



# National Bank Limited

HEAD OFFICE : 18, DILKUSHA C/COMMERCIAL AREA, DHAKA-1000, BANGLADESH. TEL: PABX: +88-02-9563081-5, 9552700, FAX: 88-02-9554314, E-mail: fad@nblbd.com, URL/website: www.nblbd.com, SWIFT: NBLBDDH

## Consolidated Balance Sheet (Un-audited) As at September 30, 2018

	As at September 30, 2018 <u>Taka</u>	As at December 31, 2017 <u>Taka</u>
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	4,144,347,965	3,432,689,173
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	16,551,692,900	19,339,323,185
	<b>20,696,040,865</b>	<b>22,772,012,358</b>
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	3,998,748,556	7,263,894,546
Outside Bangladesh	1,523,915,430	722,295,799
	<b>5,522,663,986</b>	<b>7,986,190,345</b>
<b>Money at call and short notice</b>	<b>91,300,000</b>	<b>3,601,300,000</b>
<b>Investments</b>		
Government	48,093,914,707	49,125,479,645
Others	9,566,170,934	8,300,002,998
	<b>57,660,085,641</b>	<b>57,425,482,643</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	287,562,491,745	245,654,534,937
Bills purchased & discounted	7,603,439,995	6,748,421,007
	<b>295,165,931,740</b>	<b>252,402,955,944</b>
<b>Fixed assets including land, buildings, furniture and fixtures</b>	<b>2,693,576,242</b>	<b>2,916,642,139</b>
<b>Other assets</b>	<b>8,189,225,429</b>	<b>4,693,683,468</b>
<b>Non-banking assets</b>	<b>335,820,241</b>	<b>335,820,241</b>
<b>TOTAL ASSETS</b>	<b>390,354,644,144</b>	<b>352,134,087,138</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	5,211,905,948	5,212,267,540
<b>Deposits and other accounts</b>		
Current deposits and other accounts	24,753,087,970	23,882,039,031
Bills payable	3,265,953,735	3,563,740,137
Savings bank deposits	46,305,607,891	44,672,378,291
Fixed deposits	137,695,013,612	123,752,106,294
Term deposits	88,675,099,369	76,731,828,563
	<b>300,694,762,577</b>	<b>272,602,092,316</b>
Subordinated bond	4,000,000,000	2,750,000,000
<b>Other liabilities</b>	<b>37,260,676,489</b>	<b>31,232,769,831</b>
<b>TOTAL LIABILITIES</b>	<b>347,167,345,014</b>	<b>311,797,129,687</b>
<b>Shareholders' equity</b>		
Paid up capital	26,549,079,130	23,704,534,940
Statutory reserve	13,823,649,132	12,944,994,585
General reserve	29,428,420	38,683,490
Other reserve	1,034,887,857	563,904,806
Retained earnings	1,750,886,704	3,084,723,413
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>43,187,931,243</b>	<b>40,336,841,234</b>
Non-controlling Interests	-632,113	116,217
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>390,354,644,144</b>	<b>352,134,087,138</b>
<b>Net Assets value per share</b>	<b>16.27</b>	<b>17.02</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 September 30, 2018 Taka	As at December 31, 2017 Taka
--	---------------------------------------

18,216,378,362	20,940,105,122
8,929,129,903	10,893,558,984
14,417,581,296	18,987,834,721
6,125,085,909	5,737,203,458
-	-
<b>47,688,175,470</b>	<b>56,558,702,285</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

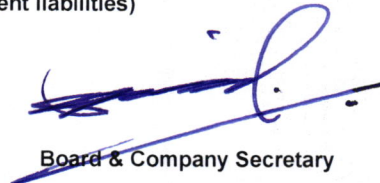
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-	-
-	-
-	-
83,920,000	82,870,600
-	-
<b>83,920,000</b>	<b>82,870,600</b>

Claims against the Bank not acknowledged as debt

<b>83,920,000</b>	<b>82,870,600</b>
<b>47,772,095,470</b>	<b>56,641,572,885</b>

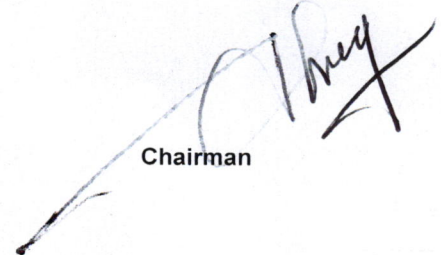
Total off B/S items (Including contingent liabilities)

