## Consolidated Balance Sheet (Un-audited) As at June 30, 2012

AS at Julie 30, 2012		
	As at June 30,	As at 31
	2012	December
	2012	2011
PROPERTY AND ASSETS	Taka	Taka
TROTERTT AND ASSETS	<u>I ana</u>	Iana
Cash		
Cash in hand (including foreign currencies)	2,004,852,595	1,957,967,299
Balance with Bangladesh Bank and its agent bank(s)	11,092,157,053	8,395,501,460
(Including foreign currencies)	13,097,009,648	10,353,468,759
Balance with other Banks and Financial Institutions		
In Bangladesh	2,345,269,096	2,271,857,439
Outside Bangladesh	2,690,890,287	2,683,499,958
<b>G</b>	5,036,159,383	4,955,357,397
	5,030,139,363	4,955,557,597
Money at call and short notice	99,200,000	719,400,000
Investments		
Government	31,580,190,467	21,148,381,812
Others	7,469,697,307	8,845,653,247
Calloto		0,040,000,247
	39,049,887,774	29,994,035,059
Loans and advances		
Loans, cash credits, overdrafts etc.	121,676,626,604	110,719,163,991
Bills purchased & discounted	5,088,725,980	5,343,861,166
	126,765,352,584	116,063,025,157
Fixed assets including land, buildings, furniture and fixtures		
	2,114,327,899	1,977,183,522
Other assets	2,209,456,814	4,137,362,893
Non-banking assets	355,049,241	355,649,241
TOTAL ASSETS	188,726,443,343	168,555,482,028
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and		
·	40 000 007 700	5 000 040 400
Agents	12,686,227,768	5,838,848,106
Deposits and other accounts	47,000,400,700	40.004.770.000
Current deposits and other accounts	17,006,426,726	16,034,778,860
Bills payable	2,205,868,205	2,017,615,472
Savings bank deposits	22,244,182,318	21,930,644,902
Fixed deposits	66,521,811,184	58,519,629,848
Term deposits	32,990,218,794	28,972,485,661
	140,968,507,227	127,475,154,743
Subordinated bond	2,500,000,000	2,500,000,000
Other liabilities	10,230,457,162	11,178,828,616
TOTAL LIABILITIES	166,385,192,157	146,992,831,465
Shareholders' equity		
Paid up capital	14,196,032,440	8,603,656,030
Statutory reserve	6,593,474,711	6,058,641,682
General reserve	-	497,723,327
Other reserve	647,716,506	1,246,600,628
Retained earnings	903,931,513	5,155,930,470
TOTAL SHAREHOLDERS' EQUITY	22,341,155,170	21,562,552,137
Non-controling Interests	96,016	98,426
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	188,726,443,343	168,555,482,028

Continued....

	As at June 30, 2012	As at 31 December 2011
OFF BALANCE SHEET ITEMS	<u>Taka</u>	<u>Taka</u>
Contingent Linkilities		
Contingent Liabilities Acceptances and endorsements	17,311,386,040	19,053,469,290
Letters of guarantee	12,635,954,555	6,312,606,539
Irrevocable letters of credit	14,459,450,800	11,866,436,493
Bills for collection	7,518,401,495	6,030,505,477
Other liabilities (Bad & Loss)	-	=
	51,925,192,890	43,263,017,799
Other Contingent Liabilities		
Value of Bangladesh sanchaya patra on hand	1,107,050,000	1,129,650,000
Value of travelers' cheques on hand	-	-
<b>-</b>	1,107,050,000	1,129,650,000
Total Contingent Liabilities	53,032,242,890	44,392,667,799
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)	53,032,242,890	44,392,667,799

