



National Bank Limited

FINANCIAL ADMINISTRATION DIVISION

Head Office : 116/1, Kazi Nazrul Islam Avenue, Banglamotor, Ramna, Dhaka-1000, Bangladesh. Tel: PABX: +88-02-41032461-3, 41032435-36, E-mail: fad@nblbd.com, URL/website: www.nblbd.com. SWIFT: NBLBDDH

Consolidated Balance Sheet (Un-audited) As at March 31, 2025

	As at March 31, 2025	As at December 31, 2024
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	1,550,295,432	2,609,033,038
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	2,061,063,144	66,484,821,526
	3,611,358,576	69,093,854,564
Balance with other Banks and Financial Institutions		
In Bangladesh	1,827,443,432	1,895,118,673
Outside Bangladesh	2,405,755,762	3,260,267,414
	4,233,199,194	5,155,386,087
Money at call and short notice	91,300,000	91,300,000
Investments		
Government	547,355,521	1,863,701,148
Others	10,295,117,379	10,280,282,719
	10,842,472,900	12,143,983,867
Loans and advances		
Loans, cash credits, overdrafts etc.	432,456,483,742	432,875,213,220
Bills purchased & discounted	1,506,739,784	1,361,797,728
	433,963,223,526	434,237,010,948
Fixed assets including land, buildings, furniture and fixtures		
	3,707,480,319	3,762,508,365
Other assets		
	53,037,323,503	49,972,654,863
Non-banking assets		
	294,697,400	296,486,400
TOTAL ASSETS	509,781,055,418	574,753,185,094
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	76,841,397,460	127,324,208,356
Deposits and other accounts		
Current deposits and other accounts	19,774,563,538	22,706,972,314
Bills payable	3,057,440,812	2,592,259,730
Savings bank deposits	48,159,542,788	50,743,750,997
Fixed deposits	73,321,170,828	78,746,921,300
Term deposits	205,113,485,058	215,197,846,936
	349,426,203,024	369,987,751,277
Subordinated bond	250,000,000	250,000,000
Start up fund	36,808,199	36,808,199
Other liabilities	81,762,927,725	73,467,469,772
TOTAL LIABILITIES	508,317,336,408	571,066,237,604
Shareholders' equity		
Paid up capital	32,197,395,700	32,197,395,700
Statutory reserve	17,228,087,280	17,228,087,280
General reserve	57,309,783	56,531,874
Other reserve	424,211,386	433,228,147
Retained earnings	(48,443,478,838)	(46,228,489,442)
	1,463,525,311	3,686,753,559
TOTAL SHAREHOLDERS' EQUITY	1,463,525,311	3,686,753,559
Non-controlling Interests	193,699	193,931
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	509,781,055,418	574,753,185,094
Net Assets value per share	0.45	1.15

Continued....



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OFF BALANCE SHEET ITEMS	As at March 31, 2025	As at December 31, 2024
	Taka	Taka
Contingent Liabilities		
Acceptances and endorsements	6,413,801,004	6,992,568,486
Letters of guarantee	8,720,298,882	8,825,957,140
Irrevocable letters of credit	16,182,759,955	13,255,856,284
Bills for collection	5,511,457,072	6,131,323,703
Other liabilities (Bad & Loss)	-	-
	36,828,316,913	35,205,705,613
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)	36,828,316,913	35,205,705,613


CFO/Head of Finance & Accounts


Board & Company Secretary


Managing Director (CC)


Director


Chairman



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Consolidated Profit and Loss Account (Un-audited) For the period ended from January 01, 2025 to March 31, 2025

