

**Consolidated Balance Sheet (Un-audited)**  
As at September 30, 2017

|  | <b>As at<br/>September 30,<br/>2017<br/>Taka</b> | <b>As at<br/>December 31,<br/>2016<br/>Taka</b> |
|--|--|---|
| <b>PROPERTY AND ASSETS</b>   |  |   |
| <b>Cash</b>  |  |   |
| Cash in hand (including foreign currencies)  | 2,859,628,566                                    | 2,620,733,655                                   |
| Balance with Bangladesh Bank and its agent bank(s)<br>(Including foreign currencies) | 17,336,808,015                                   | 18,454,682,912                                  |
|  | <b>20,196,436,581</b>                            | <b>21,075,416,567</b>                           |
| <b>Balance with other Banks and Financial Institutions</b>                           |  |   |
| In Bangladesh  | 2,941,578,298                                    | 1,214,892,984                                   |
| Outside Bangladesh   | 2,475,419,037                                    | 2,102,583,230                                   |
|  | <b>5,416,997,335</b>                             | <b>3,317,476,214</b>                            |
|  | <b>3,071,300,000</b>                             | <b>3,091,300,000</b>                            |
| <b>Money at call and short notice</b>  |  |   |
| <b>Investments</b>   |  |   |
| Government   | 57,400,443,831                                   | 49,553,106,806                                  |
| Others   | 7,961,185,339                                    | 7,744,520,762                                   |
|  | <b>65,361,629,170</b>                            | <b>57,297,627,568</b>                           |
| <b>Loans and advances</b>  |  |   |
| Loans, cash credits, overdrafts etc.   | 229,012,505,760                                  | 209,925,328,534                                 |
| Bills purchased & discounted   | 5,893,863,490                                    | 3,990,016,661                                   |
|  | <b>234,906,369,250</b>                           | <b>213,915,345,195</b>                          |
|  | <b>3,005,654,090</b>                             | <b>3,199,858,007</b>                            |
| <b>Fixed assets including land, buildings, furniture and fixtures</b>                |  |   |
|  | <b>5,809,309,927</b>                             | <b>4,322,003,722</b>                            |
| <b>Other assets</b>  |  |   |
| Non-banking assets   | 335,820,241                                      | 335,820,241                                     |
| <b>TOTAL ASSETS</b>  | <b>338,103,516,594</b>                           | <b>306,554,847,514</b>                          |
| <b>LIABILITIES AND CAPITAL</b>   |  |   |
| <b>Liabilities</b>   |  |   |
| Borrowings from other Banks, Financial Institutions and Agents                       | 1,992,564,878                                    | 3,115,330,473                                   |
| <b>Deposits and other accounts</b>   |  |   |
| Current deposits and other accounts  | 21,828,588,890                                   | 21,659,650,401                                  |
| Bills payable  | 3,295,189,137                                    | 5,611,244,593                                   |
| Savings bank deposits  | 43,005,810,062                                   | 39,622,907,587                                  |
| Fixed deposits   | 120,867,661,306                                  | 104,278,221,622                                 |
| Term deposits  | 73,645,094,804                                   | 69,547,942,495                                  |
|  | <b>262,642,344,199</b>                           | <b>240,719,966,698</b>                          |
| Subordinated bond  | 1,024,000,000                                    | 1,024,000,000                                   |
| Other liabilities  | 34,634,215,361                                   | 25,581,266,446                                  |
| <b>TOTAL LIABILITIES</b>   | <b>300,293,124,438</b>                           | <b>270,440,563,617</b>                          |
| <b>Shareholders' equity</b>  |  |   |
| Paid up capital  | 23,704,534,940                                   | 19,753,779,120                                  |
| Statutory reserve  | 11,931,600,196                                   | 11,392,420,005                                  |
| General reserve  | 55,119,024                                       | 52,527,544                                      |
| Other reserve  | 716,840,286                                      | 1,091,968,708                                   |
| Retained earnings  | 1,402,183,952                                    | 3,823,506,459                                   |
| <b>TOTAL SHAREHOLDERS' EQUITY</b>  | <b>37,810,278,398</b>                            | <b>36,114,201,836</b>                           |
| Non-controlling Interests  | 113,758  | 82,061  |
| <b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>                                    | <b>338,103,516,594</b>                           | <b>306,554,847,514</b>                          |

Continued....





