



National Bank Limited

HEAD OFFICE : 18, DILKUSHA COMMERCIAL AREA, DHAKA-1000, BANGLADESH, TEL : PABX NO. 9563081-5, FAX : 88-02-9554314, E-mail : fad@nblbd.com, URL/website : www.nblbd.com, SWIFT : NBLBDDH

Consolidated Balance Sheet (Un-audited) As at June 30, 2016

	As at June 30, 2016	As at December 31, 2015
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	1,932,771,923	2,348,299,493
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	18,517,794,359	16,465,029,406
	20,450,566,282	18,813,328,899
Balance with other Banks and Financial Institutions		
In Bangladesh	735,622,066	6,228,783,098
Outside Bangladesh	3,154,439,567	2,317,720,308
	3,890,061,633	8,546,503,406
Money at call and short notice		
	193,300,000	1,495,300,000
Investments		
Government	44,579,978,105	51,345,240,061
Others	7,738,136,077	7,933,205,703
	52,318,114,182	59,278,445,764
Loans and advances		
Loans, cash credits, overdrafts etc.	189,738,491,765	182,992,015,805
Bills purchased & discounted	5,699,702,270	4,456,359,316
	195,438,194,035	187,448,375,121
Fixed assets including land, buildings, furniture and fixtures	3,255,923,774	2,788,266,228
Other assets	5,844,616,942	4,009,953,007
Non-banking assets	335,820,241	335,820,241
TOTAL ASSETS	281,726,597,089	282,715,992,666
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	3,051,262,876	4,161,760,014
Deposits and other accounts		
Current deposits and other accounts	21,352,192,420	20,693,115,937
Bills payable	3,701,803,051	2,501,292,434
Savings bank deposits	36,321,015,059	32,942,064,340
Fixed deposits	98,232,817,029	110,315,043,225
Term deposits	58,231,550,564	55,178,447,464
	217,839,378,123	221,629,963,400
Subordinated bond	1,280,000,000	1,280,000,000
Other liabilities	26,732,388,846	22,202,555,979
TOTAL LIABILITIES	248,903,029,845	249,274,279,393
Shareholders' equity		
Paid up capital	17,177,199,240	17,177,199,240
Statutory reserve	10,373,471,822	9,707,793,205
General reserve	54,180,760	53,192,892
Other reserve	1,325,831,191	4,014,930,622
Retained earnings	3,892,807,319	2,488,521,769
TOTAL SHAREHOLDERS' EQUITY	32,823,490,332	33,441,637,728
Non-controlling Interests	76,912	75,545
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	281,726,597,089	282,715,992,666

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, 2016	As at December 31, 2015
Taka	Taka
20,019,997,460	17,821,424,110
11,124,856,538	12,228,496,864
15,670,902,942	14,617,995,824
5,941,109,733	6,802,647,618
-	-
52,756,866,673	51,470,564,416
-	-
-	-
-	-
-	-
-	-
-	-
1,555,160,000	-
-	-
1,555,160,000	-
-	-
1,555,160,000	-
54,312,026,673	51,470,564,416

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director

Director

Chairman



National Bank Limited

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Consolidated Profit and Loss Account (Un-audited) For the period from January 01, 2016 to June 30, 2016