	From January 01 to March 31, 2025	From January 01 to March 31, 2024
	Taka	Taka
Interest income	2,644,725,916	3,676,282,411
Less: Interest paid on deposits and borrowings	10,509,478,109	8,213,531,271
Net interest income	(7,864,752,193)	(4,537,248,860)
Investment income	5,595,408,420	1,609,152,874
Commission, exchange and brokerage	(134,997,904)	481,567,473
Other operating income	114,710,813	221,510,381
Total operating income	(2,289,630,864)	(2,225,018,132)
Salary and allowances	1,420,837,451	1,459,893,986
Rent, taxes, insurance, electricity etc.	290,806,845	318,529,266
Legal expenses	3,839,518	6,274,975
Postage, stamp, telecommunication etc.	22,906,667	23,884,970
Stationery, printing, advertisement, etc.	26,115,840	25,977,391
Managing director's salary and allowances	735,484	3,764,516
Directors' fees and other benefits	2,045,215	2,020,612
Audit fees	-	-
Charges on loan losses	47,511,999	-
Repairs, maintenance and depreciation	279,603,988	282,831,726
Other expenses	1,679,506,862	3,299,194,469
Total operating expenses	3,773,709,869	5,422,371,911
Profit before provision	(6,063,340,733)	(7,647,390,043)
Provision for loans and advances	-	-
Specific provision	-	-
General provision (Including Off B/S items)	-	-
Provision for other classified assets	-	-
Total provision	-	-
Profit before taxes	(6,063,340,733)	(7,647,390,043)
Provision for taxation	68,854,826	47,675,319
Deferred tax (income)/expenses	(3,917,205,931)	(2,939,409,221)
	(3,848,351,105)	(2,891,733,902)
Net Profit after taxation	(2,214,989,628)	(4,755,656,141)
Net Profit attributable to:		
Non-controlling Interests	(232)	1,529
Equity holders of parent company	(2,214,989,396)	(4,755,657,670)
Profit attributed to parent company	(2,214,989,396)	(4,755,657,670)
Retained earnings brought forward from previous year	(46,228,489,442)	(26,372,859,130)
	(48,443,478,838)	(31,128,516,800)
Appropriations		
Statutory reserve	-	-
	-	-
Retained earnings carried forward	(48,443,478,838)	(31,128,516,800)
Earnings per share (Re-stated)	(0.69)	(1.48)

CFO/Head of Finance & Accounts

Managing Director (CC)

Board & Company Secretary

Director

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Balance Sheet (Un-audited) As at March 31, 2025

	Notes	As at March 31, 2025	As at December 31, 2024
		Taka	Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)		1,451,059,941	2,548,132,391
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		2,061,063,144	66,484,821,526
		3,512,123,085	69,032,953,917
Balance with other Banks and Financial Institutions			
In Bangladesh		1,168,402,547	901,813,796
Outside Bangladesh		1,817,079,099	2,962,146,358
		2,985,481,646	3,863,960,154
Money at call and short notice		91,300,000	91,300,000
Investments			
Government		145,866,499	1,809,216,328
Others		12,735,026,042	12,724,243,005
		12,880,892,541	14,533,459,333
Loans and advances			
Loans, cash credits, overdrafts etc.		429,924,485,899	430,207,114,665
Bills purchased & discounted		1,506,739,784	1,361,797,728
		431,431,225,683	431,568,912,393
Fixed assets including land, buildings, furniture and fixtures		3,563,576,765	3,628,363,417
Other assets	2.6	52,930,752,662	49,962,719,656
Non-banking assets		294,697,400	296,486,400
TOTAL ASSETS		<u>507,690,049,782</u>	<u>572,978,155,270</u>
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents		76,941,397,460	127,324,208,356
Deposits and other accounts			
Current deposits and other accounts		19,804,371,872	22,780,408,624
Bills payable		3,057,440,812	2,592,259,730
Savings bank deposits		48,159,542,788	50,743,750,997
Fixed deposits		73,321,170,828	78,746,921,300
Term deposits		205,221,567,901	215,334,845,484
		349,564,094,201	370,198,186,135
Subordinated bond		250,000,000	250,000,000
Start up fund		36,808,199	36,808,199
Other liabilities	2.7	79,958,082,641	71,960,851,267
TOTAL LIABILITIES		<u>506,750,382,501</u>	<u>569,770,053,957</u>
Shareholders' equity			
Paid up capital		32,197,395,700	32,197,395,700
Statutory reserve		17,228,087,280	17,228,087,280
Other reserve		424,211,386	433,228,147
Retained earnings		(48,910,027,085)	(46,650,609,814)
TOTAL SHAREHOLDERS' EQUITY		939,667,281	3,208,101,313
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		<u>507,690,049,782</u>	<u>572,978,155,270</u>
Net Assets value per share		0.29	1.00
Continued....			



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	Taka	Taka
Contingent Liabilities		
Acceptances and endorsements	6,413,801,004	6,992,568,486
Letters of guarantee	8,720,298,882	8,825,957,140
Irrevocable letters of credit	16,182,759,955	13,255,856,284
Bills for collection	5,511,457,072	6,131,323,703
Other liabilities (Bad & Loss)	-	-
	36,828,316,913	35,205,705,613
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)	36,828,316,913	35,205,705,613


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Profit and Loss Account (Un-audited) For the period ended from January 01, 2025 to March 31, 2025

