

**Consolidated Balance Sheet (Un-audited)**  
As at March 31, 2020

	As at March 31, 2020	As at December 31, 2019
	Taka	Taka
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	3,887,750,659	4,155,331,793
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	22,786,210,713	20,206,043,323
	26,673,961,372	24,361,375,116
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	3,448,502,010	3,473,839,676
Outside Bangladesh	2,000,463,484	1,259,585,138
	5,448,965,494	4,733,424,814
<b>Money at call and short notice</b>		
	91,300,000	91,300,000
<b>Investments</b>		
Government	37,680,932,383	50,231,204,874
Others	9,802,846,973	9,727,336,247
	47,483,779,356	59,958,541,121
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	370,901,222,579	358,432,032,668
Bills purchased & discounted	6,078,669,871	5,282,973,014
	376,979,892,450	363,715,005,682
<b>Fixed assets including land, buildings, furniture and fixtures</b>		
	2,775,426,571	2,769,590,163
<b>Other assets</b>		
Non-banking assets	10,177,953,926	7,783,212,752
	299,479,400	299,479,400
<b>TOTAL ASSETS</b>	<b>469,930,758,569</b>	<b>463,711,929,048</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	8,828,809,033	8,337,718,474
<b>Deposits and other accounts</b>		
Current deposits and other accounts	26,435,206,633	26,804,331,592
Bills payable	3,490,405,243	3,337,258,268
Savings bank deposits	49,821,856,911	51,550,288,418
Fixed deposits	134,140,899,172	140,421,645,700
Term deposits	153,707,920,868	143,965,811,634
	367,596,288,827	366,079,335,612
Subordinated bond	4,000,000,000	4,000,000,000
Other liabilities	39,793,644,396	36,590,371,576
<b>TOTAL LIABILITIES</b>	<b>420,218,742,256</b>	<b>415,007,425,662</b>
<b>Shareholders' equity</b>		
Paid up capital	29,203,987,040	29,203,987,040
Statutory reserve	16,107,886,665	15,835,709,954
General reserve	29,805,872	29,809,840
Other reserve	1,060,119,103	965,975,208
Retained earnings	3,310,091,104	2,668,896,278
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>49,711,889,784</b>	<b>48,704,378,320</b>
<b>Non-controlling Interests</b>	<b>126,529</b>	<b>125,066</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>469,930,758,569</b>	<b>463,711,929,048</b>
<b>Net Assets value per share</b>	<b>17.02</b>	<b>16.68</b>

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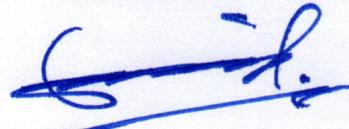


# National Bank Limited

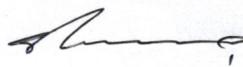
HEAD OFFICE : 18, DILKUSHA COMMERCIAL AREA, DHAKA-1000, BANGLADESH. TEL: PABX: +88-02-9563081-5, 9552700, FAX: 88-02-9554314, E-mail: fad@nblbd.com, URL/website: www.nblbd.com, SWIFT: NBLBDDH

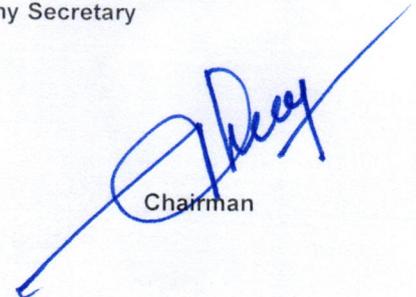
OFF BALANCE SHEET ITEMS	As at March 31, 2020	As at December 31, 2019
	Taka	Taka
<b>Contingent Liabilities</b>		
Acceptances and endorsements	17,666,486,226	14,367,515,122
Letters of guarantee	10,790,730,812	10,638,586,888
Irrevocable letters of credit	18,590,541,867	18,349,715,772
Bills for collection	6,955,305,580	6,454,791,079
Other liabilities (Bad & Loss)	-	-
	<b>54,003,064,485</b>	<b>49,810,608,861</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	679,200,000	594,359,000
Other exchange contracts	-	-
	<b>679,200,000</b>	<b>594,359,000</b>
Claims against the Bank not acknowledged as debt	-	-
	<b>679,200,000</b>	<b>594,359,000</b>
<b>Total off B/S items (Including contingent liabilities)</b>	<b>54,682,264,485</b>	<b>50,404,967,861</b>