	From 01 January to June 30, 2016	From 01 January to June 30, 2015	From 01 April to June 30, 2016	From 01 April to June 30, 2015
	Taka	Taka	Taka	Taka
Interest income	9,337,808,907	9,843,904,688	4,698,044,703	5,009,931,287
Less: Interest paid on deposits and borrowings	8,032,829,029	7,756,074,060	3,796,171,822	3,809,055,105
Net interest income	1,304,979,878	2,087,830,628	901,872,881	1,200,876,182
Investment income	6,291,594,492	3,066,737,333	3,630,974,980	1,619,390,523
Commission, exchange and brokerage	743,582,018	872,665,174	337,497,390	439,267,332
Other operating income	339,833,338	368,057,722	213,928,448	219,834,499
Total operating income	8,679,989,726	6,395,290,857	5,084,273,699	3,479,368,536
Salary and allowances	1,799,606,393	1,403,727,625	1,002,544,921	705,904,045
Rent, taxes, insurance, electricity etc.	327,516,455	286,292,503	172,479,982	140,739,117
Legal expenses	15,126,479	12,133,147	11,763,591	5,997,166
Postage, stamp, telecommunication etc.	39,738,415	45,252,086	21,250,990	24,679,518
Stationery, printing, advertisement, etc.	46,441,785	68,229,345	24,273,547	32,979,441
Managing director's salary and allowances	3,101,399	4,770,000	3,101,399	2,385,000
Directors' fees and other benefits	3,710,186	1,735,478	1,734,078	976,542
Audit fees	-	-	-	-
Charges on loan losses	60,316	1,597,532	42,472	1,345,932
Repairs, maintenance and depreciation	317,290,917	240,188,649	207,863,151	150,793,162
Other expenses	206,962,869	290,886,302	82,140,211	123,387,531
Total operating expenses	2,759,555,214	2,354,812,667	1,527,194,342	1,189,187,454
Profit before provision	5,920,434,512	4,040,478,190	3,557,079,357	2,290,181,082
Provision for loans and advances				
Specific provision	2,000,000,000	1,200,000,000	700,000,000	500,000,000
General provision (Including Off B/S items)	100,000,000	-	100,000,000	-
	2,100,000,000	1,200,000,000	800,000,000	500,000,000
Provision for other classified assets	429,324,257	332,253,020	92,228,733	110,336,969
Total provision	2,529,324,257	1,532,253,020	892,228,733	610,336,969
Profit before taxes	3,391,110,255	2,508,225,170	2,664,850,624	1,679,844,113
Provision for taxation	1,319,805,951	1,375,471,990	1,005,357,944	946,067,382
Deferred tax (income)/expenses	-	-	-	-
	1,319,805,951	1,375,471,990	1,005,357,944	946,067,382
Net Profit after taxation	2,071,304,304	1,132,753,180	1,659,492,680	733,776,731
Net Profit after tax attributable to:				
Non-controlling Interests	1,367	(10,124)	4,406	1,327
Equityholders of parent company	2,071,302,937	1,132,763,304	1,659,488,274	733,775,404
Profit after tax without minority interests	2,071,302,937	1,132,763,304	1,659,488,274	733,775,404
Retained earnings brought forward from previous year	2,488,521,769	1,464,019,449	-	-
	4,559,824,706	2,596,782,753	1,659,488,274	733,775,404
Appropriations				
Statutory reserve	(665,678,617)	(488,068,759)	(528,849,183)	(324,987,053)
Dividend paid by overseas subsidiaries	(1,338,770)	(10,982,936)	(1,338,770)	-
Dividend (Bonus /Cash)	-	-	-	-
	(667,017,387)	(499,051,695)	(530,187,953)	(324,987,053)
Retained earnings carried forward	3,892,807,319	2,097,731,058	1,129,300,321	408,788,351
Earnings per share (Re-stated)	1.21	0.66	0.97	0.43

CFO/Head of Finance & Accounts

Director

Board & Company Secretary

Managing Director

Chairman



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Balance Sheet (Un-audited) As at June 30, 2016

	As at June 30, 2016	As at December 31, 2015
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	1,866,315,402	2,301,844,946
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	18,517,794,359	16,465,029,406
	20,384,109,761	18,766,874,352
Balance with other Banks and Financial Institutions		
In Bangladesh	452,700,655	6,054,058,454
Outside Bangladesh	2,831,790,288	2,264,575,962
	3,284,490,943	8,318,634,416
Money at call and short notice		
	193,300,000	1,495,300,000
Investments		
Government	44,579,978,105	51,345,240,061
Others	11,114,896,964	8,313,283,041
	55,694,875,069	59,658,523,102
Loans and advances		
Loans, cash credits, overdrafts etc.	188,631,592,972	181,723,092,553
Bills purchased & discounted	5,699,702,270	4,456,359,316
	194,331,295,242	186,179,451,869
Fixed assets including land, buildings, furniture and fixtures	3,214,615,672	2,748,260,700
Other assets	6,213,269,925	4,066,341,209
Non-banking assets	335,820,241	335,820,241
TOTAL ASSETS	283,651,776,853	281,569,205,889
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	3,051,262,876	3,897,793,877
Deposits and other accounts		
Current deposits and other accounts	21,378,210,546	20,728,154,666
Bills payable	3,701,803,051	2,501,292,434
Savings bank deposits	36,321,015,059	32,942,064,340
Fixed deposits	98,232,817,029	110,601,621,855
Term deposits	61,650,460,219	55,339,771,953
	221,284,305,904	222,112,905,248
Subordinated bond	1,280,000,000	1,280,000,000
Other liabilities	25,138,949,503	20,720,541,848
TOTAL LIABILITIES	250,754,518,283	248,011,240,973
Shareholders' equity		
Paid up capital	17,177,199,240	17,177,199,240
Statutory reserve	10,373,471,822	9,707,793,205
Other reserve	1,325,831,191	4,014,930,622
Retained earnings	4,020,756,317	2,658,041,849
TOTAL SHAREHOLDERS' EQUITY	32,897,258,570	33,557,964,916
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	283,651,776,853	281,569,205,889

