



# National Bank Limited

FINANCIAL ADMINISTRATION DIVISION

HEAD OFFICE: 116/1, KAZI NAZRUL ISLAM AVENUE, RAMNA, DHAKA-1000, BANGLADESH, TEL: PABX: +88-02-41032461-3, 41032435-36, FAX: 88-02-41032460, E-mail: fad@nblbd.com, URL/website: www.nblbd.com, SWIFT: NBLBDDH

## Consolidated Balance Sheet (Un-audited)

As at March 31, 2022

	As at March 31, 2022	As at December 31, 2021
	Taka	Taka
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	4,286,858,514	5,200,243,627
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	19,313,813,819	19,581,129,279
	<b>23,600,672,333</b>	<b>24,781,372,906</b>
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	1,247,847,464	2,721,199,312
Outside Bangladesh	650,620,355	1,177,249,142
	<b>1,898,467,819</b>	<b>3,898,448,454</b>
<b>Money at call and short notice</b>		
	<b>91,300,000</b>	<b>91,300,000</b>
<b>Investments</b>		
Government	56,807,590,657	70,761,420,030
Others	10,854,938,536	10,357,197,858
	<b>67,662,529,193</b>	<b>81,118,617,888</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	429,528,153,274	443,695,616,802
Bills purchased & discounted	4,401,440,008	4,703,297,509
	<b>433,929,593,282</b>	<b>448,398,914,311</b>
<b>Fixed assets including land, buildings, furniture and fixtures</b>		
	<b>3,522,042,796</b>	<b>3,474,623,483</b>
<b>Other assets</b>		
Non-banking assets	26,810,848,260	13,604,739,075
	<b>297,086,400</b>	<b>297,086,400</b>
<b>TOTAL ASSETS</b>	<b>557,812,540,083</b>	<b>575,665,102,517</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	12,779,740,494	12,587,662,983
<b>Deposits and other accounts</b>		
Current deposits and other accounts	30,922,592,123	37,016,656,753
Bills payable	3,659,280,506	3,177,332,448
Savings bank deposits	64,196,767,894	64,895,520,248
Fixed deposits	121,449,100,826	133,885,463,535
Term deposits	231,502,836,926	233,858,343,881
	<b>451,730,578,275</b>	<b>472,833,316,865</b>
Subordinated bond	2,650,000,000	2,650,000,000
Start up fund	36,808,199	36,808,199
Other liabilities	38,967,838,810	35,634,286,107
<b>TOTAL LIABILITIES</b>	<b>506,164,965,778</b>	<b>523,742,074,154</b>
<b>Shareholders' equity</b>		
Paid up capital	32,197,395,700	32,197,395,700
Statutory reserve	17,228,087,280	17,228,087,280
General reserve	30,264,215	30,133,557
Other reserve	1,982,030,512	1,688,148,323
Retained earnings	209,620,869	779,091,211
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>51,647,398,576</b>	<b>51,922,856,071</b>
<b>Non-controlling Interests</b>	<b>175,729</b>	<b>172,292</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>557,812,540,083</b>	<b>575,665,102,517</b>
<b>Net Assets value per share</b>	<b>16.04</b>	<b>16.13</b>

Continued....



# National Bank Limited

## FINANCIAL ADMINISTRATION DIVISION

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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 March 31, 2022	As at December 31, 2021
	Taka	Taka
	16,375,625,916	14,755,627,287
	10,812,844,138	10,136,234,771
	30,322,998,971	33,048,561,892
	6,913,469,059	7,260,492,409
	-	-
	<b>64,424,938,084</b>	<b>65,200,916,359</b>
	-	-
	-	-
	-	-
	-	-
	1,809,526,900	1,372,942,500
	-	-
	<b>1,809,526,900</b>	<b>1,372,942,500</b>
	-	-
	<b>1,809,526,900</b>	<b>1,372,942,500</b>
	<b>66,234,464,984</b>	<b>66,573,858,859</b>

  
CFO/Head of Finance & Accounts

  
Board & Company Secretary

  
Managing Director & CEO

  
Director

  
Chairperson



# National Bank Limited

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## Consolidated Profit and Loss Account (Un-audited)