  
CFO/Head of Finance & Accounts

  
Board & Company Secretary

  
Managing Director

  
Director

  
Chairman



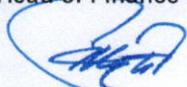
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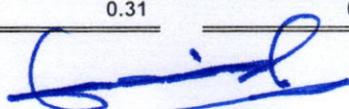
## Consolidated Profit and Loss Account (Un-audited) For the period ended from January 01, 2020 to March 31, 2020

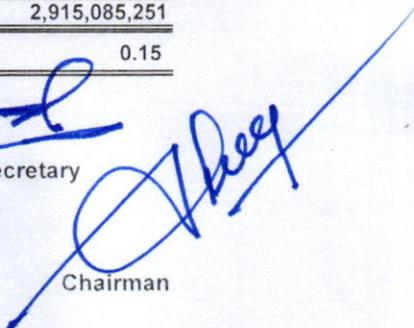
	From January 01 to March 31, 2020	From January 01 to March 31, 2019
	Taka	Taka
Interest income	8,908,627,809	6,977,706,200
Less: Interest paid on deposits and borrowings	7,364,575,083	6,114,251,821
<b>Net interest income</b>	<b>1,544,052,726</b>	<b>863,454,379</b>
Investment income	1,432,527,777	1,322,592,572
Commission, exchange and brokerage	407,067,660	455,468,672
Other operating income	95,763,649	103,688,225
<b>Total operating income</b>	<b>3,479,411,812</b>	<b>2,745,203,848</b>
Salary and allowances	928,351,343	888,059,993
Rent, taxes, insurance, electricity etc.	219,645,499	196,455,727
Legal expenses	7,062,247	4,476,629
Postage, stamp, telecommunication etc.	22,864,495	20,414,117
Stationery, printing, advertisement, etc.	51,511,288	30,220,184
Managing director's salary and allowances	2,535,000	2,385,000
Directors' fees and other benefits	829,817	1,091,251
Audit fees	-	-
Charges on loan losses	48,166	1,250,249
Repairs, maintenance and depreciation	154,126,355	191,652,948
Other expenses	190,620,959	225,213,676
<b>Total operating expenses</b>	<b>1,577,595,169</b>	<b>1,561,219,774</b>
<b>Profit before provision</b>	<b>1,901,816,643</b>	<b>1,183,984,074</b>
Provision for loans and advances		
Specific provision	500,000,000	350,000,000
General provision (Including Off B/S items)	-	-
	500,000,000	350,000,000
Provision for other classified assets	-	-
<b>Total provision</b>	<b>500,000,000</b>	<b>350,000,000</b>
<b>Profit before taxes</b>	<b>1,401,816,643</b>	<b>833,984,074</b>
Provision for taxation	488,443,643	403,478,384
Deferred tax (income)/expenses	-	-
	488,443,643	403,478,384
<b>Net Profit after taxation</b>	<b>913,373,000</b>	<b>430,505,690</b>
<b>Net Profit attributable to:</b>		
<b>Non-controlling Interests</b>	<b>1,463</b>	<b>1,529</b>
Equity holders of parent company	913,371,537	430,504,161
Profit attributed to parent company	913,371,537	430,504,161
Retained earnings brought forward from previous year	2,668,896,278	2,661,018,720
	3,582,267,815	3,091,522,881
<b>Appropriations</b>		
Statutory reserve	(272,176,711)	(176,437,630)
	(272,176,711)	(176,437,630)
<b>Retained earnings carried forward</b>	<b>3,310,091,104</b>	<b>2,915,085,251</b>
<b>Earnings per share (Re-stated)</b>	<b>0.31</b>	<b>0.15</b>

