



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

Consolidated Balance Sheet (Un-audited) As at September 30, 2020

	As at Sept 30, 2020	As at December 31, 2019
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	4,383,746,567	4,155,331,793
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	16,389,664,866	20,206,043,323
	20,773,411,433	24,361,375,116
Balance with other Banks and Financial Institutions		
In Bangladesh	3,531,115,057	3,473,839,676
Outside Bangladesh	1,846,104,668	1,259,585,138
	5,377,219,725	4,733,424,814
Money at call and short notice	91,300,000	91,300,000
Investments		
Government	51,693,083,501	50,231,204,874
Others	10,154,627,498	9,727,336,247
	61,847,710,999	59,958,541,121
Loans and advances		
Loans, cash credits, overdrafts etc.	386,183,082,072	358,432,032,668
Bills purchased & discounted	5,848,594,835	5,282,973,014
	392,031,676,907	363,715,005,682
Fixed assets including land, buildings, furniture and fixtures		
	2,684,371,917	2,769,590,163
Other assets		
Non-banking assets	14,960,831,287	7,783,212,752
TOTAL ASSETS	299,479,400	299,479,400
	<u>498,066,001,668</u>	<u>463,711,929,048</u>
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	7,883,460,367	8,337,718,474
Deposits and other accounts		
Current deposits and other accounts	28,009,330,897	26,804,331,592
Bills payable	3,387,118,670	3,337,258,268
Savings bank deposits	55,654,872,032	51,550,288,418
Fixed deposits	127,707,978,953	140,421,645,700
Term deposits	179,306,561,865	143,965,811,634
	394,065,862,417	366,079,335,612
Subordinated bond	4,000,000,000	4,000,000,000
Other liabilities	41,460,463,932	36,590,371,576
TOTAL LIABILITIES	<u>447,409,786,716</u>	<u>415,007,425,662</u>
Shareholders' equity		
Paid up capital	29,203,987,040	29,203,987,040
Statutory reserve	16,198,881,624	15,835,709,954
General reserve	29,816,655	29,809,840
Other reserve	1,551,805,634	965,975,208
Retained earnings	3,671,595,099	2,668,896,278
TOTAL SHAREHOLDERS' EQUITY	50,656,086,052	48,704,378,320
Non-controlling Interests	128,900	125,066
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>498,066,001,668</u>	<u>463,711,929,048</u>
Net Assets Value per share (NAV)	17.35	16.68

Continued....

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 Sept 30, 2020	As at December 31, 2019
Taka	Taka

18,273,721,360	14,367,515,122
11,861,769,594	10,638,586,888
20,202,591,719	18,349,715,772
5,344,836,112	6,454,791,079
-	-
55,682,918,785	49,810,608,861

Other commitments

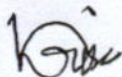
Lease rental commitments
 Documentary credits and short term trade -related transactions
 Forward assets purchased and forward deposits placed
 Undrawn note issuance and revolving facilities
 Undrawn formal standby facilities, credit lines and other commitments
 Spot and forward foreign exchange rate contracts
 Other exchange contracts

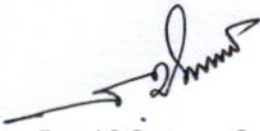
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1,146,924,800	594,359,000
-	-
1,146,924,800	594,359,000

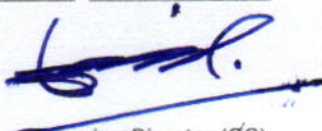
Claims against the Bank not acknowledged as debt

1,146,924,800	594,359,000
56,829,843,585	50,404,967,861

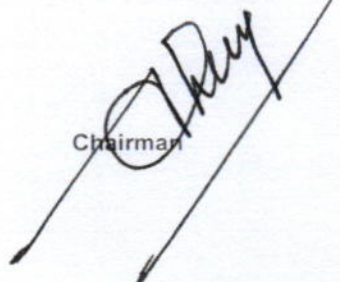
Total off B/S items (Including contingent liabilities)


 CFO/Head of FAD


 Board & Company Secretary (Acting)


 Managing Director (CC)


 Director


 Chairman

Consolidated Profit and Loss Account (Un-audited)
For the period from January 01, 2020 to September 30, 2020

