



National Bank Limited

FINANCIAL ADMINISTRATION DIVISION

HEAD OFFICE: 116/1, KAZI NAZRUL ISLAM AVENUE, RAMNA, DHAKA-1000, BANGLADESH, TEL: PABX : +88-02-41032461-3,41032435-36, FAX: 88-02-41032460, E-mail: fad@nblbd.com, URL/website: www.nblbd.com, SWIFT: NBLBDDH

Consolidated Balance Sheet (Un-audited)

As at March 31, 2021

	As at March 31, 2021	As at December 31, 2020
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	4,675,588,733	4,514,052,264
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	17,806,353,312	17,730,296,452
	22,481,942,045	22,244,348,716
Balance with other Banks and Financial Institutions		
In Bangladesh	3,659,249,138	3,882,874,929
Outside Bangladesh	1,017,976,780	2,034,429,244
	4,677,225,918	5,917,304,173
Money at call and short notice		
	91,300,000	91,300,000
Investments		
Government	63,478,129,563	60,692,726,720
Others	10,358,333,282	10,240,717,340
	73,836,462,845	70,933,444,060
Loans and advances		
Loans, cash credits, overdrafts etc.	415,976,935,282	404,375,504,874
Bills purchased & discounted	7,283,252,700	6,562,653,687
	423,260,187,982	410,938,158,561
Fixed assets including land, buildings, furniture and fixtures		
	3,681,503,007	3,705,534,844
Other assets		
	16,634,004,374	15,183,685,662
Non-banking assets		
	298,086,400	299,479,400
TOTAL ASSETS	<u>544,960,712,571</u>	<u>529,313,255,416</u>
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	15,890,689,941	8,419,144,804
Deposits and other accounts		
Current deposits and other accounts	31,202,512,283	34,562,375,594
Bills payable	3,685,713,475	4,285,058,100
Savings bank deposits	58,790,986,650	58,326,974,057
Fixed deposits	126,157,737,113	132,589,373,496
Term deposits	215,767,425,905	200,567,838,662
	435,604,375,426	430,331,619,909
Subordinated bond	3,450,000,000	3,450,000,000
Other liabilities	37,654,169,660	35,226,051,299
TOTAL LIABILITIES	<u>492,599,235,027</u>	<u>477,426,816,012</u>
Shareholders' equity		
Paid up capital	30,664,186,390	30,664,186,390
Statutory reserve	17,194,840,131	17,108,889,287
Start up fund	34,855,427	34,855,427
General reserve	29,803,344	29,835,154
Other reserve	2,078,111,142	1,996,630,956
Retained earnings	2,359,532,999	2,051,906,653
TOTAL SHAREHOLDERS' EQUITY	<u>52,361,329,433</u>	<u>51,886,303,867</u>
Non-controlling Interests	148,111	135,537
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>544,960,712,571</u>	<u>529,313,255,416</u>
Net Assets value per share	17.08	16.92

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 March
31, 2021

Taka

As at
December 31,
2020

Taka

16,859,332,162
12,702,948,354
21,964,769,072
7,429,796,423
-

58,956,846,011

19,031,475,008
11,384,775,292
21,318,149,175
5,638,890,954
-

57,373,290,429

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

1,611,285,500

1,611,285,500

1,653,751,800

1,653,751,800

Claims against the Bank not acknowledged as debt

-

-

Total off B/S items (Including contingent liabilities)

1,611,285,500

60,568,131,511

1,653,751,800

59,027,042,229

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director

Director

Chairperson



National Bank Limited

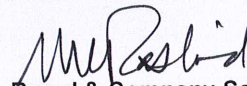
FINANCIAL ADMINISTRATION DIVISION

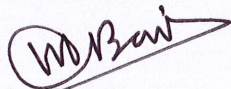
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Consolidated Profit and Loss Account (Un-audited) For the period ended from January 01, 2021 to March 31, 2021

	From January 01 to March 31, 2021	From January 01 to March 31, 2020
	Taka	Taka
Interest income	7,788,427,716	8,908,627,809
Less: Interest paid on deposits and borrowings	7,365,729,342	7,364,575,083
Net interest income	422,698,374	1,544,052,726
Investment income	1,283,105,258	1,432,527,777
Commission, exchange and brokerage	532,932,418	407,067,660
Other operating income	112,595,090	95,763,649
Total operating income	2,351,331,140	3,479,411,812
Salary and allowances	943,847,995	928,351,343
Rent, taxes, insurance, electricity etc.	267,624,359	219,645,499
Legal expenses	4,630,885	7,062,247
Postage, stamp, telecommunication etc.	23,475,159	22,864,495
Stationery, printing, advertisement, etc.	79,007,508	51,511,288
Managing director's salary and allowances	718,065	2,535,000
Directors' fees and other benefits	295,939	829,817
Audit fees	-	-
Charges on loan losses	781,759	48,166
Repairs, maintenance and depreciation	186,169,123	154,126,355
Other expenses	206,989,446	190,620,959
Total operating expenses	1,713,540,238	1,577,595,169
Profit before provision	637,790,902	1,901,816,643
Provision for loans and advances		
Specific provision	100,000,000	500,000,000
General provision (Including Off B/S items)	-	-
	100,000,000	500,000,000
Provision for other classified assets	-	-
Total provision	100,000,000	500,000,000
Profit before taxes	537,790,902	1,401,816,643
Provision for taxation	144,201,138	488,443,643
Deferred tax (income)/expenses	-	-
	144,201,138	488,443,643
Net Profit after taxation	393,589,764	913,373,000
Net Profit attributable to:		
Non-controlling Interests	12,574	1,463
Equity holders of parent company	393,577,190	913,371,537
Profit attributed to parent company	393,577,190	913,371,537
Retained earnings brought forward from previous year	2,051,906,653	2,668,896,278
	2,445,483,843	3,582,267,815
Appropriations		
Statutory reserve	(85,950,844)	(272,176,711)
	(85,950,844)	(272,176,711)
Retained earnings carried forward	2,359,532,999	3,310,091,104
Earnings per share (Re-stated)	0.13	0.30