	Notes	From January 01 to March 31, 2025	From January 01 to March 31, 2024
		Taka	Taka
Interest income	2.1	2,624,465,494	3,649,568,989
Less: Interest paid on deposits and borrowings	2.2	10,509,478,109	8,213,531,271
Net interest income		(7,885,012,615)	(4,563,962,282)
Investment income	2.3	5,589,987,994	1,598,799,892
Commission, exchange and brokerage	2.4	(285,576,737)	336,045,904
Other operating income		111,091,912	219,337,782
Total operating income		(2,469,509,446)	(2,409,778,704)
Salary and allowances		1,363,630,439	1,414,817,684
Rent, taxes, insurance, electricity etc.		274,088,490	302,696,984
Legal expenses		3,628,268	6,274,975
Postage, stamp, telecommunication etc.		21,162,709	21,854,248
Stationery, printing, advertisement, etc.		24,432,484	24,292,555
Managing director's salary and allowances		735,484	3,764,516
Directors' fees and other benefits		1,340,970	1,312,539
Audit fees		-	-
Charges on loan losses		47,511,999	-
Repairs, maintenance and depreciation		265,963,134	274,635,555
Other expenses	2.5	1,656,476,379	3,255,061,495
Total operating expenses		3,658,970,356	5,304,710,551
Profit before provision		(6,128,479,802)	(7,714,489,255)
Provision for loans and advances		-	-
Specific provision		-	-
General provision (Including Off B/S items)		-	-
Provision for other classified assets		-	-
Total provision		-	-
Profit before taxes		(6,128,479,802)	(7,714,489,255)
Provision for taxation		48,143,400	34,721,744
Deferred tax (income)/expenses		(3,917,205,931)	(2,939,409,221)
		(3,869,062,531)	(2,904,687,477)
Net Profit after taxation		(2,259,417,271)	(4,809,801,779)
Retained earnings brought forward from previous year		(46,650,609,814)	(26,646,231,945)
		(48,910,027,085)	(31,456,033,724)
Appropriations		-	-
Statutory reserve		-	-
Retained earnings carried forward		(48,910,027,085)	(31,456,033,724)
Earnings per share (Re-stated)		(0.70)	(1.49)


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Statement of Changes in Equity (Un-Audited) For the period ended March 31, 2025

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2025	32,197,395,700	17,228,087,280	433,228,147	(46,650,609,814)	3,208,101,313
Net profit for the period	-	-	-	(2,259,417,271)	(2,259,417,271)
Addition during the period	-	-	-	-	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	(9,016,761)	-	(9,016,761)
Balance at March 31, 2025	32,197,395,700	17,228,087,280	424,211,386	(48,910,027,085)	939,667,281
Balance at December 31, 2024	32,197,395,700	17,228,087,280	433,228,147	(46,650,609,814)	3,208,101,313



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Cash Flow Statement (Un-Audited) For the period ended from January 01, 2025 to March 31, 2025

	March '2025 Taka	March '2024 Taka
A) Cash flows from operating activities		
Interest received	2,918,650,656	3,484,355,431
Interest paid	(3,708,477,056)	(4,825,751,232)
Income from Investment	5,690,787,668	1,687,639,289
Fees, commission, exchange & brokerage	(285,576,737)	336,045,904
Cash paid to employees	(1,315,706,893)	(1,344,894,739)
Cash paid to suppliers	(503,005,798)	(532,840,795)
Income taxes paid	(70,383,842)	(62,013,343)
Received from other operating activities	111,091,912	219,337,782
Paid for other operating activities	(99,255,817)	(130,900,420)
Operating profit before changes in operating assets and liabilities	2,738,124,093	(1,169,022,123)
Increase/(decrease) in operating assets & liabilities		
Loans and advances to other banks	-	-
Loans and advances to customers	3,278,740,870	3,514,074,453
Other assets	554,129,012	(3,404,942,549)
Deposits from other Banks	(6,244,475)	(390,351,660)
Deposits from customers	(20,627,847,459)	(21,105,673,213)
Other liabilities	(2,029,710,120)	(446,492,539)
	(18,830,932,172)	(21,833,385,508)
Net cash received/(used) from operating activities	(16,092,808,079)	(23,002,407,631)
B) Cash flows from investing activities		
Changes in private securities	(10,783,037)	29,036,403
Changes in Govt. Securities	106,129,267	(1,118,893,382)
Purchase of property, plant and equipment	(21,482,729)	(106,314,871)
Sale proceeds of fixed assets	1,941,035	110,379
Net cash received/(used) in investing activities	75,804,535	(1,196,061,471)
C) Cash flows from financing activities		
Borrowings from Other Banks, Financial Institutions and agents	(50,382,810,896)	(43,167,795,042)
Net cash received/(used) from financing activities	(50,382,810,896)	(43,167,795,042)
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)	(66,399,814,440)	(67,366,264,144)
E) Effects of exchange rate changes on cash and cash-equivalents	-	-
F) Cash and cash-equivalents at beginning of the year	72,992,796,671	74,990,402,070
G) Cash and cash-equivalents at end of the period (D+E+F)	6,592,982,231	7,624,137,926
Cash and cash-equivalents at end of the period		
Cash in hand (including foreign currencies)	1,451,059,941	4,758,304,013
Balances with Bangladesh Bank and its agent bank (s)	2,061,063,144	802,617,130
Balances with other Banks and Financial Institutions	2,985,481,646	1,960,875,483
Money at call and short notice	91,300,000	91,300,000
Prize bonds	4,077,500	11,041,300
	6,592,982,231	7,624,137,926
Net Operating cash flow per share	(5.00)	(7.14)



