



**Board Secretariat**

SJIBL/HO/Board/2021/ 112

Date: 28-04-2021

1. **The Chairman**  
Bangladesh Securities and Exchange Commission  
Dhaka.
2. **The Managing Director**  
Dhaka Stock Exchange Limited  
Dhaka.
3. **The Managing Director**  
Chittagong Stock Exchange Limited  
Chittagong.

**Subject: Disclosure of First Quarter (Q1) Un-audited Financial Statements of the Bank for the period ended on 31 March 2021.**

Dear Sir,

We are pleased to inform you that the Board of Directors of the Bank in its 319<sup>th</sup> meeting held on Wednesday, the 28<sup>th</sup> April 2021 at 2.00 p.m. has approved the Un-audited First Quarter (Q1) Financial Statements of the Bank for the period ended on 31 March 2021 and disclosed the following financial indicators of the Bank:

Particulars	Consolidated		Solo	
	March 2021	March 2020	March 2021	March 2020
Net Assets Value (NAV) Per Share	18.29	17.46	18.26	17.47
Earnings Per Share (EPS)	0.65	0.61	0.64	0.62
Net Operating Cash Flow Per Share (NOCFPS)	-2.96	4.52	-3.34	4.35

**The significant deviations between the quarterly periods are:**

1. Operating Profit substantially decreased compare to the same quarter of last year mainly due to decrease of investment income as caps single digit by central bank on profit rate on investments w.e.f. 1 April 2020.
2. Net Operating Cash Flow per Share (NOCFPS) decreased compare to the same quarter of last year mainly due to decrease in deposit from customers during the quarter.

This is for your kind information and necessary action.

Thanking you.

Yours faithfully,

**Md. Abul Bashar**  
EVP & Company Secretary

