



# National Bank Limited

HEAD OFFICE : 116/1, KAZI NAZRUL ISLAM AVENUE, RAMNA, DHAKA-1000, BANGLADESH, PABX: +88-02-41032461-63, 55138301-10, Direct Tel: +88-02-41032438-9, E-mail: crm-1@nblbd.com, website: www.nblbd.com, SWIFT: NBLBDDH

## Consolidated Balance Sheet (Un-audited) As at June 30, 2022

	As at June 30, 2022	As at December 31, 2021
	Taka	Taka
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	4,181,767,853	5,200,243,627
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	14,446,063,550	19,581,129,279
	<b>18,627,831,403</b>	<b>24,781,372,906</b>
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	759,199,779	2,721,199,312
Outside Bangladesh	887,068,668	1,177,249,142
	<b>1,646,268,447</b>	<b>3,898,448,454</b>
<b>Money at call and short notice</b>		
	<b>91,300,000</b>	<b>91,300,000</b>
<b>Investments</b>		
Government	64,011,599,745	70,761,420,030
Others	10,662,487,812	10,357,197,858
	<b>74,674,087,557</b>	<b>81,118,617,888</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	403,726,115,740	443,695,616,802
Bills purchased & discounted	6,061,227,361	4,703,297,509
	<b>409,787,343,101</b>	<b>448,398,914,311</b>
<b>Fixed assets including land, buildings, furniture and fixtures</b>		
	<b>3,489,805,975</b>	<b>3,474,623,483</b>
<b>Other assets</b>		
	<b>42,423,501,154</b>	<b>13,604,739,075</b>
<b>Non-banking assets</b>		
	<b>297,086,400</b>	<b>297,086,400</b>
<b>TOTAL ASSETS</b>	<b>551,037,224,037</b>	<b>575,665,102,517</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	12,737,034,193	12,587,662,983
<b>Deposits and other accounts</b>		
Current deposits and other accounts	33,682,957,445	37,016,656,753
Bills payable	4,857,501,774	3,177,332,448
Savings bank deposits	67,063,463,000	64,895,520,248
Fixed deposits	116,388,760,994	133,885,463,535
Term deposits	222,813,751,438	233,858,343,881
	<b>444,806,434,651</b>	<b>472,833,316,865</b>
Subordinated bond	2,400,000,000	2,650,000,000
Start up fund	36,808,199	36,808,199
Other liabilities	41,181,554,207	35,634,286,107
<b>TOTAL LIABILITIES</b>	<b>501,161,831,250</b>	<b>523,742,074,154</b>
<b>Shareholders' equity</b>		
Paid up capital	32,197,395,700	32,197,395,700
Statutory reserve	17,228,087,280	17,228,087,280
General reserve	32,766,423	30,133,557
Other reserve	1,362,438,448	1,688,148,323
Retained earnings	(945,474,723)	779,091,211
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>49,875,213,128</b>	<b>51,922,856,071</b>
Non-controlling Interests	179,659	172,292
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>551,037,224,037</b>	<b>575,665,102,517</b>
Net Assets Value per share (NAV)	15.49	16.13

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 June 30, 2022	As at December 31, 2021
Taka	Taka
18,179,598,984	14,755,627,287
11,101,873,887	10,136,234,771
29,924,152,521	33,048,561,892
8,710,091,927	7,260,492,409
-	-
<b>67,915,717,319</b>	<b>65,200,916,359</b>

### 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

-	-
-	-
-	-
-	-
-	-
-	-
92,950,000	1,372,942,500
-	-
<b>92,950,000</b>	<b>1,372,942,500</b>

Claims against the Bank not acknowledged as debt

-	-
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Total off B/S items (Including contingent liabilities)

<b>92,950,000</b>	<b>1,372,942,500</b>
<b>68,008,667,319</b>	<b>66,573,858,859</b>

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director & CEO

Director

Chairperson





# National Bank Limited

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## Consolidated Profit and Loss Account (Un-audited) For the period from January 01, 2022 to June 30, 2022

