	(2,442,944)
	12,808,175,465	**9,292,211,694**
Less: Inter-company transaction		
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	12,808,175,465	**9,292,211,694**

23 Commission, Exchange, Custody & Brokerage Income

		31.12.2025 Taka	31.12.2024 Taka
Commission	(Note: 23.1)	1,737,413,318	1,664,735,087
Exchange Gain from foreign currencies	(Note: 23.2)	2,722,061,289	1,992,270,764
Offshore banking unit		-	-
		4,459,474,608	**3,657,005,852**

23(a) Consolidated Commission, Exchange, Custody & Brokerage Income

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	4,459,474,608	3,657,005,852
Jamuna Bank Capital Management Limited	20,817,506	29,849,034
Jamuna Bank Securities Limited	16,227,792	9,647,320
	4,496,519,906	**3,696,502,205**

23.1 Commission

	31.12.2025 Taka	31.12.2024 Taka
Commission on LC/Bills	820,020,026	815,581,467
Commission on Bank Guarantee	222,877,635	238,047,448
Underwriting Commission	131,242,229	57,102,025
Commission as Rebate	167,414,844	132,051,596
Commission on Other Banking Service	395,858,586	421,952,551
	1,737,413,318	**1,664,735,087**

23.2 Exchange Gain from foreign currencies

	31.12.2025 Taka	31.12.2024 Taka
On foreign bill purchased and dealing	2,917,351,484	2,154,839,205
Exchange gain on Nostro balance (Un-realized)	-	-
Less: Exchange Loss	195,290,195	162,568,441
	2,722,061,289	**1,992,270,764**

24 Other Operating Income

	31.12.2025 Taka	31.12.2024 Taka
Charges on account closing	611,800	593,865
Charges on RTGS/clearing	22,251,782	18,236,340
Reimbursement from VISA	(866,765)	16,534,687
Cheque book/card issuance fee	48,835,252	47,466,887
Service charge	230,246,220	206,560,038
Postage charges recovery	14,028,266	17,345,742
SWIFT, Telephone, telex & e-mail recovery	65,250,876	60,604,657
Documentation/ Processing Charge	21,324,516	34,845,980
Rent on locker	5,564,747	4,863,500
Recovery of loan previously written off	543,622,800	185,855,800
Profit on Sale of Fixed Assets	1,933,963	1,245,639
Other receipts	480,772,422	426,384,334
Offshore Banking unit	12,021,446	8,980,227
	1,445,597,325	**1,029,517,694**

24(a) Consolidated Other Operating Income

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	1,445,597,325	1,029,517,694
Jamuna Bank Capital Management Limited	601,855	815,400
Jamuna Bank Securities Limited	3,413,451	2,906,278
	1,449,612,632	**1,033,239,372**

25 Operating Expenses

	31.12.2025 Taka	31.12.2024 Taka
Administrative Expenses		
Salary and allowances	6,102,845,538	5,010,393,797
Rent, taxes, insurance, electricity, etc.	1,045,261,844	995,541,456
Legal expenses	20,815,343	32,472,246
Postage, stamps, telephone, etc.	120,295,464	129,239,324
Stationery, Printings, Advertisements, etc.	172,435,871	203,562,953
Directors' fees	10,879,014	12,086,224
Auditors' fees	2,573,717	1,150,000
Managing Director's salary & fees	25,000,217	23,584,442
Repairs and maintenance of bank's assets	242,377,108	134,932,497
	7,742,484,115	**6,542,962,938**
Other Operating Expenses		
Depreciation	676,520,045	672,899,463
Other Expenses	1,523,314,087	1,447,115,814
	2,199,834,131	2,120,015,276
	9,942,318,246	**8,662,978,214**

25(a) Consolidated Operating Expenses

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	9,942,318,246	8,662,978,214
Jamuna Bank Capital Management Limited		33,177,099
Jamuna Bank Securities Limited	16,667,590	14,259,874
	9,958,985,836	**8,710,415,187**

26 Salary and Allowances

	31.12.2025 Taka	31.12.2024 Taka
Basic Salary	2,017,808,765	1,866,944,013
Allowances	2,111,051,568	1,988,362,096
Salary Casual Staff	348,169,767	300,123,644
Bonus	1,131,014,077	590,036,344
Gratuity	480,230,000	250,000,000
Employees Welfare Fund	4,287,178	3,897,434
Off Shore Banking Unit	10,284,182	11,030,266
	6,102,845,538	**5,010,393,797**

26(a) Consolidated Salary and Allowances

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	6,102,845,538	5,010,393,797
Jamuna Bank Capital Management Limited	23,188,131	19,923,234
Jamuna Bank Securities Limited	6,840,363	6,126,122
	6,132,874,032	**5,036,443,153**

27 Rent, Taxes, Insurance, Electricity, etc.

		31.12.2025 Taka	31.12.2024 Taka
Rent	(Note: 27.1)	597,972,289	552,104,267
Rates & taxes		83,003,084	71,855,116
Insurance expenses	(Note: 27.2)	194,816,378	168,890,932
Electricity bill		147,557,831	177,667,307
WASA & Gas Bill		5,704,185	6,241,656
Generator fuel & others		16,208,076	18,782,178
		1,045,261,844	**995,541,456**

27.1 Rent

	31.12.2025 Taka	31.12.2024 Taka
Rent paid	645,066,986	620,649,188
Less: Adjustment with depreciation arises against right-of-use assets (IFRS 16)	48,494,556	71,141,792
	596,572,430	549,507,396
Add: Finance cost for right of use of asset (IFRS 16 lease)	1,399,859	2,596,871
	597,972,289	**552,104,267**

*Due to adoption of IFRS 16, rental expense was transferred to depreciation of Right of use Assets (RoU) and expense to lease liabilities.

27.2 Insurance Expenses

	31.12.2025 Taka	31.12.2024 Taka
On Cash on transit, Cash in safe & Cash on counter	21,566,241	41,083,874
On Vehicles	9,842,343	9,310,310
Deposit insurance premium	126,500,000	85,500,000
Group insurance	32,625,451	22,500,000
On others	4,282,343	10,496,748
	194,816,378	**168,890,932**

27(a) Consolidated Rent, Taxes, Insurance and Electricity, etc.

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	1,045,261,844	995,541,456
Jamuna Bank Capital Management Limited	5,168,313	1,985,792
Jamuna Bank Securities Limited	31,085	39,567
	1,050,461,242	**997,566,815**

28 Postage, Stamps, Telephone bill etc.

	31.12.2025 Taka	31.12.2024 Taka
Postage Charges	16,761,445	21,535,078
Online/ VSAT Charges	32,260,902	39,163,329
SWIFT Charges	21,867,627	17,842,663
Router Charges	942,450	2,271,150
Fax, Telex & Internet charges	1,096,803	934,368
Telephone bill	47,271,123	47,392,349
Telephone bill of Off Shore Banking Unit	95,114	100,386
	120,295,464	**129,239,324**

28(a) Consolidated Postage, Stamps, Telecommunication etc.

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	120,295,464	129,239,324
Jamuna Bank Capital Management Limited	679,388	553,613
Jamuna Bank Securities Limited	168,403	162,000
	121,143,255	**129,954,937**

29 Stationery, Printing and Advertisements, etc.

	31.12.2025 Taka	31.12.2024 Taka
Office stationery	38,847,920	35,657,170
Printing stationery	40,462,694	27,803,478
Security stationery	38,220,504	30,212,725
Computer paper	-	991,420
Computer printer toner & cartridge	18,716,091	15,703,830
Publicity and advertisement	35,938,137	92,964,602
Off Shore Banking Unit	250,525	229,728
	172,435,871	**203,562,953**

29(a) Consolidated Stationery, Printing and Advertisements, etc.

