

Consolidated Balance Sheet (Un-audited)

As at September 30, 2014

	As at September 30, 2014 Taka	As at December 31, 2013 Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	2,239,603,301	2,395,006,619
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	14,116,128,439	12,508,983,181
	16,355,731,740	14,903,989,800
Balance with other Banks and Financial Institutions		
In Bangladesh	788,039,208	1,966,445,610
Outside Bangladesh	7,109,916,998	3,851,390,182
	7,897,956,206	5,817,835,792
Money at call and short notice	98,800,000	98,900,000
Investments		
Government	50,911,762,184	47,513,285,781
Others	8,333,009,410	8,856,730,766
	59,244,771,594	56,370,016,547
Loans and advances		
Loans, cash credits, overdrafts etc.	165,219,266,971	147,459,396,138
Bills purchased & discounted	5,497,268,661	4,828,405,814
	170,716,535,632	152,287,801,952
Fixed assets including land, buildings, furniture and fixtures	2,817,175,126	2,675,280,341
Other assets	7,222,053,898	2,436,388,267
Non-banking assets	335,820,241	336,660,241
TOTAL ASSETS	264,688,844,437	234,926,872,940
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	9,824,415,930	3,322,119,629
Deposits and other accounts		
Current deposits and other accounts	20,853,055,525	19,115,368,844
Bills payable	2,186,642,007	2,225,679,010
Savings bank deposits	27,598,638,840	24,921,946,124
Fixed deposits	110,817,412,949	92,814,097,206
Term deposits	42,902,629,835	53,222,103,744
	204,358,379,156	192,299,194,928
Subordinated bond	2,000,000,000	2,000,000,000
Other liabilities	22,947,444,608	13,488,695,117
TOTAL LIABILITIES	239,130,239,694	211,110,009,674
Shareholders' equity		
Paid up capital	15,615,635,680	14,196,032,440
Statutory reserve	8,131,544,716	7,411,663,610
General reserve	17,668,054	17,800,819
Other reserve	1,328,616,812	900,929,703
Retained earnings	465,045,148	1,290,340,814
TOTAL SHAREHOLDERS' EQUITY	25,558,510,410	23,816,767,386
Non-controlling Interests	94,333	95,880
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	264,688,844,437	234,926,872,940

Continued....

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 September 30, 2014 <u>Taka</u>	As at December 31, 2013 <u>Taka</u>
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25,448,798,894	26,767,247,428
14,515,128,070	14,877,841,680
22,275,566,866	23,722,707,953
6,688,177,762	8,136,763,515
-	-
68,927,671,592	73,504,560,576

Other Contingent Liabilities

Value of Bangladesh sanchaya patra on hand
Value of travelers' cheques on hand

1,513,750,000	1,066,150,000
-	-
1,513,750,000	1,066,150,000
70,441,421,592	74,570,710,576

Total Contingent Liabilities**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

-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	894,738,450
-	-
-	894,738,450
-	-
-	894,738,450
70,441,421,592	75,465,449,026

Total off B/S items (Including contingent liabilities)**Md. Badiul Alam**

Additional Managing Director

Shamsul Huda Khan

Managing Director(CC)

Consolidated Profit and Loss Account (Un-audited)
For the period from January 01, 2014 to September 30, 2014

