

**Consolidated Balance Sheet (Un-audited)**  
As at March 31, 2019

	<b>As at March 31, 2019</b>	<b>As at December 31, 2018</b>
	<b>Taka</b>	<b>Taka</b>
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	4,014,501,059	3,290,281,287
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	18,208,798,618	17,409,978,916
	<b>22,223,299,677</b>	<b>20,700,260,203</b>
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	3,506,223,165	3,879,714,515
Outside Bangladesh	1,651,122,286	927,129,849
	<b>5,157,345,451</b>	<b>4,806,844,364</b>
<b>Money at call and short notice</b>		
	91,300,000	91,300,000
<b>Investments</b>		
Government	36,445,328,735	45,182,483,694
Others	9,325,279,367	9,453,489,089
	<b>45,770,608,102</b>	<b>54,635,972,783</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	321,401,324,018	309,746,999,284
Bills purchased & discounted	7,474,480,057	7,646,035,297
	<b>328,875,804,075</b>	<b>317,393,034,581</b>
<b>Fixed assets including land, buildings, furniture and fixtures</b>		
	2,425,965,209	2,473,199,881
<b>Other assets</b>		
Non-banking assets	8,793,107,912	6,639,118,130
	299,479,400	335,820,241
<b>TOTAL ASSETS</b>	<b>413,636,909,826</b>	<b>407,075,550,183</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	8,682,332,794	8,869,136,774
<b>Deposits and other accounts</b>		
Current deposits and other accounts	25,920,627,254	25,003,225,512
Bills payable	3,626,684,841	3,557,774,516
Savings bank deposits	47,560,869,361	47,036,369,863
Fixed deposits	138,850,738,914	140,200,871,603
Term deposits	102,617,506,920	98,888,216,365
	<b>318,576,427,290</b>	<b>314,686,457,859</b>
Subordinated bond	4,000,000,000	4,000,000,000
Other liabilities	37,422,394,829	34,997,315,383
<b>TOTAL LIABILITIES</b>	<b>368,681,154,913</b>	<b>362,552,910,016</b>
<b>Shareholders' equity</b>		
Paid up capital	26,549,079,130	26,549,079,130
Statutory reserve	14,557,267,827	14,380,830,197
General reserve	29,583,095	29,468,778
Other reserve	904,618,729	902,123,990
Retained earnings	2,915,085,251	2,661,018,720
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>44,955,634,032</b>	<b>44,522,520,815</b>
Non-controlling Interests	120,881	119,352
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>413,636,909,826</b>	<b>407,075,550,183</b>
<b>Net Assets value per share</b>	<b>16.93</b>	<b>16.77</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	As at March 31, 2019	As at December 31, 2018
	Taka	Taka
<b>Contingent Liabilities</b>		
Acceptances and endorsements	20,317,905,578	18,547,717,728
Letters of guarantee	9,668,666,351	9,369,024,272
Irrevocable letters of credit	20,388,815,219	17,745,352,737
Bills for collection	6,702,638,771	6,207,349,089
Other liabilities (Bad & Loss)	-	-
	<b>57,078,025,919</b>	<b>51,869,443,826</b>
<b>Other commitments</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	1,097,666,900	967,382,900
Other exchange contracts	-	-
	<b>1,097,666,900</b>	<b>967,382,900</b>
Claims against the Bank not acknowledged as debt	-	-
	<b>1,097,666,900</b>	<b>967,382,900</b>
<b>Total off B/S items (Including contingent liabilities)</b>	<b>58,175,692,819</b>	<b>52,836,826,726</b>

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director

Director

Chairman





# National Bank Limited

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## Consolidated Profit and Loss Account (Un-audited) For the period ended from January 01, 2019 to March 31, 2019