  
CFO/Head of Finance & Accounts

  
Managing Director

  
Director

  
Board & Company Secretary

  
Chairman



# National Bank Limited

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## Balance Sheet (Un-audited) As at March 31, 2020

	As at March 31, 2020	As at December 31, 2019
	<u>Taka</u>	<u>Taka</u>
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	3,781,649,934	4,052,430,849
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	22,786,210,713	20,206,043,323
	<b>26,567,860,647</b>	<b>24,258,474,172</b>
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	3,170,778,906	3,246,661,798
Outside Bangladesh	1,614,656,751	938,013,138
	<b>4,785,435,657</b>	<b>4,184,674,936</b>
<b>Money at call and short notice</b>		
	<b>91,300,000</b>	<b>91,300,000</b>
<b>Investments</b>		
Government	37,680,932,383	50,231,204,874
Others	12,673,947,527	12,646,612,584
	<b>50,354,879,910</b>	<b>62,877,817,458</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	368,027,182,830	355,486,764,281
Bills purchased & discounted	6,078,669,871	5,282,973,014
	<b>374,105,852,701</b>	<b>360,769,737,295</b>
<b>Fixed assets including land, buildings, furniture and fixtures</b>		
	2,748,097,291	2,709,978,117
<b>Other assets</b>		
	10,845,451,622	8,383,317,066
<b>Non-banking assets</b>		
	299,479,400	299,479,400
<b>TOTAL ASSETS</b>	<b><u>469,798,357,228</u></b>	<b><u>463,574,778,444</u></b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	8,828,809,033	8,337,718,474
<b>Deposits and other accounts</b>		
Current deposits and other accounts	26,436,267,188	26,805,405,622
Bills payable	3,490,405,243	3,337,258,268
Savings bank deposits	49,821,856,911	51,550,288,418
Fixed deposits	134,140,899,172	140,421,645,700
Term deposits	153,956,522,935	144,183,914,985
	<b>367,845,951,449</b>	<b>366,298,512,993</b>
Subordinated bond	4,000,000,000	4,000,000,000
<b>Other liabilities</b>	<b>39,111,010,971</b>	<b>35,900,988,654</b>
<b>TOTAL LIABILITIES</b>	<b><u>419,785,771,453</u></b>	<b><u>414,537,220,121</u></b>
<b>Shareholders' equity</b>		
Paid up capital	29,203,987,040	29,203,987,040
Statutory reserve	16,107,886,665	15,835,709,954
Other reserve	1,060,119,103	965,975,208
Retained earnings	3,640,592,967	3,031,886,121
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>50,012,585,775</b>	<b>49,037,558,323</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>469,798,357,228</u></b>	<b><u>463,574,778,444</u></b>
<b>Net Assets value per share</b>	<b>17.13</b>	<b>16.79</b>
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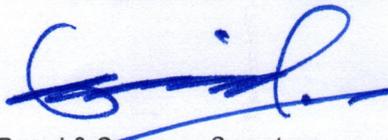


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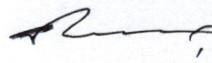
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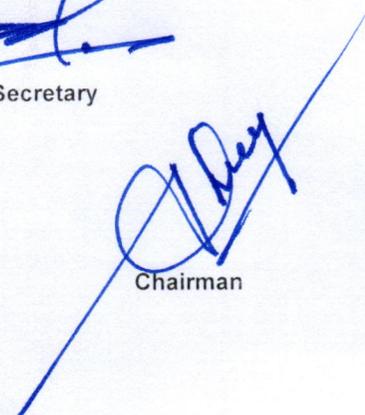
OFF BALANCE SHEET ITEMS	As at March 31, 2020	As at December 31, 2019
	Taka	Taka
<b>Contingent Liabilities</b>		
Acceptances and endorsements	17,666,486,226	14,367,515,122
Letters of guarantee	10,790,730,812	10,638,586,888
Irrevocable letters of credit	18,590,541,867	18,349,715,772
Bills for collection	6,955,305,580	6,454,791,079
Other liabilities (Bad & Loss)	-	-
	<b>54,003,064,485</b>	<b>49,810,608,861</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	679,200,000	594,359,000
Other exchange contracts	-	-
Claims against the Bank not acknowledged as debt	-	-
	<b>679,200,000</b>	<b>594,359,000</b>
<b>Total off B/S items (Including contingent liabilities)</b>	<b>54,682,264,485</b>	<b>50,404,967,861</b>

