3rd Quarter Financial Statements-2015 (Un-audited)

Head Office: 18, Dilkusha C/A, Dhaka-1000, Bangladesh

Consolidated Balance Sheet			Balance Sheet			Profit and Loss Account			
As at September 30, 2015		As at September 30, 2015		As at	For the period from January 01, 2015 to September 30, 2015				
PROPERTY AND ASSETS	As at September 30, 2015 Taka	As at December 31, 2014 Taka	PROPERTY AND ASSETS	As at September 30, 2015	As at December 31, 2014		From 01 January to September 30, 2015	January to to Sep	01 July From 01 July to September 30, 2014
Cash Cash in hand (including foreign currencies)	2,753,747,401	2,246,921,914	Cash				<u>Taka</u>		aka <u>Taka</u>
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	15,874,044,426 18,627,791,827	15,631,964,247 17,878,886,161	Cash in hand (including foreign currencies)	2,719,753,456	2,181,316,440	Interest income	13,987,302,858		5,743,085 5,263,088,939
Balance with other Banks and Financial Institutions	200 544 444	4 000 450 000	Balance with Bangladesh Bank and its agent bank(s)	15,874,044,426	15,631,964,247	Less: Interest paid on deposits and borrowings Net interest income	11,661,340,275 2,325,962,583		7,096,014 4,025,616,356 9,647,071 1,237,472,583
In Bangladesh Outside Bangladesh	882,541,414 1,852,122,145	1,098,452,208 2,626,173,130	(Including foreign currencies)	18,593,797,882	17,813,280,687	Investment income	4,931,161,118		9,162,151 1,508,797,819
	2,734,663,559	3,724,625,338	Balance with other Banks and Financial Institutions			Commission, exchange and brokerage	1,057,041,927 510,366,147		5,855,867 421,773,710 4,843,603 156,437,391
Money at call and short notice Investments	537,300,000	98,300,000	In Bangladesh	633,599,203	940,498,680	Other operating income Total operating income	8,824,531,775	9,494,605,298 2,629	9,508,692 3,324,481,503
Government Others	55,102,441,105 7,895,650,066	46,318,501,027 8,072,095,718	Outside Bangladesh	1,290,279,809	2,595,397,345	Salary and allowances	2,216,326,274 426,645,428		6,988,937 823,396,221 7,288,804 138,774,263
Others	62,998,091,171	54,390,596,745		1,923,879,012	3,535,896,025	Rent, taxes, insurance, electricity etc. Legal expenses	15,495,345		3,369,698 10,763,277
Loans and advances Loans, cash credits, overdrafts etc.	175,896,742,621	168,329,551,223	Money at call and short notice	537,300,000	98,300,000	Postage, stamp, telecommunication etc. Stationery, printing, advertisement, etc.	57,971,824 84,414,354		5,875,805 20,565,041 3,197,528 19,925,932
Bills purchased & discounted	5,178,413,930 181,075,156,551	5,639,220,133 173,968,771,356	Investments			Managing director's salary and allowances	6,296,452	6,678,709	1,526,452 3,435,000
Fixed assets including land, buildings, furniture and fixtures Other assets	2,842,263,930 5,860,590,169	2,804,804,431 4,178,288,531	Government	55,102,441,105	46,318,501,027	Directors' fees and other benefits Audit fees	2,418,623	1,843,494	683,145 565,275
Non-banking assets	335,820,241	335,820,241	Others	8,321,750,292	8,567,022,898	Charges on loan losses	8,922,192		7,324,660 915,350
TOTAL ASSETS LIABILITIES AND CAPITAL	275,011,677,448	257,380,092,803		63,424,191,397	54,885,523,925	Repairs, maintenance and depreciation Other expenses	350,036,513 308,653,659		3,678,755 93,420,040 ,567,594 87,334,842
Liabilities			Loans and advances	474 040 077 000	407.005.504.044	Total operating expenses	3,477,180,664	3,206,660,733 1,233	3,501,378 1,199,095,241
Borrowings from other Banks, Financial Institutions and Agents Deposits and other accounts	4,558,728,198	9,176,323,404	Loans, cash credits, overdrafts etc. Bills purchased & discounted	174,918,677,386 5,178,413,930	167,325,501,311 5,639,220,133	Profit before provision Provision for loans and advances	5,347,351,111	6,287,944,565 1,396	5,007,314 2,125,386,262