CFO/Head of Finance & Accounts


Board & Company Secretary


Managing Director


Director


Chairperson



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Balance Sheet (Un-audited) As at March 31, 2021

	As at March 31, 2021	As at December 31, 2020
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	4,616,566,417	4,405,564,727
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	17,806,353,312	17,730,296,452
	22,422,919,729	22,135,861,179
Balance with other Banks and Financial Institutions		
In Bangladesh	3,096,448,613	3,237,562,866
Outside Bangladesh	825,322,752	1,828,854,710
	3,921,771,365	5,066,417,576
Money at call and short notice		
	91,300,000	91,300,000
Investments		
Government	63,478,129,563	60,692,726,720
Others	13,141,928,824	13,044,572,532
	76,620,058,387	73,737,299,252
Loans and advances		
Loans, cash credits, overdrafts etc.	413,305,555,035	401,947,947,571
Bills purchased & discounted	7,283,252,700	6,562,653,687
	420,588,807,735	408,510,601,258
Fixed assets including land, buildings, furniture and fixtures		
	3,627,656,603	3,643,002,833
Other assets		
	17,044,244,331	15,568,587,953
Non-banking assets		
	298,086,400	299,479,400
TOTAL ASSETS	544,614,844,550	529,052,549,451
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	15,890,689,941	8,419,144,804
Deposits and other accounts		
Current deposits and other accounts	31,202,995,830	34,563,517,722
Bills payable	3,685,713,475	4,285,058,100
Savings bank deposits	58,790,986,650	58,326,974,057
Fixed deposits	126,157,737,113	132,589,373,496
Term deposits	216,106,765,538	200,983,027,443
	435,944,198,606	430,747,950,818
Subordinated bond	3,450,000,000	3,450,000,000
Other liabilities	36,845,164,177	34,341,896,408
TOTAL LIABILITIES	492,130,052,724	476,958,992,030
Shareholders' equity		
Paid up capital	30,664,186,390	30,664,186,390
Statutory reserve	17,194,840,131	17,108,889,287
Start up fund	34,855,427	34,855,427
Other reserve	2,078,111,142	1,996,630,956
Retained earnings	2,512,798,736	2,288,995,361
TOTAL SHAREHOLDERS' EQUITY	52,484,791,826	52,093,557,421
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	544,614,844,550	529,052,549,451
Net Assets value per share	17.12	16.99
Continued....		



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OFF BALANCE SHEET ITEMS	As at March 31, 2021	As at December 31, 2020
	Taka	Taka
Contingent Liabilities		
Acceptances and endorsements	16,859,332,162	19,031,475,008
Letters of guarantee	12,702,948,354	11,384,775,292
Irrevocable letters of credit	21,964,769,072	21,318,149,175
Bills for collection	7,429,796,423	5,638,890,954
Other liabilities (Bad & Loss)	-	-
	58,956,846,011	57,373,290,429
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	1,611,285,500	1,653,751,800
Other exchange contracts	-	-
	1,611,285,500	1,653,751,800
Claims against the Bank not acknowledged as debt	-	-
	1,611,285,500	1,653,751,800
Total off B/S items (Including contingent liabilities)	60,568,131,511	59,027,042,229

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director

Director

Chairperson



National Bank Limited

FINANCIAL ADMINISTRATION DIVISION

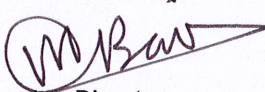
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Profit and Loss Account (Un-audited) For the period ended from January 01, 2021 to March 31, 2021