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Selected Notes to the Financial Statements For the period ended March 31, 2025

1 1.1 Significant Accounting Policy

1.1.1 Loans and advances

- a) Loans and advances are stated in the Balance Sheet at gross basis. General provisions on unclassified & contingent assets, Specific provisions for classified loans and interest suspense account thereon are shown under other liabilities.
- b) Loans and advances are written off to the extent that (i) there is no realistic prospect of recovery and (ii) against which legal cases are pending as per guidelines of Bangladesh Bank. However, the write off will not reduce the claim against the borrower.

1.1.2 Investments and income from investments

Investments and income from investments have been accounted for as per International Accounting Standards and Bangladesh Bank's guideline issued from time to time.

1.1.3 Provision for liabilities

A provision is recognized in the Balance Sheet when the Bank has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with IAS-37, ".

1.1.4 Provision for Taxation

Provision for current income tax has been made @ 37.50% considering major allowances and disallowances. Deferred tax is being calculated and recognised annually.

1.1.5 Revenue recognition

The revenues during the period are recognized complying all conditions of revenue recognition as prescribed in International Accounting Standards (IAS)-18, "Revenue Recognition".

2 2.1 Interest income

Interest on advances
Interest on money at call and short notice
Interest on placement with other banks
Interest on foreign currency balances

Bank	
March 2025 Taka	March 2024 Taka
2,601,909,553	3,627,474,550
-	-
8,910,015	11,432,014
13,645,926	10,662,425
2,624,465,494	3,649,568,989

Interest income decreased mainly due to non charging of interest on some loans is being classified during the period.

2.2 Interest expenses

Interest on deposits
Interest on borrowings
Discount/Repo

7,211,090,566	6,977,072,007
3,268,071,703	1,229,084,073
30,315,840	7,375,191
10,509,478,109	8,213,531,271

2.3 Investment income

Dividend on shares
Local
Overseas

Interest on treasury bills and bonds
Interest on Subordinated Bond
Gain on Govt. Securities
Profit from sale of shares of listed company
Prize on prize bonds

18,518,773	19,396,731
-	-
18,518,773	19,396,731
1,307,077,913	1,386,532,457
6,472,602	10,628,302
4,256,796,973	177,608,297
1,121,733	4,634,105
-	-
5,589,987,994	1,598,799,892



