



National Bank Limited

HEAD OFFICE : 18, DILKUSHA COMMERCIAL AREA, DHAKA-1000, BANGLADESH, TEL :PABX NO. 9563081-5, FAX : 88-02-9554314, E-mail: fad@nblbd.com, URL/website:www.nblbd.com, SWIFT: NBLBDDH

Consolidated Balance Sheet (Un-audited) As at March 31, 2015

	As at March 31, 2015	As at December 31, 2014
	<u>Taka</u>	<u>Taka</u>
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	2,425,480,211	2,246,921,914
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	14,797,496,094	15,631,964,247
	17,222,976,305	17,878,886,161
Balance with other Banks and Financial Institutions		
In Bangladesh	860,734,306	1,098,452,208
Outside Bangladesh	3,001,796,740	2,626,173,130
	3,862,531,046	3,724,625,338
	98,300,000	98,300,000
Money at call and short notice		
Investments		
Government	49,747,524,094	46,318,501,027
Others	7,781,634,460	8,072,095,718
	57,529,158,554	54,390,596,745
Loans and advances		
Loans, cash credits, overdrafts etc.	170,305,890,854	168,329,551,223
Bills purchased & discounted	5,676,986,306	5,639,220,133
	175,982,877,160	173,968,771,356
Fixed assets including land, buildings, furniture and fixtures	2,815,696,996	2,804,804,431
Other assets	3,441,816,698	4,178,288,531
Non-banking assets	335,820,241	335,820,241
TOTAL ASSETS	<u>261,289,177,000</u>	<u>257,380,092,803</u>
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	6,675,737,174	9,176,323,404
Deposits and other accounts		
Current deposits and other accounts	20,644,134,933	19,949,019,076
Bills payable	1,984,458,190	2,624,680,314
Savings bank deposits	28,620,792,068	28,714,088,244
Fixed deposits	107,585,049,155	105,576,214,173
Term deposits	46,741,703,414	45,907,972,957
	205,576,137,760	202,771,974,764
Subordinated bond	1,600,000,000	1,600,000,000
Other liabilities	20,226,252,783	16,972,564,468
TOTAL LIABILITIES	<u>234,078,127,717</u>	<u>230,520,862,636</u>
Shareholders' equity		
Paid up capital	15,615,635,680	15,615,635,680
Statutory reserve	8,602,223,736	8,439,142,029
General reserve	36,335,942	65,396,935
Other reserve	1,262,558,446	1,274,947,661
Retained earnings	1,694,218,517	1,464,019,449
TOTAL SHAREHOLDERS' EQUITY	<u>27,210,972,321</u>	<u>26,859,141,754</u>
Non-controlling Interests	76,962	88,413
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>261,289,177,000</u>	<u>257,380,092,803</u>

Continued....



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OFF BALANCE SHEET ITEMS

Contingent Liabilities

Acceptances and endorsements
Letters of guarantee
Irrevocable letters of credit
Bills for collection
Other liabilities (Bad & Loss)

As at March
31, 2015

Taka

As at
December 31,
2014

Taka

24,748,206,059
13,368,549,089
17,571,523,594
7,679,548,890
-

63,367,827,632

26,589,876,531
13,175,262,833
16,031,139,941
7,729,555,855
-

63,525,835,160

Other commitments

Lease rental commitments
Documentary credits and short term trade related transactions
Forward assets purchased and forward deposits placed

Undrawn note issuance and revolving facilities
Undrawn formal standby facilities, credit lines and other commitments
Spot and forward foreign exchange rate contracts
Other exchange contracts

-
-
-
-
-
-
2,023,576,200
-

2,023,576,200

2,023,576,200

65,391,403,832

-
-
-
-
-
-
-
-

-

63,525,835,160

Total off B/S items (Including contingent liabilities)

Krishna Kamal Ghose
Vice President

Shamsul Huda Khan
Managing Director



National Bank Limited

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Consolidated Profit and Loss Account (Un-audited) For the period ended from January 01, 2015 to March 31, 2015