	From 01 January to September 30, 2014	From 01 January to September 30, 2013	From 01 July to September 30, 2014	From 01 July to September 30, 2013
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Interest income	15,478,116,324	13,806,704,629	5,263,070,081	4,887,430,604
Less: Interest paid on deposits and borrowings	12,320,764,416	11,998,016,218	4,011,579,479	4,312,383,738
Net interest income	3,157,351,908	1,808,688,411	1,251,490,602	575,046,866
Investment income	4,478,377,302	3,973,930,554	1,512,276,349	1,367,531,487
Commission, exchange and brokerage	1,558,429,463	1,543,262,595	501,270,562	532,801,136
Other operating income	580,246,768	614,302,059	140,386,952	174,909,330
Total operating income	9,774,405,441	7,940,183,619	3,405,424,465	2,650,288,819
Salary and allowances	2,142,152,273	1,919,549,120	848,172,732	700,642,919
Rent, taxes, insurance, electricity etc.	428,737,989	381,339,674	148,814,072	131,890,218
Legal expenses	20,490,889	23,743,503	10,763,277	5,696,840
Postage, stamp, telecommunication etc.	61,895,692	61,840,846	22,959,801	23,614,243
Stationery, printing, advertisement, etc.	67,672,779	72,848,272	20,708,619	26,400,396
Managing director's salary and allowances	6,678,709	8,055,000	3,435,000	2,985,000
Directors' fees and other benefits	1,843,494	1,808,792	565,275	26,750
Audit fees	-	-	-	-
Charges on loan losses	915,350	11,595,586	915,350	-
Repairs, maintenance and depreciation	285,364,499	280,480,869	93,469,014	101,978,461
Other expenses	368,040,053	489,701,360	97,938,472	109,258,643
Total operating expenses	3,383,791,727	3,250,963,022	1,247,741,612	1,102,493,470
Profit before provision	6,390,613,714	4,689,220,597	2,157,682,853	1,547,795,349
Provision for loans and advances				
Specific provision	1,827,409,313	6,053,385,260	726,409,313	3,445,385,260
General provision (Including Off B/S items)	112,590,687	160,000,000	55,390,687	68,000,000
	1,940,000,000	6,213,385,260	781,800,000	3,513,385,260
Provision for other classified assets	764,087,571	513,299,603	400,856,705	(486,805,790)
Total provision	2,704,087,571	6,726,684,863	1,182,656,705	3,026,579,470
Profit before taxes	3,686,526,143	(2,037,464,266)	975,026,148	(1,478,784,121)
Provision for taxation	2,359,098,029	1,818,764,447	841,449,305	509,913,039
Deferred tax (income)/expenses	-	-	-	-
	2,359,098,029	1,818,764,447	841,449,305	509,913,039
Net Profit after taxation	1,327,428,114	(3,856,228,713)	133,576,843	(1,988,697,160)
Net Profit after tax attributable to:				
Non-controlling Interests	(1,547)	(25,221)	-	-
Equityholders of parent company	1,327,429,661	(3,856,203,492)	-	-
Profit after tax without minority interests	1,327,429,661	(3,856,203,492)	133,576,843	(1,988,697,160)
Retained earnings brought forward from previous year	1,290,340,814	770,633,905	-	-
	2,617,770,475	(3,085,569,587)	133,576,843	(1,988,697,160)
Appropriations				
Statutory reserve	(719,881,106)	-	(187,209,445)	-
Transferred to general reserve	-	(12,811,475)	-	-
Dividend paid by overseas subsidiaries	(13,240,981)	-	-	-
Dividend (Bonus /Cash)	(1,419,603,240)	(851,761,946)	-	-
	(2,152,725,327)	(864,573,421)	(187,209,445)	-
Retained earnings carried forward	465,045,148	(3,950,143,008)	(53,632,602)	(1,988,697,160)
Earnings per share (Re-stated)	0.85	(2.47)	0.09	(1.27)

Md. Badiul Alam
Additional Managing Director

Shamsul Huda Khan
Managing Director (CC)

Balance Sheet (Un-audited)
As at September 30, 2014

	As at September 30, 2014 Taka	As at December 31, 2013 Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	2,152,480,149	2,350,521,500
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	14,116,128,439	12,508,983,181
	16,268,608,588	14,859,504,681
Balance with other Banks and Financial Institutions		
In Bangladesh	1,028,983,368	1,896,062,848
Outside Bangladesh	5,789,121,760	3,728,274,373
	6,818,105,128	5,624,337,221
Money at call and short notice	98,800,000	98,900,000
Investments		
Government	50,911,762,184	47,513,285,781
Others	8,832,530,969	9,314,234,980
	59,744,293,153	56,827,520,761
Loans and advances		
Loans, cash credits, overdrafts etc.	164,383,007,932	146,270,580,076
Bills purchased & discounted	5,497,268,661	4,828,405,814
	169,880,276,593	151,098,985,890
Fixed assets including land, buildings, furniture and fixtures	2,768,119,799	2,636,589,375
Other assets	6,621,788,288	3,691,299,372
Non-banking assets	335,820,241	336,660,241
TOTAL ASSETS	<u>262,535,811,790</u>	<u>235,173,797,541</u>
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	9,824,415,930	3,322,119,629
Deposits and other accounts		
Current deposits and other accounts	20,859,643,169	19,121,953,740
Bills payable	2,186,642,007	2,225,679,010
Savings bank deposits	27,598,638,840	24,921,946,124
Fixed deposits	110,817,412,949	92,814,097,206
Term deposits	43,646,376,909	54,559,292,756
	205,108,713,874	193,642,968,836
Subordinated bond	2,000,000,000	2,000,000,000
Other liabilities	19,945,952,212	12,279,071,943
TOTAL LIABILITIES	<u>236,879,082,016</u>	<u>211,244,160,408</u>
Shareholders' equity		
Paid up capital	15,615,635,680	14,196,032,440
Statutory reserve	8,131,544,716	7,411,663,610
Other reserve	1,328,616,812	900,929,703
Retained earnings	580,932,566	1,421,011,380
TOTAL SHAREHOLDERS' EQUITY	25,656,729,774	23,929,637,133
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>262,535,811,790</u>	<u>235,173,797,541</u>