	From January 01 to March 31, 2021	From January 01 to March 31, 2020
	Taka	Taka
Interest income	7,763,573,340	8,899,095,964
Less: Interest paid on deposits and borrowings	7,365,729,342	7,364,575,083
Net interest income	397,843,998	1,534,520,881
Investment income	1,249,401,662	1,422,373,299
Commission, exchange and brokerage	424,091,014	324,201,176
Other operating income	110,712,274	94,130,673
Total operating income	2,182,048,948	3,375,226,029
Salary and allowances	918,357,627	900,811,814
Rent, taxes, insurance, electricity etc.	257,923,794	209,253,400
Legal expenses	4,630,885	7,062,247
Postage, stamp, telecommunication etc.	22,562,690	22,166,729
Stationery, printing, advertisement, etc.	78,484,449	50,820,933
Managing director's salary and allowances	718,065	2,535,000
Directors' fees and other benefits	-	399,661
Audit fees	-	-
Charges on loan losses	781,759	48,166
Repairs, maintenance and depreciation	183,743,980	151,437,741
Other expenses	185,091,480	169,806,781
Total operating expenses	1,652,294,729	1,514,342,472
Profit before provision	529,754,219	1,860,883,557
Provision for loans and advances		
Specific provision	100,000,000	500,000,000
General provision (Including Off B/S items)	-	-
	100,000,000	500,000,000
Provision for other classified assets	-	-
Total provision	100,000,000	500,000,000
Profit before taxes	429,754,219	1,360,883,557
Provision for taxation	120,000,000	480,000,000
Deferred tax (income)/expenses	-	-
	120,000,000	480,000,000
Net Profit after taxation	309,754,219	880,883,557
Retained earnings brought forward from previous year	2,288,995,361	3,031,886,121
	2,598,749,580	3,912,769,678
Appropriations		
Statutory reserve	(85,950,844)	(272,176,711)
	(85,950,844)	(272,176,711)
Retained earnings carried forward	2,512,798,736	3,640,592,967
Earnings per share (Re-stated)	0.10	0.29


CFO/Head of Finance & Accounts


Board & Company Secretary


Managing Director


Director


Chairperson

National Bank Limited
Statement of Changes in Equity (Un-Audited)
For the period ended March 31, 2021

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Startup Fund	Other Reserve	Retained Earnings	Total
Balance on 01 January 2021	30,664,186,390	17,108,889,287	34,855,427	1,996,630,956	2,288,995,361	52,093,557,421
Net profit for the period	-	-	-	-	309,754,219	309,754,219
Addition during the period	-	85,950,844	-	-	(85,950,844)	-
Revaluation of Govt. Treasury Bill, Bond and other Investme	-	-	-	81,480,186	-	81,480,186
Balance at March 31, 2021	30,664,186,390	17,194,840,131	34,855,427	2,078,111,142	2,512,798,736	52,484,791,826
Balance at December 31, 2020	30,664,186,390	17,108,889,287	34,855,427	1,996,630,956	2,288,995,361	52,093,557,421



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Cash Flow Statement (Un-Audited) For the period ended from January 01, 2021 to March 31, 2021

	March '2021 Taka	March '2020 Taka
A) Cash flows from operating activities		
Interest received	7,399,563,480	8,166,829,828
Interest paid	(5,005,374,812)	(4,252,402,216)
Income from Investment	1,078,766,262	1,660,897,846
Fees, commission, exchange & brokerage	424,091,014	324,201,176
Cash paid to employees	(919,075,692)	(903,746,475)
Cash paid to suppliers	(450,654,183)	(363,293,330)
Income taxes paid	(784,981,746)	(429,577,054)
Received from other operating activities	110,712,274	94,130,673
Paid for other operating activities	(185,091,480)	(169,806,781)
Operating profit before changes in operating assets and liabilities	1,667,955,117	4,127,233,667
Increase/(decrease) in operating assets & liabilities		
Loans and advances to other banks	-	-
Loans and advances to customers	(11,495,906,428)	(13,336,115,406)
Other assets	(776,915,937)	(2,127,708,594)
Deposits from other Banks	(767,735,213)	(3,519,008,862)
Deposits from customers	5,963,983,001	5,066,447,318
Other liabilities	47,681,551	(199,048,430)
	(7,028,893,026)	(14,115,433,974)
Net cash received/(used) from operating activities	(5,360,937,909)	(9,988,200,307)
B) Cash flows from investing activities		
Changes in private securities	(97,356,292)	(27,334,943)
Changes in Govt. Securities	(2,785,402,843)	12,550,272,491
Purchase of property, plant and equipment	(84,056,617)	(115,566,922)
Sale proceeds of fixed assets	51,063	22,018
Net cash received /(used) in investing activities	(2,966,764,689)	12,407,392,644
C) Cash flows from financing activities		
Borrowings from Other Banks, Financial Institutions and agents	7,471,545,137	491,090,559
Net cash received /(used) from financing activities	7,471,545,137	491,090,559
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)	(856,157,461)	2,910,282,896
E) Effects of exchange rate changes on cash and cash-equivalents	-	-
F) Cash and cash-equivalents at beginning of the year	27,305,312,955	28,541,132,208
G) Cash and cash-equivalents at end of the period (D+E+F)	26,449,155,494	31,451,415,104
Cash and cash-equivalents at end of the period		
Cash in hand (including foreign currencies)	4,616,566,417	3,781,649,934
Balances with Bangladesh Bank and its agent bank (s)	17,806,353,312	22,786,210,713
Balances with other Banks and Financial Institutions	3,921,771,365	4,785,435,657
Money at call and short notice	91,300,000	91,300,000
Prize bonds	13,164,400	6,818,800
	26,449,155,494	31,451,415,104
Net Operating cash flow per share	(1.75)	(3.42)