	From January 01 to March 31, 2019	From January 01 to March 31, 2018
	Taka	Taka
Interest income	6,977,706,200	5,186,487,836
Less: Interest paid on deposits and borrowings	6,114,251,821	4,529,059,932
<b>Net interest income</b>	<b>863,454,379</b>	<b>657,427,904</b>
Investment income	1,322,592,572	1,235,413,361
Commission, exchange and brokerage	455,468,672	370,195,258
Other operating income	103,688,225	90,136,405
<b>Total operating income</b>	<b>2,745,203,848</b>	<b>2,353,172,928</b>
Salary and allowances	888,059,993	918,506,383
Rent, taxes, insurance, electricity etc.	196,455,727	214,713,749
Legal expenses	4,476,629	14,462,037
Postage, stamp, telecommunication etc.	20,414,117	21,560,013
Stationery, printing, advertisement, etc.	30,220,184	29,809,568
Managing director's salary and allowances	2,385,000	1,935,387
Directors' fees and other benefits	1,091,251	1,254,930
Audit fees	-	-
Charges on loan losses	1,250,249	8,281,068
Repairs, maintenance and depreciation	191,652,948	170,511,596
Other expenses	225,213,676	233,735,372
<b>Total operating expenses</b>	<b>1,561,219,774</b>	<b>1,614,770,103</b>
<b>Profit before provision</b>	<b>1,183,984,074</b>	<b>738,402,825</b>
Provision for loans and advances		
Specific provision	350,000,000	250,000,000
General provision (Including Off B/S items)	-	-
	350,000,000	250,000,000
Provision for other classified assets	-	-
<b>Total provision</b>	<b>350,000,000</b>	<b>250,000,000</b>
<b>Profit before taxes</b>	<b>833,984,074</b>	<b>488,402,825</b>
Provision for taxation	403,478,384	200,650,669
Deferred tax (income)/expenses	-	-
	403,478,384	200,650,669
<b>Net Profit after taxation</b>	<b>430,505,690</b>	<b>287,752,156</b>
<b>Net Profit attributable to:</b>		
Non-controlling Interests	1,529	(78)
Equity holders of parent company	430,504,161	287,752,234
Profit attributed to parent company	430,504,161	287,752,234
Retained earnings brought forward from previous year	2,661,018,720	3,084,723,413
	3,091,522,881	3,372,475,647
Appropriations		
Statutory reserve	(176,437,630)	(113,153,377)
	(176,437,630)	(113,153,377)
<b>Retained earnings carried forward</b>	<b>2,915,085,251</b>	<b>3,259,322,270</b>
<b>Earnings per share (Re-stated)</b>	<b>0.16</b>	<b>0.11</b>

CFO/Head of Finance & Accounts

Managing Director

Director

Board & Company Secretary

Chairman





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## Balance Sheet (Un-audited) As at March 31, 2019

	As at March 31, 2019	As at December 31, 2018
	<u>Taka</u>	<u>Taka</u>
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	3,842,803,453	3,246,695,596
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	18,208,798,618	17,409,978,916
	<b>22,051,602,071</b>	<b>20,656,674,512</b>
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	3,121,840,542	3,775,745,848
Outside Bangladesh	1,357,194,188	749,669,117
	<b>4,479,034,730</b>	<b>4,525,414,965</b>
<b>Money at call and short notice</b>		
	<b>91,300,000</b>	<b>91,300,000</b>
<b>Investments</b>		
Government	36,445,328,735	45,182,483,694
Others	12,495,076,158	12,687,369,774
	<b>48,940,404,893</b>	<b>57,869,853,468</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	318,733,377,650	306,861,227,874
Bills purchased & discounted	7,474,480,057	7,646,035,297
	<b>326,207,857,707</b>	<b>314,507,263,171</b>
<b>Fixed assets including land, buildings, furniture and fixtures</b>		
	<b>2,398,013,538</b>	<b>2,445,155,936</b>
<b>Other assets</b>		
	<b>9,346,857,378</b>	<b>6,795,921,380</b>
<b>Non-banking assets</b>		
	<b>299,479,400</b>	<b>335,820,241</b>
<b>TOTAL ASSETS</b>	<b><u>413,814,549,717</u></b>	<b><u>407,227,403,673</u></b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
<b>Borrowings from other Banks, Financial Institutions and Agents</b>		
	8,682,332,794	8,869,136,774
<b>Deposits and other accounts</b>		
Current deposits and other accounts	25,921,750,044	25,004,329,794
Bills payable	3,626,684,841	3,557,774,516
Savings bank deposits	47,560,869,361	47,036,369,863
Fixed deposits	138,850,738,914	140,200,871,603
Term deposits	103,174,495,439	99,406,688,191
	<b>319,134,538,599</b>	<b>315,206,033,967</b>
Subordinated bond	4,000,000,000	4,000,000,000
<b>Other liabilities</b>	<b>36,703,642,367</b>	<b>34,342,879,865</b>
<b>TOTAL LIABILITIES</b>	<b><u>368,520,513,760</u></b>	<b><u>362,418,050,606</u></b>
<b>Shareholders' equity</b>		
Paid up capital	26,549,079,130	26,549,079,130
Statutory reserve	14,557,267,827	14,380,830,197
Other reserve	904,618,729	902,123,990
Retained earnings	3,283,070,271	2,977,319,750
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>45,294,035,957</b>	<b>44,809,353,067</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>413,814,549,717</u></b>	<b><u>407,227,403,673</u></b>
<b>Net Assets value per share</b>	<b>17.06</b>	<b>16.88</b>
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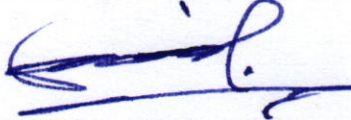