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, 2016	As at December 31, 2015
<u>Taka</u>	<u>Taka</u>
20,019,997,460	17,821,424,110
11,124,856,538	12,228,496,864
15,670,902,942	14,617,995,824
5,941,109,733	6,802,647,618
-	-
52,756,866,673	51,470,564,416
-	-
-	-
-	-
-	-
-	-
-	-
1,555,160,000	-
-	-
1,555,160,000	-
1,555,160,000	-
54,312,026,673	51,470,564,416

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Profit and Loss Account (Un-audited) For the period from January 01, 2016 to June 30, 2016

	From 01 January to June 30, 2016	From 01 January to June 30, 2015	From 01 April to June 30, 2016	From 01 April to June 30, 2015
	Taka	Taka	Taka	Taka
Interest income	9,317,128,080	9,810,559,773	4,689,406,535	4,990,762,666
Less: Interest paid on deposits and borrowings	8,034,299,399	7,764,244,261	3,796,848,671	3,817,225,885
Net interest income	1,282,828,681	2,046,315,512	892,557,864	1,173,536,781
Investment income	6,269,144,553	3,061,998,967	3,611,734,284	1,616,684,591
Commission, exchange and brokerage	619,771,591	721,186,060	301,484,829	362,031,306
Other operating income	336,180,853	365,522,544	211,320,379	217,872,097
Total operating income	8,507,925,678	6,195,023,083	5,017,097,356	3,370,124,775
Salary and allowances	1,752,539,909	1,359,337,337	980,637,312	684,821,573
Rent, taxes, insurance, electricity etc.	303,365,245	269,356,624	156,952,406	132,589,099
Legal expenses	15,038,979	12,125,647	11,677,591	5,997,166
Postage, stamp, telecommunication etc.	37,845,529	42,096,019	20,296,292	22,807,627
Stationery, printing, advertisement, etc.	44,865,632	66,216,826	23,501,286	31,703,948
Managing director's salary and allowances	3,101,399	4,770,000	3,101,399	2,385,000
Directors' fees and other benefits	3,710,186	1,735,478	1,734,078	976,542
Audit fees	-	-	-	-
Charges on loan losses	60,316	1,597,532	42,472	1,345,932
Repairs, maintenance and depreciation	313,219,791	236,357,758	205,617,190	148,908,914
Other expenses	179,526,151	250,086,065	73,031,959	102,653,710
Total operating expenses	2,653,273,137	2,243,679,286	1,476,591,985	1,134,189,511
Profit before provision	5,854,652,541	3,951,343,797	3,540,505,371	2,235,935,264
Provision for loans and advances				
Specific provision	2,000,000,000	1,200,000,000	700,000,000	500,000,000
General provision (Including Off B/S items)	100,000,000	-	100,000,000	-
	2,100,000,000	1,200,000,000	800,000,000	500,000,000
Provision for other classified assets	426,259,456	311,000,000	96,259,456	111,000,000
Total provision	2,526,259,456	1,511,000,000	896,259,456	611,000,000
Profit before taxes	3,328,393,085	2,440,343,797	2,644,245,915	1,624,935,264
Provision for taxation	1,300,000,000	1,350,000,000	1,000,000,000	930,000,000
Deferred tax (income)/expenses	-	-	-	-
	1,300,000,000	1,350,000,000	1,000,000,000	930,000,000
Net Profit after taxation	2,028,393,085	1,090,343,797	1,644,245,915	694,935,264
Retained earnings brought forward from previous year	2,658,041,849	1,634,223,204	-	-
	4,686,434,934	2,724,567,001	1,644,245,915	694,935,264
Appropriations				
Statutory reserve	(665,678,617)	(488,068,759)	(528,849,183)	(324,987,053)
Dividend (Bonus)	-	-	-	-
	(665,678,617)	(488,068,759)	(528,849,183)	(324,987,053)
Retained earnings carried forward	4,020,756,317	2,236,498,242	1,115,396,732	369,948,211
Earnings per share-(Re-)stated	1.18	0.63	0.96	0.40

