

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

311

Quarter Financial Statements 2019

(UN-AUDITED

	idated Ba				
	·		A	s at nber 30,	As at December 31,
			2	019 aka	2018 <u>Taka</u>
PROPERTY AND ASSETS					
Cash Cash in hand (including foreign currenc				1,506,580	3,290,281,287
Balance with Bangladesh Bank and its (Including foreign currencies)	agent bank(s)			0,162,624 1,669,204	17,409,978,916 20,700,260,203
Balance with other Banks and Fina In Bangladesh	ncial Institutions		3,49	3,513,496	3,879,714,515
Outside Bangladesh				1,348,611 9,862,107	927,129,849 4,806,844,364
Money at call and short notice				1,300,000	91,300,000
Investments Government Others				9,475,769	45,182,483,694
Others				6,560,313 6,036,082	9,453,489,089 54,635,972,78 3
Loans and advances Loans, cash credits, overdrafts etc.			340,12	9,391,282	309,746,999,284
Bills purchased & discounted				1,018,513 0,409,795	7,646,035,297 317,393,034,58 7
Fixed assets including land, building fixtures	gs, furniture and			5,832,345	2,473,199,881
Other assets Non-banking assets			29	3,943,169 9,479,400	6,639,118,130 335,820,241
TOTAL ASSETS LIABILITIES AND CAPITAL			436,93	3,532,102	407,075,550,183
Liabilities Borrowings from other Banks, Financi	al Institutions and				
Agents Deposits and other accounts			8,019	9,102,874	8,869,136,774
Current deposits and other accounts Bills payable				7,355,809 7,905,736	25,003,225,512 3,557,774,516
Savings bank deposits Fixed deposits				5,004,302 5,897,983	47,036,369,863 140,200,871,603
Term deposits				1,532,105	98,888,216,365
Subordinated bond			4,00	7,695,935 0,000,000	314,686,457,859 4,000,000,000
Other liabilities TOTAL LIABILITIES				7,537,425 4,336,234	34,997,315,383 362,552,910,016
Shareholders' equity Paid up capital			29,20	3,987,040	26,549,079,130
Statutory reserve General reserve				3,426,084 9,654,808	14,380,830,197 29,468,778
Other reserve Retained earnings				4,010,572 ,991,935	902,123,990 2,661,018,720
TOTAL SHAREHOLDERS' EQUITY Non-controlling Interests			46,41	9,070,439 125,429	44,522,520,815
TOTAL LIABILITIES AND SHAREHO Net Assets Value per share (NAV)	LDERS' EQUITY			3,532,102 5.89	407,075,550,183 16.77
OFF BALANCE SHEET ITEMS					
Contingent Liabilities Acceptances and endorsements Letters of guarantee				2,774,748 6,546,026	18,547,717,728 9,369,024,272
Irrevocable letters of credit Bills for collection			18,75	3,136,212 4,380,077	17,745,352,737
Other liabilities (Bad & Loss) Other commitments				- 5,837,063	51,869,443,826
Lease rental commitments Documentary credits and short term trad	e -related transactions	e	- 1,01	-	-
Forward assets purchased and forward	deposits placed	5		-	-
Undrawn note issuance and revolving Undrawn formal standby facilities, cr		r		-	-
commitments Spot and forward foreign exchange rate Other exchange contracts	e contracts		84	5,384,400	967,382,900
Claims against the Bank not acknowle	edaed as debt		84	5,384,400	967,382,900
•				5,384,400	967,382,900
Total off B/S items (Including continued of the Consolidate		nel		2,221,463	52,836,826,726
Consolidat For the period from					
	From 01 January to	Fron		From 01 Ju	-
	September 30, 2019	Septe 30, 2	mber 2018	30, 2019	30, 2018
Interest income	<u>Taka</u>	20 152 9		<u>Taka</u> 8,980,984,2	<u>Taka</u>
Less: Interest paid on deposits and borrowings	23,780,482,031 19,913,838,868	20,152,9 15,423,7	746,389	7,015,670,4	5,535,227,360
Net interest income Investment income Commission, evaluation and brokerage	3,866,643,163 3,902,722,860	4,600,3	1 63,251 356,800	1,965,313,7 1,154,134,1	1,547,259,124
Commission, exchange and brokerage Other operating income	1,198,083,313 463,462,997	440,8	755,889 359,857	383,846,8 111,793,0	063 132,656,116
Total operating income Salary and allowances	9,430,912,333 3,024,885,423	10,885 ,	1 35,797 390,286	3,615,087,7 1,071,598,0	