Current deposits and other accounts	20,826,628,199	19,949,019,076	Silio paronassa a dissouritea	180,097,091,316	172,964,721,444	Specific provision	1,900,000,000		726,409,313
Bills payable Savings bank deposits	2,361,055,482 31,934,582,659	2,624,680,314 28,714,088,244	Fixed assets including land, buildings, furniture and			General provision (Including Off B/S items)	1,900,000,000	1,940,000,000 700	- 55,390,687 0,000,000 781,800,000
Fixed deposits Term deposits	109,789,443,632 49,228,372,132	105,576,214,173 45,907,972,957	fixtures	2,795,766,387	2,763,519,975	Provision for other classified assets	229,115,428		,884,572) 407,539,033
Cubandinatad hand	214,140,082,104	202,771,974,764	Other assets	6,136,121,885	4,140,400,140	Total provision Profit before taxes	2,129,115,428 3,218,235,683		3,115,428 ,891,886 1,189,339,033 936,047,229
Subordinated bond Other liabilities	1,600,000,000 23,966,238,409	1,600,000,000 16,972,564,468	Non-banking assets TOTAL ASSETS	335,820,241 273,843,968,120	335,820,241 256,537,462,437	Provision for taxation	1,700,000,000		0,000,000 802,500,000
TOTAL LIABILITIES	244,265,048,711	230,520,862,636	LIABILITIES AND CAPITAL			Deferred tax (income)/expenses	-	-	
Shareholders' equity Paid up capital	17,177,199,240	15,615,635,680				Net Profit after taxation	1,700,000,000 1,518,235,683		0,000,000 802,500,000 ,891,886 133,547,229
Statutory reserve General reserve	9,082,789,166	8,439,142,029 65,396,935	Liabilities						
Other reserve Retained earnings	3,655,011,307 795,189,343	1,274,947,661 1,464,019,449	Borrowings from other Banks, Financial Institutions and Agents	4.550.700.400	0.470.000.101	Retained earnings brought forward from previous year	1,634,223,204 3,152,458,887	.,,	,891,886 133,547,229
TOTAL SHAREHOLDERS' EQUITY	795,189,343 30,746,547,295 81,442	26,859,141,754 88,413	and Agents Deposits and other accounts	4,558,728,198	9,176,323,404	Appropriations			
Non-controling Interests TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	275,011,677,448	257,380,092,803	Current deposits and other accounts	20,873,304,866	19,967,086,570	Statutory reserve Dividend (Bonus)	(643,647,137) (1,561,563,560)	(719,881,106) (155, (1,419,603,240)	,578,378) (187,209,445)
OFF BALANCE SHEET ITEMS			Bills payable	2,361,055,482	2,624,680,314	, ,	(2,205,210,697)	(2,139,484,346) (155,	.578,378) (187,209,445)
Contingent Liabilities			Savings bank deposits	31,934,582,659	28,714,088,244	Retained earnings carried forward	947,248,190	580,932,566 272,	,313,508 (53,662,216)
Acceptances and endorsements	22,446,785,228	26,589,876,531	Fixed deposits	110,369,443,632	105,576,214,173	Earnings per share-(Re-stated)	0.88	0.76	0.25 0.08
Letters of guarantee	12,762,149,342	13,175,262,833	Term deposits	49,459,206,998	46,414,113,134				
Irrevocable letters of credit Bills for collection	16,490,268,556 6,665,920,442	16,031,139,941 7,729,555,855		214,997,593,637	203,296,182,435			Statement	
Other liabilities (Bad & Loss)		-	Subordinated bond	1,600,000,000	1,600,000,000	For the period from	January 01	•	1ber 30, 2015 15 September '2014
	58,365,123,568	63,525,835,160	Other liabilities	21,825,398,382	15,501,008,024	Cash flows from operating activiting	loc .	Taka	Taka
Other commitments			TOTAL LIABILITIES	242,981,720,217	229,573,513,863	Interest received	100	13,338,275,79	
Lease rental commitments	-	-	Shareholders' equity			Interest paid Income from Investment		(9,601,792,696 4,232,295,53	