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	March 2025 Taka	March 2024 Taka
2.4 Commission, exchange and brokerage		
Commission	177,812,375	145,258,430
Exchange gain net off exchange loss	(463,389,112)	190,787,474
Brokerage	-	-
	(285,576,737)	336,045,904
2.5 Other operating expenses		
Car expenses	54,540,168	52,528,117
Credit card expenses	13,073,576	23,922,619
Entertainment	12,092,495	21,351,799
Traveling expenses	844,604	3,651,598
Donations	193,735	710,320
Subscriptions	3,205,610	4,235,610
Periodicals	235,790	251,371
Cartage/freight	7,277,163	9,182,796
Medical expense	1,105,208	616,588
Overseas expenses	665,841	1,077,873
Uniform & liveries	2,865	2,225,025
Training expenses	729,635	1,790,039
Loss on REPO	1,557,220,562	3,124,161,075
Miscellaneous	5,289,127	9,356,665
	1,656,476,379	3,255,061,495
2.6 Other assets		
Stock of stationery	97,634,552	92,484,411
Stamps on hand	5,998,091	5,533,006
Suspense account	357,171,237	493,134,489
Advance deposits	5,850,736	5,850,736
Interest and other receivables	431,100,275	826,085,111
Sundry assets	380,180,162	323,067,934
Bill purchased account - credit card	214,474,832	183,080,789
Inter branch adjustment account (Net)	693,379,191	864,790,580
Intangible assets	17,597,798,514	17,597,798,514
Advance against cash assistance	3,637,795	587,395
Deferred tax assets	23,812,930,600	19,895,724,669
Advance against branches *	15,240	15,240
Advance against NBL Towers	5,382,889,680	5,382,889,680
Advance against fixed assets	541,709,826	541,709,826
Others	3,405,981,931	3,749,967,276
	52,930,752,662	49,962,719,656
2.7 Other liabilities		
Un-paid dividend	1,751,160	1,751,160
Provision for bonus	17,650,853	17,650,853
Tax liability	390,377,725	412,618,167
Provision for loans and advances (Including Off-B/S items)	19,327,397,913	19,323,012,136
Interest suspense account	44,706,041,384	41,510,746,706
Provision for other classified assets	2,768,620,772	2,768,620,772
Provision for gratuity	50,000,000	25,000,000
ATM card holders' accounts	46,842,932	58,755,450
Foreign currencies adjustment account	93,972,757	53,885,655
Bills payable account MPS (CCD)	1,653,646	6,952,742
Interest and other payable	11,598,483,255	4,797,482,202
Provision for LFA	68,876,594	136,232,295
Obligation under finance lease	574,655,583	574,655,583
Clearing adjusting account	185,064,404	165,856,078
Others	126,693,663	2,107,631,468
	79,958,082,641	71,960,851,267



National Bank Limited

FINANCIAL ADMINISTRATION DIVISION

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	March 2025 Taka	March 2024 Taka
2.8 Reconciliation of operating cash flow:		
A. Operating profit/(loss)	(6,128,479,802)	(7,714,489,255)
B. Adjustment for :		
Depreciation	86,269,287	96,913,522
Charges on loan loss	47,511,999	-
Income tax paid	(70,383,842)	(62,013,343)
Provision for gratuity	50,000,000	75,000,000
Loss on REPO	1,557,220,562	3,124,161,075
	1,670,618,006	3,234,061,254
C. Adjustment for changes in other assets and liabilities		
Changes in interest receivables on loans and advances	294,185,162	(165,213,558)
Changes in interest receivables on securities	100,799,674	88,839,397
Changes in interest payables	6,801,001,053	3,387,780,039
	7,195,985,889	3,311,405,878
Operating profit before changes in operating assets and liabilities	2,738,124,093	(1,169,022,123)
2.9 Calculation of NAV, EPS, NOCF per shares		
a. Calculation of Net Asset Value (NAV) per Share (Conso)		
Total Net Asset Value (A)	1,463,525,311	18,748,468,971
Number of ordinary share outstanding (E)	3,219,739,570	3,219,739,570
Net Asset Value (NAV) per Share (A/B)	0.45	5.82
Previous year's NAV has been restated due to retrospective effect of Deferred Tax assets.		
b. Calculation of Basic and Diluted Earnings Per Share (EPS)-Conso		
Calculation of Basic Earnings Per Share (BEPS)		
Net profit after tax (A)	(2,214,989,396)	(4,755,657,670)
Number of ordinary share outstanding (B)	3,219,739,570	3,219,739,570
Earnings Per Share (EPS) (A/B)	(0.69)	(1.48)
Earnings per share (EPS) have been calculated in accordance with IAS-33, "Earnings per Share", which is shown on the face of the Profit & Loss Account. This has been calculated by dividing the net profit after tax by the weighted average number of ordinary shares outstanding. There is no issue of dilution of EPS so Basic Earnings Per Share (BEPS) and Diluted Earnings Per Share (DEPS) are same. Previous year's EPS has been restated due to retrospective effect of Deferred Tax (Income)/expenses.		
c. Calculation of Net Operating Cash Flow Per Share (NOCFPS) -Solo		
Net Operating Cash Flow (A)	(16,092,808,079)	(23,002,407,631)
Number of ordinary share outstanding (B)	3,219,739,570	3,219,739,570
Net Operating Cash Flow Per Share (NOCFPS) (A/B)	(5.00)	(7.14)

During the period, the bank could not book interest on loan & advances due to non-recovery from defaulters. Furthermore, the bank incurred higher interest expenses on deposits & borrowings. Consequently, the period concluded with an operating loss, with significant deviations observed in EPS, Net Asset Value (NAV), and NOCFPS. Nevertheless, the new Board and the new Management are exerting maximum efforts to improve the financial health of the bank by streamlining recovery drives and mobilization of low cost deposits.