As at cember 31, 2018	
<u>Taka</u>	PROPER
290,281,287 409,978,916 700,260,203	Cash Cash in h Balance
879,714,515	(Includir Balance
927,129,849 806,844,364 91,300,000	In Bangla Outside I
,182,483,694	Manau a
,453,489,089 , 635,972,783	Money a
,746,999,284 ,646,035,297 , 393,034,581	Governm Others
473,199,881 639,118,130 335,820,241	Loans a
,075,550,183	Bills purd
200 400 774	fixtures Other as
,869,136,774	Non-ban
,557,774,516 ,036,369,863	LIABILIT
,200,871,603 ,888,216,365 ,686,457,859	Liabilitie
,000,000,000	Borrowing and Ager
<u>,552,910,016</u>	Deposits Current d
,549,079,130 ,380,830,197 29,468,778	Bills paya Savings I
902,123,990 ,661,018,720	Fixed der Term der
,522,520,815 119,352 ,075,550,183	Subordin
16.77	Other lia
,547,717,728	TOTAL L Shareho
,369,024,272 ,745,352,737 ,207,349,089	Paid up o
- ,869,443,826 -	Other res Retained
-	TOTAL S
-	Net As
967,382,900 - 967,382,900	Continge
967,382,900	Acceptar Letters of
,836,826,726	Bills for o
2019	Other co
From 01 July to September 30, 2018	Lease rel
30, 2018 <u>Tak</u> a	Forward a
8,031,806,804 5,535,227,360	Undrawn commitm
2,496,579,444 1,547,259,124 376,187,436	Spot and Other ex
132,656,116 4,552,682,120 1,021,861,971	Claims a
203,040,884 18,354,424 20,449,613	Total off
22,416,970 2,835,000	Total on
839,864 - 4,446,002	
160,717,255 129,805,147 1,584,767,130	
2,967,914,990 450,000,000	Balaı
500,000,000 950,000,000	Net p
6,468,309 956,468,309 2,011,446,681	Bonu
952.080.266	Addit