Documentary credits and short term trade-related transactions	_	_	Paid up capital	17,177,199,240	15,615,635,680	Fees, commission, exchange & broken	erage	1,057,041,92	7 1,322,275,166
Forward assets purchased and forward deposits placed	-	-	Statutory reserve	9,082,789,166	8,439,142,029	Cash paid to employees Cash paid to suppliers		(2,225,041,349 (717,106,431	
Undrawn note issuance and revolving facilities	-	-	Other reserve	3,655,011,307	1,274,947,661	Income taxes paid Received from other operating activity	ties	(1,927,304,104 509,264,84	
Undrawn formal standby facilities, credit lines and other			Retained earnings TOTAL SHAREHOLDERS' EQUITY	947,248,190 30,862,247,903	1,634,223,204 26,963,948,574	Paid for other operating activities		(305,504,576	(298,742,319)
commitments		-	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	273,843,968,120	256,537,462,437	Operating profit before changes in operati			6,490,819,138
Spot and forward foreign exchange rate contracts Other exchange contracts	778,220,000	-	TOTAL EMBIETIES AND STANLINGEBERG EQUIT	270,040,000,120		Increase/(decrease) in operating Sale of trading securities	assets & liabilition	45,971,571	307,571,793
Other exchange contracts	778,220,000	-	OFF BALANCE SHEET ITEMS			Purchase of trading securities Loans and advances to other banks		- 1	(65,942,780)
Claims against the Bank not acknowledged as debt	-	-	Operior and Link Tries			Loans and advances to customers	•	(3,973,589,362	(17,468,572,176)
	778,220,000		Contingent Liabilities Acceptances and endorsements	22,446,785,228	26,589,876,531	Other assets Deposits from other Banks		(808,448,184 423,963,445	
Total off B/S items (Including contingent liabilities)	59,143,343,568	63,525,835,160	Letters of guarantee	12,762,149,342	13,175,262,833	Deposits from customers		11,277,447,75	7 15,884,298,145
			Irrevocable letters of credit	16,490,268,556	16,031,139,941	Other liabilities		(558,080,366 6,407,264,861	4
Consolidated Profit and Loss Account For the period from January 01, 2015 to September 30, 2015			Bills for collection	6,665,920,442	7,729,555,855	Net cash received from operating B) Cash flows from investing activiti		10,767,393,799	(395,346,711)
			Other liabilities (Bad & Loss)	58,365,123,568	63,525,835,160	Proceeds from sale of Govt. & Unqu	oted securities	36,939,673,839	
	m 01 From 01 Jul ary to to Septembe		Other commitments			Investment made during the year (Govt Purchase of property, plant and equi		ies) (43,235,396,676 (249,939,234	
	ember 30, 2015 2014	30, 2014	Lease rental commitments	-	-	Sale proceeds of fixed assets		1,413,76	3,672,733
	aka Taka	<u>Taka</u>	Documentary credits and short term trade-related			Net cash used in investing activiti		(6,544,248,311	(3,502,769,276)
	4,143,392,2 3,764,416 3,890,894,5		transactions Forward assets purchased and forward deposits placed	-		C) Cash flows from financing activiti Borrowings from Other Banks, Financial I		nts(4,617,595,206	6,502,296,301
	7,764,416 3,890,894,5 7,351,908 252,497,6		Undrawn note issuance and revolving facilities	-	_	Net cash received from financing	•	(4,617,595,206	
	3,377,302 1,874,618,9 3,429,463 385,132,9		Undrawn formal standby facilities, credit lines and other			D) Net increase / (decrease) in cash and case E) Effects of exchange rate changes on case		, , , , ,	2,604,180,314
Other operating income <u>515,814,825</u> <u>58</u>	147,757,1	03 140,386,952	commitments	770.000	-	F) Cash and cash-equivalents at beg	inning of the ye	ar 21,456,682,412	
Salary and allowances 2,281,056,255 2,14:	2,660,006,64 2,152,273 877,328,6	30 848,172,732	Spot and forward foreign exchange rate contracts Other exchange contracts	778,220,000	-	G) Cash and cash-equivalents at end	,	FF) <u>21,062,232,694</u>	23,192,769,516