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	172,435,871	203,562,953
Jamuna Bank Capital Management Limited	263,531	278,629
Jamuna Bank Securities Limited	96,188	127,487
	172,795,590	**203,969,069**

30 Managing Director's Salary and fees

	31.12.2025 Taka	31.12.2024 Taka
Basic Salary	13,324,441	12,113,129
Allowances	7,221,444	7,001,313
Bonus	4,454,332	4,470,000
	25,000,217	**23,584,442**

30(a) Consolidated Managing Director's Salary and fees

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	25,000,217	23,584,442
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	25,000,217	**23,584,442**

31 Directors' Fees

	31.12.2025 Taka	31.12.2024 Taka
Directors fees	3,740,000	4,454,000
Meeting expenses	7,139,014	7,632,224
	10,879,014	**12,086,224**

Each Director is paid Tk. 10,000/- per meeting per attendance.

31(a) Consolidated Directors' Fees

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	10,879,014	12,086,224
Jamuna Bank Capital Management Limited	228,000	255,200
Jamuna Bank Securities Limited	165,000	176,000
	11,272,014	**12,517,424**

32 Auditors' Fees

	31.12.2025 Taka	31.12.2024 Taka
Auditors' fees	**2,573,717**	**1,150,000**

32(a) Consolidated Auditors' Fees

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	2,573,717	1,150,000
Jamuna Bank Capital Management Limited	57,500	57,500
Jamuna Bank Securities Limited	57,500	57,500
	2,688,717	**1,265,000**

33 Depreciation and repairs of bank's assets

		31.12.2025 Taka	31.12.2024 Taka
Repair, renovation & maintenance including Off Shore Banking Unit	(Note: 33.1)	242,377,108	134,932,497
Depreciation including Off Shore Banking Unit		676,520,045	672,899,463
		918,897,153	**807,831,960**

33.1 Repair, renovation & maintenance including Off Shore Banking Unit

	31.12.2025 Taka	31.12.2024 Taka
Spare parts & equipment	58,576,180	60,455,003
Repair of fixed assets	4,293,016	3,780,884
Servicing of IT equipment's	19,847,759	20,428,819
Software maintenance	159,536,145	49,173,507
Tree/plant expenses	124,009	1,094,284
	242,377,108	**134,932,497**

33(a) Consolidated Depreciation/amortization and repairs of bank's assets

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	918,897,153	807,831,960
Jamuna Bank Capital Management Limited	588,824	2,977,730
Jamuna Bank Securities Limited	1,138,188	1,066,768
	920,624,165	**811,876,458**

34 Other Expenses

		31.12.2025 Taka	31.12.2024 Taka
Bank charges		32,392,324	16,431,047
Security services		505,786,363	426,758,030
Other professional charges		8,793,609	7,613,902
Entertainment		90,014,975	81,592,004
Car expenses		251,952,399	203,334,088
Books, newspaper & magazine		931,497	873,161
Subscription & Donation		49,463,565	137,907,314
Traveling expenses (TA/DA)		49,288,533	24,355,393
Conveyance, labor & discomfort charges		42,416,066	41,249,867
Business development expenses		121,469,875	124,090,203
Training expenses		12,021,455	7,478,216
Liveries and uniform		3,483,618	4,525,388
Utility		1,902,122	2,890,827
Drinking Water		4,086,488	4,014,601
Annual General Meeting (AGM)		908,789	928,415
CDBL/Stock Exchanges charge		3,340,838	3,732,317
Sanitation & cleaning services		6,225,436	6,435,067
Photograph & photocopy		580,890	502,105
Cash carrying / remit. charge		19,189,490	16,966,263
Sundry expenses		29,421,420	27,219,067
Off Shore Banking Unit		1,711,339	410,713
Contribution to Jamuna Bank Foundation	Note-34.1	287,932,995	307,807,827
		1,523,314,087	**1,447,115,814**

34.1 Contribution to Jamuna Bank Foundation

	31.12.2025 Taka	31.12.2024 Taka
Net profit after taxation	5,758,659,903	8,977,821,873
Less: Total provision during the period	-	2,821,665,336
Profit after taxation for charging contribution to JBF	-	**6,156,156,537**
* Contribution @5.0% on after tax profit	**287,932,995**	**307,807,827**

* The Board of Directors of Jamuna Bank PLC. in its 461st meeting held on 20-04-2025 approved for contribution to the fund of the Jamuna Bank foundation at the rate of not less than 5.00% of Net Profit after Tax of the Bank to broaden the CSR activities of the Bank's Foundation.

34(a) Consolidated Other Expenses

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	1,523,314,087	1,447,115,814
Jamuna Bank Capital Management Limited	6,679,980	6,978,426
Jamuna Bank Securities Limited	8,170,863	6,504,430
	1,538,164,929	**1,460,598,670**

35 Provision for Loans & Advances

	31.12.2025 Taka	31.12.2024 Taka
Unclassified loans, advances and others	(3,373,559,000)	522,207,509
Special General provision-COVID-19	-	(456,800,000)
Classified loans & advances	5,355,458,000	2,439,148,475
	1,981,899,000	**2,504,555,985**

35(a) Consolidated Provision for Loans, Advances and Lease

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	1,981,899,000	2,504,555,985
Jamuna Bank Capital Management Limited	504,931	(5,661,868)
Jamuna Bank Securities Limited	34,508,535	410,977
	2,016,912,466	**2,499,305,093**

36 Provision for off Balance Sheet Exposures

	31.12.2025 Taka	31.12.2024 Taka
Provision made during the year	42,734,000	307,234,882
	42,734,000	**307,234,882**

36.1 Others Provison

	31.12.2025 Taka	31.12.2024 Taka
Provision made during the year	126,976,759	1,865,420
	126,976,759	**1,865,420**

36(a) Consolidated Provision for off Balance Sheet Exposures

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	42,734,000	307,234,882
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	42,734,000	**307,234,882**

37 Provision for Diminution in Value of Investments

		31.12.2025 Taka	31.12.2024 Taka
Provision to be maintained for the year	(Note-7.2.2)	19,784,827	15,133,052
Provision has already been maintained last year		15,133,052	7,124,002
		4,651,775	**8,009,050**

38 Consolidated Provision for Diminution in Value of Investments

	31.12.2025 Taka	31.12.2024 Taka
Jamuna Bank PLC.	4,651,775	8,009,050
Jamuna Bank Capital Management Limited	10,000,000	10,000,000
Jamuna Bank Securities Limited	(2,999,354)	10,859,037
	11,652,421	**28,868,087**

39 Earning per Share

	31.12.2025 Taka	31.12.2024 Taka
Net profit after tax (Numerator)	5,578,701,782	2,793,999,237
No. of ordinary shares outstanding (Denominator) -Restated-2024	939,337,630	939,337,630
Earning per Share (Restated-2024)	**5.94**	**2.97**

Earnings per share has been calculated in accordance with IAS-33 :"Earnings Per Share".