	From 01 January to June 30, 2022	From 01 January to June 30, 2021	From 01 April to June 30, 2022	From 01 April to June 30, 2021
	Taka	Taka	Taka	Taka
Interest income	12,246,696,279	15,299,215,872	5,672,466,218	7,510,788,156
Less: Interest paid on deposits and borrowings	14,112,044,749	14,573,182,306	6,923,509,126	7,207,452,964
<b>Net interest income</b>	<b>(1,865,348,470)</b>	<b>726,033,566</b>	<b>(1,251,042,908)</b>	<b>303,335,192</b>
Investment income	2,578,812,257	3,577,488,989	1,317,549,554	2,294,383,731
Commission, exchange and brokerage	1,158,877,540	945,057,873	669,784,192	412,125,455
Other operating income	274,573,946	281,655,939	210,068,759	169,060,849
<b>Total operating income</b>	<b>2,146,915,273</b>	<b>5,530,236,367</b>	<b>946,359,597</b>	<b>3,178,905,227</b>
Salary and allowances	2,189,589,494	2,050,698,923	1,243,497,687	1,106,850,928
Rent, taxes, insurance, electricity etc.	597,703,120	544,642,739	307,297,549	277,018,380
Legal expenses	13,451,096	7,452,075	2,789,042	2,821,190
Postage, stamp, telecommunication etc.	46,916,134	45,184,283	22,973,874	21,709,124
Stationery, printing, advertisement, etc.	197,437,579	105,111,362	46,511,391	26,103,854
Managing director's salary and allowances	8,790,000	2,387,565	4,845,000	1,669,500
Directors' fees and other benefits	2,146,127	552,240	1,593,134	552,240
Audit fees	-	-	-	-
Charges on loan losses	5,498,487	229,308,616	5,341,243	228,526,857
Repairs, maintenance and depreciation	280,743,282	368,143,773	133,544,914	181,974,650
Other expenses	317,455,205	311,246,179	147,403,595	103,960,794
<b>Total operating expenses</b>	<b>3,659,730,524</b>	<b>3,664,727,755</b>	<b>1,915,797,429</b>	<b>1,951,187,517</b>
<b>Profit before provision</b>	<b>(1,512,815,251)</b>	<b>1,865,508,612</b>	<b>(969,437,832)</b>	<b>1,227,717,710</b>
Provision for loans and advances				
Specific provision	-	750,000,000	-	650,000,000
General provision (Including Off B/S items)	-	-	-	-
Provision for other classified assets	-	750,000,000	-	650,000,000
<b>Total provision</b>	<b>-</b>	<b>750,000,000</b>	<b>-</b>	<b>650,000,000</b>
<b>Profit before taxes</b>	<b>(1,512,815,251)</b>	<b>1,115,508,612</b>	<b>(969,437,832)</b>	<b>577,717,710</b>
Provision for taxation	211,743,316	209,417,635	185,653,830	65,216,497
Deferred tax (income)/expenses	-	-	-	-
<b>Net Profit after taxation</b>	<b>211,743,316</b>	<b>209,417,635</b>	<b>185,653,830</b>	<b>65,216,497</b>
<b>Net Profit after tax attributable to:</b>	<b>(1,724,558,567)</b>	<b>906,090,977</b>	<b>(1,155,091,662)</b>	<b>512,501,213</b>
Non-controlling Interests	7,367	23,209	3,930	10,635
Equityholders of parent company	(1,724,565,934)	906,067,768	(1,155,095,592)	512,490,578
<b>Profit after tax without minority interests</b>	<b>(1,724,565,934)</b>	<b>906,067,768</b>	<b>(1,155,095,592)</b>	<b>512,490,578</b>
Retained earnings brought forward from previous year	779,091,211	2,051,906,653	-	-
	(945,474,723)	2,957,974,421	(1,155,095,592)	512,490,578
<b>Appropriations</b>				
Statutory reserve	-	(179,966,682)	-	(94,015,838)
Retained earnings carried forward	-	(179,966,682)	-	(94,015,838)
<b>Earnings per share (Re-stated)</b>	<b>(0.54)</b>	<b>0.28</b>	<b>(0.36)</b>	<b>0.16</b>

