



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:NBLBDDDH

Consolidated Balance Sheet (Un-audited) As at June 30, 2021

	As at June 30, 2021	As at December 31, 2020
	<u>Taka</u>	<u>Taka</u>
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	3,577,965,585	4,514,052,264
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	18,440,764,660	17,730,296,452
	22,018,730,245	22,244,348,716
Balance with other Banks and Financial Institutions		
In Bangladesh	3,980,169,379	3,882,874,929
Outside Bangladesh	1,478,803,272	2,034,429,244
	5,458,972,651	5,917,304,173
	91,300,000	91,300,000
Money at call and short notice		
	91,300,000	91,300,000
Investments		
Government	46,103,975,729	60,692,726,720
Others	10,150,656,234	10,240,717,340
	56,254,631,963	70,933,444,060
Loans and advances		
Loans, cash credits, overdrafts etc.	423,816,392,996	404,375,504,874
Bills purchased & discounted	6,352,977,800	6,562,653,687
	430,169,370,796	410,938,158,561
Fixed assets including land, buildings, furniture and fixtures		
	3,643,197,349	3,705,534,844
Other assets		
	16,170,048,976	15,183,685,662
Non-banking assets		
	298,086,400	299,479,400
TOTAL ASSETS	<u>534,104,338,380</u>	<u>529,313,255,416</u>
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	15,704,004,220	8,419,144,804
Deposits and other accounts		
Current deposits and other accounts	32,000,857,079	34,562,375,594
Bills payable	4,849,960,268	4,285,058,100
Savings bank deposits	60,681,386,330	58,326,974,057
Fixed deposits	117,555,647,708	132,589,373,496
Term deposits	207,698,425,528	200,567,838,662
	422,786,276,913	430,331,619,909
Subordinated bond	3,200,000,000	3,450,000,000
Start up fund	34,855,427	34,855,427
Other liabilities	39,355,875,096	35,226,051,299
TOTAL LIABILITIES	<u>481,081,011,656</u>	<u>477,461,671,439</u>
Shareholders' equity		
Paid up capital	30,664,186,390	30,664,186,390
Statutory reserve	17,288,855,969	17,108,889,287
General reserve	29,788,801	29,835,154
Other reserve	2,262,329,079	1,996,630,956
Retained earnings	2,778,007,739	2,051,906,653
TOTAL SHAREHOLDERS' EQUITY	<u>53,023,167,978</u>	<u>51,851,448,440</u>
Non-controlling Interests	158,746	135,537
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>534,104,338,380</u>	<u>529,313,255,416</u>
Net Assets Value per share (NAV)	17.29	16.91

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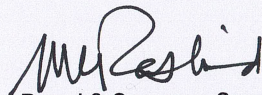
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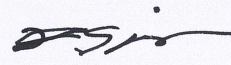
OFF BALANCE SHEET ITEMS	As at June 30, 2021	As at December 31, 2020
	Taka	Taka
Contingent Liabilities		
Acceptances and endorsements	15,448,954,708	19,031,475,008
Letters of guarantee	12,762,257,669	11,384,775,292
Irrevocable letters of credit	19,066,376,031	21,318,149,175
Bills for collection	6,641,722,083	5,638,890,954
Other liabilities (Bad & Loss)	-	-
	53,919,310,491	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	2,416,962,650	1,653,751,800
Other exchange contracts	-	-
	2,416,962,650	1,653,751,800
Claims against the Bank not acknowledged as debt	-	-
	2,416,962,650	1,653,751,800
Total off B/S items (Including contingent liabilities)	56,336,273,141	59,027,042,229


CFO/Head of Finance & Accounts


Board & Company Secretary


Managing Director


Director


Chairperson



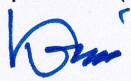
National Bank Limited

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Consolidated Profit and Loss Account (Un-audited) For the period from January 01, 2021 to June 30, 2021


