



# 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 June 30, 2015

	As at June 30, 2015	As at December 31, 2014
	<u>Taka</u>	<u>Taka</u>
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	2,323,081,080	2,246,921,914
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	15,964,240,613	15,631,964,247
	<b>18,287,321,693</b>	<b>17,878,886,161</b>
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	925,690,770	1,098,452,208
Outside Bangladesh	2,729,217,521	2,626,173,130
	<b>3,654,908,291</b>	<b>3,724,625,338</b>
<b>Money at call and short notice</b>	<b>97,300,000</b>	<b>98,300,000</b>
<b>Investments</b>		
Government	49,276,977,356	46,318,501,027
Others	7,867,126,464	8,072,095,718
	<b>57,144,103,820</b>	<b>54,390,596,745</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	172,095,449,658	168,329,551,223
Bills purchased & discounted	5,076,542,695	5,639,220,133
	<b>177,171,992,353</b>	<b>173,968,771,356</b>
Fixed assets including land, buildings, furniture and fixtures	2,848,178,718	2,804,804,431
Other assets	4,834,723,984	4,178,288,531
Non-banking assets	335,820,241	335,820,241
<b>TOTAL ASSETS</b>	<b><u>264,374,349,100</u></b>	<b><u>257,380,092,803</u></b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	4,041,615,565	9,176,323,404
<b>Deposits and other accounts</b>		
Current deposits and other accounts	20,585,025,442	19,949,019,076
Bills payable	2,643,562,611	2,624,680,314
Savings bank deposits	30,177,713,099	28,714,088,244
Fixed deposits	108,350,514,268	105,576,214,173
Term deposits	47,689,941,961	45,907,972,957
	<b>209,446,757,381</b>	<b>202,771,974,764</b>
Subordinated bond	1,600,000,000	1,600,000,000
Other liabilities	21,301,681,012	16,972,564,468
<b>TOTAL LIABILITIES</b>	<b><u>236,390,053,958</u></b>	<b><u>230,520,862,636</u></b>
<b>Shareholders' equity</b>		
Paid up capital	15,615,635,680	15,615,635,680
Statutory reserve	8,927,210,788	8,439,142,029
General reserve	36,354,993	65,396,935
Other reserve	1,307,284,334	1,274,947,661
Retained earnings	2,097,731,058	1,464,019,449
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b><u>27,984,216,853</u></b>	<b><u>26,859,141,754</u></b>
Non-controlling Interests	78,289	88,413
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>264,374,349,100</u></b>	<b><u>257,380,092,803</u></b>

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 June 30, 2015	As at December 31, 2014
Taka	Taka

25,606,086,459	26,589,876,531
13,589,554,099	13,175,262,833
14,731,039,690	16,031,139,941
7,247,995,167	7,729,555,855
-	-
<b>61,174,675,415</b>	<b>63,525,835,160</b>

### 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

-	-
-	-
-	-
-	-
-	-
-	-
233,448,600	-
-	-
233,448,600	-
-	-
<b>233,448,600</b>	-
<b>61,408,124,015</b>	<b>63,525,835,160</b>

Claims against the Bank not acknowledged as debt

**Total off B/S items (Including contingent liabilities)**

**Krishna Kamal Ghose**  
Vice President

**Md. Badiul Alam**  
Managing Director (CC)






# National Bank Limited

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## Consolidated Profit and Loss Account (Un-audited) For the half year ended from January 01, 2015 to June 30, 2015