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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 September 30, 2014 Taka	As at December 31, 2013 Taka
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25,448,798,894	26,767,247,428
14,515,128,070	14,877,841,680
22,275,566,866	23,722,707,953
6,688,177,762	8,136,763,515
-	-
68,927,671,592	73,504,560,576

Other Contingent Liabilities

Value of Bangladesh sanchaya patra on hand
Value of travelers' cheques on hand

1,513,750,000	1,066,150,000
-	-
1,513,750,000	1,066,150,000
70,441,421,592	74,570,710,576

Total Contingent Liabilities**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

-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	894,738,450
-	-
-	894,738,450
-	-

Claims against the Bank not acknowledged as debt

-	894,738,450
70,441,421,592	75,465,449,026

Total off B/S items (Including contingent liabilities)

Md. Badiul Alam
Additional Managing Director

Shamsul Huda Khan
Managing Director(CC)

Profit and Loss Account (Un-audited)
For the period from January 01, 2014 to September 30, 2014

	From 01 January to September 30, 2014	From 01 January to September 30, 2013	From 01 July to September 30, 2014	From 01 July to September 30, 2013
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Interest income	15,478,135,182	13,492,421,307	5,263,088,939	4,647,435,617
Less: Interest paid on deposits and borrowings	12,334,801,293	11,998,016,217	4,025,616,356	4,312,383,737
Net interest income	3,143,333,889	1,494,405,090	1,237,472,583	335,051,880
Investment income	4,459,467,568	3,962,575,831	1,508,797,819	1,359,468,563
Commission, exchange and brokerage	1,322,275,166	1,355,342,635	421,773,710	465,140,360
Other operating income	569,528,675	609,884,343	156,437,391	172,676,170
Total operating income	9,494,605,298	7,422,207,899	3,324,481,503	2,332,336,973
Salary and allowances	2,076,741,621	1,883,961,246	823,396,221	688,052,052
Rent, taxes, insurance, electricity etc.	397,751,456	365,157,501	138,774,263	126,084,827
Legal expenses	20,490,889	23,743,503	10,763,277	5,696,840
Postage, stamp, telecommunication etc.	57,508,578	59,741,311	20,565,041	22,810,767
Stationery, printing, advertisement, etc.	65,518,945	71,022,285	19,925,932	25,750,527
Managing director's salary and allowances	6,678,709	8,055,000	3,435,000	2,985,000
Directors' fees and other benefits	1,843,494	1,808,792	565,275	26,750
Audit fees	-	-	-	-
Charges on loan losses	915,350	11,596,586	915,350	-
Repairs, maintenance and depreciation	280,445,260	276,080,054	93,420,040	98,279,973
Other expenses	298,766,431	406,318,484	87,334,842	84,812,138
Total operating expenses	3,206,660,733	3,107,484,762	1,199,095,241	1,054,498,874
Profit before provision	6,287,944,565	4,314,723,137	2,125,386,262	1,277,838,099
Provision for loans and advances				
Specific provision	1,827,409,313	6,053,385,260	726,409,313	3,445,385,260
General provision (Including Off B/S items)	112,590,687	160,000,000	55,390,687	68,000,000
	1,940,000,000	6,213,385,260	781,800,000	3,513,385,260
Provision for other classified assets	748,539,033	-	407,539,033	(487,319,541)
Total provision	2,688,539,033	6,213,385,260	1,189,339,033	3,026,065,719
Profit before taxes	3,599,405,532	(1,898,662,123)	936,047,229	(1,748,227,620)
Provision for taxation	2,300,000,000	1,800,000,000	802,500,000	500,000,000
Deferred tax (income)/expenses	-	-	-	-
	2,300,000,000	1,800,000,000	802,500,000	500,000,000
Net Profit after taxation	1,299,405,532	(3,698,662,123)	133,547,229	(2,248,227,620)
Retained earnings brought forward from previous year	1,421,011,380	854,165,420	-	-
	2,720,416,912	(2,844,496,703)	133,547,229	(2,248,227,620)
Appropriations				
Statutory reserve	(719,881,106)	-	(187,209,445)	-
Transferred to general reserve	-	-	-	-
Dividend (Bonus/Cash)	(1,419,603,240)	(851,761,946)	-	-
	(2,139,484,346)	(851,761,946)	(187,209,445)	-
Retained earnings carried forward	580,932,566	(3,696,258,649)	(53,662,216)	(2,248,227,620)
Earnings per share-(Re-)stated	0.83	(2.37)	0.09	(1.44)