  
 CFO/Head of Finance & Accounts

  
 Board & Company Secretary

  
 Managing Director

  
 Director

  
 Chairman



**Consolidated Profit and Loss Account (Un-audited)**  
For the period from January 01, 2018 to September 30, 2018

	From 01 January to September 30, 2018	From 01 January to September 30, 2017	From 01 July to September 30, 2018	From 01 July to September 30, 2017
	Taka	Taka	Taka	Taka
Interest income	20,152,909,640	13,613,786,043	8,031,806,804	4,944,197,071
Less: Interest paid on deposits and borrowings	15,423,746,389	11,779,739,125	5,535,227,360	4,189,486,033
<b>Net interest income</b>	<b>4,729,163,251</b>	<b>1,834,046,918</b>	<b>2,496,579,444</b>	<b>754,711,038</b>
Investment income	4,600,356,800	5,596,111,448	1,547,259,124	1,697,172,526
Commission, exchange and brokerage	1,114,755,889	1,316,723,840	376,187,436	454,153,457
Other operating income	440,859,857	345,258,117	132,656,116	90,975,508
<b>Total operating income</b>	<b>10,885,135,797</b>	<b>9,092,140,323</b>	<b>4,552,682,120</b>	<b>2,997,012,529</b>
Salary and allowances	2,954,890,286	2,855,217,710	1,021,861,971	982,139,275
Rent, taxes, insurance, electricity etc.	616,603,988	547,203,155	203,040,884	209,292,010
Legal expenses	41,955,239	15,179,366	18,354,424	6,834,736
Postage, stamp, telecommunication etc.	67,557,288	63,593,429	20,449,613	20,043,621
Stationery, printing, advertisement, etc.	86,079,611	55,607,502	22,416,970	16,346,711
Managing director's salary and allowances	7,605,387	845,000	2,835,000	-
Directors' fees and other benefits	2,538,776	3,164,643	839,864	526,469
Audit fees	-	-	-	-
Charges on loan losses	26,293,227	1,024,288	4,446,002	2,752
Repairs, maintenance and depreciation	528,468,128	511,582,108	160,717,255	168,735,806
Other expenses	549,974,278	462,383,667	129,805,147	135,804,061
<b>Total operating expenses</b>	<b>4,881,966,208</b>	<b>4,515,800,868</b>	<b>1,584,767,130</b>	<b>1,539,725,441</b>
<b>Profit before provision</b>	<b>6,003,169,589</b>	<b>4,576,339,455</b>	<b>2,967,914,990</b>	<b>1,457,287,088</b>
Provision for loans and advances				
Specific provision	1,250,000,000	1,200,000,000	450,000,000	-
General provision (Including Off B/S items)	500,000,000	140,000,000	500,000,000	-
	1,750,000,000	1,340,000,000	950,000,000	-
Provision for other classified assets	10,324,058	-	6,468,309	-
<b>Total provision</b>	<b>1,760,324,058</b>	<b>1,340,000,000</b>	<b>956,468,309</b>	<b>-</b>
<b>Profit before taxes</b>	<b>4,242,845,531</b>	<b>3,236,339,455</b>	<b>2,011,446,681</b>	<b>1,457,287,088</b>
Provision for taxation	1,854,231,833	1,161,297,776	952,080,266	429,487,633
Deferred tax (income)/expenses	-	-	-	-
	1,854,231,833	1,161,297,776	952,080,266	429,487,633
<b>Net Profit after taxation</b>	<b>2,388,613,698</b>	<b>2,075,041,679</b>	<b>1,059,366,415</b>	<b>1,027,799,455</b>
<b>Net Profit after tax attributable to:</b>				
<b>Non-controlling Interests</b>	<b>(748,330)</b>	<b>31,697</b>	<b>(748,747)</b>	<b>18,697</b>
Equityholders of parent company	2,389,362,028	2,075,009,982	1,060,115,162	1,027,780,758
<b>Profit after tax without minority interests</b>	<b>2,389,362,028</b>	<b>2,075,009,982</b>	<b>1,060,115,162</b>	<b>1,027,780,758</b>
Retained earnings brought forward from previous year	3,084,723,413	3,823,506,459	-	-
	5,474,085,441	5,898,516,441	1,060,115,162	1,027,780,758
<b>Appropriations</b>				
Statutory reserve	(878,654,547)	(539,180,191)	(411,248,032)	(206,684,741)
Dividend paid by overseas subsidiaries	-	(6,396,478)	-	-
Dividend (Bonus)	(2,844,544,190)	(3,950,755,820)	-	-
	(3,723,198,737)	(4,496,332,489)	(411,248,032)	(206,684,741)
<b>Retained earnings carried forward</b>	<b>1,750,886,704</b>	<b>1,402,183,952</b>	<b>648,867,130</b>	<b>821,096,017</b>
<b>Earnings per share (Re-stated)</b>	<b>0.90</b>	<b>0.78</b>	<b>0.40</b>	<b>0.39</b>