  
CFO/Head of Finance & Accounts

  
Board & Company Secretary

  
Managing Director

  
Director

  
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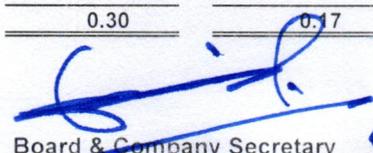
## Profit and Loss Account (Un-audited) For the period ended from January 01, 2020 to March 31, 2020

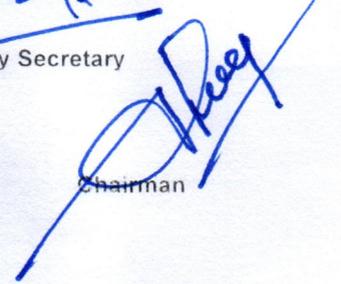
	From January 01 to March 31, 2020	From January 01 to March 31, 2019
	Taka	Taka
Interest income	8,899,095,964	7,037,857,093
Less: Interest paid on deposits and borrowings	7,364,575,083	6,114,251,821
<b>Net interest income</b>	<b>1,534,520,881</b>	<b>923,605,272</b>
Investment income	1,422,373,299	1,313,520,855
Commission, exchange and brokerage	324,201,176	398,176,045
Other operating income	94,130,673	101,636,573
<b>Total operating income</b>	<b>3,375,226,029</b>	<b>2,736,938,745</b>
Salary and allowances	900,811,814	862,234,562
Rent, taxes, insurance, electricity etc.	209,253,400	186,223,022
Legal expenses	7,062,247	4,476,629
Postage, stamp, telecommunication etc.	22,166,729	19,579,419
Stationery, printing, advertisement, etc.	50,820,933	29,289,750
Managing director's salary and allowances	2,535,000	2,385,000
Directors' fees and other benefits	399,661	639,393
Audit fees	-	-
Charges on loan losses	48,166	1,250,249
Repairs, maintenance and depreciation	151,437,741	187,829,228
Other expenses	169,806,781	210,843,342
<b>Total operating expenses</b>	<b>1,514,342,472</b>	<b>1,504,750,594</b>
<b>Profit before provision</b>	<b>1,860,883,557</b>	<b>1,232,188,151</b>
Provision for loans and advances		
Specific provision	500,000,000	350,000,000
General provision (Including Off B/S items)	-	-
	500,000,000	350,000,000
Provision for other classified assets	-	-
<b>Total provision</b>	<b>500,000,000</b>	<b>350,000,000</b>
<b>Profit before taxes</b>	<b>1,360,883,557</b>	<b>882,188,151</b>
Provision for taxation	480,000,000	400,000,000
Deferred tax (income)/expenses	-	-
	480,000,000	400,000,000
<b>Net Profit after taxation</b>	<b>880,883,557</b>	<b>482,188,151</b>
Retained earnings brought forward from previous year	3,031,886,121	2,977,319,750
	3,912,769,678	3,459,507,901
<b>Appropriations</b>		
Statutory reserve	(272,176,711)	(176,437,630)
	(272,176,711)	(176,437,630)
<b>Retained earnings carried forward</b>	<b>3,640,592,967</b>	<b>3,283,070,271</b>
<b>Earnings per share (Re-stated)</b>	<b>0.30</b>	<b>0.17</b>