	From 01 January to June 30, 2021	From 01 January to June 30, 2020	From 01 April to June 30, 2021	From 01 April to June 30, 2020
	Taka	Taka	Taka	Taka
Interest income	15,299,215,872	16,025,203,342	7,510,788,156	7,116,575,533
Less: Interest paid on deposits and borrowings	14,573,182,306	14,194,097,116	7,207,452,964	6,829,522,033
Net interest income	726,033,566	1,831,106,226	303,335,192	287,053,500
Investment income	3,577,488,989	2,611,649,489	2,294,383,731	1,179,121,712
Commission, exchange and brokerage	945,057,873	709,043,482	412,125,455	301,975,822
Other operating income	281,655,939	249,339,796	169,060,849	153,576,147
Total operating income	5,530,236,367	5,401,138,993	3,178,905,227	1,921,727,181
Salary and allowances	2,050,698,923	2,178,098,819	1,106,850,928	1,249,747,476
Rent, taxes, insurance, electricity etc.	544,642,739	438,555,316	277,018,380	218,909,817
Legal expenses	7,452,075	7,954,592	2,821,190	892,345
Postage, stamp, telecommunication etc.	45,184,283	33,188,617	21,709,124	10,324,122
Stationery, printing, advertisement, etc.	105,111,362	66,270,987	26,103,854	14,759,699
Managing director's salary and allowances	2,387,565	5,070,000	1,669,500	2,535,000
Directors' fees and other benefits	552,240	2,646,605	552,240	1,816,788
Audit fees	-	-	-	-
Charges on loan losses	229,308,616	17,490,363	228,526,857	17,442,197
Repairs, maintenance and depreciation	368,143,773	319,936,343	181,974,650	165,809,988
Other expenses	311,246,179	258,577,638	103,960,794	67,956,679
Total operating expenses	3,664,727,755	3,327,789,280	1,951,187,517	1,750,194,111
Profit before provision	1,865,508,612	2,073,349,713	1,227,717,710	171,533,070
Provision for loans and advances				
Specific provision	750,000,000	500,000,000	650,000,000	-
General provision (Including Off B/S items)	-	-	-	-
	750,000,000	500,000,000	650,000,000	-
Provision for other classified assets	-	-	-	-
Total provision	750,000,000	500,000,000	650,000,000	-
Profit before taxes	1,115,508,612	1,573,349,713	577,717,710	171,533,070
Provision for taxation	209,417,635	512,202,144	65,216,497	23,758,501
Deferred tax (income)/expenses	-	-	-	-
	209,417,635	512,202,144	65,216,497	23,758,501
Net Profit after taxation	906,090,977	1,061,147,569	512,501,213	147,774,569
Net Profit after tax attributable to:				
Non-controlling Interests	23,209	1,214	10,635	(249)
Equityholders of parent company	906,067,768	1,061,146,355	512,490,578	147,774,818
Profit after tax without minority interests	906,067,768	1,061,146,355	512,490,578	147,774,818
Retained earnings brought forward from previous year	2,051,906,653	2,668,896,278	-	-
	2,957,974,421	3,730,042,633	512,490,578	147,774,818
Appropriations				
Statutory reserve	(179,966,682)	(303,619,142)	(94,015,838)	(31,442,430)
	(179,966,682)	(303,619,142)	(94,015,838)	(31,442,430)
Retained earnings carried forward	2,778,007,739	3,426,423,491	418,474,740	116,332,388
Earnings per share (Re-stated)	0.30	0.35	0.17	0.05


CFO/Head of Finance & Accounts


Board & Company Secretary


Managing Director


Director


Chairperson



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Balance Sheet (Un-audited) As at June 30, 2021

	As at June 30, 2021	As at December 31, 2020
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	3,512,616,522	4,405,564,727
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	18,440,764,660	17,730,296,452
	21,953,381,182	22,135,861,179
Balance with other Banks and Financial Institutions		
In Bangladesh	3,234,413,583	3,237,562,866
Outside Bangladesh	1,287,001,552	1,828,854,710
	4,521,415,135	5,066,417,576
Money at call and short notice	91,300,000	91,300,000
Investments		
Government	46,103,975,729	60,692,726,720
Others	12,887,502,007	13,044,572,532
	58,991,477,736	73,737,299,252
Loans and advances		
Loans, cash credits, overdrafts etc.	421,216,590,466	401,947,947,571
Bills purchased & discounted	6,352,977,800	6,562,653,687
	427,569,568,266	408,510,601,258
Fixed assets including land, buildings, furniture and fixtures	3,583,610,477	3,643,002,833
Other assets	17,203,816,482	15,568,587,953
Non-banking assets	298,086,400	299,479,400
TOTAL ASSETS	<u>534,212,655,678</u>	<u>529,052,549,451</u>
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	15,704,004,220	8,419,144,804
Deposits and other accounts		
Current deposits and other accounts	32,019,026,946	34,563,517,722
Bills payable	4,849,960,268	4,285,058,100
Savings bank deposits	60,681,386,330	58,326,974,057
Fixed deposits	117,555,647,708	132,589,373,496
Term deposits	208,075,483,996	200,983,027,443
	423,181,505,248	430,747,950,818
Subordinated bond	3,200,000,000	3,450,000,000
Start up fund	34,855,427	34,855,427
Other liabilities	39,018,057,258	34,341,896,408
TOTAL LIABILITIES	<u>481,138,422,153</u>	<u>476,993,847,457</u>
Shareholders' equity		
Paid up capital	30,664,186,390	30,664,186,390
Statutory reserve	17,288,855,969	17,108,889,287
Other reserve	2,262,329,079	1,996,630,956
Retained earnings	2,858,862,087	2,288,995,361
TOTAL SHAREHOLDERS' EQUITY	53,074,233,525	52,058,701,994
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>534,212,655,678</u>	<u>529,052,549,451</u>
Net Assets Value per share (NAV)	17.31	16.98
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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 June 30, 2021	As at December 31, 2020
Taka	Taka
15,448,954,708	19,031,475,008
12,762,257,669	11,384,775,292
19,066,376,031	21,318,149,175
6,641,722,083	5,638,890,954
-	-
53,919,310,491	57,373,290,429
-	-
-	-
-	-
-	-
-	-
2,416,962,650	1,653,751,800
-	-
2,416,962,650	1,653,751,800
-	-
2,416,962,650	1,653,751,800
56,336,273,141	59,027,042,229