39(a) Consolidated Earning per Share

	31.12.2025 Taka	31.12.2024 Taka
Net profit after tax (Numerator)	5,562,242,866	2,793,294,378
No. of ordinary shares outstanding (Denominator) Restated-2024	939,337,630	939,337,630
Earning per Share (Restated-2024)	**5.92**	**2.97**

40 Receipt from Other Operating Activities

	31.12.2025 Taka	31.12.2024 Taka
Charges on account closing	611,800	593,865
Charges on RTGS/clearing	22,251,782	18,236,340
Reimbursement from VISA	(866,765)	16,534,687
Cheque book/card issuance fee	48,835,252	47,466,887
Service charge	230,246,220	206,560,038
Postage charges recovery	14,028,266	17,345,742
SWIFT, Telephone, telex & e-mail recovery	65,250,876	60,604,657
Documentation/ Processing Charge	21,324,516	34,845,980
Rent on locker	5,564,747	4,863,500
Other receipts	480,772,422	426,384,334
Offshore Banking Unit	12,021,446	8,980,227
	900,040,562	**842,416,256**

41 Payment to Other Operating Activities

	31.12.2025 Taka	31.12.2024 Taka
Rent, taxes, insurance.	922,886,448	792,850,315
Legal expenses	20,815,343	32,472,246
Auditors' fees	2,573,717	1,150,000
Directors' fees	10,879,014	12,086,224
Bank charges	32,392,324	16,431,047
Security services	505,786,363	426,758,030
Other professional charges	8,793,609	7,613,902
Entertainment	90,014,975	81,592,004
Car expenses	251,952,399	203,334,088
Books, newspaper & magazine	931,497	873,161
Subscription & Donation	49,463,565	137,907,314
Traveling expenses	49,288,533	24,355,393
Conveyance, labor charges	42,416,066	41,249,867
Repair Renovation & Maintenance	242,377,108	65,330,171
Business development expenses	121,469,875	124,090,203
Training expenses	12,021,455	7,478,216
Liveries and uniform	3,483,618	4,525,388
Annual Gen. Meeting Expenses	908,789	928,415
CDBL/ Stock Exch. Charge	3,340,838	3,732,317
Utility	1,902,122	2,890,827
Sanitation & cleaning	6,225,436	6,435,067
Photograph & photocopy	580,890	502,105
Cash carrying / remit. charge	19,189,490	16,966,263
Drinking Water Bill	4,086,488	4,014,601
Sundry expenses	29,421,420	27,219,067
Offshore Banking Unit	1,711,339	410,713
	2,434,912,722	**2,043,196,943**

42 Net Asset Value Per Share (NAVPS)

	31.12.2025 Taka	31.12.2024 Taka
Net Assets (Solo)	25,852,528,578	21,781,272,145
Net Assets (Consolidated)	25,764,335,486	21,709,537,972
Number of Share	939,337,630	882,007,165
NAVPS (Solo)	27.52	24.70
NAVPS (Consolidated)	27.43	24.61

43 Calculation of Net Operating Cash Flow per Share (NOCFPS)

	31.12.2025 Taka	31.12.2024 Taka
Net Cash flow from operating activities (Solo)	688,166,604	12,617,223,757
Net Cash flow from operating activities (Consolidated)	686,995,801	12,618,299,717
Number of Share	939,337,630	939,337,630
Net operating cash flow per share (Solo)-Restated-2024	0.73	13.43
Net operating cash flow per share (Consolidated)-Restated-2024	0.73	13.43

It is observed that the Net Operating Cash Flow per Share (NOCFPS) for the year ended December 31, 2025 has increased comparing to the corresponding year as loan disbursement was lower than that of deposit procurement.

44 Reconciliation of statement of cash flows from operating activities

	31.12.2025 Taka	31.12.2024 Taka
Profit before provision	9,099,054,899	8,670,014,046
Adjustment for non cash items:		
Depreciation on fixed asset	676,520,045	672,899,463
Profit on sale of fixed assets	(1,933,963)	(1,245,639)
	9,773,640,980	**9,341,667,870**
Adjustment with non-operating activities:		
Accounts receivable on loans & advances	426,438,414	(398,676,846)
Accounts payable on deposits	1,203,312,937	2,639,532,842
Contribution to Jamuna Bank Foundation	287,932,995	307,807,827
Accounts receivable on investments	(1,423,780,428)	(762,114,347)
	493,903,918	**1,786,549,476**
Changes in operating assets and liabilities		
Changes in loans & advances	12,225,584,994	(2,229,996,185)
Changes in Govt. securities	(69,902,400,386)	(49,094,141,968)
Changes in other assets	(1,146,682,526)	2,420,322,114
Changes in borrowings from banks	4,989,437,330	(11,252,495,440)
Changes in deposit and other accounts	49,018,686,116	65,232,182,200
Changes in other liabilities	(1,355,078,238)	(1,209,716,265)
	(6,170,452,710)	**3,866,154,456**
Income Tax Paid	(3,408,925,585)	(2,377,148,045)
Net cash flows from operating activities	**688,166,604**	**12,617,223,757**

44.1 No. of Branches (Including SME/Krishi centers)

	31.12.2025	31.12.2024
No. of Branches (Including SME/Krishi centers)	170	169

During the year 2025, 01 (one) new branch was opened during the year.

44.2 Statement of unclaimed dividend as on December 31, 2025

	31.12.2025 Taka	31.12.2024 Taka
Cash dividend for the year 2020	-	11,217,530
Cash dividend for the year 2021	-	8,611,983
Cash dividend for the year 2022	8,534,647	8,635,587
Cash dividend for the year 2023	17,515,252	17,759,722
Cash dividend for the year 2024	18,322,742	-
	44,372,641	**46,224,822**

45 No. of Meetings:

	31.12.2025	31.12.2024
Board meetings	19	20
Executive committee meetings	13	15
Audit committee meetings	11	11
Risk management committee meetings	9	6
Shariah supervisory committee meetings	4	3

45.1 Events after the reporting period

The Board of Directors in its 478th meeting held on 29th April, 2026 has recommended cash dividend @ 29% cash dividend for all shareholders of the Bank subject to the approval of the shareholders at the next Annual General Meeting.

46 Shareholding Pattern

Breakup of shareholding pattern as per clause 1.5 (xxi) of Securities and Exchange Commission notification no No.SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 issued under Section 2CC of the Securities and Exchange Ordinance, 1969, is as follows:

Sl. No.	Name of the Company	% of Shareholding
1.	Jamuna Bank Capital Management Limited	99.99984%
2.	Jamuna Bank Securities Limited	99.99995%

46 (A) Related Party Disclosures

i)	**Names of the Directors together with a list of entities in which they have Interest**	Note-46.3

ii) **Significant contracts where Bank is a party and wherein Directors have interest during the year 2025: Nil**

iii)	**Shares issued to Directors and Executives without consideration or exercisable at a discount**	Nil

iv) **Related party transactions**

Name of Directors	Relationship	Nature of Loan	Amount	Status
Al-Haj Nur Mohammed	Director	Credit card	USD 272.33 BDT 64,795	Regular
Md. Sirajul Islam Varosha	Director	Credit card	USD 177.61 BDT 9,076	Regular
Md. Mahmudul Hoque	Director	Credit card	BDT 73,144	Regular

v)	**Disclosure of transaction regarding Directors and their related concerns**	Nil

vi) **Business other than banking business with any relation concern to the Directors as per Section 18(2) of the Bank Companies Act, 1991 as amended 2023.**

Service receiving companies where the Directors interest subsisted during the year:

Name of party	Relationship	Nature of transaction	Amount
Mr. Md. Hasan	Director	Office rent	818,850

vii)	Investment in the Securities of Directors and their related concern	Nil

46.1 Business with subsidiary

For the year 2025					
Organization	**Nature of Transactions**	**Opening Balance**	**Addition**	**Adjustment**	**Closing Balance**
Jamuna Bank Capital Management Ltd.					
	Short Notice Deposit	37,686,246	842,763,349	827,303,395	53,146,200
	Secured Overdraft	1,191,176,767	1,276,726,398	1,524,890,916	943,012,249
Jamuna Bank Securities Ltd.					
	Short Notice Deposit	13,047,245	776,726,284	785,060,464	4,713,065
	Secured Overdraft	43,609,731	473,945,162	405,580,000	111,974,893

46.2 Name of the Directors and their interest in bank

Sl.	Name of the Directors	Status	December 2025 (%)	December 2024 (%)
1	Mr. Md. Belal Hossain	Director	2%	2%
2	Engr. A.K.M. Mosharraf Hussain	Director	2%	2%
3	Engr. Md. Atiqur Rahman	Director	4%	4%
4	Al-Haj Nur Mohammed	Director	3%	3%
5	Mr. Md. Saidul Islam	Director	2%	2%
6	Mr. Robin Razon Sakhawat	Director	2%	2%
7	Mr. Md. Mahmudul Hoque	Director	2%	2%
8	Mr. Shaheen Mahmud	Director	5%	5%
9	Mr. Md. Sirajul Islam Varosha	Director	2%	2%
10	Mr. Kanutosh Majumder	Director	2%	2%
11	Mr. Md. Ismail Hossain Siraji	Director	2%	2%
12	Mr. Md. Hasan	Director	5%	5%
13	Mr. M. Murshidul Huq Khan	Independent Director	0.00%	0%
14	Mr. Kazi Ershadul Alam	Independent Director	0.00%	0%
15	Mr. Mirza Elias Uddin Ahmed	Managing Director	0.00%	0%

Jamuna Bank PLC.

FINANCIAL STATEMENTS 2025

46.3 Name of the directors and their interest in different entities.

Sl No.	Name	Designation	Entities where they have interest		Position with the entities /companies
1.	Mr. Md. Belal Hossain	Chairman	1.	Belcon Company (Pvt.) Ltd.	Managing Director
			2.	Nadia Food & Agro Industry (Pvt.) Ltd.	"
			3.	B.H. Specialised Cold Storage (Pvt.) Ltd.	"
			4.	B. H. Hitech Food Ind. (Pvt.) Ltd	"
			5.	M/s. Belal Hossain	Proprietor
			6.	M/s. New National Automatic Rice Mill	"
2.	Engr. A.K.M. Mosharraf Hussain	Director	1.	Adhunik Plastic Industries Limited	Managing Director
			2.	Amotex Limited	"
			3.	Aman Bangladesh Limited	Director
			4.	Concorde Knitting & Dyeing Industries Ltd.	Managing Director
			5.	International Trading Services Limited	"
			6.	International Trading Wash Limited	"
			7	Inno Chemical Limited	"
			8	Kazipur Fashions Limited	"
			9	Peak Fashions Limited	"
			10	Standard Fashions Limited	Director
			11	Standard Stitches Limited	Managing Director
			12	Standard Stitches Woven Limited	"
			13	Shams Styling Wears Limited	"
			14	Sterling Designs Limited	"
			15	Standard Liquefied Petroleum Gas Ltd.	"
			16	Standard Global Economic Zone Ltd.	"
			17	The Civil Engineers Limited	Chairman
			18	The Civil Engineers Woven Limited	"
			19	The Civil Engineers Wash Limited	"
			20	The Civil Engineers Sweater Limited	"
			21	The Civil Engineers Packaging Limited	"
			22	Transworld Limited	Managing Director
			23	Wear Mag Limited	"
			24	Your Fashion Sweater Limited	"
			25	United Financial Trading Company Ltd.	Director
3	Engr. Md. Atiqur Rahman	Director	1.	Adhunik Plastic Industries Limited	Chairman
			2.	Amotex Limited	"
			3.	Aman Bangladesh Limited	Director
			4.	Concorde Knitting & Dyeing Industries Ltd.	Chairman
			5.	International Trading Services Limited	"
			6.	International Trading Wash Limited	"
			7.	Kazipur Fashions Limited	"
			8.	Peak Fashions Limited	"
			9	Standard Fashions Limited	"
			10	Standard Stitches Limited	"
			11	Standard Stitches Woven Limited	"
			12	Shams Styling Wears Limited	"
			13	Sterling Designs Limited	"
			14	Standard Liquefied Petroleum Gas Ltd.	"
			15	Standard Global Economic Zone Ltd.	"
			16	The Civil Engineers Limited	Managing Director
			17	The Civil Engineers Woven Limited	"
			18	The Civil Engineers Wash Limited	"
			19	The Civil Engineers Sweater Limited	"
			20	The Civil Engineers Packaging Limited	"
			21	Transworld Limited	Chairman
			22	Wear Mag Limited	"
			23	Your Fashion Sweater Limited	"
			24	United Financial Trading Company Ltd.	Director
			25	Standard Apparels Washing Ltd.	Chairman
			26	Standard AR Limited	"
			27	Standard AR Plus Limited	"
4	Al-Haj Nur Mohammed	Director	1	Nur Star Tack	Chairman
			2	ENEXEL Engineering Ltd.	"
			3	Star Solution Limited	"
			4	Nur Star Engineering Ltd.	"
			5	International Holdings Ltd.	Director
			6	Star Trading Corporation	Proprietor
			7	Modhumoti CNG Complex	"
5.	Mr. Md. Saidul Islam	Director	1.	Fabian Industries Limited	Director
			2.	Fabian Thread Limited	"
			3.	Fabian Multiplex Ind's. Limited	"
			4.	Fabitex Industries Limited	"
			5	Famrose Apparels Limited	"
			6	Airmath Solution	Proprietor
			7	Famrose Printing Solution	"
			8	SNS Corporation	"
			9	Frox Media Limited	Director
			10	Eco Advanced Construction Materials Company Ltd.	Chairman
6	Mr. Robin Razon Sakhawat	Director	1.	German Bangla Chemical Ltd.	Managing Director
7.	Mr. Md. Mahmudul Hoque	Director	1.	Anlima Yarn Dyeing Limited	Managing Director
			2.	Allied Enterprise (Pvt.) Limited	Chairman and MD
			3.	Anlima Buildtech Limited	"
			4.	Anlima Petroleum Limited	"
			5.	Anlima Textile Limited	"
			6.	Anlima Meghnaghat Power Plant Limited	"
			7.	Anlima Chemicals Limited	"
			8.	Precision Energy Limited	"
			9.	Anlima Energy Limited	"
			10.	Mirzapur Green City	Partner
			11.	International Holdings Limited (Australian International School)	Director
8.	Mr. Shaheen Mahmud	Director	1.	Cotton Dyeing & Finishing Mills Ltd.	Chairman
			2.	Cotton Line (BD) Ltd.	"
			3.	Cotton N Cotton Garments Ind. Ltd.	"
			4.	Pacific Cotton Ltd.	"
			5.	Bigstar Solution Ltd.	"
			6.	BG Tel Ltd.	"
			7.	FINTRA. Securities Ltd.	"
			8.	Simran Velley Ltd.	"
9.	Mr. Md. Sirajul Islam Varosha	Director	1	Amazon Tex Knit Fashion Limited	Chairman
			2	Wari Golden Hospital & Diagnostic Complex Ltd.	Director
			3	S.V. Tobacco Co.	Proprietor
			4	Siraj Varosha Jute Mills Ltd.	Managing Director
10.	Mr. Kanutosh Majumder	Director		Nil	Nil
11.	Mr. Md. Ismail Hossain Siraji	Director	1.	Ismail Leather Goods & Footwear Exporters Ltd.	Managing Director
			2.	Reliance Tannery Ltd.	Director
			3.	Assarunnesa Memorial Hospital	Proprietor
			4	Reliance Footwear	"
			5.	Shahjahan Dairy Farm	"
12.	Mr. Md. Hasan	Director	1.	Asgar Oil Mills Ltd.	Managing Director
			2.	Asgar Ali Medical College & Hospital Ltd.	"
			3.	BRAC Banskhali Tea Co. Ltd.	"
			4.	City Auto Rice & Dal Mills Ltd.	"
			5.	City Dal Mills Ltd.	"
			6	City Composite Textile Ltd.	"
			7	City Economic Zone Ltd.	"
			8	City Edible Oil Ltd.	"
			9	City Feed Products Ltd.	"
			10	City Hi-Tech Park Ltd.	"
			11	City Modern Agro Ltd.	"
			12	City Navigation Limited	"
			13	City Polymers Ltd.	"
			14	City Tea Estate Ltd.	"
			15	F. Rahman Oil Mills Ltd.	"
			16	Farzana Oil Refineries Ltd.	"
			17	Hamida Plastic Containers Limited	"
			18	Hasan Containers Ltd.	"
			19	Hasan Flour Mills Ltd.	"
			20	Hasan Plastic Industries Ltd.	"
			21	Hasan Printing & Packaging Industries Ltd.	"
			22	Hasan Securities Ltd.	"
			23	International Oil Mills Ltd.	"
			24	Khan Brothers Ship Building Ltd.	"
			25	Latine Pharma Ltd.	"
			26	M.A. Kalam & Co. Ltd.	"
			27	New Sagurnal Tea Co. Ltd.	"
			28	Progressive Brokers Ltd.	"
			29	Purbogaon Economic Zone Ltd.	"
			30	Rahima Food Corporation Ltd.	"
			31	Rahman Synthetics Ltd.	"
			32	Rupshi Feed Mills Ltd.	"
			33	Rupshi Flour Mills Ltd.	"
			34	Rupshi Foods Ltd.	"
			35	Safe Shipping Lines Ltd.	"
			36	Shampa Flour Mills Ltd.	"
			37	Somoy Media Ltd.	"
			38	Speech Bubble Communications Ltd.	"
			39	U. K Bangla Paper Ltd.	"
			40	U. K Bangla Cement Ltd.	"
			41	Van Ommeran Tank Terminal Bangladesh Ltd.	"
			42	City Sugar Indusrties Ltd.	"
			43	C.S.I Power & Energy Ltd.	"
			44	BRAC Karnafuli Tea Co. Ltd.	"
			45	BRAC Kodala Tea Co. Ltd.	"
			46	Planters Bangladesh Ltd.	"
			47	The City Chittagong Traders Ltd.	"
			48	City LPG Ltd.	"
			49	City Seed Crushing Industries Ltd.	"
			50	Deepa Food Products Ltd.	"
			51	Dhaka Salt & Chemicals Ltd.	"
			52	Dhaka Sugar Limited	"
			53	Hoshendi Economic Zone Ltd.	"
			54	Hoshendi Ship Building Ltd.	"
			55	Rupshi Seed Crushing Ltd.	"
			56	VOTT Oil Refineries Ltd.	"
13.	M. Murshidul Huq Khan	Independent Director		Nil	-
14.	Mr. Kazi Ershadul Alam	Independent Director	1	SDB Bangladesh Limited	Nominee Director
			2	BRENNTAG Bangladesh Formulation Ltd	"
			3	Tanjib Alam and Associates	Partner
			4	BRENNTAG Bangladesh LTD	Nominee Director
15.	Sharmind Neelormi	Independent Director	1	BASTOB-Initiative for People's Self-development	Vice-Chairperson
			2	Climate Change Program of Christian Commission for Development in Bangladesh (CCDB).	Technical Advisor
			3	Bangladesh Mahila Parishad	Member, Central Committee
			4	Bangladesh Economic Association	Life Member
			5	MUKTODANA Trust	Trustee Member