CFO/Head of Finance & Accounts

Director

Board & Company Secretary

Managing Director

Chairman



National Bank Limited

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Cash Flow Statement (Un-Audited) For the period from January 01, 2016 to June 30, 2016

	June 2016 Taka	June 2015 Taka
A) Cash flows from operating activities		
Interest received	8,929,751,477	9,310,052,588
Interest paid	(6,686,842,666)	(6,766,219,746)
Income from Investment	2,673,813,013	2,809,471,408
Fees, commission, exchange & brokerage	619,771,591	721,186,060
Cash paid to employees	(1,759,351,494)	(1,365,842,815)
Cash paid to suppliers	(518,676,183)	(483,399,542)
Income taxes paid	(1,453,432,854)	(1,138,925,108)
Received from other operating activities	336,083,139	364,595,233
Paid for other operating activities	(179,522,244)	(247,210,328)
Operating profit before changes in operating assets and liabilities	1,961,593,779	3,203,707,750
Increase/(decrease) in operating assets & liabilities		
Sale of trading securities	520,517	45,116,778
Purchase of trading securities	(2,134,440)	-
Loans and advances to other banks	-	-
Loans and advances to customers	(6,488,036,068)	(1,432,604,208)
Other assets	(1,589,983,046)	(541,828,663)
Deposits from other Banks	5,979,614,183	1,347,863,445
Deposits from customers	(6,808,213,527)	5,360,616,326
Other liabilities	(886,218,001)	150,981,298
	(9,794,450,382)	4,930,144,976
Net cash received from operating activities	(7,832,856,603)	8,133,852,726
B) Cash flows from investing activities		
Proceeds from sale of Govt. & Unquoted securities	15,891,753,233	25,705,973,240
Investment made during the year (Govt. Un-quoted securities)	(11,283,753,910)	(28,461,622,169)
Purchase of property, plant and equipment	(647,341,893)	(176,384,438)
Sale proceeds of fixed assets	149,460	1,154,617
Net cash used in investing activities	3,960,806,890	(2,930,878,750)
C) Cash flows from financing activities		
Borrowings from Other Banks, Financial Institutions and agents	(846,531,001)	(5,134,707,839)
Net cash received from financing activities	(846,531,001)	(5,134,707,839)
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)	(4,718,580,714)	68,266,137
E) Effects of exchange rate changes on cash and cash-equivalents	-	-
F) Cash and cash-equivalents at beginning of the year	28,588,413,468	21,456,682,412
G) Cash and cash-equivalents at end of the year (D+E+F)	23,869,832,754	21,524,948,549
Cash and cash-equivalents at end of the year		
Cash in hand (including foreign currencies)	1,866,315,402	2,244,126,166
Balances with Bangladesh Bank and its agent bank (s)	18,517,794,359	15,964,240,613
Balances with other Banks and Financial Institutions	3,284,490,943	3,207,248,670
Money at call and short notice	193,300,000	97,300,000
Prize bonds	7,932,050	12,033,100
	23,869,832,754	21,524,948,549

National Bank Limited
Statement of Changes in Equity (Un-Audited)
For the period ended June 30, 2016

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2016	17,177,199,240	9,707,793,205	4,014,930,622	2,658,041,849	33,557,964,916
Net profit for the period	-	-	-	2,028,393,085	2,028,393,085
Addition during the period	-	665,678,617	-	(665,678,617)	-
Addition /Adjustment of Revaluation Reserve of Govt. Treasury Bill, Bond and other Investments	-	-	(2,689,099,431)	-	(2,689,099,431)
Transfer from general reserve for appropriation	-	-	-	-	-
Balance at June 30, 2016	17,177,199,240	10,373,471,822	1,325,831,191	4,020,756,317	32,897,258,570
Balance at December 31, 2015	17,177,199,240	9,707,793,205	4,014,930,622	2,658,041,849	33,557,964,916