CFO/Head of Finance & Accounts

Director

Board & Company Secretary

Managing Director

Chairman





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## Balance Sheet (Un-audited) As at September 30, 2018

	As at September 30, 2018 Taka	As at December 31, 2017 Taka
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	3,978,078,568	3,289,565,519
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	16,551,692,900	19,339,323,185
	<b>20,529,771,468</b>	<b>22,628,888,704</b>
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	3,711,791,746	6,944,956,722
Outside Bangladesh	1,228,251,634	501,069,257
	<b>4,940,043,380</b>	<b>7,446,025,979</b>
<b>Money at call and short notice</b>	<b>91,300,000</b>	<b>3,601,300,000</b>
<b>Investments</b>		
Government	48,093,914,707	49,125,479,645
Others	12,672,311,432	11,212,971,881
	<b>60,766,226,139</b>	<b>60,338,451,526</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	283,935,027,163	241,718,727,352
Bills purchased & discounted	7,603,439,995	6,748,421,007
	<b>291,538,467,158</b>	<b>248,467,148,359</b>
<b>Fixed assets including land, buildings, furniture and fixtures</b>	<b>2,655,854,823</b>	<b>2,882,032,808</b>
<b>Other assets</b>	<b>8,608,164,432</b>	<b>4,992,750,075</b>
<b>Non-banking assets</b>	<b>335,820,241</b>	<b>335,820,241</b>
<b>TOTAL ASSETS</b>	<b><u>389,465,647,641</u></b>	<b><u>350,692,417,692</u></b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	5,211,905,948	5,212,267,540
<b>Deposits and other accounts</b>		
Current deposits and other accounts	24,754,195,277	23,883,154,407
Bills payable	3,265,953,735	3,563,740,137
Savings bank deposits	46,305,607,891	44,672,378,291
Fixed deposits	137,695,013,612	123,752,106,294
Term deposits	89,202,534,835	76,899,936,286
	<b>301,223,305,350</b>	<b>272,771,315,415</b>
Subordinated bond	4,000,000,000	2,750,000,000
<b>Other liabilities</b>	<b>35,645,357,617</b>	<b>29,588,011,799</b>
<b>TOTAL LIABILITIES</b>	<b><u>346,080,568,915</u></b>	<b><u>310,321,594,754</u></b>
<b>Shareholders' equity</b>		
Paid up capital	26,549,079,130	23,704,534,940
Statutory reserve	13,823,649,132	12,944,994,585
Other reserve	1,034,887,857	563,904,806
Retained earnings	1,977,462,607	3,157,388,607
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>43,385,078,726</b>	<b>40,370,822,938</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>389,465,647,641</u></b>	<b><u>350,692,417,692</u></b>
<b>Net Assets value per share</b>	<b>16.34</b>	<b>17.03</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 September 30, 2018 <u>Taka</u>	As at December 31, 2017 <u>Taka</u>
Acceptances and endorsements	18,216,378,362	20,940,105,122
Letters of guarantee	8,929,129,903	10,893,558,984
Irrevocable letters of credit	14,417,581,296	18,987,834,721
Bills for collection	6,125,085,909	5,737,203,458
Other liabilities (Bad & Loss)	-	-
	<b>47,688,175,470</b>	<b>56,558,702,285</b>
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	83,920,000	82,870,600
Other exchange contracts	-	-
Claims against the Bank not acknowledged as debt	-	-
	<b>83,920,000</b>	<b>82,870,600</b>
	<b>83,920,000</b>	<b>82,870,600</b>
	<b>47,772,095,470</b>	<b>56,641,572,885</b>