Munshi Abu Zakaria

Vice President

**Neaz Ahmed** Managing Director

### Consolidated Profit and Loss Account (Un-audited) For the half year ended from January 01, 2012 to June 30, 2012

Legal expenses       11,503,007       8,252,109       5,790,721       5,44         Postage, stamp, telecommunication etc.       36,269,816       28,323,798       18,250,095       14,8°         Stationery, printing, advertisement, etc.       59,131,974       63,108,716       27,624,552       36,86         Managing director's salary and allowances       5,070,000       5,070,000       2,535,000       2,535,000	7,420 7,169 <b>0,251</b> 3,256 4,022 5,853 <b>3,382</b>
Less: Interest paid on deposits and borrowings         6,755,703,046         3,959,372,451         3,284,283,890         2,196,15           Net interest income         2,537,717,324         2,487,775,115         1,394,560,516         1,353,36           Investment income         2,152,712,533         1,216,360,386         821,234,409         730,83           Commission, exchange and brokerage         857,277,016         1,108,157,684         438,510,128         542,94           Other operating income         409,802,823         1,479,960,257         219,894,300         1,076,74           Total operating income         5,957,509,696         6,292,253,442         2,874,199,353         3,703,86           Salary and allowances         1,115,215,653         823,999,378         668,022,650         417,79           Rent, taxes, insurance, electricity etc.         184,649,255         135,171,073         97,092,949         81,29           Legal expenses         11,503,007         8,252,109         5,790,721         5,46           Postage, stamp, telecommunication etc.         36,269,816         28,323,798         18,250,095         14,80           Stationery, printing, advertisement, etc.         59,131,974         63,108,716         27,624,552         36,86           Managing director's salary and allowances         5,0	7,169 0,251 3,256 4,022 5,853 3,382 9,757 6,893 1,871 7,691 7,321 5,000
Net interest income         2,537,717,324         2,487,775,115         1,394,560,516         1,353,36           Investment income         2,152,712,533         1,216,360,386         821,234,409         730,83           Commission, exchange and brokerage         857,277,016         1,108,157,684         438,510,128         542,94           Other operating income         409,802,823         1,479,960,257         219,894,300         1,076,74           Total operating income         5,957,509,696         6,292,253,442         2,874,199,353         3,703,80           Salary and allowances         1,115,215,653         823,999,378         668,022,650         417,73           Rent, taxes, insurance, electricity etc.         184,649,255         135,171,073         97,092,949         81,23           Legal expenses         11,503,007         8,252,109         5,790,721         5,46           Postage, stamp, telecommunication etc.         36,269,816         28,323,798         18,250,095         14,83           Stationery, printing, advertisement, etc.         59,131,974         63,108,716         27,624,552         36,86           Managing director's salary and allowances         5,070,000         5,070,000         2,535,000         2,53           Directors' fees and other benefits         7,510,709         4,60	<b>0,251</b> 3,256 4,022 5,853 <b>3,382</b> 9,757 6,893 1,871 7,691 7,321 5,000
Investment income         2,152,712,533         1,216,360,386         821,234,409         730,83           Commission, exchange and brokerage         857,277,016         1,108,157,684         438,510,128         542,94           Other operating income         409,802,823         1,479,960,257         219,894,300         1,076,74           Total operating income         5,957,509,696         6,292,253,442         2,874,199,353         3,703,86           Salary and allowances         1,115,215,653         823,999,378         668,022,650         417,79           Rent, taxes, insurance, electricity etc.         184,649,255         135,171,073         97,092,949         81,29           Legal expenses         11,503,007         8,252,109         5,790,721         5,46           Postage, stamp, telecommunication etc.         36,269,816         28,323,798         18,250,095         14,87           Stationery, printing, advertisement, etc.         59,131,974         63,108,716         27,624,552         36,86           Managing director's salary and allowances         5,070,000         5,070,000         2,535,000         2,53           Directors' fees and other benefits         7,510,709         4,607,340         1,742,872         3,13	3,256 4,022 5,853 3,382 9,757 6,893 1,871 7,691 7,321 5,000
Commission, exchange and brokerage         857,277,016         1,108,157,684         438,510,128         542,94           Other operating income         409,802,823         1,479,960,257         219,894,300         1,076,74           Total operating income         5,957,509,696         6,292,253,442         2,874,199,353         3,703,86           Salary and allowances         1,115,215,653         823,999,378         668,022,650         417,79           Rent, taxes, insurance, electricity etc.         184,649,255         135,171,073         97,092,949         81,29           Legal expenses         11,503,007         8,252,109         5,790,721         5,46           Postage, stamp, telecommunication etc.         36,269,816         28,323,798         18,250,095         14,80           Stationery, printing, advertisement, etc.         59,131,974         63,108,716         27,624,552         36,86           Managing director's salary and allowances         5,070,000         5,070,000         2,535,000         2,53           Directors' fees and other benefits         7,510,709         4,607,340         1,742,872         3,13	4,022 5,853 3,382 9,757 6,893 1,871 7,691 7,321 5,000