	From 01 January to Sept 30, 2020	From 01 January to Sept 30, 2019	From 01 July to Sept 30, 2020	From 01 July to Sept 30, 2019
	Taka	Taka	Taka	Taka
Interest income	22,970,341,973	23,780,482,031	6,945,138,631	8,980,984,219
Less: Interest paid on deposits and borrowings	20,959,799,943	19,913,838,868	6,765,702,827	7,015,670,499
Net interest income	2,010,542,030	3,866,643,163	179,435,804	1,965,313,720
Investment income	4,434,563,590	3,902,722,860	1,822,914,101	1,154,134,193
Commission, exchange and brokerage	1,152,624,850	1,198,083,313	443,581,368	383,846,802
Other operating income	350,412,302	463,462,997	101,072,506	111,793,063
Total operating income	7,948,142,772	9,430,912,333	2,547,003,779	3,615,087,778
Salary and allowances	3,311,683,247	3,024,885,423	1,133,734,428	1,071,598,074
Rent, taxes, insurance, electricity etc.	677,191,714	637,191,617	238,636,398	231,554,683
Legal expenses	10,804,557	18,421,077	2,849,965	7,532,593
Postage, stamp, telecommunication etc.	61,694,005	61,834,124	28,505,388	19,531,422
Stationery, printing, advertisement, etc.	89,091,919	112,014,556	22,820,932	29,477,908
Managing director's salary and allowances	8,055,000	8,055,000	2,835,000	2,835,000
Directors' fees and other benefits	4,883,771	3,137,635	2,237,166	694,402
Audit fees	-	-	-	-
Charges on loan losses	17,572,720	131,209,863	82,357	9,726,751
Repairs, maintenance and depreciation	488,878,063	461,045,581	168,941,720	132,496,132
Other expenses	689,494,685	566,986,962	430,917,047	162,946,383
Total operating expenses	5,359,349,681	5,024,781,838	2,031,560,401	1,668,393,348
Profit before provision	2,588,793,091	4,406,130,495	515,443,378	1,946,694,430
Provision for loans and advances				
Specific provision	700,000,000	1,000,000,000	200,000,000	500,000,000
General provision (Including Off B/S items)	-	-	-	-
	700,000,000	1,000,000,000	200,000,000	500,000,000
Provision for other classified assets	-	-	-	-
Total provision	700,000,000	1,000,000,000	200,000,000	500,000,000
Profit before taxes	1,888,793,091	3,406,130,495	315,443,378	1,446,694,430
Provision for taxation	522,918,766	1,506,264,464	10,716,622	651,530,718
Deferred tax (income)/expenses	-	-	-	-
	522,918,766	1,506,264,464	10,716,622	651,530,718
Net Profit after taxation	1,365,874,325	1,899,866,031	304,726,756	795,163,712
Net Profit after tax attributable to:				
Non-controlling Interests	3,834	6,077	2,620	2,117
Equity holders of parent company	1,365,870,491	1,899,859,954	304,724,136	795,161,595
Profit after tax without minority interests	1,365,870,491	1,899,859,954	304,724,136	795,161,595
Retained earnings brought forward from previous year	2,668,896,278	2,661,018,720	-	-
	4,034,766,769	4,560,878,674	304,724,136	795,161,595
Appropriations				
Statutory reserve	(363,171,670)	(682,595,887)	(59,552,528)	(287,626,520)
Dividend (Bonus)	-	(2,654,907,910)	-	-
Cash dividend paid by overseas subsidiaries	-	(5,382,942)	-	-
	(363,171,670)	(3,342,886,739)	(59,552,528)	(287,626,520)
Retained earnings carried forward	3,671,595,099	1,217,991,935	245,171,608	507,535,075
Earnings per share (Re-stated)	0.47	0.65	0.10	0.27

CFO/Head of FAR

Director

Board & Company Secretary (Acting)

Managing Director (CC)

Chairman

Balance Sheet (Un-audited)
As at September 30, 2020

	As at Sept 30, 2020	As at December 31, 2019
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	4,215,881,419	4,052,430,849
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	16,389,664,866	20,206,043,323
	20,605,546,285	24,258,474,172
Balance with other Banks and Financial Institutions		
In Bangladesh	3,057,587,525	3,246,661,798
Outside Bangladesh	1,507,524,485	938,013,138
	4,565,112,010	4,184,674,936
Money at call and short notice	91,300,000	91,300,000
Investments		
Government	51,693,083,501	50,231,204,874
Others	12,976,752,427	12,646,612,584
	64,669,835,928	62,877,817,458
Loans and advances		
Loans, cash credits, overdrafts etc.	383,578,689,449	355,486,764,281
Bills purchased & discounted	5,848,594,835	5,282,973,014
	389,427,284,284	360,769,737,295
Fixed assets including land, buildings, furniture and fixtures		
	2,626,458,212	2,709,978,117
Other assets	15,686,559,322	8,383,317,066
Non-banking assets	299,479,400	299,479,400
TOTAL ASSETS	497,971,575,441	463,574,778,444
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	7,883,460,367	8,337,718,474
Deposits and other accounts		
Current deposits and other accounts	28,010,436,444	26,805,405,622
Bills payable	3,387,118,670	3,337,258,268
Savings bank deposits	55,654,872,032	51,550,288,418
Fixed deposits	127,707,978,953	140,421,645,700
Term deposits	179,770,883,275	144,183,914,985
	394,531,289,374	366,298,512,993
Subordinated bond	4,000,000,000	4,000,000,000
Other liabilities	40,617,578,603	35,900,988,654
TOTAL LIABILITIES	447,032,328,344	414,537,220,121
Shareholders' equity		
Paid up capital	29,203,987,040	29,203,987,040
Statutory reserve	16,198,881,624	15,835,709,954
Other reserve	1,551,805,634	965,975,208
Retained earnings	3,984,572,799	3,031,886,121
TOTAL SHAREHOLDERS' EQUITY	50,939,247,097	49,037,558,323
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	497,971,575,441	463,574,778,444
Net Assets Value per share (NAV)	17.44	16.79