Balance S As at September 3		
As at September 3		
	As at September 30, 2019	As at December 31, 2018 Taka
PROPERTY AND ASSETS		
Cash Cash in hand (including foreign currencies)	4,169,341,681	3,246,695,596
Balance with Bangladesh Bank and its agent bank(s)	18,020,162,624	17,409,978,916
(Including foreign currencies)	22,189,504,305	20,656,674,512
Balance with other Banks and Financial Institutions		
In Bangladesh	3,096,146,689	3,775,745,848
Outside Bangladesh	1,768,697,062	749,669,117
	4,864,843,751	4,525,414,965
Money at call and short notice	91,300,000	91,300,000
Investments		
Government	41,729,475,769	45,182,483,694
Others	12,649,787,923	12,687,369,774
Loans and advances	54,379,263,692	57,869,853,468
Loans, cash credits, overdrafts etc.	337,441,105,344	306,861,227,874
Bills purchased & discounted	6,341,018,513	7,646,035,297
	343,782,123,857	314,507,263,17
Fixed assets including land, buildings, furniture and fixtures	2,375,697,844	2,445,155,930
Other assets	9,167,721,618	6,795,921,380
Non-banking assets	299,479,400	335,820,24
TOTAL ASSETS	437,149,934,467	407,227,403,673
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions		
and Agents	8,019,102,874	9 960 136 77
Deposits and other accounts	0,019,102,074	8,869,136,774
Current deposits and other accounts	25,351,690,538	25,004,329,79
Bills payable	3,067,905,736	3,557,774,510
Savings bank deposits	50,145,004,302	47,036,369,86
Fixed deposits	135,555,897,983	140,200,871,603
Term deposits	123,741,129,196	99,406,688,19
	337,861,627,755	315,206,033,96
Subordinated bond	4,000,000,000	4,000,000,00
Other liabilities	40,544,984,753	34,342,879,86
TOTAL LIABILITIES	390,425,715,382	362,418,050,60
Shareholders' equity		
Paid up capital	29,203,987,040	26,549,079,130
Statutory reserve	15,063,426,084	14,380,830,19
Other reserve Retained earnings	904,010,572	902,123,990
TOTAL SHAREHOLDERS' EQUITY	46,724,219,085	44,809,353,067
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	437,149,934,467	407,227,403,673
Net Assets Value per share (NAV)	16.00	16.88
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and endorsements	19,952,774,748	18,547,717,72
Letters of guarantee	10,426,546,026	9,369,024,27
Irrevocable letters of credit	18,753,136,212	17,745,352,73
Bills for collection	5,744,380,077	6,207,349,08
Other liabilities (Bad & Loss)		
Other commitments	54,876,837,063	51,869,443,82
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	845,384,400	967,382,900
Other exchange contracts	-	
	845,384,400	967,382,900
Claims against the Bank not acknowledged as debt	-	-
	845,384,400	967,382,900
Total off B/S items (Including contingent liabilities)	55,722,221,463	52,836,826,720
	State	ment of 0
		period ende
Doutioulous		Paid up
Particulars		

Profit and Loss Account						
For the period from January 01, 2019 to Sept 30, 2019						
	From 01 January to September 30, 2019	Janu Sept 30,	m 01 lary to ember 2018 aka	From 01 J to Septem 30, 2019	ber	From 01 July to September 30, 2018
Interest income Less: Interest paid on deposits and borrowings	23,825,346,120 19,913,838,868		,286,971 3,746,389	8,976,775, 7,015,670		8,095,137,482 5,535,227,360
Net interest income	3,911,507,252	4,927	,540,582	1,961,105	,072	2,559,910,122
Investment income	3,866,429,535	4,542	2,579,593	1,145,886	,772	1,522,307,759
Commission, exchange and brokerage	1,029,122,948	951	,959,003	328,406	,912	325,091,904
Other operating income	456,603,322	434	,471,191	108,729	,835	127,367,219
Total operating income	9,263,663,057	10,856	5,550,369	3,544,128	,591	4,534,677,004
Salary and allowances	2,942,955,882	2,872	2,956,945	1,042,762	,475	995,046,880
Rent, taxes, insurance, electricity etc.	608,075,953	587	,418,837	221,514	,612	193,436,897
Legal expenses	18,421,077	41	,930,424	7,532	,593	18,354,424
Postage, stamp, telecommunication etc.	59,445,555	64	,705,622	18,777	,246	20,202,974
Stationery, printing, advertisement, etc.	110,104,895	83	3,870,872	28,887	,544	21,677,337
Managing director's salary and allowances	8,055,000	7	,605,387	2,835	,000	2,835,000
Directors' fees and other benefits	1,863,414	2	2,538,776	329	,863	839,864
Audit fees	-		-	-		-
Charges on loan losses	131,209,863	26	5,293,227	9,726	,751	4,446,002
Repairs, maintenance and depreciation	453,349,430	520	,050,932	130,654	,429	156,945,126
Other expenses	517,202,552	505	,906,610	142,975	,476	114,652,337
Total operating expenses	4,850,683,621	4,713	3,277,632	1,605,995	,989	1,528,436,841
Profit before provision	4,412,979,436	6,143	3,272,737	1,938,132	,602	3,006,240,163
Provision for loans and advances						
Specific provision	1,000,000,000	1,250	,000,000	500,000	,000	450,000,000
General provision (Including Off B/S items)	<u> </u>	500	,000,000	-		500,000,000
	1,000,000,000	1,750	0,000,000	500,000	,000	950,000,000
Provision for other classified assets	-	L	-	-		-
Total provision	1,000,000,000		0,000,000	500,000	_	950,000,000
Profit before taxes	3,412,979,436	4,393	3,272,737	1,438,132	,602	2,056,240,163
Provision for taxation	1,500,000,000	1,850	,000,000	650,000	,000	950,000,000
Deferred tax (income)/expenses	-		-	-		-
	1,500,000,000	1,850	,000,000	650,000	,000	950,000,000
Net Profit after taxation	1,912,979,436	2,543	,272,737	788,132	,602	1,106,240,163
Retained earnings brought forward from previous year	2,977,319,750	3 157	,388,607	-		_
Totalioa carringo broagit formata from proficaci year	4,890,299,186),661,344	788,132	.602	1,106,240,163
Appropriations	,,500,200,100	5,	.,		,	1,100,210,100
Statutory reserve	(682,595,887)	(878	,654,547)	(287,626,	520)	(411,248,032)
Dividend (Bonus)	(2,654,907,910)		,544,190)			` - '
,	(3,337,503,797)		,198,737)	(287,626,	520)	(411,248,032)
Retained earnings carried forward	1,552,795,389		,462,607	500,506,		694,992,131
Earnings per share-(Re-stated)	0.66		0.87	0).27	0.38
Cash Flow Statement						
For the period from January 01, 2019 to Sept 30, 2019						
Sar				ber '2019	ptember '2018	
			<u>Taka</u>		Taka	
 A) Cash flows from operating activities Interest received 	3					
interest received			21,8	52,761,092	1	18,926,165,923