47 Audit Committee

a) Particulars of Audit Committee

Audit Committee is the sub-committee of the Board of Directors (the 'Board') of Jamuna Bank PLC. The purpose of the committee is to assist the Board in fulfilling its oversight responsibilities relating to (i) the integrity of the Bank's financial statements and internal control systems (including the implementation and effectiveness of internal control over financial reporting); (ii) the performance of the internal audit function; (iii) the annual independent audit of the Bank's financial statements, engagement of independent auditors and evaluation of the independent auditors qualifications, independence and performance; (iv) the compliance by the Bank with regards to legal and regulatory requirements; (v) the implementation and effectiveness of the Bank's disclosure controls and procedures; (vi) the evaluation of enterprise risk issues and (vii) the fulfillment of the other responsibilities set out by the regulators and the Board.

Besides, Bangladesh Bank, through BRPD Circular Letter: 21 on May 12, 2024, mandated the Bank's Audit Committee to oversee the Nomination and Remuneration Committee (NRC) operations henceforth. As such, the Audit committee shall also assist the Board in formulating the nomination criteria or policy for determining qualifications, positive attributes, experience and independence of directors and top-level executives.

Composition of Audit Committee

The present Audit Committee of the Board is comprised of five Members of the Board of Directors including two Independent Directors having one Independent Director as Chairman in accordance with the Notification on Corporate Governance Code issued by Bangladesh Securities and Exchange Commission (BSEC) on 3 June2018 (as amended up to 16 October 2023, gazette on November 20, 2023) and Bangladesh Bank BRPD circular letter no.02 dated 11.02.2024. The present Audit Committee was reconstituted by the Board in its 472nd meeting held on November 19, 2025 consisting of the following members:

Members of the Audit Committee of the Board of Directors as on 31-12-2025:

Sl. No.	Name	Relationship with the Bank	Position	Education qualification
1.	Mr. M. Murshidul Huq Khan	Independent Director	Chairman	• Graduation and post-graduation in Economics from Jahangirnagar University; • Master's degree in Government Financial Management from the University of Ulster, UK (2001); and • Post-Graduate Diploma in Financial Management from the (formerly) Bangladesh Management Development Center, Dhaka.
2.	Engr. Md. Atiqur Rahman	Director	Member	• B.Sc. Degree in Civil Engineering from Bangladesh University of Engineering and Technology (BUET), Dhaka. • Fellow member of the Institute of Engineers, Bangladesh (IEB).
3	Mr. Kanutosh Majumder	Director	Member	• Graduation and post-graduation from the University of Dhaka under the Faculty of Commerce.
4.	Mr. Md. Ismail Hossain Siraji	Director	Member	• B. Com
5.	Mr. Kazi Ershadul Alam	Independent Director	Member	• Barrister-at-Law (Lincoln's Inn, England & Wales, 2010) • Bar Vocational Course, BPP Law School, UK (2010) • Graduate Diploma in Law, BPP Law School, UK (2009) • B.Sc. (Hons) in Computing & Information Systems, University of London (2001)

b) During the year ended 31 December 2025, 11 (eleven) meetings of the Audit Committee were held.

c) Roles & Responsibility of Board Audit Committee:

The roles and responsibilities of Audit Committee have been defined in line with the relevant provisions of Corporate Governance Guidelines/ Notification issued by Bangladesh Bank and BSEC, two paramount regulators for the Bank, and other best practices of governance.