# National Bank Limited

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

## 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<br>September 30,<br>2017<br>Taka | As at<br>December 31,<br>2016<br>Taka |
|--|---------------------------------------|
|--|---------------------------------------|

|                       |                       |
|-----------------------|-----------------------|
| 18,968,393,237        | 15,019,255,460        |
| 12,346,471,242        | 10,113,772,243        |
| 19,888,442,395        | 17,255,783,485        |
| 5,025,724,655         | 4,598,692,730         |
| -                     | -                     |
| <b>56,229,031,529</b> | <b>46,987,503,918</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

|   |   |
|---|---|
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |

Claims against the Bank not acknowledged as debt

|   |   |
|---|---|
| - | - |
| - | - |

Total off B/S items (Including contingent liabilities)

|                       |                       |
|-----------------------|-----------------------|
| <b>56,229,031,529</b> | <b>46,987,503,918</b> |
|-----------------------|-----------------------|

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director (CC)

Director

Director/Chairman



**Consolidated Profit and Loss Account (Un-audited)**  
For the period from January 01, 2017 to September 30, 2017

|  | From 01<br>January to<br>September<br>30, 2017 | From 01<br>January to<br>September<br>30, 2016 | From 01 July<br>to September<br>30, 2017 | From 01 July<br>to September<br>30, 2016 |
|--|--|--|--|--|
|  | Taka   | Taka   | Taka                                     | Taka                                     |
| Interest income                                      | 13,613,786,043                                 | 13,656,499,886                                 | 4,944,197,071                            | 4,318,690,979                            |
| Less: Interest paid on deposits and borrowings       | 11,779,739,125                                 | 11,528,865,283                                 | 4,189,486,033                            | 3,496,036,254                            |
| <b>Net interest income</b>                           | <b>1,834,046,918</b>                           | <b>2,127,634,603</b>                           | <b>754,711,038</b>                       | <b>822,654,725</b>                       |
| Investment income                                    | 5,596,111,448                                  | 7,976,290,963                                  | 1,697,172,526                            | 1,684,696,471                            |
| Commission, exchange and brokerage                   | 1,316,723,840                                  | 1,051,736,645                                  | 454,153,457                              | 308,154,627                              |
| Other operating income                               | 345,258,117                                    | 442,340,386                                    | 90,975,508                               | 102,507,048                              |
| <b>Total operating income</b>                        | <b>9,092,140,323</b>                           | <b>11,598,002,597</b>                          | <b>2,997,012,529</b>                     | <b>2,918,012,871</b>                     |
| Salary and allowances                                | 2,855,217,710                                  | 2,709,924,592                                  | 982,139,275                              | 910,318,199                              |
| Rent, taxes, insurance, electricity etc.             | 547,203,155                                    | 529,562,363                                    | 209,292,010                              | 202,045,908                              |
| Legal expenses                                       | 15,179,366                                     | 21,933,902                                     | 6,834,736                                | 6,807,423                                |
| Postage, stamp, telecommunication etc.               | 63,593,429                                     | 59,953,539                                     | 20,043,621                               | 20,215,124                               |
| Stationery, printing, advertisement, etc.            | 55,607,502                                     | 62,570,013                                     | 16,346,711                               | 16,128,228                               |
| Managing director's salary and allowances            | 845,000  | 6,176,399                                      | -  | 3,075,000                                |
| Directors' fees and other benefits                   | 3,164,643                                      | 4,489,466                                      | 526,469                                  | 779,280                                  |
| Audit fees   | -  | -  | -  | -  |
| Charges on loan losses                               | 1,024,288                                      | 117,466  | 2,752                                    | 57,150                                   |