Other operating income         409,802,823         1,479,960,257         219,894,300         1,076,74           Total operating income         5,957,509,696         6,292,253,442         2,874,199,353         3,703,84           Salary and allowances         1,115,215,653         823,999,378         668,022,650         417,79           Rent, taxes, insurance, electricity etc.         184,649,255         135,171,073         97,092,949         81,29           Legal expenses         11,503,007         8,252,109         5,790,721         5,46           Postage, stamp, telecommunication etc.         36,269,816         28,323,798         18,250,095         14,8°           Stationery, printing, advertisement, etc.         59,131,974         63,108,716         27,624,552         36,86           Managing director's salary and allowances         5,070,000         5,070,000         2,535,000         2,53           Directors' fees and other benefits         7,510,709         4,607,340         1,742,872         3,13	5,853 3,382 9,757 6,893 1,871 7,691 7,321 5,000
Total operating income         5,957,509,696         6,292,253,442         2,874,199,353         3,703,81           Salary and allowances         1,115,215,653         823,999,378         668,022,650         417,75           Rent, taxes, insurance, electricity etc.         184,649,255         135,171,073         97,092,949         81,25           Legal expenses         11,503,007         8,252,109         5,790,721         5,46           Postage, stamp, telecommunication etc.         36,269,816         28,323,798         18,250,095         14,8           Stationery, printing, advertisement, etc.         59,131,974         63,108,716         27,624,552         36,86           Managing director's salary and allowances         5,070,000         5,070,000         2,535,000         2,53           Directors' fees and other benefits         7,510,709         4,607,340         1,742,872         3,15	3,382 9,757 6,893 1,871 7,691 7,321 5,000
Salary and allowances         1,115,215,653         823,999,378         668,022,650         417,75           Rent, taxes, insurance, electricity etc.         184,649,255         135,171,073         97,092,949         81,25           Legal expenses         11,503,007         8,252,109         5,790,721         5,46           Postage, stamp, telecommunication etc.         36,269,816         28,323,798         18,250,095         14,8           Stationery, printing, advertisement, etc.         59,131,974         63,108,716         27,624,552         36,86           Managing director's salary and allowances         5,070,000         5,070,000         2,535,000         2,53           Directors' fees and other benefits         7,510,709         4,607,340         1,742,872         3,15	9,757 6,893 1,871 7,691 7,321 5,000
Rent, taxes, insurance, electricity etc.       184,649,255       135,171,073       97,092,949       81,252         Legal expenses       11,503,007       8,252,109       5,790,721       5,46         Postage, stamp, telecommunication etc.       36,269,816       28,323,798       18,250,095       14,81         Stationery, printing, advertisement, etc.       59,131,974       63,108,716       27,624,552       36,86         Managing director's salary and allowances       5,070,000       5,070,000       2,535,000       2,535,000         Directors' fees and other benefits       7,510,709       4,607,340       1,742,872       3,13	6,893 1,871 7,691 7,321 5,000
Legal expenses     11,503,007     8,252,109     5,790,721     5,46       Postage, stamp, telecommunication etc.     36,269,816     28,323,798     18,250,095     14,8°       Stationery, printing, advertisement, etc.     59,131,974     63,108,716     27,624,552     36,86°       Managing director's salary and allowances     5,070,000     5,070,000     2,535,000     2,535,000       Directors' fees and other benefits     7,510,709     4,607,340     1,742,872     3,13	1,871 7,691 7,321 5,000
Postage, stamp, telecommunication etc.       36,269,816       28,323,798       18,250,095       14,8°         Stationery, printing, advertisement, etc.       59,131,974       63,108,716       27,624,552       36,86         Managing director's salary and allowances       5,070,000       5,070,000       2,535,000       2,535,000         Directors' fees and other benefits       7,510,709       4,607,340       1,742,872       3,13	7,691 7,321 5,000
Stationery, printing, advertisement, etc.       59,131,974       63,108,716       27,624,552       36,86         Managing director's salary and allowances       5,070,000       5,070,000       2,535,000       2,535,000         Directors' fees and other benefits       7,510,709       4,607,340       1,742,872       3,13	7,321 5,000
Managing director's salary and allowances       5,070,000       5,070,000       2,535,000       2,535,000         Directors' fees and other benefits       7,510,709       4,607,340       1,742,872       3,13	5,000
Directors' fees and other benefits         7,510,709         4,607,340         1,742,872         3,13	-
	1,303
Audit fees -   -     -     -	
0	
Charges on loan losses 562,549,540 - 562,549,540 -	
	0,930
Other expenses* 1,061,856,615 207,126,846 939,980,994 120,77	
Total operating expenses 3,204,982,889 1,415,197,832 2,406,902,909 757,58	
Profit before provision         2,752,526,807         4,877,055,610         467,296,444         2,946,30           Provision for loans and advances	2,312
Specific provision	1
	0 000
General provision (Including Off B/S items)	
Provision for other classified assets 8,120,616 - 8,120,616 -	0,000
Total provision 8,120,616 170,000,000 8,120,616 100,00	0.000
Profit before taxes 2,744,406,191 4,707,055,610 459,175,828 2,846,30	
Provision for taxation 1,350,627,674 1,484,801,153 684,720,839 968,49  Deferred tax (income)/expenses	6,649
1,350,627,674 1,484,801,153 684,720,839 968,49	6,649
Net Profit after taxation 1,393,778,517 3,222,254,457 (225,545,011) 1,877,80	5,663
Net Profit after tax attributable to:	
Non-controling Interests (2,410) 20,345	
Equityholders of parent company 1,393,780,927 3,222,234,112	
Profit after tax without minority interests 1,393,780,927 3,222,234,112 (225,545,011) 1,877,80	5,663
Retained earnings brought forward from previous year 5,155,930,470 5,112,856,189	
6,549,711,397 8,335,090,301 (225,545,011) 1,877,80	5,663
Appropriations (754.000.000) (757.000) (757.000)	1.000)
Statutory reserve (534,833,029) (880,412,100) (87,255,033) (523,22	,680)
Transferred to general reserve 497,723,327	
Cash dividend paid by NBL Money Trans. Pte. Ltd. (16,293,772)	
Dividend (Bonus share) (5,592,376,410) (4,191,524,730) (5,021,036,030) (5,031,036,030)	1 600/
(5,645,779,884) (5,071,936,830) (87,255,033) (523,22	
Retained earnings carried forward 903,931,513 3,263,153,471 (312,800,044) 1,354,58	1,303
Earnings per share (Re-stated) 0.98 2.27 - 0.16 1.3	2