The following functions are common recurring activities for the Audit Committee of the Bank in carrying out its responsibilities in addition to any other responsibilities which may be assigned from time to time by the Board:

C) Internal Control

(i) Evaluate whether the management is establishing an appropriate compliance culture by communicating the importance of internal control and the prudent management of risk and ensuring that all employees have clear understanding of their roles and responsibilities;

(ii) Review the management's actions in computerization of the Bank and its applications and Management Information System (MIS).

(iii) Consider whether the internal control strategies recommended by internal and external auditors have been prudently and comprehensively implemented by the management;

(iv) Consider reports relating to fraud, forgery and deficiencies in internal control or other similar issues detected by internal and external auditors and inspectors of the regulatory authority and place it before the Board after reviewing whether necessary corrective and remedial measures have been embraced by the management.

(v) With governance and supervisory oversight from the Board of Directors, the Audit Committee will put in place policies and procedures to identify, measure, monitor and control risk.

(vi) Review Management Letters issued by the statutory auditors.

d) Financial Reporting

(i) The Audit Committee checks whether the financial statements reflect complete and accurate information and determine whether the statements are prepared according to the existing rules and regulations and standards enforced in the country and as per the relevant financial reporting standards prescribed by Bangladesh Bank;

(ii) Discuss with the management and external auditors to review the financial statements before finalization.

(iii) Review the quarterly and half-yearly financial statements with the management before submission to the Board for approval.

(iv) Review statements of significant related party transactions submitted by the management.

(v) Review the management's discussion and analysis before disclosing in the annual report.

e) Internal Audit

(i) Monitor/evaluate whether internal audit functions are truly independent.

(ii) Review the activities and the organizational structure of the internal audit and ensure that no unjustified restriction or limitation hinders the internal audit process.

(iii) Review and assess the annual internal audit plan.

(iv) Review the efficiency and effectiveness of internal audit function.

(v) Examine whether the findings and recommendations made by the internal auditors are duly considered by the management or not.

f) External Audit

(i) Make recommendations to the Board, to be put to shareholders for approval in the AGM, in relation to appointment, re-appointment and removal of the bank's external auditors.

(ii) Oversee the relationship with the external auditors including:

- Approval of their remuneration, i.e. fees for audit or non-audit services.
- Assessing annually their independence and objectivity taking into account relevant professional and regulatory requirements.
- Satisfying itself that there are no relationships (such as family, employment, investment, financial or business) between the auditor and the bank (other than in the ordinary course of business).

(iii) Meet regularly with the external auditor, including once at the planning stage before the audit and once after the audit at the reporting stage. The Committee shall meet the external auditor at least once a year, without management being present; to discuss their views and any issues arising from the audit.

(iv) Review the findings and recommendations made by the external auditors for removal of irregularities, if any, detected are duly acted upon by the management.

Bangladesh Bank, through BRPD Circular Letter: 21 on May 12, 2024, mandated the Bank's Audit Committee to overseefollowing matters and make report with recommendation to the Board:

i. formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend a policy to the Board, relating to the remuneration of the directors, top level executive, considering the following:

a. the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the Company successfully;

b. the relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and

c. remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the Company and its goals;

ii. devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality;

iii. identifying persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board;

iv. formulating the criteria for evaluation of performance of independent directors and the Board;

v. identifying the Company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria; and developing, recommending and reviewing annually the Company's human resources and training policies;

48 Shariah Supervisory Committee

The Shari'ah Supervisory Committee of the Bank plays a vital role in framing and exerting policy for strict adherence of Shari'ah principles in the Bank. As per Islamic Banking Guidelines circulated by Bangladesh Bank, the Shari'ah Supervisory Committee is represented by the following members consisting of prominent Islamic thinkers having adequate knowledge in Fiqhul Moa'malat and Shari'ah Principles.

Sl no.	Name	Status with the committee	Educational Qualification	Status with the Bank
1	Dr. Md. Anwar Hosain Molla	Chairman	• Kamil, M.Phil, Ph.D (Da'Wah & Islamic Studies), Islamic University of Kustia	-
2	Mawlana Abdur Razzak	Member	Kamil, M.Ed, Al-Azhar University, Egypt	-
3	Hafez Mawlana Mufti Ruhul Amin	Member	M.A (Dawra)	-
4	Hafez Mawlana Prof. Dr. Shahidul Islam Barakati	Member	Hifjul Quran, Kamil, M.Phil, Ph.D (Islamic Studies), University of Dhaka	-
5	Dr. Ahmadullah Trishali	Member	Kamil, Ph.D, Islamic University of Kustia	-
6	Dr. Saikh Muhammad Mahadi Hasan	Member	Hifjul Quran, M. Phil (University of Rajshahi), Ph.D (Islamic Studies), University of Dhaka	-
7	Mr. Mirza Elias Uddin Ahmed	Member	M.A	Managing Director

During the year 2025, (3) three meetings of the Shariah Supervisory Committee were held.

During the year 2025, the following issues were discussed in the meetings:

* Shari`ah Inspection Report on the Islami Banking Branches.
* Different guidelines / policies for Islami Banking operations.
* Organizing Workshop / Training programs for the Officials of Islami Banking Branches and Al-Ihsan Islami Banking Service Centers.
* Finalization of Rate of Profit for the Mudaraba Depositors of Islami Banking operations.
* Introducing and approval for different products of Islami Banking operations.
* Arranging awareness program for compliance with the Islami Shari`ah.

49 Information about Segment Reporting

The bank operates under the following business segments:

Particulars	Conventional	Islamic	Total
Total Operating Income	18,779,862,347	261,510,797	19,041,373,144
Allocated Expenses	9,846,633,588	95,684,658	9,942,318,246
Operating Profit (Before Tax & Provision)	8,933,228,759	165,826,140	9,099,054,899
Total Provision (Loans/Advances & Others)	2,156,261,534	-	2,156,261,534
Profit Before Tax	6,776,967,225	165,826,140	6,942,793,365
Provision for Income Tax	1,364,091,583	-	1,364,091,583
Net Profit after taxation	5,412,875,642	165,826,140	5,578,701,782
Segment Assets	415,927,084,250	12,297,967,374	428,225,051,624
Segment Liabilities	390,074,555,671	12,297,967,374	402,372,523,045

The bank operates under the following geographical segments:

Particulars	Bangladesh	Off Shore Banking Unit	Total
Total Operating Income	18,773,657,717	267,715,427	19,041,373,144
Allocated Expenses	9,929,977,086	12,341,160	9,942,318,246
Operating Profit (Before Tax & Provision)	8,843,680,632	255,374,267	9,099,054,899
Total Provision (Loans/Advances & Others)	2,156,261,534	-	2,156,261,534
Profit Before Tax	6,942,793,365	-	6,942,793,365
Provision for Income Tax	1,364,091,583	-	1,364,091,583
Net Profit after taxation	5,578,701,782	-	5,578,701,782
Segment Assets	411,873,269,282	16,351,782,342	428,225,051,624
Segment Liabilities	386,020,740,703	16,351,782,342	402,372,523,045

50 Highlights on the overall activities of the bank

Highlights on the overall activities of the bank have been furnished in annexure-E.