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director

Director

Chairman





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## Profit and Loss Account (Un-audited) For the period from January 01, 2018 to September 30, 2018

	From 01 January to September 30, 2018	From 01 January to September 30, 2017	From 01 July to September 30, 2018	From 01 July to September 30, 2017
	Taka	Taka	Taka	Taka
Interest income	20,351,286,971	13,211,167,456	8,095,137,482	4,589,425,614
Less: Interest paid on deposits and borrowings	15,423,746,389	11,779,973,558	5,535,227,360	4,189,486,033
<b>Net interest income</b>	<b>4,927,540,582</b>	<b>1,431,193,898</b>	<b>2,559,910,122</b>	<b>399,939,581</b>
Investment income	4,542,579,593	5,487,997,921	1,522,307,759	1,638,806,510
Commission, exchange and brokerage	951,959,003	1,118,391,926	325,091,904	386,927,965
Other operating income	434,471,191	340,846,493	127,367,219	87,011,160
<b>Total operating income</b>	<b>10,856,550,369</b>	<b>8,378,430,238</b>	<b>4,534,677,004</b>	<b>2,512,685,216</b>
Salary and allowances	2,872,956,945	2,780,978,585	995,046,880	957,223,497
Rent, taxes, insurance, electricity etc.	587,418,837	516,785,518	193,436,897	198,862,821
Legal expenses	41,930,424	15,179,366	18,354,424	6,834,736
Postage, stamp, telecommunication etc.	64,705,622	60,444,146	20,202,974	19,051,761
Stationery, printing, advertisement, etc.	83,870,872	53,560,055	21,677,337	15,776,428
Managing director's salary and allowances	7,605,387	845,000	2,835,000	-
Directors' fees and other benefits	2,538,776	3,137,643	839,864	526,469
Audit fees	-	-	-	-
Charges on loan losses	26,293,227	1,024,288	4,446,002	2,752
Repairs, maintenance and depreciation	520,050,932	504,257,462	156,945,126	165,141,192
Other expenses	505,906,610	406,317,220	114,652,337	115,841,856
<b>Total operating expenses</b>	<b>4,713,277,632</b>	<b>4,342,529,283</b>	<b>1,528,436,841</b>	<b>1,479,261,512</b>
<b>Profit before provision</b>	<b>6,143,272,737</b>	<b>4,035,900,955</b>	<b>3,006,240,163</b>	<b>1,033,423,704</b>
Provision for loans and advances				
Specific provision	1,250,000,000	1,200,000,000	450,000,000	-
General provision (Including Off B/S items)	500,000,000	140,000,000	500,000,000	-
	1,750,000,000	1,340,000,000	950,000,000	-
Provision for other classified assets	-	-	-	-
<b>Total provision</b>	<b>1,750,000,000</b>	<b>1,340,000,000</b>	<b>950,000,000</b>	<b>-</b>
<b>Profit before taxes</b>	<b>4,393,272,737</b>	<b>2,695,900,955</b>	<b>2,056,240,163</b>	<b>1,033,423,704</b>
Provision for taxation	1,850,000,000	1,000,000,000	950,000,000	300,000,000
Deferred tax (income)/expenses	-	-	-	-
	1,850,000,000	1,000,000,000	950,000,000	300,000,000
<b>Net Profit after taxation</b>	<b>2,543,272,737</b>	<b>1,695,900,955</b>	<b>1,106,240,163</b>	<b>733,423,704</b>
Retained earnings brought forward from previous year	3,157,388,607	3,964,707,023	-	-
	5,700,661,344	5,660,607,978	1,106,240,163	733,423,704
<b>Appropriations</b>				
Statutory reserve	(878,654,547)	(539,180,191)	(411,248,032)	(206,684,741)
Dividend ( Bonus )	(2,844,544,190)	(3,950,755,820)	-	-
	(3,723,198,737)	(4,489,936,011)	(411,248,032)	(206,684,741)
<b>Retained earnings carried forward</b>	<b>1,977,462,607</b>	<b>1,170,671,967</b>	<b>694,992,131</b>	<b>526,738,963</b>
<b>Earnings per share-(Re)-stated</b>	<b>0.96</b>	<b>0.64</b>	<b>0.42</b>	<b>0.28</b>