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	Taka	Taka
<b>Contingent Liabilities</b>		
Acceptances and endorsements	20,317,905,578	18,547,717,728
Letters of guarantee	9,668,666,351	9,369,024,272
Irrevocable letters of credit	20,388,815,219	17,745,352,737
Bills for collection	6,702,638,771	6,207,349,089
Other liabilities (Bad & Loss)	-	-
	<b>57,078,025,919</b>	<b>51,869,443,826</b>
<b>Other commitments</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	1,097,666,900	967,382,900
Other exchange contracts	-	-
	<b>1,097,666,900</b>	<b>967,382,900</b>
Claims against the Bank not acknowledged as debt	-	-
	<b>1,097,666,900</b>	<b>967,382,900</b>
<b>Total off B/S items (Including contingent liabilities)</b>	<b>58,175,692,819</b>	<b>52,836,826,726</b>

  
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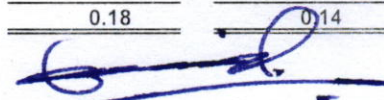
## Profit and Loss Account (Un-audited) For the period ended from January 01, 2019 to March 31, 2019

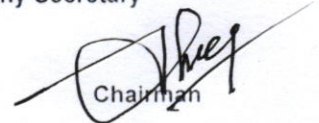
	From January 01 to March 31, 2019	From January 01 to March 31, 2018
	Taka	Taka
Interest income	7,037,857,093	5,255,526,849
Less: Interest paid on deposits and borrowings	6,114,251,821	4,529,059,932
<b>Net interest income</b>	<b>923,605,272</b>	<b>726,466,917</b>
Investment income	1,313,520,855	1,231,132,762
Commission, exchange and brokerage	398,176,045	326,713,653
Other operating income	101,636,573	88,640,475
<b>Total operating income</b>	<b>2,736,938,745</b>	<b>2,372,953,807</b>
Salary and allowances	862,234,562	891,848,287
Rent, taxes, insurance, electricity etc.	186,223,022	204,602,231
Legal expenses	4,476,629	14,437,222
Postage, stamp, telecommunication etc.	19,579,419	20,442,852
Stationery, printing, advertisement, etc.	29,289,750	29,243,441
Managing director's salary and allowances	2,385,000	1,935,387
Directors' fees and other benefits	639,393	1,218,930
Audit fees	-	-
Charges on loan losses	1,250,249	8,281,068
Repairs, maintenance and depreciation	187,829,228	168,130,889
Other expenses	210,843,342	217,046,613
<b>Total operating expenses</b>	<b>1,504,750,594</b>	<b>1,557,186,920</b>
<b>Profit before provision</b>	<b>1,232,188,151</b>	<b>815,766,887</b>
Provision for loans and advances		
Specific provision	350,000,000	250,000,000
General provision (Including Off B/S items)	-	-
	350,000,000	250,000,000
Provision for other classified assets	-	-
<b>Total provision</b>	<b>350,000,000</b>	<b>250,000,000</b>
<b>Profit before taxes</b>	<b>882,188,151</b>	<b>565,766,887</b>
Provision for taxation	400,000,000	200,000,000
Deferred tax (income)/expenses	-	-
	400,000,000	200,000,000
<b>Net Profit after taxation</b>	<b>482,188,151</b>	<b>365,766,887</b>
Retained earnings brought forward from previous year	2,977,319,750	3,157,388,607
	<b>3,459,507,901</b>	<b>3,523,155,494</b>
Appropriations		
Statutory reserve	(176,437,630)	(113,153,377)
	(176,437,630)	(113,153,377)
<b>Retained earnings carried forward</b>	<b>3,283,070,271</b>	<b>3,410,002,117</b>
<b>Earnings per share (Re-stated)</b>	<b>0.18</b>	<b>0.14</b>