<sup>\*</sup>Other operating expense includes Tk.81.77 crore as revaluation loss on Secondary portfolio as required for Mark to Market basis accounting.

Munshi Abu Zakaria Neaz Ahmed

From 01 January to June 30, 2012

<u>Taka</u>

<u>Taka</u>

From 01

January to June 30, 2011 From 01 April to June 30, 2012 From 01 April to June 30, 2011 <u>Taka</u>

<u>Taka</u> Managing Director

Vice President

### **National Bank Limited**

# Consolidated Statement of Changes in Equity (Un-Audited) For the half year ended June 30, 2012

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2012	8,603,656,030	6,058,641,682	497,723,327	1,246,600,628	5,155,930,470	21,562,552,137
Net profit for the period	-	-	-		1,393,780,927	1,393,780,927
Bonus shares for 2011 issued during the year	5,592,376,410	-	-		(5,592,376,410)	-
Cash dividend paid by NBL Money Trans. Pte. Ltd.	-	-	-	-	(16,293,772)	(16,293,772)
Addition during the period	-	534,833,029	-	-	(534,833,029)	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	-	(598,884,122)	-	(598,884,122)
Transfer from general reserve for appropriation	-	-	(497,723,327)	-	497,723,327	-
Balance at June 30, 2012	14,196,032,440	6,593,474,711	-	647,716,506	903,931,513	22,341,155,170
Balance at December 31, 2011	8,603,656,030	6,058,641,682	497,723,327	1,246,600,628	5,155,930,470	21,562,552,137