CFO/Head of Finance & Accounts

Director

Board & Company Secretary

Managing Director & CEO

Chairperson





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## Balance Sheet (Un-audited)

As at June 30, 2022

	As at June 30, 2022	As at December 31, 2021
	Taka	Taka
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	4,050,498,621	5,101,914,626
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	14,446,063,550	19,581,129,279
	<b>18,496,562,171</b>	<b>24,683,043,905</b>
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	452,810,430	2,497,097,059
Outside Bangladesh	601,926,547	986,684,504
	<b>1,054,736,977</b>	<b>3,483,781,563</b>
<b>Money at call and short notice</b>		
	91,300,000	91,300,000
<b>Investments</b>		
Government	64,011,599,745	70,761,420,030
Others	13,321,646,688	13,043,519,685
	<b>77,333,246,433</b>	<b>83,804,939,715</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	400,608,800,178	440,584,412,775
Bills purchased & discounted	6,061,227,361	4,703,297,509
	<b>406,670,027,539</b>	<b>445,287,710,284</b>
<b>Fixed assets including land, buildings, furniture and fixtures</b>		
	3,447,094,259	3,430,978,259
<b>Other assets</b>		
Non-banking assets	42,823,812,404	13,981,921,979
	297,086,400	297,086,400
<b>TOTAL ASSETS</b>	<b>550,213,866,183</b>	<b>575,060,762,105</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	12,737,034,193	12,587,662,983
<b>Deposits and other accounts</b>		
Current deposits and other accounts	33,703,291,901	37,025,558,090
Bills payable	4,857,501,774	3,177,332,448
Savings bank deposits	67,063,463,000	64,895,520,248
Fixed deposits	116,388,760,994	133,885,463,535
Term deposits	223,199,112,813	234,120,016,481
	<b>445,212,130,482</b>	<b>473,103,890,802</b>
Subordinated bond	2,400,000,000	2,650,000,000
Start up fund	36,808,199	36,808,199
Other liabilities	40,113,306,972	34,738,856,310
<b>TOTAL LIABILITIES</b>	<b>500,499,279,846</b>	<b>523,117,218,294</b>
<b>Shareholders' equity</b>		
Paid up capital	32,197,395,700	32,197,395,700
Statutory reserve	17,228,087,280	17,228,087,280
Other reserve	1,362,438,448	1,688,148,323
Retained earnings	(1,073,335,091)	829,912,508
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>49,714,586,337</b>	<b>51,943,543,811</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>550,213,866,183</b>	<b>575,060,762,105</b>
Net Assets Value per share (NAV)	15.44	16.13

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)

### 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, 2022	As at December 31, 2021
Taka	Taka
18,179,598,984	14,755,627,287
11,101,873,887	10,136,234,771
29,924,152,521	33,048,561,892
8,710,091,927	7,260,492,409
-	-
<b>67,915,717,319</b>	<b>65,200,916,359</b>
-	-
-	-
-	-
-	-
-	-
92,950,000	1,372,942,500
-	-
92,950,000	1,372,942,500
-	-
<b>92,950,000</b>	<b>1,372,942,500</b>
<b>68,008,667,319</b>	<b>66,573,858,859</b>