Earnings per snare-(Re-stated)	0.00	0.87	0.21 0.38
Cash	i Flow Stat	tement	
For the period fro	m January 01. 2	019 to Sept 3	0. 2019
r or one period inc			,
		September '2019	September '2018
A) Cash flows from operating activities		<u>Taka</u>	<u>Taka</u>
Interest received		21,852,761,092	18,926,165,923
Interest paid		(14,905,149,247)	(10,978,725,126)
Income from Investment		3,742,083,819	3,832,138,445
Fees, commission, exchange & brokerage	je	1,029,122,948	951,959,003
Cash paid to employees		(2,952,874,296)	(2,883,101,108)
Cash paid to suppliers		(989,973,351)	(929,669,195)
Income taxes paid		(2,510,849,831)	(3,172,828,473)
Received from other operating activities		453,134,437	429,277,850
Paid for other operating activities		(517,202,552)	(505,900,267)
Operating profit before changes in operat	ing assets and liabilities	5,201,053,019	5,669,317,052
Increase/(decrease) in operating ass	ate & liabilities		
Sale of trading securities	ets & Habilities	296,287,148	311,561,500
Purchase of trading securities		(399,977,336)	(685,429,737)
Loans and advances to other banks		_	
Loans and advances to customers		(28,435,694,922)	(42,004,724,120)
Other assets		(604,754,920)	(1,783,122,083)
Deposits from other Banks		(5,060,957,508)	7,851,225,750
Deposits from customers		27,716,551,296	20,600,764,185
Other liabilities		367,448,195	124,626,557
		(6,121,098,047)	(15,585,097,948)
Net cash used in operating activities		(920,045,028)	(9,915,780,896)
B) Cash flows from investing activities			
Proceeds from sale of Govt. & Unquoted		13,791,508,251	7,215,269,642
Investment made during the year (Govt. &		(9,964,843,659)	(6,525,656,468)
Purchase of property, plant and equipme	nt	(190,081,336)	(143,032,109)
Sale proceeds of fixed assets	141	3,584,751	5,389,588
Net cash received from investing activ	iues	3,640,168,007	551,970,653
C) Cash flows from financing activities			
Borrowings from Other Banks, Financial	Institutions and agents	(850,033,900)	1,250,000,000
Issuance of subordinated bond		-	(361,592)
Net cash (used)/received from financia	ng activities	(850,033,900)	1,249,638,408
D) Net increase / (decrease) in cash and cash		1,870,089,079	(8,114,171,835)
E) Effects of exchange rate changes on cash		-	
F) Cash and cash-equivalents at beginn		25,281,713,177	33,681,530,183 25,567,358,348
G) Cash and cash-equivalents at end of	me perioa (D+E+F)	27,151,802,256	25,567,358,348
Cash and cash-equivalents at end of	the period		
Cash in hand (including foreign currencie	s)	4,169,341,681	3,978,078,568
Balances with Bangladesh Bank and its	agent bank (s)	18,020,162,624	16,551,692,900
Balances with other Banks and Financial	Institutions	4,864,843,751	4,940,043,380
Money at call and short notice		91,300,000	91,300,000
Prize bonds		6,154,200	6,243,500
		27,151,802,256	25,567,358,348