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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)

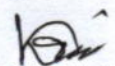
Other commitments

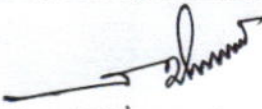
Lease rental commitments
Documentary credits and short term trade -related transactions
Forward assets purchased and forward deposits placed
Undrawn note issuance and revolving facilities
Undrawn formal standby facilities, credit lines and other commitments
Spot and forward foreign exchange rate contracts
Other exchange contracts

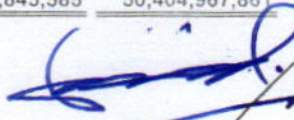
Claims against the Bank not acknowledged as debt

Total off B/S items (Including contingent liabilities)

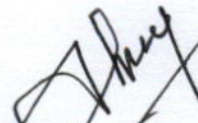
As at Sept 30, 2020	As at December 31, 2019
Taka	Taka
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11,861,769,594	10,638,586,888
20,202,591,719	18,349,715,772
5,344,836,112	6,454,791,079
-	-
55,682,918,785	49,810,608,861
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-	-
-	-
-	-
-	-
1,146,924,800	594,359,000
-	-
1,146,924,800	594,359,000
56,829,843,585	50,404,967,861


CFO/Head of FAD


Board & Company Secretary (Acting)


Managing Director (CC)


Director


Chairman

Profit and Loss Account (Un-audited)
For the period from January 01, 2020 to September 30, 2020

	From 01 January to Sept 30, 2020	From 01 January to Sept 30, 2019	From 01 July to Sept 30, 2020	From 01 July to Sept 30, 2019
	Taka	Taka	Taka	Taka
Interest income	22,954,325,105	23,825,346,120	6,955,050,768	8,976,775,571
Less: Interest paid on deposits and borrowings	20,959,799,943	19,913,838,868	6,765,702,827	7,015,670,499
Net interest income	1,994,525,162	3,911,507,252	189,347,941	1,961,105,072
Investment income	4,417,053,344	3,866,429,535	1,815,902,240	1,145,886,772
Commission, exchange and brokerage	936,870,947	1,029,122,948	351,236,411	328,406,912
Other operating income	343,196,558	456,603,322	97,517,462	108,729,835
Total operating income	7,691,646,011	9,263,663,057	2,454,004,054	3,544,128,591
Salary and allowances	3,223,038,490	2,942,955,882	1,098,105,248	1,042,762,475
Rent, taxes, insurance, electricity etc.	650,678,434	608,075,953	230,895,733	221,514,612
Legal expenses	10,804,557	18,421,077	2,849,965	7,532,593
Postage, stamp, telecommunication etc.	59,081,715	59,445,555	27,130,768	18,777,246
Stationery, printing, advertisement, etc.	86,142,201	110,104,895	21,228,641	28,887,544
Managing director's salary and allowances	8,055,000	8,055,000	2,835,000	2,835,000
Directors' fees and other benefits	3,360,680	1,863,414	1,725,163	329,863
Audit fees	-	-	-	-
Charges on loan losses	17,572,720	131,209,863	82,357	9,726,751
Repairs, maintenance and depreciation	484,130,146	453,349,430	166,704,554	130,654,429
Other expenses	632,923,720	517,202,552	404,683,986	142,975,476
Total operating expenses	5,175,787,663	4,850,683,621	1,956,241,415	1,605,995,989
Profit before provision	2,515,858,348	4,412,979,436	497,762,639	1,938,132,602
Provision for loans and advances				
Specific provision	700,000,000	1,000,000,000	200,000,000	500,000,000
General provision (Including Off B/S items)	-	-	-	-
	700,000,000	1,000,000,000	200,000,000	500,000,000
Provision for other classified assets	-	-	-	-
Total provision	700,000,000	1,000,000,000	200,000,000	500,000,000
Profit before taxes	1,815,858,348	3,412,979,436	297,762,639	1,438,132,602
Provision for taxation	500,000,000	1,500,000,000	-	650,000,000
Deferred tax (income)/expenses	-	-	-	-
	500,000,000	1,500,000,000	-	650,000,000
Net Profit after taxation	1,315,858,348	1,912,979,436	297,762,639	788,132,602
Retained earnings brought forward from previous year	3,031,886,121	2,977,319,750	-	-
	4,347,744,469	4,890,299,186	297,762,639	788,132,602
Appropriations				
Statutory reserve	(363,171,670)	(682,595,887)	(59,552,528)	(287,626,520)
Dividend (Bonus)	-	(2,654,907,910)	-	-
	(363,171,670)	(3,337,503,797)	(59,552,528)	(287,626,520)
Retained earnings carried forward	3,984,572,799	1,552,795,389	238,210,111	500,506,082
Earnings per share-(Re-stated)	0.45	0.66	0.10	0.27