| Repairs, maintenance and depreciation                | 511,582,108                                    | 471,548,772                                    | 168,735,806                              | 154,257,855                              |
| Other expenses                                       | 462,383,667                                    | 319,531,514                                    | 135,804,061                              | 112,568,645                              |
| <b>Total operating expenses</b>                      | <b>4,515,800,868</b>                           | <b>4,185,808,026</b>                           | <b>1,539,725,441</b>                     | <b>1,426,252,812</b>                     |
| <b>Profit before provision</b>                       | <b>4,576,339,455</b>                           | <b>7,412,194,571</b>                           | <b>1,457,287,088</b>                     | <b>1,491,760,059</b>                     |
| Provision for loans and advances                     |  |  |  |  |
| Specific provision                                   | 1,200,000,000                                  | 3,000,000,000                                  | -  | 1,000,000,000                            |
| General provision (Including Off B/S items)          | 140,000,000                                    | -  | -  | (100,000,000)                            |
|  | 1,340,000,000                                  | 3,000,000,000                                  | -  | 900,000,000                              |
| Provision for other classified assets                | -  | 41,163,682                                     | -  | (388,160,575)                            |
| <b>Total provision</b>                               | <b>1,340,000,000</b>                           | <b>3,041,163,682</b>                           | <b>-</b>                                 | <b>511,839,425</b>                       |
| <b>Profit before taxes</b>                           | <b>3,236,339,455</b>                           | <b>4,371,030,889</b>                           | <b>1,457,287,088</b>                     | <b>979,920,634</b>                       |
| Provision for taxation                               | 1,161,297,776                                  | 1,922,607,721                                  | 429,487,633                              | 602,801,770                              |
| Deferred tax (income)/expenses                       | -  | -  | -  | -  |
|  | 1,161,297,776                                  | 1,922,607,721                                  | 429,487,633                              | 602,801,770                              |
| <b>Net Profit after taxation</b>                     | <b>2,075,041,679</b>                           | <b>2,448,423,168</b>                           | <b>1,027,799,455</b>                     | <b>377,118,864</b>                       |
| <b>Net Profit after tax attributable to:</b>         |  |  |  |  |
| <b>Non-controlling Interests</b>                     | <b>31,697</b>                                  | <b>4,694</b>                                   | <b>18,697</b>                            | <b>3,327</b>                             |
| <b>Equityholders of parent company</b>               | <b>2,075,009,982</b>                           | <b>2,448,418,474</b>                           | <b>1,027,780,758</b>                     | <b>377,115,537</b>                       |
| <b>Profit after tax without minority interests</b>   | <b>2,075,009,982</b>                           | <b>2,448,418,474</b>                           | <b>1,027,780,758</b>                     | <b>377,115,537</b>                       |
| Retained earnings brought forward from previous year | 3,823,506,459                                  | 2,488,521,769                                  | -  | -  |
|  | <b>5,898,516,441</b>                           | <b>4,936,940,243</b>                           | <b>1,027,780,758</b>                     | <b>377,115,537</b>                       |
| <b>Appropriations</b>                                |  |  |  |  |
| Statutory reserve                                    | (539,180,191)                                  | (859,478,475)                                  | (206,684,741)                            | (193,799,858)                            |
| Dividend paid by overseas subsidiaries               | (6,396,478)                                    | (12,438,880)                                   | -  | -  |
| Dividend (Bonus /Cash)                               | (3,950,755,820)                                | (2,576,579,880)                                | -  | -  |
|  | (4,496,332,489)                                | (3,448,497,235)                                | (206,684,741)                            | (193,799,858)                            |
| <b>Retained earnings carried forward</b>             | <b>1,402,183,952</b>                           | <b>1,488,443,008</b>                           | <b>821,096,017</b>                       | <b>183,315,679</b>                       |
| <b>Earnings per share (Re-stated)</b>                | <b>0.88</b>                                    | <b>1.03</b>                                    | <b>0.43</b>                              | <b>0.16</b>                              |

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director (CC)