### **National Bank Limited**

# Consolidated Statement of Changes in Equity (Un-Audited) For the half year ended June 30, 2012

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2012	8,603,656,030	6,058,641,682	497,723,327	1,246,600,628	5,155,930,470	21,562,552,137
Net profit for the period	-	-	-		1,393,780,927	1,393,780,927
Bonus shares for 2011 issued during the year	5,592,376,410	-	-		(5,592,376,410)	-
Cash dividend paid by NBL Money Trans. Pte. Ltd.	-	-	-	-	(16,293,772)	(16,293,772)
Addition during the period	-	534,833,029	-	-	(534,833,029)	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	-	(598,884,122)	-	(598,884,122)
Transfer from general reserve for appropriation	-	-	(497,723,327)	-	497,723,327	-
Balance at June 30, 2012	14,196,032,440	6,593,474,711	-	647,716,506	903,931,513	22,341,155,170
Balance at December 31, 2011	8,603,656,030	6,058,641,682	497,723,327	1,246,600,628	5,155,930,470	21,562,552,137

#### Balance Sheet (Un-audited) As at June 30, 2012

As at June 30, 2012		
	As at June 30,	As at 31
	2012	December
	2012	2011
PROPERTY AND ASSETS	Taka	Taka
Cash		
Cash in hand (including foreign currencies)	1,963,566,554	1,931,124,736
Balance with Bangladesh Bank and its agent bank(s)	11,092,157,053	
(Including foreign currencies)	13,055,723,607	8,395,501,460 <b>10,326,626,196</b>
	13,033,123,001	10,320,020,130
Balance with other Banks and Financial Institutions	0.450.040.074	0.447.077.407
In Bangladesh	2,159,049,971	2,147,277,187
Outside Bangladesh	2,638,032,923	2,683,499,958
	4,797,082,894	4,830,777,145
Money at call and short notice	99,200,000	719,400,000
Investments		
Government	31,580,190,467	21,148,381,812
Others	7,868,052,360	9,186,252,920
Lanca and advances	39,448,242,827	30,334,634,732
Loans and advances	120,913,749,357	110 045 020 204
Loans, cash credits, overdrafts etc.		110,045,029,304
Bills purchased & discounted	5,088,725,980 <b>126,002,475,337</b>	5,343,861,166 <b>115,388,890,470</b>
Fixed assets including land, buildings, furniture and fixtures	120,002,473,337	113,300,030,470
Tixed assets including land, ballangs, farmate and fixtures	2,084,968,205	1,955,293,404
Other assets	3,635,021,212	5,126,111,060
Non-banking assets	355,049,241	355,649,241
TOTAL ASSETS	189,477,763,323	169,037,382,248
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and		
Agents	10 606 007 760	E 020 040 406
Deposits and other accounts	12,686,227,768	5,838,848,106
Current deposits and other accounts	17,006,426,726	16,034,778,860
Bills payable	2,205,868,205	2,017,615,472
Savings bank deposits	22,244,182,318	21,930,644,902
Fixed deposits	66,521,811,184	58,519,629,848
Term deposits	34,424,721,422	29,713,300,258
Term deposits		
	142,403,009,855	128,215,969,340
Subordinated bond	2,500,000,000	2,500,000,000
Other liabilities	9,620,678,212	10,959,998,337
TOTAL LIABILITIES	167,209,915,835	147,514,815,783
Shareholders' equity		
Paid up capital	14,196,032,440	8,603,656,030
Statutory reserve	6,593,474,711	6,058,641,682
General reserve		497,723,327
Other reserve	647,716,506	1,246,600,628
Retained earnings	830,623,831	5,115,944,798
TOTAL SHAREHOLDERS' EQUITY	22,267,847,488	21,522,566,465
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	189,477,763,323	169,037,382,248
TO THE EMPIRITED AND STIMILITUDEDLING EXCITT	100,711,100,020	.00,001,002,240

Continued....