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director & CEO

Director

Chairperson




**Profit and Loss Account (Un-audited)**  
For the period from January 01, 2022 to June 30, 2022

	From 01 January to June 30, 2022	From 01 January to June 30, 2021	From 01 April to June 30, 2022	From 01 April to June 30, 2021
	Taka	Taka	Taka	Taka
Interest income	12,086,566,549	15,236,826,090	5,575,415,118	7,473,252,750
Less: Interest paid on deposits and borrowings	14,112,044,749	14,573,182,306	6,923,509,126	7,207,452,964
<b>Net interest income</b>	<b>(2,025,478,200)</b>	<b>663,643,784</b>	<b>(1,348,094,008)</b>	<b>265,799,786</b>
Investment income	2,548,704,956	3,488,325,385	1,303,512,663	2,238,923,723
Commission, exchange and brokerage	970,849,036	759,429,663	551,373,423	335,338,649
Other operating income	271,329,521	277,721,346	208,489,815	167,009,072
<b>Total operating income</b>	<b>1,765,405,313</b>	<b>5,189,120,178</b>	<b>715,281,893</b>	<b>3,007,071,230</b>
Salary and allowances	2,123,788,510	1,992,250,809	1,208,374,510	1,073,893,182
Rent, taxes, insurance, electricity etc.	576,610,240	524,062,177	297,210,750	266,138,383
Legal expenses	13,451,096	7,452,075	2,789,042	2,821,190
Postage, stamp, telecommunication etc.	45,140,223	43,576,193	22,697,658	21,013,503
Stationery, printing, advertisement, etc.	196,084,392	104,116,524	45,978,421	25,632,075
Managing director's salary and allowances	8,790,000	2,387,565	4,845,000	1,669,500
Directors' fees and other benefits	1,040,703	552,240	591,150	552,240
Audit fees	-	-	-	-
Charges on loan losses	5,498,487	229,308,616	5,341,243	228,526,857
Repairs, maintenance and depreciation	275,469,172	363,543,990	130,966,190	179,800,010
Other expenses	282,780,089	272,036,581	129,528,117	86,945,101
<b>Total operating expenses</b>	<b>3,528,652,912</b>	<b>3,539,286,770</b>	<b>1,848,322,081</b>	<b>1,886,992,041</b>
<b>Profit before provision</b>	<b>(1,763,247,599)</b>	<b>1,649,833,408</b>	<b>(1,133,040,188)</b>	<b>1,120,079,189</b>
Provision for loans and advances				
Specific provision	-	750,000,000	-	650,000,000
General provision (Including Off B/S items)	-	-	-	-
Provision for other classified assets	-	750,000,000	-	650,000,000
<b>Total provision</b>	<b>-</b>	<b>750,000,000</b>	<b>-</b>	<b>650,000,000</b>
<b>Profit before taxes</b>	<b>(1,763,247,599)</b>	<b>899,833,408</b>	<b>(1,133,040,188)</b>	<b>470,079,189</b>
Provision for taxation	140,000,000	150,000,000	140,000,000	30,000,000
Deferred tax (income)/expenses	-	-	-	-
<b>Net Profit after taxation</b>	<b>(1,903,247,599)</b>	<b>749,833,408</b>	<b>(1,273,040,188)</b>	<b>440,079,189</b>
Retained earnings brought forward from previous year	829,912,508	2,288,995,361	-	-
	<b>(1,073,335,091)</b>	<b>3,038,828,769</b>	<b>(1,273,040,188)</b>	<b>440,079,189</b>
<b>Appropriations</b>				
Statutory reserve	-	(179,966,682)	-	(94,015,838)
Dividend ( Bonus )	-	-	-	-
	-	(179,966,682)	-	(94,015,838)
<b>Retained earnings carried forward</b>	<b>(1,073,335,091)</b>	<b>2,858,862,087</b>	<b>(1,273,040,188)</b>	<b>346,063,351</b>
<b>Earnings per share-(Re-stated)</b>	<b>(0.59)</b>	<b>0.23</b>	<b>(0.40)</b>	<b>0.14</b>