Director

Director/Chairman



**Balance Sheet (Un-audited)**  
As at September 30, 2017

|  | <b>As at<br/>September 30,<br/>2017<br/>Taka</b> | <b>As at<br/>December 31,<br/>2016<br/>Taka</b> |
|--|--|---|
| <b>PROPERTY AND ASSETS</b>   |  |   |
| <b>Cash</b>  |  |   |
| Cash in hand (including foreign currencies)  | 2,796,226,537                                    | 2,566,153,043                                   |
| Balance with Bangladesh Bank and its agent bank(s)<br>(Including foreign currencies) | 17,336,808,015                                   | 18,454,682,912                                  |
|  | <b>20,133,034,552</b>                            | <b>21,020,835,955</b>                           |
| <b>Balance with other Banks and Financial Institutions</b>                           |  |   |
| In Bangladesh  | 2,422,302,846                                    | 1,133,106,050                                   |
| Outside Bangladesh   | 2,227,435,631                                    | 1,926,863,333                                   |
|  | <b>4,649,738,477</b>                             | <b>3,059,969,383</b>                            |
| <b>Money at call and short notice</b>  |  |   |
|  | <b>3,071,300,000</b>                             | <b>3,091,300,000</b>                            |
| <b>Investments</b>   |  |   |
| Government   | 57,400,443,831                                   | 49,553,106,806                                  |
| Others   | 10,957,030,934                                   | 11,112,772,729                                  |
|  | <b>68,357,474,765</b>                            | <b>60,665,879,535</b>                           |
| <b>Loans and advances</b>  |  |   |
| Loans, cash credits, overdrafts etc.   | 224,810,461,369                                  | 205,939,057,850                                 |
| Bills purchased & discounted   | 5,893,863,490                                    | 3,990,016,661                                   |
|  | <b>230,704,324,859</b>                           | <b>209,929,074,511</b>                          |
| <b>Fixed assets including land, buildings, furniture and fixtures</b>                |  |   |
|  | <b>2,962,745,834</b>                             | <b>3,165,699,513</b>                            |
| <b>Other assets</b>  |  |   |
|  | <b>6,016,721,151</b>                             | <b>4,348,184,857</b>                            |
| <b>Non-banking assets</b>  |  |   |
|  | <b>335,820,241</b>                               | <b>335,820,241</b>                              |
| <b>TOTAL ASSETS</b>  | <b>336,231,159,879</b>                           | <b>305,616,763,995</b>                          |
| <b>LIABILITIES AND CAPITAL</b>   |  |   |
| <b>Liabilities</b>   |  |   |
| Borrowings from other Banks, Financial Institutions and Agents                       | 1,992,564,878                                    | 3,060,342,586                                   |
| <b>Deposits and other accounts</b>   |  |   |
| Current deposits and other accounts  | 21,867,643,926                                   | 21,659,650,401                                  |
| Bills payable  | 3,295,189,137                                    | 5,611,244,593                                   |
| Savings bank deposits  | 43,005,810,062                                   | 39,622,907,587                                  |
| Fixed deposits   | 120,867,661,306                                  | 104,278,221,622                                 |
| Term deposits  | 74,144,419,251                                   | 70,157,852,659                                  |
|  | <b>263,180,723,682</b>                           | <b>241,329,876,862</b>                          |
| Subordinated bond  | 1,024,000,000                                    | 1,024,000,000                                   |
| <b>Other liabilities</b>   | <b>32,510,223,930</b>                            | <b>23,999,669,691</b>                           |
| <b>TOTAL LIABILITIES</b>   | <b>298,707,512,490</b>                           | <b>269,413,889,139</b>                          |
| <b>Shareholders' equity</b>  |  |   |
| Paid up capital  | 23,704,534,940                                   | 19,753,779,120                                  |
| Statutory reserve  | 11,931,600,196                                   | 11,392,420,005                                  |
| Other reserve  | 716,840,286                                      | 1,091,968,708                                   |
| Retained earnings  | 1,170,671,967                                    | 3,964,707,023                                   |
| <b>TOTAL SHAREHOLDERS' EQUITY</b>  | <b>37,523,647,389</b>                            | <b>36,202,874,856</b>                           |
| <b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>                                    | <b>336,231,159,879</b>                           | <b>305,616,763,995</b>                          |

Continued....





# National Bank Limited

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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<br>September 30,<br>2017<br>Taka | As at<br>December 31,<br>2016<br>Taka |
|--|---------------------------------------|
|--|---------------------------------------|

|                       |                       |
|-----------------------|-----------------------|
| 18,968,393,237        | 15,019,255,460        |
| 12,346,471,242        | 10,113,772,243        |
| 19,888,442,395        | 17,255,783,485        |
| 5,025,724,655         | 4,598,692,730         |
| -                     | -                     |
| <b>56,229,031,529</b> | <b>46,987,503,918</b> |

|   |   |
|---|---|
| - | - |
| - | - |
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| - | - |
| - | - |
| - | - |

|                       |                       |
|-----------------------|-----------------------|
| -                     | -                     |
| <b>56,229,031,529</b> | <b>46,987,503,918</b> |

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director (CC)