	From 01 January to June 30, 2015	From 01 January to June 30, 2014	From 01 April to June 30, 2015	From 01 April to June 30, 2014
	Taka	Taka	Taka	Taka
Interest income	9,843,904,688	10,215,046,243	5,009,931,287	5,231,103,479
Less: Interest paid on deposits and borrowings	7,756,074,060	8,309,184,937	3,809,055,105	4,089,659,334
<b>Net interest income</b>	<b>2,087,830,628</b>	<b>1,905,861,306</b>	<b>1,200,876,182</b>	<b>1,141,444,145</b>
Investment income	3,066,737,333	2,966,100,953	1,619,390,523	1,811,400,926
Commission, exchange and brokerage	872,665,174	1,057,158,901	439,267,332	532,214,637
Other operating income	368,057,722	439,859,816	219,834,499	254,183,116
<b>Total operating income</b>	<b>6,395,290,857</b>	<b>6,368,980,976</b>	<b>3,479,368,536</b>	<b>3,739,242,824</b>
Salary and allowances	1,403,727,625	1,293,979,541	705,904,045	676,851,372
Rent, taxes, insurance, electricity etc.	286,292,503	279,923,917	140,739,117	145,868,360
Legal expenses	12,133,147	9,727,612	5,997,166	5,049,654
Postage, stamp, telecommunication etc.	45,252,086	38,935,891	24,679,518	20,454,972
Stationery, printing, advertisement, etc.	68,229,345	46,964,160	32,979,441	26,400,076
Managing director's salary and allowances	4,770,000	3,243,709	2,385,000	2,535,000
Directors' fees and other benefits	1,735,478	1,278,219	976,542	891,528
Audit fees	-	-	-	-
Charges on loan losses	1,597,532	-	1,345,932	-
Repairs, maintenance and depreciation	240,188,649	191,895,485	150,793,162	105,501,790
Other expenses	290,886,302	270,101,581	123,387,531	108,663,282
<b>Total operating expenses</b>	<b>2,354,812,667</b>	<b>2,136,050,115</b>	<b>1,189,187,454</b>	<b>1,092,216,034</b>
<b>Profit before provision</b>	<b>4,040,478,190</b>	<b>4,232,930,861</b>	<b>2,290,181,082</b>	<b>2,647,026,790</b>
Provision for loans and advances				
Specific provision	1,200,000,000	1,101,000,000	500,000,000	765,300,000
General provision (Including Off B/S items)	-	57,200,000	-	57,200,000
	1,200,000,000	1,158,200,000	500,000,000	822,500,000
Provision for other classified assets	332,253,020	363,230,866	110,336,969	79,595,192
<b>Total provision</b>	<b>1,532,253,020</b>	<b>1,521,430,866</b>	<b>610,336,969</b>	<b>902,095,192</b>
<b>Profit before taxes</b>	<b>2,508,225,170</b>	<b>2,711,499,995</b>	<b>1,679,844,113</b>	<b>1,744,931,598</b>
Provision for taxation	1,375,471,990	1,517,648,724	946,067,382	907,682,435
Deferred tax (income)/expenses	-	-	-	-
	1,375,471,990	1,517,648,724	946,067,382	907,682,435
<b>Net Profit after taxation</b>	<b>1,132,753,180</b>	<b>1,193,851,271</b>	<b>733,776,731</b>	<b>837,249,163</b>
<b>Net Profit after tax attributable to:</b>				
<b>Non-controlling Interests</b>	<b>(10,124)</b>	<b>(4,874)</b>	<b>1,327</b>	<b>(5,403)</b>
<b>Equity holders of parent company</b>	<b>1,132,763,304</b>	<b>1,193,856,145</b>	<b>733,775,404</b>	<b>837,254,566</b>
<b>Profit after tax without minority interests</b>	<b>1,132,763,304</b>	<b>1,193,856,145</b>	<b>733,775,404</b>	<b>837,254,566</b>
Retained earnings brought forward from previous year	1,464,019,449	1,290,340,814	-	-
	<b>2,596,782,753</b>	<b>2,484,196,959</b>	<b>733,775,404</b>	<b>837,254,566</b>
<b>Appropriations</b>				
Statutory reserve	(488,068,759)	(532,671,661)	(324,987,053)	(345,176,827)
Transferred to general reserve	-	-	-	-
Dividend paid by overseas subsidiaries	(10,982,936)	(6,493,230)	-	-
Dividend (Bonus share)	-	(1,419,603,240)	-	-
	(499,051,695)	(1,958,768,131)	(324,987,053)	(345,176,827)
<b>Retained earnings carried forward</b>	<b>2,097,731,058</b>	<b>525,428,828</b>	<b>408,788,351</b>	<b>492,077,739</b>
<b>Earnings per share (Re-stated)</b>	<b>0.73</b>	<b>0.76</b>	<b>0.47</b>	<b>0.54</b>