  
CFO/Head of Finance & Accounts

  
Managing Director

  
Director

  
Board & Company Secretary

  
Chairman



# National Bank Limited

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## Cash Flow Statement (Un-Audited) For the period ended from January 01, 2020 to March 31, 2020

	March '2020 Taka	March '2019 Taka
<b>A) Cash flows from operating activities</b>		
Interest received	8,166,829,828	6,413,864,914
Interest paid	(4,252,402,216)	(3,929,532,269)
Income from Investment	1,660,897,846	1,552,045,402
Fees, commission, exchange & brokerage	324,201,176	398,176,045
Cash paid to employees	(903,746,475)	(865,258,955)
Cash paid to suppliers	(363,293,330)	(321,391,557)
Income taxes paid	(429,577,054)	(1,029,267,815)
Received from other operating activities	94,130,673	101,636,573
Paid for other operating activities	(169,806,781)	(210,843,342)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>4,127,233,667</b>	<b>2,109,428,996</b>
<b>Increase/(decrease) in operating assets &amp; liabilities</b>		
Loans and advances to other banks	-	-
Loans and advances to customers	(13,336,115,406)	(11,303,762,992)
Other assets	(2,127,708,594)	(2,183,245,763)
Deposits from other Banks	(3,519,008,862)	268,959,274
Deposits from customers	5,066,447,318	3,659,545,358
Other liabilities	(199,048,430)	112,289,291
<b>Net cash received/(used) from operating activities</b>	<b>(14,115,433,974)</b>	<b>(9,446,214,832)</b>
	<b>(9,988,200,307)</b>	<b>(7,336,785,836)</b>
<b>B) Cash flows from investing activities</b>		
Changes in private securities	(27,334,943)	192,293,616
Changes in Govt. Securities	12,550,272,491	8,737,154,959
Purchase of property, plant and equipment	(115,566,922)	(58,812,955)
Sale proceeds of fixed assets	22,018	3,131,720
<b>Net cash received/(used) in investing activities</b>	<b>12,407,392,644</b>	<b>8,873,767,340</b>
<b>C) Cash flows from financing activities</b>		
Borrowings from Other Banks, Financial Institutions and agents	491,090,559	(186,803,980)
<b>Net cash received/(used) from financing activities</b>	<b>491,090,559</b>	<b>(186,803,980)</b>
<b>D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)</b>	<b>2,910,282,896</b>	<b>1,350,177,524</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>28,541,132,208</b>	<b>25,281,713,177</b>
<b>G) Cash and cash-equivalents at end of the period (D+E+F)</b>	<b>31,451,415,104</b>	<b>26,631,890,701</b>
<b>Cash and cash-equivalents at end of the period</b>		
Cash in hand (including foreign currencies)	3,781,649,934	3,842,803,453
Balances with Bangladesh Bank and its agent bank (s)	22,786,210,713	18,208,798,618
Balances with other Banks and Financial Institutions	4,785,435,657	4,479,034,730
Money at call and short notice	91,300,000	91,300,000
Prize bonds	6,818,800	9,953,900
	<b>31,451,415,104</b>	<b>26,631,890,701</b>
<b>Net Operating cash flow per share</b>	<b>(3.42)</b>	<b>(2.76)</b>

**National Bank Limited**  
**Statement of Changes in Equity (Un-Audited)**  
**For the period ended March 31, 2020**

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2020	29,203,987,040	15,835,709,954	965,975,208	3,031,886,121	49,037,558,323
Net profit for the period	-	-	-	880,883,557	880,883,557
Addition during the period	-	272,176,711	-	(272,176,711)	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	94,143,895	-	94,143,895
<b>Balance at March 31, 2020</b>	<b>29,203,987,040</b>	<b>16,107,886,665</b>	<b>1,060,119,103</b>	<b>3,640,592,967</b>	<b>50,012,585,775</b>
<b>Balance at December 31, 2019</b>	<b>29,203,987,040</b>	<b>15,835,709,954</b>	<b>965,975,208</b>	<b>3,031,886,121</b>	<b>49,037,558,323</b>