 CFO/Head of Finance & Accounts


 Board & Company Secretary


 Managing Director


 Director


 Chairperson



National Bank Limited

FINANCIAL ADMINISTRATION DIVISION

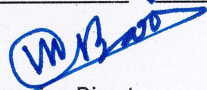
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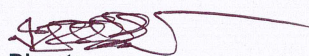
Profit and Loss Account (Un-audited) For the period from January 01, 2021 to June 30, 2021


	From 01 January to June 30, 2021	From 01 January to June 30, 2020	From 01 April to June 30, 2021	From 01 April to June 30, 2020
	Taka	Taka	Taka	Taka
Interest income	15,236,826,090	15,999,274,337	7,473,252,750	7,100,178,373
Less: Interest paid on deposits and borrowings	14,573,182,306	14,194,097,116	7,207,452,964	6,829,522,033
Net interest income	663,643,784	1,805,177,221	265,799,786	270,656,340
Investment income	3,488,325,385	2,601,151,104	2,238,923,723	1,178,777,805
Commission, exchange and brokerage	759,429,663	585,634,536	335,338,649	261,433,360
Other operating income	277,721,346	245,679,096	167,009,072	151,548,423
Total operating income	5,189,120,178	5,237,641,957	3,007,071,230	1,862,415,928
Salary and allowances	1,992,250,809	2,125,083,242	1,073,893,182	1,224,271,428
Rent, taxes, insurance, electricity etc.	524,062,177	419,782,701	266,138,383	210,529,301
Legal expenses	7,452,075	7,954,592	2,821,190	892,345
Postage, stamp, telecommunication etc.	43,576,193	31,950,947	21,013,503	9,784,218
Stationery, printing, advertisement, etc.	104,116,524	64,913,560	25,632,075	14,092,627
Managing director's salary and allowances	2,387,565	5,070,000	1,669,500	2,535,000
Directors' fees and other benefits	552,240	1,635,517	552,240	1,235,856
Audit fees	-	-	-	-
Charges on loan losses	229,308,616	17,490,363	228,526,857	17,442,197
Repairs, maintenance and depreciation	363,543,990	317,425,592	179,800,010	165,987,851
Other expenses	272,036,581	228,239,734	86,945,101	58,432,953
Total operating expenses	3,539,286,770	3,219,546,248	1,886,992,041	1,705,203,776
Profit before provision	1,649,833,408	2,018,095,709	1,120,079,189	157,212,152
Provision for loans and advances				
Specific provision	750,000,000	500,000,000	650,000,000	-
General provision (Including Off B/S items)	-	-	-	-
	750,000,000	500,000,000	650,000,000	-
Provision for other classified assets	-	-	-	-
Total provision	750,000,000	500,000,000	650,000,000	-
Profit before taxes	899,833,408	1,518,095,709	470,079,189	157,212,152
Provision for taxation	150,000,000	500,000,000	30,000,000	20,000,000
Deferred tax (income)/expenses	-	-	-	-
	150,000,000	500,000,000	30,000,000	20,000,000
Net Profit after taxation	749,833,408	1,018,095,709	440,079,189	137,212,152
Retained earnings brought forward from previous year	2,288,995,361	3,031,886,121	-	-
	3,038,828,769	4,049,981,830	440,079,189	137,212,152
Appropriations				
Statutory reserve	(179,966,682)	(303,619,142)	(94,015,838)	(31,442,430)
Dividend (Bonus)	-	-	-	-
	(179,966,682)	(303,619,142)	(94,015,838)	(31,442,430)
Retained earnings carried forward	2,858,862,087	3,746,362,688	346,063,351	105,769,722
Earnings per share-(Re-stated)	0.24	0.33	0.14	0.04