Director

Director/Chairman



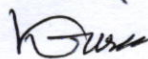


# National Bank Limited

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

## Profit and Loss Account (Un-audited) For the period from January 01, 2017 to September 30, 2017

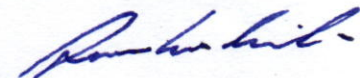
|  | From 01<br>January to<br>September<br>30, 2017 | From 01<br>January to<br>September<br>30, 2016 | From 01 July<br>to September<br>30, 2017 | From 01 July<br>to September<br>30, 2016 |
|--|--|--|--|--|
|  | Taka   | Taka   | Taka                                     | Taka                                     |
| Interest income                                      | 13,211,167,456                                 | 13,624,017,171                                 | 4,589,425,614                            | 4,306,889,091                            |
| Less: Interest paid on deposits and borrowings       | 11,779,973,558                                 | 11,530,981,672                                 | 4,189,486,033                            | 3,496,682,273                            |
| <b>Net interest income</b>                           | <b>1,431,193,898</b>                           | <b>2,093,035,499</b>                           | <b>399,939,581</b>                       | <b>810,206,818</b>                       |
| Investment income                                    | 5,487,997,921                                  | 7,951,289,045                                  | 1,638,806,510                            | 1,682,144,492                            |
| Commission, exchange and brokerage                   | 1,118,391,926                                  | 884,339,874                                    | 386,927,965                              | 264,568,283                              |
| Other operating income                               | 340,846,493                                    | 437,732,433                                    | 87,011,160                               | 101,551,580                              |
| <b>Total operating income</b>                        | <b>8,378,430,238</b>                           | <b>11,366,396,851</b>                          | <b>2,512,685,216</b>                     | <b>2,858,471,173</b>                     |
| Salary and allowances                                | 2,780,978,585                                  | 2,639,156,214                                  | 957,223,497                              | 886,616,305                              |
| Rent, taxes, insurance, electricity etc.             | 516,785,518                                    | 503,767,194                                    | 198,862,821                              | 200,401,949                              |
| Legal expenses                                       | 15,179,366                                     | 21,846,402                                     | 6,834,736                                | 6,807,423                                |
| Postage, stamp, telecommunication etc.               | 60,444,146                                     | 56,022,798                                     | 19,051,761                               | 18,177,269                               |
| Stationery, printing, advertisement, etc.            | 53,560,055                                     | 60,461,514                                     | 15,776,428                               | 15,595,882                               |
| Managing director's salary and allowances            | 845,000  | 6,176,399                                      | -  | 3,075,000                                |
| Directors' fees and other benefits                   | 3,137,643                                      | 4,489,466                                      | 526,469                                  | 779,280                                  |
| Audit fees   | -  | -  | -  | -  |
| Charges on loan losses                               | 1,024,288                                      | 117,466  | 2,752                                    | 57,150                                   |
| Repairs, maintenance and depreciation                | 504,257,462                                    | 465,115,869                                    | 165,141,192                              | 151,896,078                              |
| Other expenses                                       | 406,317,220                                    | 270,687,474                                    | 115,841,856                              | 91,161,323                               |
| <b>Total operating expenses</b>                      | <b>4,342,529,283</b>                           | <b>4,027,840,796</b>                           | <b>1,479,261,512</b>                     | <b>1,374,567,659</b>                     |
| <b>Profit before provision</b>                       | <b>4,035,900,955</b>                           | <b>7,338,556,055</b>                           | <b>1,033,423,704</b>                     | <b>1,483,903,514</b>                     |
| Provision for loans and advances                     |  |  |  |  |
| Specific provision                                   | 1,200,000,000                                  | 3,000,000,000                                  | -  | 1,000,000,000                            |
| General provision (Including Off B/S items)          | 140,000,000                                    | -  | -  | (100,000,000)                            |
|  | 1,340,000,000                                  | 3,000,000,000                                  | -  | 900,000,000                              |
| Provision for other classified assets                | -  | 41,163,682                                     | -  | (385,095,774)                            |
| <b>Total provision</b>                               | <b>1,340,000,000</b>                           | <b>3,041,163,682</b>                           | <b>-</b>                                 | <b>514,904,226</b>                       |
| <b>Profit before taxes</b>                           | <b>2,695,900,955</b>                           | <b>4,297,392,373</b>                           | <b>1,033,423,704</b>                     | <b>968,999,288</b>                       |
| Provision for taxation                               | 1,000,000,000                                  | 1,900,000,000                                  | 300,000,000                              | 600,000,000                              |
| Deferred tax (income)/expenses                       | -  | -  | -  | -  |
|  | 1,000,000,000                                  | 1,900,000,000                                  | 300,000,000                              | 600,000,000                              |
| <b>Net Profit after taxation</b>                     | <b>1,695,900,955</b>                           | <b>2,397,392,373</b>                           | <b>733,423,704</b>                       | <b>368,999,288</b>                       |
| Retained earnings brought forward from previous year | 3,964,707,023                                  | 2,658,041,849                                  | -  | -  |
|  | 5,660,607,978                                  | 5,055,434,222                                  | 733,423,704                              | 368,999,288                              |
| <b>Appropriations</b>                                |  |  |  |  |
| Statutory reserve                                    | (539,180,191)                                  | (859,478,475)                                  | (206,684,741)                            | (193,799,858)                            |
| Dividend ( Bonus )                                   | (3,950,755,820)                                | (2,576,579,880)                                | -  | -  |
|  | (4,489,936,011)                                | (3,436,058,355)                                | (206,684,741)                            | (193,799,858)                            |
| <b>Retained earnings carried forward</b>             | <b>1,170,671,967</b>                           | <b>1,619,375,867</b>                           | <b>526,738,963</b>                       | <b>175,199,430</b>                       |
| <b>Earnings per share-(Re-)stated</b>                | <b>0.72</b>                                    | <b>1.01</b>                                    | <b>0.31</b>                              | <b>0.16</b>                              |