Md. Badiul Alam
Additional Managing Director

Shamsul Huda Khan
Managing Director (CC)

Cash Flow Statement (Un-Audited)
For the period from January 01, 2014 to September 30, 2014

	September '2014	September '2013
	<u>Taka</u>	<u>Taka</u>
A) Cash flows from operating activities		
Interest received	14,381,423,117	13,351,837,637
Interest paid	(10,069,196,901)	(11,159,657,767)
Income from Investment	4,459,467,568	3,962,575,831
Fees, commission, exchange & brokerage	1,322,275,166	1,355,344,907
Cash paid to employees	(2,085,263,824)	(1,893,825,038)
Cash paid to suppliers	(605,136,096)	(593,965,791)
Income taxes paid	(1,179,984,188)	(1,839,448,610)
Received from other operating activities	565,976,615	605,193,280
Paid for other operating activities	(298,742,319)	(406,102,838)
Operating profit before changes in operating assets and liabilities	6,490,819,138	3,381,951,611
Increase/(decrease) in operating assets & liabilities		
Loans and advances to other banks	-	-
Loans and advances to customers	(17,468,572,176)	(19,584,360,006)
Other assets	(2,882,445,834)	(1,029,246,405)
Deposits from other Banks	(4,418,553,107)	2,840,509,833
Deposits from customers	15,884,298,145	23,468,083,939
Other liabilities	1,757,478,110	1,445,574,306
	(7,127,794,862)	7,140,561,667
Net cash received from operating activities	(636,975,724)	10,522,513,278
B) Cash flows from investing activities		
Changes in private securities	481,704,011	(7,591,231)
Changes in Govt. securities	(3,398,476,403)	(5,459,375,822)
Purchase of property, plant and equipment	(348,040,604)	(339,276,062)
Sale proceeds of fixed assets	3,672,733	5,522,999
Net cash used in investing activities	(3,261,140,263)	(5,800,720,116)
C) Cash flows from financing activities		
Borrowings from Other Banks, Financial Institutions and agents	6,502,296,301	(4,069,611,498)
Net cash received from financing activities	6,502,296,301	(4,069,611,498)
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)	2,604,180,314	652,181,664
E) Effects of exchange rate changes on cash and cash-equivalents	-	-
F) Cash and cash-equivalents at beginning of the year	20,588,589,202	18,261,569,165
G) Cash and cash-equivalents at end of the year (D+E+F)	23,192,769,516	18,913,750,829
Cash and cash-equivalents at end of the year		
Cash in hand (including foreign currencies)	2,152,480,149	2,017,222,575
Balances with Bangladesh Bank and its agent bank (s)	14,116,128,439	11,235,476,377
Balances with other Banks and Financial Institutions	6,818,105,128	5,548,719,177
Money at call and short notice	98,800,000	99,000,000
Reverse repo	-	-
Prize bonds	7,255,800	13,332,700
	23,192,769,516	18,913,750,829

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National Bank Limited
Statement of Changes in Equity (Un-Audited)
For the period ended September 30, 2014

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2014	14,196,032,440	7,411,663,610	900,929,703	1,421,011,380	23,929,637,133
Net profit for the period	-	-	-	1,299,405,532	1,299,405,532
Bonus dividend paid for the year 2013	1,419,603,240	-	-	(1,419,603,240)	-
Addition during the period	-	719,881,106	-	(719,881,106)	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	427,687,109	-	427,687,109
Transfer from general reserve for appropriation	-	-	-	-	-
Balance at September 30, 2014	15,615,635,680	8,131,544,716	1,328,616,812	580,932,566	25,656,729,774
Balance at December 31, 2013	14,196,032,440	7,411,663,610	900,929,703	1,421,011,380	23,929,637,133