  
**Krishna Kamal Ghose**  
 Vice President

  
**Md. Badiul Alam**  
 Managing Director (CC)





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## Balance Sheet (Un-audited) As at June 30, 2015

	As at June 30, 2015	As at December 31, 2014
	Taka	Taka
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	2,244,126,166	2,181,316,440
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	15,964,240,613	15,631,964,247
	<b>18,208,366,779</b>	<b>17,813,280,687</b>
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	665,213,774	940,498,680
Outside Bangladesh	2,542,034,896	2,595,397,345
	<b>3,207,248,670</b>	<b>3,535,896,025</b>
<b>Money at call and short notice</b>		
	<b>97,300,000</b>	<b>98,300,000</b>
<b>Investments</b>		
Government	49,276,977,356	46,318,501,027
Others	8,324,939,173	8,567,022,898
	<b>57,601,916,529</b>	<b>54,885,523,925</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	171,078,160,667	167,325,501,311
Bills purchased & discounted	5,076,542,695	5,639,220,133
	<b>176,154,703,362</b>	<b>172,964,721,444</b>
<b>Fixed assets including land, buildings, furniture and fixtures</b>		
	<b>2,799,067,972</b>	<b>2,763,519,975</b>
<b>Other assets</b>		
	<b>5,127,975,053</b>	<b>4,140,400,140</b>
<b>Non-banking assets</b>		
	<b>335,820,241</b>	<b>335,820,241</b>
<b>TOTAL ASSETS</b>	<b><u>263,532,398,606</u></b>	<b><u>256,537,462,437</u></b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	4,041,615,565	9,176,323,404
<b>Deposits and other accounts</b>		
Current deposits and other accounts	20,643,291,007	19,967,086,570
Bills payable	2,643,562,611	2,624,680,314
Savings bank deposits	30,177,713,099	28,714,088,244
Fixed deposits	108,626,133,643	105,576,214,173
Term deposits	47,913,961,846	46,414,113,134
	<b>210,004,662,206</b>	<b>203,296,182,435</b>
Subordinated bond	1,600,000,000	1,600,000,000
<b>Other liabilities</b>	<b>19,799,491,791</b>	<b>15,501,008,024</b>
<b>TOTAL LIABILITIES</b>	<b><u>235,445,769,562</u></b>	<b><u>229,573,513,863</u></b>
<b>Shareholders' equity</b>		
Paid up capital	15,615,635,680	15,615,635,680
Statutory reserve	8,927,210,788	8,439,142,029
Other reserve	1,307,284,334	1,274,947,661
Retained earnings	2,236,498,242	1,634,223,204
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>28,086,629,044</b>	<b>26,963,948,574</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>263,532,398,606</u></b>	<b><u>256,537,462,437</u></b>

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)

### 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

Claims against the Bank not acknowledged as debt

**Total off B/S items (Including contingent liabilities)**

As at June 30, 2015	As at December 31, 2014
<u>Taka</u>	<u>Taka</u>
25,606,086,459	26,589,876,531
13,589,554,099	13,175,262,833
14,731,039,690	16,031,139,941
7,247,995,167	7,729,555,855
-	-
<b>61,174,675,415</b>	<b>63,525,835,160</b>
-	-
-	-
-	-
-	-
-	-
-	-
233,448,600	-
-	-
233,448,600	-
-	-
<b>233,448,600</b>	<b>-</b>
<b>61,408,124,015</b>	<b>63,525,835,160</b>

**Krishna Kamal Ghose**  
Vice President

**Md. Badiul Alam**  
Managing Director (CC)






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## Profit and Loss Account (Un-audited) For the half year ended from January 01, 2015 to June 30, 2015