	As at June 30, 2012	As at 31 December 2011
OFF BALANCE SHEET ITEMS	<u>Taka</u>	<u>Taka</u>
Contingent Liabilities		
Acceptances and endorsements	17,311,386,040	19,053,469,290
Letters of guarantee	12,635,954,555	6,312,606,539
Irrevocable letters of credit	14,459,450,800	11,866,436,493
Bills for collection	7,518,401,495	6,030,505,477
Other liabilities (Bad & Loss)	-	-
	51,925,192,890	43,263,017,799
Other Contingent Liabilities		
Value of Bangladesh sanchaya patra on hand	1,107,050,000	1,129,650,000
Value of travelers' cheques on hand	- 4 407 050 000	- 4 400 050 000
Total Contingent Liabilities	1,107,050,000 53,032,242,890	1,129,650,000 44,392,667,799
Total Contingent Liabilities	55,052,242,690	44,392,007,799
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 are installed Dank not calmouladed as daht	<del>-</del>	-
Claims against the Bank not acknowledged as debt	-	-
		-
Total off B/S items (Including contingent liabilities)	53,032,242,890	44,392,667,799

Munshi Abu Zakaria

Vice President

**Neaz Ahmed** Managing Director

### Profit and Loss Account (Un-audited) For the half year ended from January 01, 2012 to June 30, 2012

	From 01	From 01	From 01	From 01
	January to	January to	April to June	April to
	June 30, 2012	June 30, 2011	30, 2012	June 30,
				2011
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Interest income	9,314,253,821	6,216,210,972	4,691,923,506	3,357,180,062
Less: Interest paid on deposits and borrowings	6,770,006,243	3,959,372,451	3,284,283,890	2,190,430,026
Net interest income	2,544,247,578	2,256,838,521	1,407,639,616	1,166,750,036
Investment income	2,145,468,446	1,216,360,386	814,481,109	730,833,256
Commission, exchange and brokerage	713,320,487	985,290,872	374,321,023	465,565,672
Other operating income	403,887,519	1,473,927,268	215,362,597	1,074,588,883
Total operating income	5,806,924,030	5,932,417,047	2,811,804,345	3,437,737,847
Salary and allowances	1,093,275,958	810,357,605	655,121,141	412,157,005
Rent, taxes, insurance, electricity etc.	176,436,203	128,608,949	92,098,261	77,009,079
Legal expenses	11,477,007	8,252,109	5,789,721	5,461,871
Postage, stamp, telecommunication etc.	35,163,016	27,611,972	19,236,029	14,410,742
Stationery, printing, advertisement, etc.	58,163,130	62,284,124	27,182,754	36,406,379
Managing director's salary and allowances	5,070,000	5,070,000	2,535,000	2,535,000
Directors' fees and other benefits	7,510,709	4,607,340	1,742,872	3,131,303
Audit fees	-	-	-	-
Charges on loan losses	562,549,540	-	562,549,540	-
Repairs, maintenance and depreciation	160,583,642	139,080,605	82,945,034	74,800,032
Other expenses*	1,022,529,680	174,483,844	926,328,830	95,703,034
Total operating expenses	3,132,758,885	1,360,356,548	2,375,529,182	721,614,445
Profit before provision	2,674,165,145	4,572,060,499	436,275,163	2,716,123,402
Provision for loans and advances				
Specific provision	-	-	-	-
General provision (Including Off B/S items)	-	170,000,000	-	100,000,000
•	-	170,000,000	-	100,000,000
Provision for other classified assets	-	-	-	-
Total provision	-	170,000,000	-	100,000,000
Profit before taxes	2,674,165,145	4,402,060,499	436,275,163	2,616,123,402
Provision for taxation	1,330,000,000	1,400,000,000	680,000,000	910,000,000
Deferred tax (income)/expenses	-	-	-	-
, , ,	1,330,000,000	1,400,000,000	680,000,000	910,000,000
Net Profit after taxation	1,344,165,145	3,002,060,499	(243,724,837)	1,706,123,402
Retained earnings brought forward from previous year	5,115,944,798	5,100,157,159	<del>_</del>	
	6,460,109,943	8,102,217,658	(243,724,837)	1,706,123,402
Appropriations				
Statutory reserve	(534,833,029)	(880,412,100)	(87,255,033)	(523,224,680)
Transferred to general reserve	497,723,327	- 1	` -	- 1
Dividend (Bonus share)	(5,592,376,410)	(4,191,524,730)	-	-
,	(5,629,486,112)	(5,071,936,830)	(87,255,033)	(523,224,680)
Retained earnings carried forward	830,623,831	3,030,280,828	(330,979,870)	1,182,898,722
Earnings per share-(Re-)stated	0.95	2.11	- 0.17	1.20
*Other are and the common to all the TI 04 77 and a common to	1 11 0		and the Administration of the Administration	

<sup>\*</sup>Other operating expense includes Tk.81.77 crore as revaluation loss on Secondary portfolio as required for Mark to Market basis accounting.