	From January 01 to March 31, 2015	From January 01 to March 31, 2014
	Taka	Taka
Interest income	4,833,973,401	4,983,942,764
Less: Interest paid on deposits and borrowings	3,947,018,955	4,219,525,603
Net interest income	886,954,446	764,417,161
Investment income	1,447,346,810	1,154,700,027
Commission, exchange and brokerage	433,397,842	524,944,264
Other operating income	148,223,223	185,676,700
Total operating income	2,915,922,321	2,629,738,152
Salary and allowances	697,823,580	615,301,878
Rent, taxes, insurance, electricity etc.	145,553,386	134,055,557
Legal expenses	6,135,981	4,677,958
Postage, stamp, telecommunication etc.	20,572,568	18,480,919
Stationery, printing, advertisement, etc.	35,249,904	20,564,084
Managing director's salary and allowances	2,385,000	2,535,000
Directors' fees and other benefits	758,936	386,691
Audit fees	-	-
Charges on loan losses	251,600	-
Repairs, maintenance and depreciation	89,395,487	86,393,695
Other expenses	167,498,771	161,438,299
Total operating expenses	1,165,625,213	1,043,834,081
Profit before provision	1,750,297,108	1,585,904,071
Provision for loans and advances		
Specific provision	700,000,000	335,700,000
General provision (Including Off B/S items)	-	-
	700,000,000	335,700,000
Provision for other classified assets	221,916,051	283,635,674
Total provision	921,916,051	619,335,674
Profit before taxes	828,381,057	966,568,397
Provision for taxation	429,404,608	609,966,289
Deferred tax (income)/expenses	-	-
	429,404,608	609,966,289
Net Profit after taxation	398,976,449	356,602,108
Net Profit attributable to:		
Non-controlling Interests	(11,451)	529
Equity holders of parent company	398,987,900	356,601,579
Profit attributed to parent company	398,987,900	356,601,579
Retained earnings brought forward from previous year	1,464,019,449	1,290,340,814
	1,863,007,349	1,646,942,393
Appropriations		
Statutory reserve	(163,081,707)	(187,494,833)
Transferred to general reserve	-	-
Dividend (Overseas subsidiaries)	(5,707,125)	-
	(168,788,832)	(187,494,833)
Retained earnings carried forward	1,694,218,517	1,459,447,560
Earnings per share (Re-stated)	0.26	0.23

Krishna Kamal Ghose
Vice President

Shamsul Huda Khan
Managing Director



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Balance Sheet (Un-audited)

As at March 31, 2015

	As at March 31, 2015	As at December 31, 2014
	<u>Taka</u>	<u>Taka</u>
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	2,362,832,525	2,181,316,440
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	14,797,496,094	15,631,964,247
	17,160,328,619	17,813,280,687
Balance with other Banks and Financial Institutions		
In Bangladesh	571,439,306	940,498,680
Outside Bangladesh	2,775,995,071	2,595,397,345
	3,347,434,377	3,535,896,025
Money at call and short notice		
	98,300,000	98,300,000
Investments		
Government	49,747,524,094	46,318,501,027
Others	8,341,742,127	8,567,022,898
	58,089,266,221	54,885,523,925
Loans and advances		
Loans, cash credits, overdrafts etc.	169,281,594,997	167,325,501,311
Bills purchased & discounted	5,676,986,306	5,639,220,133
	174,958,581,303	172,964,721,444
Fixed assets including land, buildings, furniture and fixtures		
	2,764,960,738	2,763,519,975
Other assets		
	3,765,854,337	4,140,400,140
Non-banking assets		
	335,820,241	335,820,241
TOTAL ASSETS	260,520,545,836	256,537,462,437
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	6,675,737,174	9,176,323,404
Deposits and other accounts		
Current deposits and other accounts	20,650,637,555	19,967,086,570
Bills payable	1,984,458,190	2,624,680,314
Savings bank deposits	28,620,792,068	28,714,088,244
Fixed deposits	107,855,049,155	105,576,214,173
Term deposits	46,928,111,929	46,414,113,134
	206,039,048,897	203,296,182,435
Subordinated bond	1,600,000,000	1,600,000,000
Other liabilities		
	18,858,791,873	15,501,008,024
TOTAL LIABILITIES	233,173,577,944	229,573,513,863
Shareholders' equity		
Paid up capital	15,615,635,680	15,615,635,680
Statutory reserve	8,602,223,736	8,439,142,029
Other reserve	1,262,558,446	1,274,947,661
Retained earnings	1,866,550,030	1,634,223,204
TOTAL SHAREHOLDERS' EQUITY	27,346,967,892	26,963,948,574
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	260,520,545,836	256,537,462,437

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OFF BALANCE SHEET ITEMS

Contingent Liabilities

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 Letters of guarantee
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 Other liabilities (Bad & Loss)

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31, 2015

Taka

As at
December 31,
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-

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13,175,262,833

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7,729,555,855

-

63,525,835,160

Other commitments

Lease rental commitments
 Documentary credits and short term trade related transactions
 Forward assets purchased and forward deposits placed
 Undrawn note issuance and revolving facilities
 Undrawn formal standby facilities, credit lines and other commitments
 Spot and forward foreign exchange rate contracts
 Other exchange contracts

2,023,576,200

2,023,576,200

Claims against the Bank not acknowledged as debt

2,023,576,200

Total off B/S items (Including contingent liabilities)