  
CFO/Head of Finance & Accounts

  
Board & Company Secretary

  
Managing Director (CC)

  
Director

  
Director/Chairman



**Cash Flow Statement (Un-Audited)**  
For the period from January 01, 2017 to September 30, 2017

|  | September '2017        | September '2016        |
|--|------------------------|------------------------|
|  | Taka                   | Taka                   |
| <b>A) Cash flows from operating activities</b>                             |                        |                        |
| Interest received  | 12,551,217,414         | 12,999,071,695         |
| Interest paid  | (7,559,364,179)        | (9,021,604,768)        |
| Income from Investment   | 3,988,890,319          | 4,082,601,652          |
| Fees, commission, exchange & brokerage                                     | 1,118,391,926          | 884,339,874            |
| Cash paid to employees   | (2,784,961,228)        | (2,649,822,079)        |
| Cash paid to suppliers   | (784,155,314)          | (790,943,214)          |
| Income taxes paid  | (1,602,351,978)        | (1,911,068,367)        |
| Received from other operating activities                                   | 339,903,651            | 437,637,669            |
| Paid for other operating activities  | (406,317,220)          | (270,683,567)          |
| <b>Operating profit before changes in operating assets and liabilities</b> | <b>4,861,253,391</b>   | <b>3,759,528,895</b>   |
| <b>Increase/(decrease) in operating assets &amp; liabilities</b>           |                        |                        |
| Sale of trading securities   | 2,782,583,190          | 12,704,394             |
| Purchase of trading securities   | (2,424,514,387)        | (2,134,440)            |
| Loans and advances to other banks  | -                      | -                      |
| Loans and advances to customers  | (17,073,754,854)       | (2,905,966,694)        |
| Other assets   | (921,492,286)          | (1,850,641,265)        |
| Deposits from other Banks  | 1,779,514,265          | 3,202,825,235          |
| Deposits from customers  | 20,071,332,555         | (1,820,701,498)        |
| Other liabilities  | (507,221,780)          | (1,011,462,420)        |
|  | <b>3,706,446,703</b>   | <b>(4,375,376,688)</b> |
| <b>Net cash received from operating activities</b>                         | <b>8,567,700,094</b>   | <b>(615,847,793)</b>   |
| <b>B) Cash flows from investing activities</b>                             |                        |                        |
| Proceeds from sale of Govt. & Unquoted securities                          | 423,268,329,995        | 53,960,730,275         |
| Investment made during the year (Govt. Un-quoted securities)               | (429,933,835,277)      | (52,881,573,533)       |
| Purchase of property, plant and equipment                                  | (155,039,428)          | (796,300,298)          |
| Sale proceeds of fixed assets  | 1,377,115              | 149,461                |
| <b>Net cash used in investing activities</b>                               | <b>(6,819,167,595)</b> | <b>283,005,905</b>     |
| <b>C) Cash flows from financing activities</b>                             |                        |                        |
| Borrowings from Other Banks, Financial Institutions and agents             | (1,067,777,708)        | (1,269,894,926)        |
| <b>Net cash received from financing activities</b>                         | <b>(1,067,777,708)</b> | <b>(1,269,894,926)</b> |
| <b>D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)</b>   | <b>680,754,791</b>     | <b>(1,602,736,814)</b> |
| <b>E) Effects of exchange rate changes on cash and cash-equivalents</b>    | -                      | -                      |
| <b>F) Cash and cash-equivalents at beginning of the year</b>               | <b>27,178,433,738</b>  | <b>28,588,413,468</b>  |
| <b>G) Cash and cash-equivalents at end of the year (D+E+F)</b>             | <b>27,859,188,529</b>  | <b>26,985,676,654</b>  |
| <b>Cash and cash-equivalents at end of the year</b>                        |                        |                        |
| Cash in hand (including foreign currencies)                                | 2,796,226,537          | 2,476,514,697          |
| Balances with Bangladesh Bank and its agent bank (s)                       | 17,336,808,015         | 18,738,016,329         |
| Balances with other Banks and Financial Institutions                       | 4,649,738,477          | 4,273,033,928          |
| Money at call and short notice   | 3,071,300,000          | 1,493,300,000          |
| Prize bonds  | 5,115,500              | 4,811,700              |
|  | <b>27,859,188,529</b>  | <b>26,985,676,654</b>  |



