



National Bank Limited

A Bank for Performance with Potential

Very High Quality Performance with Very Strong Capacity Up gradation of Credit Rating

Year	Long Term Rating	Short Term Rating
June, 2010	AA3	ST-1
2009	A1	ST-2

Credit Rating Agency of Bangladesh Limited has upgraded the credit rating of the Bank to AA3 (Pronounced Double A Three) in the Long Term and ST-1 in the Short Term in recognition of its strong financial position, excellent operational performance, capital adequacy and commendable growth in all business areas.

A Commercial Bank rated AA3 is judged to be of very high quality, is subject to very low credit risk and has strong capacity to meet its financial commitments.

A Commercial Bank rated ST-1 is considered to have the highest capacity for timely repayment of obligations, and are characterized with excellent position in terms of liquidity, internal fund generation, and access to alternative sources of funds.

National Bank Limited takes this opportunity to thank its regulators, customers, stakeholders, staff, and well wishers for achieving this rating.

Highlights on the Activities of the Bank (NBL & Offshore Banking Unit)

(Un-audited)

(Taka in Million)

Sl. No.	Particulars	September'30 2010	September'30 2009	September'30 2008
1	Authorized Capital	17,500.00	7,450.00	2,450.00
2	Paid-up Capital	4,412.13	2,846.54	1,872.72
3	Reserve Fund & Surplus	9,264.51	5,339.20	4,285.38
4	Total Shareholders' Equity	13,676.64	8,185.74	6,158.10
5	Total Deposits	96,283.81	73,845.58	55,483.43
6	Total Loans and Advances	86,282.71	58,160.71	48,061.51
7	Provision Required against advances	2,172.80	1,888.40	1,406.80
8	Provision kept against advances	2,184.21	1,947.60	1,478.80
9	Investments	22,371.15	12,888.10	8,555.31
10	Import	67,988.88	56,954.70	65,423.92
11	Export	33,168.45	28,551.54	27,862.63
12	Total Income	11,317.69	7,261.40	6,605.11
13	Total Expenditures	6,623.09	5,108.43	3,797.71
14	Operating Profits	4,694.60	2,152.97	2,807.40
15	Net profit after tax and provision	3,314.60	1,102.96	1,556.63
16	Fixed Assets (including non banking asset)	2,660.24	2,247.10	1,919.71
17	Total Assets	123,441.86	88,904.23	66,934.78
				(Percentage)
18	% of Classified Loans	4.11%	5.84%	5.83%
19	Advance / Deposit Ratio (%)	89.61%	78.76%	86.62%
20	Cost of Fund (including operating cost)	8.62%	10.01%	9.84%
21	Return on Assets (ROA)	4.10%	1.79%	3.22%
22	Price Earning Ratio (Times)	8.39	14.18	20.85
				Amount in Taka
23	Earnings per Share (Annualized)	10.01	3.33	4.71
24	Net Assets Value per shares	31.00	28.76	32.88
25	Market price per share (restated)	84.00	47.28	98.15
				In Number
26	Number of Branches and SME Centres	134	111	101
27	Number of Shareholders	34,787	35,612	18,888
28	Number of Employees	3,195	2,850	2,648
29	Number of Foreign Correspondents	415	415	405
30	Credit Rating			
	Long Term	AA3	A1	A1
	Short Term	ST-1	ST-2	ST-2