CFO/Head of FAD

Board & Company Secretary (Acting)

Managing Director (FC)

Director

Chairman

**Statement of Changes in Equity (Un-Audited)
For the period ended on September 30, 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	-	-	-	1,315,858,348	1,315,858,348
Addition during the period	-	363,171,670	-	(363,171,670)	-
Addition of Revaluation Reserve of Govt. Securities and other Investments	-	-	585,830,426	-	585,830,426
Balance at Sept 30, 2020	29,203,987,040	16,198,881,624	1,551,805,634	3,984,572,799	50,939,247,097
Balance at December 31, 2019	29,203,987,040	15,835,709,954	965,975,208	3,031,886,121	49,037,558,323



National Bank Limited

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Cash Flow Statement (Un-Audited) For the period from January 01, 2020 to September 30, 2020

	Sept 2020 Taka	Sept 2019 Taka
A) Cash flows from operating activities		
Interest received	17,863,501,515	21,852,761,092
Interest paid	(14,633,233,423)	(14,905,149,247)
Income from Investment	4,276,688,587	3,742,083,819
Fees, commission, exchange & brokerage	936,870,947	1,029,122,948
Cash paid to employees	(3,234,454,170)	(2,952,874,296)
Cash paid to suppliers	(1,060,835,509)	(989,973,351)
Income taxes paid	(2,356,234,745)	(2,510,849,831)
Received from other operating activities	342,673,348	453,134,437
Paid for other operating activities	(632,923,720)	(517,202,552)
Operating profit before changes in operating assets and liabilities	1,502,052,830	5,201,053,019
Increase/(decrease) in operating assets & liabilities		
Sale of trading securities	174,504,957	296,287,148
Purchase of trading securities	(451,964,880)	(399,977,336)
Loans and advances to other banks	-	-
Loans and advances to customers	(28,675,119,709)	(28,435,694,922)
Other assets	(2,609,399,549)	(604,754,920)
Deposits from other Banks	(6,383,002,009)	(5,060,957,508)
Deposits from customers	34,615,778,390	27,716,551,296
Other liabilities	118,378,702	367,448,195
	(3,210,824,098)	(6,121,098,047)
Net cash used in operating activities	(1,708,771,268)	(920,045,028)
B) Cash flows from investing activities		
Proceeds from sale of Govt. & Unquoted securities	10,933,895,378	13,791,508,251
Investment made during the year (Govt. & Un-quoted securities)	(11,899,625,973)	(9,964,843,659)
Purchase of property, plant and equipment	(146,517,618)	(190,081,336)
Sale proceeds of fixed assets	105,775	3,584,751
Net cash received from investing activities	(1,112,142,438)	3,640,168,007
C) Cash flows from financing activities		
Borrowings from Other Banks, Financial Institutions and agents	(454,258,107)	(850,033,900)
Net cash (used)/received from financing activities	(454,258,107)	(850,033,900)
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)	(3,275,171,813)	1,870,089,079
E) Effects of exchange rate changes on cash and cash-equivalents	-	-
F) Cash and cash-equivalents at beginning of the period	28,541,132,208	25,281,713,177
G) Cash and cash-equivalents at end of the period (D+E+F)	25,265,960,395	27,151,802,256
Cash and cash-equivalents at end of the period		
Cash in hand (including foreign currencies)	4,215,881,419	4,169,341,681
Balances with Bangladesh Bank and its agent bank (s)	16,389,664,866	18,020,162,624
Balances with other Banks and Financial Institutions	4,565,112,010	4,864,843,751
Money at call and short notice	91,300,000	91,300,000
Prize bonds	4,002,100	6,154,200
	25,265,960,395	27,151,802,256