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director

Director

Chairman





# National Bank Limited

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## Statement of Changes in Equity (Un-Audited) For the period ended on September 30, 2018

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2018	23,704,534,940	12,944,994,585	563,904,806	3,157,388,607	40,370,822,938
Net profit for the period	-	-	-	2,543,272,737	2,543,272,737
Bonus dividend paid for the year 2017	2,844,544,190	-	-	(2,844,544,190)	-
Addition during the period	-	878,654,547	-	(878,654,547)	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	470,983,051	-	470,983,051
<b>Balance at September 30, 2018</b>	<b>26,549,079,130</b>	<b>13,823,649,132</b>	<b>1,034,887,857</b>	<b>1,977,462,607</b>	<b>43,385,078,726</b>
<b>Balance at December 31, 2017</b>	<b>23,704,534,940</b>	<b>12,944,994,585</b>	<b>563,904,806</b>	<b>3,157,388,607</b>	<b>40,370,822,938</b>



**Cash Flow Statement (Un-Audited)**  
For the period from January 01, 2018 to September 30, 2018

	September '2018	September '2017
	Taka	Taka
<b>A) Cash flows from operating activities</b>		
Interest received	18,926,165,923	12,551,217,414
Interest paid	(10,978,725,126)	(7,559,364,179)
Income from Investment	3,832,138,445	3,988,890,319
Fees, commission, exchange & brokerage	951,959,003	1,118,391,926
Cash paid to employees	(2,883,101,108)	(2,784,961,228)
Cash paid to suppliers	(929,669,195)	(784,155,314)
Income taxes paid	(3,172,828,473)	(1,602,351,978)
Received from other operating activities	429,277,850	339,903,651
Paid for other operating activities	(505,900,267)	(406,317,220)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>5,669,317,052</b>	<b>4,861,253,391</b>
<b>Increase/(decrease) in operating assets &amp; liabilities</b>		
Sale of trading securities	311,561,500	2,782,583,190
Purchase of trading securities	(685,429,737)	(2,424,514,387)
Loans and advances to other banks	-	-
Loans and advances to customers	(42,004,724,120)	(17,073,754,854)
Other assets	(1,783,122,083)	(921,492,286)
Deposits from other Banks	7,851,225,750	1,779,514,265
Deposits from customers	20,600,764,185	20,071,332,555
Other liabilities	124,626,557	(507,221,780)
	<b>(15,585,097,948)</b>	<b>3,706,446,703</b>
<b>Net cash received from operating activities</b>	<b>(9,915,780,896)</b>	<b>8,567,700,094</b>
<b>B) Cash flows from investing activities</b>		
Proceeds from sale of Govt. & Unquoted securities	7,215,269,642	423,268,329,995
Investment made during the year (Govt. Un-quoted securities)	(6,525,656,468)	(429,933,835,277)
Purchase of property, plant and equipment	(143,032,109)	(155,039,428)
Sale proceeds of fixed assets	5,389,588	1,377,115
<b>Net cash used in investing activities</b>	<b>551,970,653</b>	<b>(6,819,167,595)</b>
<b>C) Cash flows from financing activities</b>		
Issuance of subordinated bond	1,250,000,000	-
Borrowings from Other Banks, Financial Institutions and agents	(361,592)	(1,067,777,708)
<b>Net cash received from financing activities</b>	<b>1,249,638,408</b>	<b>(1,067,777,708)</b>
<b>D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)</b>	<b>(8,114,171,835)</b>	<b>680,754,791</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 year</b>	<b>33,681,530,183</b>	<b>27,178,433,738</b>
<b>G) Cash and cash-equivalents at end of the period (D+E+F)</b>	<b>25,567,358,348</b>	<b>27,859,188,529</b>
<b>Cash and cash-equivalents at end of the period</b>		
Cash in hand (including foreign currencies)	3,978,078,568	2,796,226,537
Balances with Bangladesh Bank and its agent bank (s)	16,551,692,900	17,336,808,015
Balances with other Banks and Financial Institutions	4,940,043,380	4,649,738,477
Money at call and short notice	91,300,000	3,071,300,000
Prize bonds	6,243,500	5,115,500
	<b>25,567,358,348</b>	<b>27,859,188,529</b>
<b>Net Operating Cash Flow per share (NOCFPS)</b>	<b>3.73</b>	<b>3.61</b>