	From 01 January to June 30, 2015	From 01 January to June 30, 2014	From 01 April to June 30, 2015	From 01 April to June 30, 2014
	Taka	Taka	Taka	Taka
Interest income	9,810,559,773	10,215,046,243	4,990,762,666	5,231,103,479
Less: Interest paid on deposits and borrowings	7,764,244,261	8,309,184,937	3,817,225,885	4,089,661,885
<b>Net interest income</b>	<b>2,046,315,512</b>	<b>1,905,861,306</b>	<b>1,173,536,781</b>	<b>1,141,441,594</b>
Investment income	3,061,998,967	2,950,669,749	1,616,684,591	1,807,289,470
Commission, exchange and brokerage	721,186,060	900,501,456	362,031,306	458,305,469
Other operating income	365,522,544	413,091,284	217,872,097	232,335,021
<b>Total operating income</b>	<b>6,195,023,083</b>	<b>6,170,123,795</b>	<b>3,370,124,775</b>	<b>3,639,371,554</b>
Salary and allowances	1,359,337,337	1,253,345,400	684,821,573	651,019,764
Rent, taxes, insurance, electricity etc.	269,356,624	258,977,193	132,589,099	132,034,133
Legal expenses	12,125,647	9,727,612	5,997,166	5,049,654
Postage, stamp, telecommunication etc.	42,096,019	36,943,537	22,807,627	19,202,684
Stationery, printing, advertisement, etc.	66,216,826	45,593,013	31,703,948	25,715,427
Managing director's salary and allowances	4,770,000	3,243,709	2,385,000	2,535,000
Directors' fees and other benefits	1,735,478	1,278,219	976,542	891,528
Audit fees	-	-	-	-
Charges on loan losses	1,597,532	-	1,345,932	-
Repairs, maintenance and depreciation	236,357,758	187,025,220	148,908,914	101,064,942
Other expenses	250,086,065	211,431,589	102,653,710	87,278,090
<b>Total operating expenses</b>	<b>2,243,679,286</b>	<b>2,007,565,492</b>	<b>1,134,189,511</b>	<b>1,024,791,222</b>
<b>Profit before provision</b>	<b>3,951,343,797</b>	<b>4,162,558,303</b>	<b>2,235,935,264</b>	<b>2,614,580,332</b>
Provision for loans and advances				
Specific provision	1,200,000,000	1,101,000,000	500,000,000	765,300,000
General provision (Including Off B/S items)	-	57,200,000	-	57,200,000
	1,200,000,000	1,158,200,000	500,000,000	822,500,000
Provision for other classified assets	311,000,000	341,000,000	111,000,000	66,196,195
<b>Total provision</b>	<b>1,511,000,000</b>	<b>1,499,200,000</b>	<b>611,000,000</b>	<b>888,696,195</b>
<b>Profit before taxes</b>	<b>2,440,343,797</b>	<b>2,663,358,303</b>	<b>1,624,935,264</b>	<b>1,725,884,137</b>
Provision for taxation	1,350,000,000	1,497,500,000	930,000,000	897,500,000
Deferred tax (income)/expenses	-	-	-	-
	1,350,000,000	1,497,500,000	930,000,000	897,500,000
<b>Net Profit after taxation</b>	<b>1,090,343,797</b>	<b>1,165,858,303</b>	<b>694,935,264</b>	<b>828,384,137</b>
Retained earnings brought forward from previous year	1,634,223,204	1,421,011,380	-	-
	<b>2,724,567,001</b>	<b>2,586,869,683</b>	<b>694,935,264</b>	<b>828,384,137</b>
<b>Appropriations</b>				
Statutory reserve	(488,068,759)	(532,671,661)	(324,987,053)	(345,176,827)
Transferred to general reserve	-	-	-	-
Dividend	-	(1,419,603,240)	-	-
	(488,068,759)	(1,952,274,901)	(324,987,053)	(345,176,827)
<b>Retained earnings carried forward</b>	<b>2,236,498,242</b>	<b>634,594,782</b>	<b>369,948,211</b>	<b>483,207,310</b>
<b>Earnings per share-(Re-stated)</b>	<b>0.70</b>	<b>0.75</b>	<b>0.45</b>	<b>0.53</b>

  
**Krishna Kamal Ghose**  
Vice President

  
**Md. Badiul Alam**  
Managing Director(CC)





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## Cash Flow Statement (Un-Audited) For the half year ended from January 01, 2015 to June 30, 2015