  
CFO/Head of Finance & Accounts

  
Board & Company Secretary

  
Managing Director & CEO

  
Director

  
Chairperson



**National Bank Limited**  
**Statement of Changes in Equity (Un-Audited)**  
**For the period ended June 30, 2022**

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2022	32,197,395,700	17,228,087,280	1,688,148,323	829,912,508	51,943,543,811
Net profit for the period	-	-	-	(1,903,247,599)	(1,903,247,599)
Addition during the period	-	-	-	-	-
Addition /Adjustment of Revaluation Reserve of Govt. Treasury Bill, Bond and other Investments	-	-	(325,709,875)	-	(325,709,875)
<b>Balance at June 30, 2022</b>	<b>32,197,395,700</b>	<b>17,228,087,280</b>	<b>1,362,438,448</b>	<b>(1,073,335,091)</b>	<b>49,714,586,337</b>
<b>Balance at December 31, 2021</b>	<b>32,197,395,700</b>	<b>17,228,087,280</b>	<b>1,688,148,323</b>	<b>829,912,508</b>	<b>51,943,543,811</b>





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## Cash Flow Statement (Un-Audited) For the period from January 01, 2022 to June 30, 2022

	June 2022 Taka	June 2021 Taka
<b>A) Cash flows from operating activities</b>		
Interest received	11,713,688,862	14,682,696,344
Interest paid	(9,277,056,095)	(10,633,125,711)
Income from Investment	1,808,723,027	2,277,140,350
Fees, commission, exchange & brokerage	970,849,036	759,429,663
Cash paid to employees	(2,133,619,213)	(1,995,190,614)
Cash paid to suppliers	(899,003,539)	(850,049,006)
Income taxes paid	(335,865,331)	(2,210,795,630)
Received from other operating activities	271,266,537	277,598,244
Paid for other operating activities	(282,780,089)	(272,036,581)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>1,836,203,195</b>	<b>2,035,667,059</b>
<b>Increase/(decrease) in operating assets &amp; liabilities</b>		
Sale of trading securities	170,993,683	884,280,606
Purchase of trading securities	(178,110,147)	(823,298,960)
Loans and advances to other banks	-	-
Loans and advances to customers	15,846,735,267	(10,554,824,459)
Other assets	(5,302,716,694)	(8,632,126,709)
Deposits from other Banks	(4,568,325,950)	(3,444,937,028)
Deposits from customers	(23,323,434,370)	(4,121,508,542)
Other liabilities	82,117,663	728,604,047
	<b>(17,272,740,548)</b>	<b>(25,963,811,045)</b>
<b>Net cash used in operating activities</b>	<b>(15,436,537,353)</b>	<b>(23,928,143,986)</b>
<b>B) Cash flows from investing activities</b>		
Proceeds from sale of Govt. & Unquoted securities	17,428,912,271	29,310,162,753
Investment made during the year (Govt. & Un-quoted securities)	(10,280,697,881)	(13,017,412,346)
Purchase of property, plant and equipment	(223,528,520)	(130,209,178)
Sale proceeds of fixed assets	159,853	123,203
<b>Net cash received from investing activities</b>	<b>6,924,845,723</b>	<b>16,162,664,432</b>
<b>C) Cash flows from financing activities</b>		
Borrowings from Other Banks, Financial Institutions and agents	149,371,210	7,284,859,416
Redemption of subordinated bond	(250,000,000)	(250,000,000)
<b>Net cash received from financing activities</b>	<b>(100,628,790)</b>	<b>7,034,859,416</b>
<b>D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)</b>	<b>(8,612,320,420)</b>	<b>(730,620,138)</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 period</b>	<b>28,267,213,468</b>	<b>27,305,312,955</b>
<b>G) Cash and cash-equivalents at end of the period (D+E+F)</b>	<b>19,654,893,048</b>	<b>26,574,692,817</b>
<b>Cash and cash-equivalents at end of the period</b>		
Cash in hand (including foreign currencies)	4,050,498,621	3,512,616,522
Balances with Bangladesh Bank and its agent bank (s)	14,446,063,550	18,440,764,660
Balances with other Banks and Financial Institutions	1,054,736,977	4,521,415,135
Money at call and short notice	91,300,000	91,300,000
Prize bonds	12,293,900	8,596,500
	<b>19,654,893,048</b>	<b>26,574,692,817</b>