**Statement of Changes in Equity (Un-Audited)  
For the period ended on September 30, 2017**

(Figure in BDT)

| Particulars  | Paid up Capital       | Statutory Reserve     | Other Reserve        | Retained Earnings    | Total                 |
|--|-----------------------|-----------------------|----------------------|----------------------|-----------------------|
| Balance on 01 January 2017                                     | 19,753,779,120        | 11,392,420,005        | 1,091,968,708        | 3,964,707,023        | 36,202,874,856        |
| Net profit for the period                                      | -                     | -                     | -                    | 1,695,900,955        | 1,695,900,955         |
| Bonus dividend paid for the year 2016                          | 3,950,755,820         | -                     | -                    | (3,950,755,820)      | -                     |
| Addition during the period                                     | -                     | 539,180,191           | -                    | (539,180,191)        | -                     |
| Revaluation of Govt. Treasury Bill, Bond and other Investments | -                     | -                     | (375,128,422)        | -                    | (375,128,422)         |
| <b>Balance at September 30, 2017</b>                           | <b>23,704,534,940</b> | <b>11,931,600,196</b> | <b>716,840,286</b>   | <b>1,170,671,967</b> | <b>37,523,647,389</b> |
| <b>Balance at December 31, 2016</b>                            | <b>19,753,779,120</b> | <b>11,392,420,005</b> | <b>1,091,968,708</b> | <b>3,964,707,023</b> | <b>36,202,874,856</b> |





# National Bank Limited

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## Selected Notes to the Financial Statements

For the period ended September 30, 2017

### 1. Significant Accounting Policy

#### 1.1 Loans and advances

- a) Loans and advances are stated in the Balance Sheet at gross basis. General provisions on unclassified & contingent assets, Specific provisions for classified loans and interest suspense account there on are shown under other liabilities. Uncovered provision will be provided as per Bangladesh Bank's guidelines.
- b) Loans and advances are written off to the extent that (i) there is no realistic prospect of recovery and (ii) against which legal cases are pending as per guidelines of Bangladesh Bank. However, the write off will not reduce the claim against the borrower.

#### 1.2 Investments and income from investments

Investments and income from investments have been accounted for as per Bangladesh Accounting Standards and Bangladesh Bank's guideline issued from time to time.

#### 1.3 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 **BAS-37**, "

#### 1.4 Provision for Taxation

Provision for current income tax has been made @ 40.00% considering major allowances and disallowances.

#### 1.5 Revenue recognition

The revenues during the year are recognized complying all conditions of revenue recognition as prescribed in **Bangladesh Accounting Standards (BAS)-18**, "Revenue Recognition".

#### 1.6 Earnings per share (EPS)

Earnings per share (EPS) have been calculated in accordance with **BAS-33**, "Earnings per Share", which is shown on the face of the Profit & Loss Account. This has been calculated by dividing the net profit after tax by the weighted average number of ordinary shares outstanding.