51 Workers Participation Fund and Welfare Fund

SRO-336-AIN/2010 dated 5-10-2010 issued by the Ministry of Labour and Employment and published in Bangladesh gazette on 07-10-2010 declaring the status of business of certain institutions and companies (like mobile operating companies, mobile network service providing company, all Govt. and Non-Govt, money lending companies, all insurance companies etc.) as "Industrial Undertakings" for the purpose of Chapter-xv of the Bangladesh Labor Act, 2006 which deals with the workers participation in company's profit by way of Workers Participation Fund and Welfare Fund (WPFWF). The Bangladesh Labor Act, 2006 requires the "Industrial Undertakings" to maintain provision for workers profit participation fund @5% on net profit. However, we have obtained legal opinion from Legal advisor in this regard where it has been stated that Jamuna Bank PLC. does not fall under this category. Therefore, no provision in this regard has been made in the financial statements during the year under audit.

Managing Director **Director** **Director** **Chairman**

Annexure- A

Balance with other Banks and financial institutions: Outside Bangladesh (Nostro Accounts)

SL NO.	Name of The Foreign Bank	Currency Name	As on 31 December 2025			As on 31 December 2024		
			Amount in Foreign Currency	Conversion Rate	Amount in BDT	Amount in Foreign Currency	Conversion Rate	Amount in BDT
1	AB Bank Limited Mumbai India	ACUD	57,893	122.30	7,079,994	300,127.16	110.000	33,013,988
2	Axis Bank Ltd, Mumbai, India	ACUD	293,213	122.30	35,858,593	795,392.40	110.000	87,493,164
3	Bank Al Bilad, Riyadh, KSA	SAR	342,945	32.61	11,182,373	342,315.52	29.330	10,040,114
4	Bank of Bhutan, Bhutan	ACUD	27,897	122.30	3,411,710	42,115.63	110.000	4,632,719
5	Bank of Huzhou Co. Ltd..	CNY	1,454,724	17.45	25,391,912	4,264,241.38	15.400	65,669,317
6	Citi Bank N.A Newyork	USD	230,323	122.30	28,167,498	798,292.21	110.000	87,812,143
7	Commerzbank AG, Germany	EURO	226,088	143.97	32,549,051	(366,661.29)	122.130	(44,780,343)
8	Habib American Bank, New York, NY USA	USD	122,560	122.30	14,988,481	(234,400.54)	110.000	(25,784,060)
9	Habib Bank AG Zurich, Switzerland	CHF	25,342	154.96	3,927,010	31,980.02	130.390	4,169,875
10	ICIC Bank Limited, Hong Kong	USD	340,465	122.30	41,637,291	339,499.57	110.000	37,344,952
11	ICIC Bank Limited, Mumbai, India	ACUD	809,451	122.30	98,992,078	2,236,532.16	110.000	246,018,538
12	JP Morgan Chase Bank NA, New York, USA	USD	202,746	122.30	24,794,963	812,757.35	110.000	89,403,309
13	Mashreq Bank Mumbai, India	ACUD	483,135	122.30	59,085,175	34,984.02	110.000	3,848,242
14	Mashreqbank psc - IBF Limited New York	USD	3,587,448	122.30	438,728,415	7,630,048.18	110.000	839,305,299
15	Mashreqbank psc -DUBAI	AED	108,598	33.30	3,616,748	1,203,306.36	29.95	36,039,026
16	Nabil Bank Limited, Nepal	ACUD	36,891	122.30	4,511,538	40,503.81	110.000	4,455,420
17	Standard Chartered Bank, Colombo-Srilanka	ACUD	26,270	122.30	3,212,760	28,549.71	110.000	3,140,468
18	Standard Chartered Bank, Karachi, Pakistan	ACUD	177,459	122.30	21,702,448	291,796.25	140.730	41,064,487
19	Standard Chartered Bank, London	GBP	41,214	165.20	6,808,378	192,997.77	110.000	21,229,755
20	Standard Chartered Bank, Mumbai -India	ACUD	176,205	122.30	21,549,014	679,996.30	110.000	74,799,593
21	Standard Chartered Bank, New York	USD	202,720	122.30	24,791,704	1,034,792.75	110.000	113,827,202
22	Standard Chartered Bank, Tokyo, Japan	JPY	6,902,408	0.78	5,408,037	977,978.61	0.780	762,823
23	Standard Chartered Bank, AG, Germany	EURO	52,390	143.97	7,542,365	-	0.000	10,586,082
				Total	924,937,536		Total	1,744,092,113

As on 31 December 2025		
Currency	Amount	%
USD	573,108,353	61.96%
ACUD	255,403,309	27.61%
SAR	11,182,373	1.21%
GBP	6,808,378	0.74%
EURO	40,091,416	4.33%
JPY	5,408,037	0.58%
CNY	25,391,912	2.75%
CHF	3,927,010	0.42%
AED	3,616,748	0.39%
Total	924,937,536	100%

As on 31 December 2024		
Currency	Amount	%
USD	1,141,908,847	65.47%
ACUD	498,466,618	28.58%
SAR	10,040,114	0.58%
GBP	21,229,755	1.22%
EURO	-34,194,262	-1.96%
YEN	762,823	0.04%
CNY	65,669,317	3.77%
CHF	4,169,875	0.24%
AED	36,039,026	2.07%
Total	1,744,092,113	100%

Annexure-B

Details of Information on advances more than 10% of bank's total capital (Funded & Non funded)

Number of clients with amount of outstanding and classified loans to whom loans and advances sanctioned exceeds 10% of total capital of the Bank.

(Fig in crore)