65,391,403,832

Krishna Kamal Ghose
Vice President

Shamsul Huda Khan
Managing Director

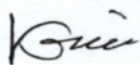


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	From January 01 to March 31, 2015 Taka	From January 01 to March 31, 2014 Taka
Interest income	4,819,797,107	4,983,942,764
Less: Interest paid on deposits and borrowings	3,947,018,376	4,219,523,052
Net interest income	872,778,731	764,419,712
Investment income	1,445,314,376	1,143,380,279
Commission, exchange and brokerage	359,154,754	442,195,987
Other operating income	147,650,447	180,756,263
Total operating income	2,824,898,308	2,530,752,241
Salary and allowances	674,515,764	600,499,345
Rent, taxes, insurance, electricity etc.	136,767,525	126,943,060
Legal expenses	6,128,481	4,677,958
Postage, stamp, telecommunication etc.	19,288,392	17,740,853
Stationery, printing, advertisement, etc.	34,512,878	19,877,586
Managing director's salary and allowances	2,385,000	2,535,000
Directors' fees and other benefits	758,936	386,691
Audit fees	-	-
Charges on loan losses	251,600	-
Repairs, maintenance and depreciation	87,448,844	85,960,278
Other expenses	147,432,355	124,153,499
Total operating expenses	1,109,489,775	982,774,270
Profit before provision	1,715,408,533	1,547,977,971
Provision for loans and advances		
Specific provision	700,000,000	335,700,000
General provision (Including Off B/S items)	-	-
	700,000,000	335,700,000
Provision for other classified assets	200,000,000	274,803,805
Total provision	900,000,000	610,503,805
Profit before taxes	815,408,533	937,474,166
Provision for taxation	420,000,000	600,000,000
Deferred tax (income)/expenses	-	-
	420,000,000	600,000,000
Net Profit after taxation	395,408,533	337,474,166
Retained earnings brought forward from previous year	1,634,223,204	1,421,011,380
	2,029,631,737	1,758,485,546
Appropriations		
Statutory reserve	(163,081,707)	(187,494,833)
Transferred to general reserve	-	-
Dividend (Bonus share)	-	-
	(163,081,707)	(187,494,833)
Retained earnings carried forward	1,866,550,030	1,570,990,713
Earnings per share (Re-stated)	0.25	0.22


Krishna Kamal Ghose
Vice President


Shamsul Huda Khan
Managing Director



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Cash Flow Statement (Un-Audited) For the period ended from January 01, 2015 to March 31, 2015

	March '2015 Taka	March '2014 Taka
A) Cash flows from operating activities		
Interest received	4,539,212,368	4,657,100,799
Interest paid	(3,207,401,465)	(2,943,662,351)
Income from Investment	1,714,500,235	1,333,271,189
Fees, commission, exchange & brokerage	359,154,754	442,195,987
Cash paid to employees	(677,659,700)	(603,421,036)
Cash paid to suppliers	(213,628,914)	(184,726,686)
Income taxes paid	(491,404,570)	(256,090,872)
Received from other operating activities	146,926,324	180,552,007
Paid for other operating activities	(147,424,541)	(124,153,499)
Operating profit before changes in operating assets and liabilities	2,022,274,491	2,501,065,538
Increase/(decrease) in operating assets & liabilities		
Loans and advances to other banks	-	-
Loans and advances to customers	(1,026,990,353)	(782,379,911)
Other assets	398,968,666	(1,656,815,659)
Deposits from other Banks	3,910,163,445	(1,456,988,000)
Deposits from customers	(1,167,296,983)	4,295,736,114
Other liabilities	733,236,587	359,068,551
	2,848,081,362	758,621,095
Net cash received from operating activities	4,870,355,853	3,259,686,633
B) Cash flows from investing activities		
Changes in private securities	225,280,771	62,479,403
Changes in Govt. Securities	(3,429,023,067)	(4,978,930,714)
Purchase of property, plant and equipment	(9,745,745)	(245,814,886)
Sale proceeds of fixed assets	677,102	33,478
Net cash used in investing activities	(3,212,810,939)	(5,162,232,719)
C) Cash flows from financing activities		
Borrowings from Other Banks, Financial Institutions and agents	(2,500,586,230)	905,078,852
Net cash received from financing activities	(2,500,586,230)	905,078,852
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)	(843,041,316)	(997,467,234)
E) Effects of exchange rate changes on cash and cash-equivalents	-	-
F) Cash and cash-equivalents at beginning of the year	21,456,682,412	20,588,589,202
G) Cash and cash-equivalents at end of the year (D+E+F)	20,613,641,096	19,591,121,968
Cash and cash-equivalents at end of the year		
Cash in hand (including foreign currencies)	2,362,832,525	2,390,135,790
Balances with Bangladesh Bank and its agent bank (s)	14,797,496,094	12,299,951,233
Balances with other Banks and Financial Institutions	3,347,434,377	4,794,556,845
Money at call and short notice	98,300,000	98,900,000
Reverse repo	-	-
Prize bonds	7,578,100	7,578,100
	20,613,641,096	19,591,121,968

National Bank Limited
Statement of Changes in Equity (Un-Audited)
For the period ended March 31, 2015

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2015	15,615,635,680	8,439,142,029	1,274,947,661	1,634,223,204	26,963,948,574
Net profit for the period	-	-	-	395,408,533	395,408,533
Addition during the period	-	163,081,707	-	(163,081,707)	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	(12,389,215)	-	(12,389,215)
Transfer from general reserve for appropriation	-	-	-	-	-
Balance at March 31, 2015	15,615,635,680	8,602,223,736	1,262,558,446	1,866,550,030	27,346,967,892
Balance at December 31, 2014	15,615,635,680	8,439,142,029	1,274,947,661	1,634,223,204	26,963,948,574