### **National Bank Limited**

## Statement of Changes in Equity (Un-Audited) For the half year ended June 30, 2012

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2012	8,603,656,030	6,058,641,682	497,723,327	1,246,600,628	5,115,944,798	21,522,566,465
Net profit for the period	-	-	-	-	1,344,165,145	1,344,165,145
Bonus shares for 2011 issued during the year	5,592,376,410	-	-	-	(5,592,376,410)	-
Addition during the period	-	534,833,029	-	-	(534,833,029)	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	-	(598,884,122)	-	(598,884,122)
Transfer from general reserve for appropriation	-	-	(497,723,327)	-	497,723,327	-
Balance at June 30, 2012	14,196,032,440	6,593,474,711	-	647,716,506	830,623,831	22,267,847,488
Balance at December 31, 2011	8,603,656,030	6,058,641,682	497,723,327	1,246,600,628	5,115,944,798	21,522,566,465

# Cash Flow Statement (Un-Audited) For the half year ended from January 01 to June 30, 2012

A) Cash flows from operating activities	June '2012 <u>Taka</u>	June '2011 <u>Taka</u>
Interest received	8,252,260,347	6,216,210,912
Interest paid	(6,765,845,400)	(3,598,814,122)
Income from Investment	1,836,070,045	1,010,746,748
Fees, commission, exchange & brokerage	713,321,459	985,290,872
Cash paid to employees	(1,105,856,667)	(820,034,945)
Cash paid to suppliers	(310,693,737)	(257,727,334)
Income taxes paid	(2,248,332,362)	(1,118,270,572)
Received from other operating activities	403,260,189	480,572,514
Paid for other operating activities	(204,860,933)	(174,398,226)
Operating profit before changes in operating assets and liabilities	569,322,941	2,723,575,847
Increase/(decrease) in operating assets & liabilities		
Loans and advances to other banks	-	-
Loans and advances to customers	(10,613,584,867)	(12,444,161,887)
Other assets	1,178,518,865	(15,860,438)
Deposits from other Banks	422,073,772	1,895,841,903
Deposits from customers	13,778,155,842	11,579,652,810
Other liabilities	(368,345,335)	1,314,643,922
Not seek week and forms are sufficient and distinct	4,396,818,277	2,330,116,310
Net cash received from operating activities	4,966,141,218	5,053,692,157
B) Cash flows from investing activities	(112 024 267)	2 220 460 240
Changes in private securities Changes in Govt. securities	(113,834,267) (9,493,669,944)	2,328,469,340 (9,093,122,566)
Purchase of property, plant and equipment	(132,847,571)	(164,082,492)
Sale proceeds of fixed assets	3,016,051	210,609,193
Net cash used in investing activities	(9,737,335,731)	(6,718,126,525)
C) Cash flows from financing activities Borrowings from Other Banks, Financial Institutions and agents Net cash received from financing activities	6,847,379,662 6,847,379,662	2,188,545,773 2,188,545,773
·		
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C) E) Effects of exchange rate changes on cash and cash-equivalents	2,076,185,149 1,530,811	524,111,405 94,495
F) Cash and cash-equivalents at beginning of the year	15,883,035,041	12,442,102,945
G) Cash and cash-equivalents at end of the year (D+E+F)	17,960,751,001	12,966,308,845
Cash and cash-equivalents at end of the year		
Cash in hand (including foreign currencies)	1,963,566,554	1,532,240,750
Balances with Bangladesh Bank and its agent bank (s)	11,092,157,053	7,986,160,859
Balances with other Banks and Financial Institutions	4,797,082,894	3,340,475,036
Money at call and short notice	99,200,000	99,500,000
Reverse repo Prize bonds	- 8,744,500	- 7,932,200
	17,960,751,001	12,966,308,845

Munshi Abu Zakaria

Vice President

Neaz Ahmed Managing Director