Statement of Changes in Equity or the period ended on September 30, 2019

(Figure in BDT) Statutory Retained **Particulars** Total Capital Reserve Reserve **Earnings** 902,123,990 nce on 01 January 2019 26,549,079,130 14,380,830,197 2,977,319,750 44,809,353,067 profit for the period 1,912,979,436 1,912,979,436 us dividend paid for the year 2018 2,654,907,910 (2,654,907,910)682,595,887 (682,595,887) Addition during the period Addition of Revaluation Reserve of Govt. 1,886,582 1,886,582 Securities and other Investments 29,203,987,040 15,063,426,084 904,010,572 1,552,795,389 46,724,219,085 Balance at Sept 30, 2019 Balance at December 31, 2018 26,549,079,130 14,380,830,197 902,123,990 2,977,319,750 44,809,353,067

> Sd/-CFO/Head of Finance & Accounts

Sd/-Board & Company Secretary

Sd/-

Chairman

Sd/-Managing Director Sd/-

The details of the published 3rd quarter financial statements-2019 can be available in the web-site of the bank. The address of the web-site is www.nblbd.com

Postage, stamp, telecommunication etc.

Stationery, printing, advertisement, etc. Managing director's salary and allowances

Repairs, maintenance and depreciation

Directors' fees and other benefits

Charges on loan losses

Total operating expenses

Provision for loans and advances

Provision for other classified assets

General provision (Including Off B/S items)

Profit before provision

Specific provision

Total provision

Profit before taxes

Provision for taxation

Deferred tax (income)/expenses

Net Profit after tax attributable to:

Equityholders of parent company

Profit after tax without minority interests

Retained earnings brought forward from previous year

Cash dividend paid by overseas subsidiaries

Retained earnings carried forward

Earnings per share (Re-stated)

Net Profit after taxation

Non-controlling Interests

Appropriations

Dividend (Bonus)

Other expenses

Legal expenses

637,191,61

61,834,12

112,014,556

8,055,000

3,137,635

131,209,863

461,045,581

566,986,962

5,024,781,838

1,000,000,000

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3,406,130,495

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1,506,264,464

6,077

1,899,859,954

1,899,859,954

2,661,018,720

4.560.878.674

(682,595,887)

(5,382,942) (3,342,886,739)

1,217,991,935

(2,654,907,910

616,603,988

41,955,239

67,557,288

7,605,387

2,538,776

26,293,227

528,468,128

549,974,278

4,881,966,208

6,003,169,589

1,250,000,000

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1,750,000,000

1,760,324,058

4,242,845,531

1,854,231,833

1,854,231,833

2,388,613,698

(748, 330)

2,389,362,028

2,389,362,028

3,084,723,413

5,474,085,441

(878,654,547)

(3,723,198,737)

1,750,886,704

231,554,683

7,532,593

19,531,42

29,477,908

2,835,000

9,726,751

132,496,132

162,946,383

1,668,393,348

1,946,694,430

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1,446,694,430

651,530,718

651,530,718

795,163,712

2,117

795,161,595

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(287,626,520)

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507,535,075

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952,080,266

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648,867,130

694,402