  
CFO/Head of Finance & Accounts

  
Managing Director

  
Director

  
Board & Company Secretary

  
Chairman





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## Cash Flow Statement (Un-Audited) For the period ended from January 01, 2019 to March 31, 2019

	March '2019 Taka	March '2018 Taka
<b>A) Cash flows from operating activities</b>		
Interest received	6,413,864,914	4,931,036,386
Interest paid	(3,929,532,269)	(2,651,254,373)
Income from Investment	1,552,045,402	1,467,517,366
Fees, commission, exchange & brokerage	398,176,045	326,713,653
Cash paid to employees	(865,258,955)	(895,002,604)
Cash paid to suppliers	(321,391,557)	(314,222,053)
Income taxes paid	(1,029,267,815)	(1,174,398,589)
Received from other operating activities	101,636,573	87,867,032
Paid for other operating activities	(210,843,342)	(217,046,613)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>2,109,428,996</b>	<b>1,561,210,205</b>
<b>Increase/(decrease) in operating assets &amp; liabilities</b>		
Loans and advances to other banks	-	-
Loans and advances to customers	(11,303,762,992)	(10,925,380,091)
Other assets	(2,183,245,763)	(664,227,785)
Deposits from other Banks	268,959,274	2,128,933,000
Deposits from customers	3,659,545,358	(13,273,462,876)
Other liabilities	112,289,291	(327,744,028)
<b>Net cash received/(used) from operating activities</b>	<b>(9,446,214,832)</b>	<b>(23,061,881,780)</b>
<b>B) Cash flows from investing activities</b>		
Changes in private securities	192,293,616	(17,677,105)
Changes in Govt. Securities	8,737,154,959	8,263,714,988
Purchase of property, plant and equipment	(58,812,955)	(45,879,472)
Sale proceeds of fixed assets	3,131,720	434,497
<b>Net cash received/(used) in investing activities</b>	<b>8,873,767,340</b>	<b>8,200,592,908</b>
<b>C) Cash flows from financing activities</b>		
Borrowings from Other Banks, Financial Institutions and agents	(186,803,980)	5,963,748,461
<b>Net cash received/(used) from financing activities</b>	<b>(186,803,980)</b>	<b>5,963,748,461</b>
<b>D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)</b>	<b>1,350,177,524</b>	<b>(7,336,330,206)</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>25,281,713,177</b>	<b>33,681,530,183</b>
<b>G) Cash and cash-equivalents at end of the year (D+E+F)</b>	<b>26,631,890,701</b>	<b>26,345,199,977</b>
<b>Cash and cash-equivalents at end of the year</b>		
Cash in hand (including foreign currencies)	3,842,803,453	2,914,748,964
Balances with Bangladesh Bank and its agent bank (s)	18,208,798,618	18,080,500,672
Balances with other Banks and Financial Institutions	4,479,034,730	5,252,780,541
Money at call and short notice	91,300,000	91,300,000
Prize bonds	9,953,900	5,869,800
	<b>26,631,890,701</b>	<b>26,345,199,977</b>
Net Operating cash flow per share	(2.76)	(9.07)

**National Bank Limited**  
**Statement of Changes in Equity (Un-Audited)**  
**For the period ended March 31, 2019**

Particulars	(Figure in BDT)				
	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2019	26,549,079,130	14,380,830,197	902,123,990	2,977,319,750	44,809,353,067
Net profit for the period	-	-	-	482,188,151	482,188,151
Addition during the period	-	176,437,630	-	(176,437,630)	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	2,494,739	-	2,494,739
<b>Balance at March 31, 2019</b>	<b>26,549,079,130</b>	<b>14,557,267,827</b>	<b>904,618,729</b>	<b>3,283,070,271</b>	<b>45,294,035,957</b>
<b>Balance at December 31, 2018</b>	<b>26,549,079,130</b>	<b>14,380,830,197</b>	<b>902,123,990</b>	<b>2,977,319,750</b>	<b>44,809,353,067</b>