	3,737,989 164,223,6 0,490,889 3,369,6		Suid change contracts	778,220,000		Cash and cash-equivalents at end Cash in hand (including foreign curre	-	2,719,753,45	2,152,480,149
Postage, stamp, telecommunication etc. 61,064,816 6	,895,692 15,812,7	22,959,801	Claims against the Bank not acknowledged as debt	-	-	Balances with Bangladesh Bank and	l its agent bank (s	15,874,044,42	6 14,116,128,439
Managing director's salary and allowances 6,296,452	7,672,779 18,780,3 6,678,709 1,526,4	3,435,000		778,220,000		Balances with other Banks and Fina Money at call and short notice	ncial institutions	1,923,879,01 537,300,00	0 98,800,000
Directors' fees and other benefits 2,418,623 Audit fees -	,843,494 683,1	45 565,275 -	Total off B/S items (Including contingent liabilities)	59,143,343,568	63,525,835,160	Prize bonds		7,255,80 21,062,232,69 4	
Charges on loan losses 8,922,192	915,350 7,324,6 6,364,499 118,702,7								-,,. 30,010
Other expenses 381,148,132 36	90,261,8	97,938,472				anges in Equity			
	1,298,013,9 1,613,714 1,361,992,67			For the	e period ended	September 30, 2015			
Provision for loans and advances	7,409,313 700,000,0	726,409,313						B.C.	(Figure in BDT)
General provision (Including Off B/S items)	2,590,687	55,390,687	Particulars		Paid up Capital		ther serve	Retained Earnings	Total
	0,000,000 700,000,0 6,087,571 (89,184,46	11	Balance on 01 January 2015		15,615,635,6		4,947,661	1,634,223,204	26,963,948,574
Total provision 2,143,068,551 2,70	1,087,571 610,815,5	1,182,656,705	Net profit for the period		,		_	1,518,235,683	1,518,235,683
	526,143 751,177,14 0,098,029 336,894,7	¬ —	Bonus dividend paid for the year 2014		1,561,563,5	60 -	_	(1,561,563,560)	-
Deferred tax (income)/expenses			· ,		1,001,000,0			, , , ,	
Net Profit after taxation 1,547,035,591 1,327	1,098,029 336,894,7 428,114 414,282,41		Addition during the period	lavar (- 643,647,137	- 000 010	(643,647,137)	2 200 200 2 12
Net Profit after tax attributable to: Non-controling Interests (6,971)	(1,547) 3,15	3,327	Revaluation of Govt. Treasury Bill, Bond and other	investments			0,063,646	-	2,380,063,646
Equityholders of parent company 1,547,042,562 1,327	429,661 414,279,25	133,573,516	Balance at September 30, 2015		17,177,199,2	9,082,789,166 3,655	5,011,307	947,248,190	30,862,247,903
	429,661 414,279,25	8 133,573,516	Balance at December 31, 2014		15,615,635,6	80 8,439,142,029 1,27	4,947,661	1,634,223,204	26,963,948,574
3,011,062,011 2,617	770,475 414,279,25	133,573,516				, a^		\sim	0
Appropriations (200 047 407)	881,106) (155,578,37	(187,209,445)	Danie		1	(gr)			Doei
Statutory reserve (643,647,137) (719	ubsidiaries (10,661,971) (13,240,981) - CFO/Head of Finance & Accounts				Baard 8 21.	mpany Secretary			~ (00)
Dividend paid by overseas subsidiaries (10,661,971) (13	1 1		CFO/Head of Finance & Accounts		Board & Col	inpairy Secretary		γ Managing	Director (CC)
Dividend paid by overseas subsidiaries (10,661,971) (13 Dividend (Bonus /Cash) (1,561,563,560) (1,419 (2,215,872,668) (2,152	603,240) - 725,327) (155,578,37		CFO/Head of Finance & Accounts	1 /	Board & Col	inpany Secretary	AI	Managing	Director (CC)
Dividend paid by overseas subsidiaries (10,661,971) (13 Dividend (Bonus /Cash) (1,561,563,560) (2,215,872,668) (2,215,872,668)	603,240)	(53,635,929)	CFO/Head of Finance & Accounts	L	Board & Col	inpany Secretary	4	Managing	Director (CC)

The details of the published 3rd quarter financial statements can be available in the web-site of the bank. The address of the web-site is www.nblbd.com