CFO/Head of Finance & Accounts


Board & Company Secretary


Managing Director


Director


Chairperson



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FINANCIAL ADMINISTRATION DIVISION

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Cash Flow Statement (Un-Audited) For the period from January 01, 2021 to June 30, 2021

	June 2021 Taka	June 2020 Taka
A) Cash flows from operating activities		
Interest received	14,682,696,344	11,939,990,252
Interest paid	(10,633,125,711)	(9,898,505,515)
Income from Investment	2,277,140,350	2,273,191,101
Fees, commission, exchange & brokerage	759,429,663	585,634,536
Cash paid to employees	(1,995,190,614)	(2,131,788,759)
Cash paid to suppliers	(850,049,006)	(684,802,155)
Income taxes paid	(2,210,795,630)	(1,543,750,509)
Received from other operating activities	277,598,244	245,618,510
Paid for other operating activities	(272,036,581)	(228,239,734)
Operating profit before changes in operating assets and liabilities	2,035,667,059	557,347,727
Increase/(decrease) in operating assets & liabilities		
Sale of trading securities	884,280,606	46,602,384
Purchase of trading securities	(823,298,960)	(60,245,692)
Loans and advances to other banks	-	-
Loans and advances to customers	(10,554,824,459)	(22,151,893,157)
Other assets	(8,632,126,709)	(2,864,225,880)
Deposits from other Banks	(3,444,937,028)	(7,487,543,552)
Deposits from customers	(4,121,508,542)	12,484,267,212
Other liabilities	728,604,047	16,985,156
	(25,963,811,045)	(20,016,053,529)
Net cash used in operating activities	(23,928,143,986)	(19,458,705,802)
B) Cash flows from investing activities		
Proceeds from sale of Govt. & Unquoted securities	29,310,162,753	21,680,910,867
Investment made during the year (Govt. & Un-quoted securities)	(13,017,412,346)	(8,410,827,999)
Purchase of property, plant and equipment	(130,209,178)	(133,155,895)
Sale proceeds of fixed assets	123,203	22,018
Net cash received from investing activities	16,162,664,432	13,136,948,991
C) Cash flows from financing activities		
Borrowings from Other Banks, Financial Institutions and agents	7,284,859,416	2,434,391,097
Redemption of subordinated bond	(250,000,000)	-
Net cash received from financing activities	7,034,859,416	2,434,391,097
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)	(730,620,138)	(3,887,365,714)
E) Effects of exchange rate changes on cash and cash-equivalents	-	-
F) Cash and cash-equivalents at beginning of the period	27,305,312,955	28,541,132,208
G) Cash and cash-equivalents at end of the period (D+E+F)	26,574,692,817	24,653,766,494
Cash and cash-equivalents at end of the period		
Cash in hand (including foreign currencies)	3,512,616,522	4,038,391,521
Balances with Bangladesh Bank and its agent bank (s)	18,440,764,660	16,390,679,949
Balances with other Banks and Financial Institutions	4,521,415,135	4,127,674,224
Money at call and short notice	91,300,000	91,300,000
Prize bonds	8,596,500	5,720,800
	26,574,692,817	24,653,766,494

National Bank Limited
Statement of Changes in Equity (Un-Audited)
For the period ended June 30, 2021

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2021	30,664,186,390	17,108,889,287	1,996,630,956	2,288,995,361	52,058,701,994
Net profit for the period	-	-	-	749,833,408	749,833,408
Addition during the period	-	179,966,682	-	(179,966,682)	-
Addition /Adjustment of Revaluation Reserve of Govt. Treasury Bill, Bond and other Investments	-	-	265,698,123	-	265,698,123
Balance at June 30, 2021	30,664,186,390	17,288,855,969	2,262,329,079	2,858,862,087	53,074,233,525
Balance at December 31, 2020	30,664,186,390	17,108,889,287	1,996,630,956	2,288,995,361	52,058,701,994