Sl. No.	Name of the Customer	Outstanding as on 31.12.2025			Outstanding as on 31.12.2024		
		Funded	Non-Funded	Total	Funded	Non-Funded	Total
1	Abul Khair Group	254.23	610.87	865.10	255.33	560.61	815.94
2	ACI Group	-	-	-	182.93	111.08	294.01
3	Akij Group	306.25	285.93	592.18	308.61	71.80	380.41
4	Akij Insaf Group	14.81	199.50	214.31	-	-	-
5	Akij Resource Group	242.79	247.69	490.48	214.74	230.31	445.05
6	Anwer Khan Modern	357.97	-	357.97	-	-	-
7	Badsha Textile Limited	39.46	205.68	245.14	38.01	469.05	507.06
8	Banglalink Digital Communications Limited	335.58	-	335.58	257.82	-	257.82
9	BRAC	395.00	13.41	408.42	459.00	2.88	461.87
10	BRB Cables Industries Ltd	287.89	204.77	492.66	407.45	168.79	576.24
11	BSRM Group	3.28	162.05	165.33	-	57.97	57.97
12	Buro Bangladesh	355.23	134.40	489.63	132.15	133.40	265.55
13	Chakda Group	-	-	-	-	-	-
14	DBL Group	14.67	129.48	144.15	165.46	126.96	292.42
15	Fabrica Knit Composite	40.23	119.09	159.32	12.40	417.83	430.23
16	Grameenphone Limited	-	8.26	8.26	-	12.38	12.38
17	Ha-Meem Spinning Mills Ltd.	-	-	-	137.88	33.33	171.22
18	Ilmeeyat Apparels Ltd.	-	-	-	-	-	-
19	Jahangir & Others	-	-	-	176.04	93.35	269.39
20	KDS Group	71.04	191.45	262.50	102.66	-	102.66
21	KSRM Group	134.06	2.53	136.58	248.79	6.75	255.54
22	Masco Group	293.30	142.89	436.19	322.12	164.27	486.39
23	Meghna Group	-	1,074.32	1,074.32	-	990.13	990.13
24	Meghna (M&U) Group	46.49	105.98	152.47	59.87	177.13	237.00
25	Micro Fibre	-	943.53	943.53	-	1,165.35	1,165.35
26	MIR Akhter	-	-	-	14.97	5.44	20.40
27	NDE Group	141.16	125.22	266.38	225.38	223.53	448.91
28	Nitol Group	183.43	22.62	206.05	265.47	8.08	273.55
29	Popular Group	-	-	-	411.68	4.64	416.32
30	Robi Axiata Ltd	-	51.88	51.88	312.50	24.75	337.26
31	Shah Fatehullah Group	315.25	235.52	550.76	344.73	208.42	553.16
32	Shanta Group	210.80	169.30	380.10	240.34	149.54	389.88
33	Shirin Spinning Mills Ltd	-	-	-	81.25	84.57	165.82
34	Sharmin Group	110.89	3.31	114.20	178.37	101.53	279.90
35	Spectra Group	-	53.40	53.40	16.76	54.90	71.66
36	Square Group	-	11.13	11.13	-	9.22	9.22
37	T.K Group	291.88	895.54	1,187.43	205.12	268.15	473.28
38	Teletalk Bangladesh Ltd.	-	10.00	10.00	-	11.00	11.00
39	United Group	-	-	-	97.15	32.93	130.09
40	VSL	176.58	49.06	225.64	237.77	55.49	293.27
41	Walton Group	225.13	27.36	252.49	45.32	31.19	76.51
42	Western Engineering Pvt. Ltd.	358.25	11.49	369.74	321.37	15.14	336.51
	Total	5,205.65	6,447.66	11,653.31	6,479.44	6,281.90	12,761.35

Annexure-C

Schedule of Fixed/Leased Assets
As on 31 December 2025

Amount in Taka

Particulars	COST				Dep. Rate	DEPRECIATION/AMORTIZATION				Written down Value as on 31.12.2025
	Balance as on 01.01.2025	Addition during the Year	Adjustment	Balance as on 31.12.2025		Balance as on 01.01.2025	Charged during the year	Adjustment	Balance as on 31.12.2025	
Main Operation										
Land	1,471,500,000	-	-	1,471,500,000	0%	-	-	-	-	1,471,500,000
Building	1,011,907,041	400,000	-	1,012,307,040	2.5%	90,593,507	35,358,442	-	125,951,949	886,355,091
Furniture & Fixture	1,608,285,866	119,149,577	46,534,594	1,680,900,849	10%	837,054,333	92,979,167	36,909,580	893,123,920	787,776,929
Equipment	1,793,475,933	175,762,728	25,853,914	1,943,384,746	15%	994,653,891	151,864,131	16,670,754	1,129,847,267	813,537,479
Computer	2,905,992,570	38,373,841	7,133,550	2,937,232,861	15%	1,687,058,552	351,514,987	6,155,484	2,032,418,055	904,814,806
Vehicles	105,390,738	9,850,000.00	-	115,240,738	20%	89,515,257	5,314,465	-	94,829,722	20,411,016
Right of Use of Assets (RoU)	503,979,616	-	-	503,979,616	-	367,931,524	39,369,897	-	407,301,421	96,678,195
Off Shore Banking Unit	-		-	-		-			-	-
Furniture & Fixture	77,756			77,756	10%		16,833	-	16,833	60,923
Equipment	385,664			385,664	15%		102,123		102,123	283,541
As on 31.12.2025	9,400,995,183	343,536,146	79,522,058	9,665,009,270		4,066,807,065	676,520,045	59,735,818	4,683,591,291	4,981,417,979
As on 31.12.2024	7,829,832,675	1,575,358,320	4,195,812	9,400,995,183		3,396,951,702	672,899,463	3,044,100	4,066,807,065	5,334,188,118

Annexure-D

Schedule of tax position (last 10 years) as on 31 December 2025

Accounting Year	Assessment Year	Tax provision as per accounts	Tax as per assessment order	Excess / (Shortage) of provision	Present status
2015	2016-17	513,732,755	597,207,077	(83,474,322)	Settled
2016	2017-18	1,013,913,827	1,088,326,259	(74,412,432)	Settled
2017	2018-19	1,349,578,080	1,312,423,228	37,154,852	Settled
2018	2019-20	1,315,348,386	1,375,398,622.00	(60,050,236)	Settled
2019	2020-21	2,167,397,206	2,051,883,948	115,513,258	Settled
2020	2021-22	1,677,568,230	1,644,206,867	33,361,363	Settled
2021	2022-23	1,559,753,765	1,661,151,680	(101,397,915)	Settled
2022	2023-24	3,053,697,443	1,808,464,358	1,245,233,085	Settled
2023	2024-25	1,945,028,750	-	1,945,028,750	File submitted & under process
2024	2025-24	3,053,697,443	-	3,053,697,443	File submitted & under process
2025	2025-2026	1,358,894,161	-	1,358,894,161	File yet to be submitted
Total		19,008,610,046	11,539,062,039	7,469,548,007	

Annexure-E

Highlights of the overall activities of the Bank

Sl. No#	Particulars		2025	2024
1	Paid up Capital	Taka	9,393,376,300	8,820,071,650
2	Total Capital	Taka	35,939,957,879	31,347,235,480
3	Capital surplus/(deficit)	Taka	9,157,951,604	7,407,057,824
4	Total Assets (excluding off balance sheet items)	Taka	428,225,051,624	366,021,480,828
5	Total Deposits	Taka	360,322,122,343	310,449,228,551
6	Total Loans & Advances	Taka	176,764,432,628	188,990,017,622
7	Total Contingent Liabilities & Commitments	Taka	147,371,397,783	146,408,721,935
8	Advance Deposit Ratio	%	47.29%	58.54%
9	% of classified loans against Total Loans	%	3.94%	6.92%
10	Profit after taxation & provisions	Taka	5,578,701,782	2,793,999,237
11	Amount of classified loans	Taka	6,963,100,000	13,074,951,354
12	Provision kept against Classified loan	Taka	7,203,199,317	4,173,101,634
13	Cost of Fund (Deposit cost & overhead cost)	%	9.55%	8.98%
14	Cost of deposit	%	6.70%	5.90%
15	Interest Earning Assets	Taka	385,548,700,000	321,661,940,000
16	Non-interest earning Assets	Taka	42,676,351,624	40,575,492,948
17	Return on Assets (ROA)	%	1.40%	0.83%
18	Return on Investment (ROI)	%	7.77%	8.96%
19	Income from Investment	Taka	12,806,606,416	9,290,930,005
20	Earning per Share (Taka) (2024 Restated)	Taka	5.94	2.97
21	Net asset value per share (2024 Restated)	Taka	27.52	24.70
22	Net income per share (2024 Restated)	Taka	5.94	2.97
23	Net Operating Cash Flow per Share (NOCFS) (2024 Restated)	Taka	0.73	13.43
24	Market value per share	Taka	21.10	19.60
25	Price Earning Ratio	Times	3.55	6.19

Previous year's figures have been rearranged to conform to the current year's presentation.

The details of the published Yearly Financial Statements for the Year ended 31 December, 2025 is available in the website of the Bank at www.jamunabankbd.com