	June '2015 Taka	June '2014 Taka
<b>A) Cash flows from operating activities</b>		
Interest received	9,310,052,588	8,373,909,152
Interest paid	(6,766,219,746)	(6,990,695,919)
Income from Investment	2,809,471,408	2,584,503,511
Fees, commission, exchange & brokerage	721,186,060	899,986,269
Cash paid to employees	(1,365,842,815)	(1,257,867,328)
Cash paid to suppliers	(483,399,542)	(393,012,731)
Income taxes paid	(1,138,925,108)	(796,092,230)
Received from other operating activities	364,595,233	409,729,185
Paid for other operating activities	(247,210,328)	(211,322,892)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>3,203,707,750</b>	<b>2,619,137,017</b>
<b>Increase/(decrease) in operating assets &amp; liabilities</b>		
Sale of trading securities- Quoted shares	45,116,778	118,366,085
Purchase of trading securities-Quoted shares	-	(65,942,780)
Loans and advances to other banks	-	-
Loans and advances to customers	(1,432,604,208)	(13,798,111,102)
Other assets	(541,828,663)	(945,295,264)
Deposits from other Banks	1,347,863,445	(2,096,153,107)
Deposits from customers	5,360,616,326	4,345,237,234
Other liabilities	150,981,298	820,684,369
	<b>4,930,144,976</b>	<b>(11,621,214,565)</b>
<b>Net cash received from operating activities</b>	<b>8,133,852,726</b>	<b>(9,002,077,548)</b>
<b>B) Cash flows from investing activities</b>		
Proceeds from sale of Govt. & Un-quoted securities	25,705,973,240	38,591,068,950
Investment made during the year (Govt. Un-quoted securities)	(28,461,622,169)	(27,538,084,313)
Purchase of property, plant and equipment	(176,384,438)	(299,521,849)
Sale proceeds of fixed assets	1,154,617	3,428,038
<b>Net cash used in investing activities</b>	<b>(2,930,878,750)</b>	<b>10,756,890,826</b>
<b>C) Cash flows from financing activities</b>		
Borrowings from Other Banks, Financial Institutions and agents	(5,134,707,839)	813,778,663
<b>Net cash received/(used) from financing activities</b>	<b>(5,134,707,839)</b>	<b>813,778,663</b>
<b>D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)</b>	<b>68,266,137</b>	<b>2,568,591,941</b>
<b>E) Effects of exchange rate changes on cash and cash-equivalents</b>	<b>-</b>	<b>-</b>
<b>F) Cash and cash-equivalents at beginning of the period</b>	<b>21,456,682,412</b>	<b>20,588,589,202</b>
<b>G) Cash and cash-equivalents at end of the period (D+E+F)</b>	<b>21,524,948,549</b>	<b>23,157,181,143</b>
<b>Cash and cash-equivalents at end of the period</b>		
Cash in hand (including foreign currencies)	2,244,126,166	2,291,805,074
Balances with Bangladesh Bank and its agent bank (s)	15,964,240,613	15,945,804,929
Balances with other Banks and Financial Institutions	3,207,248,670	4,811,290,740
Money at call and short notice	97,300,000	98,900,000
Prize bonds	12,033,100	9,380,400
	<b>21,524,948,549</b>	<b>23,157,181,143</b>

**National Bank Limited**  
**Statement of Changes in Equity (Un-Audited)**  
**For the half year ended June 30, 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	-	-	-	1,090,343,797	1,090,343,797
Addition during the period	-	488,068,759	-	(488,068,759)	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	32,336,673	-	32,336,673
<b>Balance at June 30, 2015</b>	<b>15,615,635,680</b>	<b>8,927,210,788</b>	<b>1,307,284,334</b>	<b>2,236,498,242</b>	<b>28,086,629,044</b>
<b>Balance at December 31, 2014</b>	<b>15,615,635,680</b>	<b>8,439,142,029</b>	<b>1,274,947,661</b>	<b>1,634,223,204</b>	<b>26,963,948,574</b>