For the period ended from January 01, 2022 to March 31, 2022

	From January 01 to March 31, 2022	From January 01 to March 31, 2021
	Taka	Taka
Interest income	6,574,230,061	7,788,427,716
Less: Interest paid on deposits and borrowings	7,188,535,623	7,365,729,342
<b>Net interest income</b>	<b>(614,305,562)</b>	<b>422,698,374</b>
Investment income	1,261,262,703	1,283,105,258
Commission, exchange and brokerage	489,093,348	532,932,418
Other operating income	64,505,187	112,595,090
<b>Total operating income</b>	<b>1,200,555,676</b>	<b>2,351,331,140</b>
Salary and allowances	946,091,807	943,847,995
Rent, taxes, insurance, electricity etc.	290,405,571	267,624,359
Legal expenses	10,662,054	4,630,885
Postage, stamp, telecommunication etc.	23,942,260	23,475,159
Stationery, printing, advertisement, etc.	150,926,188	79,007,508
Managing director's salary and allowances	3,945,000	718,065
Directors' fees and other benefits	552,993	295,939
Audit fees	-	-
Charges on loan losses	157,244	781,759
Repairs, maintenance and depreciation	147,198,368	186,169,123
Other expenses	170,051,610	206,989,446
<b>Total operating expenses</b>	<b>1,743,933,095</b>	<b>1,713,540,238</b>
<b>Profit before provision</b>	<b>(543,377,419)</b>	<b>637,790,902</b>
Provision for loans and advances		
Specific provision	-	100,000,000
General provision (Including Off B/S items)	-	-
Provision for other classified assets	-	100,000,000
<b>Total provision</b>	<b>-</b>	<b>100,000,000</b>
<b>Profit before taxes</b>	<b>(543,377,419)</b>	<b>537,790,902</b>
Provision for taxation	26,089,486	144,201,138
Deferred tax (income)/expenses	-	-
	<b>26,089,486</b>	<b>144,201,138</b>
<b>Net Profit after taxation</b>	<b>(569,466,905)</b>	<b>393,589,764</b>
<b>Net Profit attributable to:</b>		
Non-controlling Interests	3,437	12,574
Equity holders of parent company	<b>(569,470,342)</b>	<b>393,577,190</b>
<b>Profit attributed to parent company</b>	<b>(569,470,342)</b>	<b>393,577,190</b>
Retained earnings brought forward from previous year	779,091,211	2,051,906,653
	<b>209,620,869</b>	<b>2,445,483,843</b>
<b>Appropriations</b>		
Statutory reserve	-	(85,950,844)
	<b>-</b>	<b>(85,950,844)</b>
<b>Retained earnings carried forward</b>	<b>209,620,869</b>	<b>2,359,532,999</b>
<b>Earnings per share (Re-stated)</b>	<b>(0.18)</b>	<b>0.12</b>

CFO/Head of Finance & Accounts

Managing Director & CEO

Board & Company Secretary

Director

Chairperson



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## Balance Sheet (Un-audited) As at March 31, 2022

	As at March 31, 2022	As at December 31, 2021
	<u>Taka</u>	<u>Taka</u>
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	4,208,395,209	5,101,914,626
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	19,313,813,819	19,581,129,279
	<b>23,522,209,028</b>	<b>24,683,043,905</b>
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	786,004,186	2,497,097,059
Outside Bangladesh	443,293,320	986,684,504
	<b>1,229,297,506</b>	<b>3,483,781,563</b>
<b>Money at call and short notice</b>		
	<b>91,300,000</b>	<b>91,300,000</b>
<b>Investments</b>		
Government	56,807,590,657	70,761,420,030
Others	13,539,350,494	13,043,519,685
	<b>70,346,941,151</b>	<b>83,804,939,715</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	426,483,712,876	440,584,412,775
Bills purchased & discounted	4,401,440,008	4,703,297,509
	<b>430,885,152,884</b>	<b>445,287,710,284</b>
<b>Fixed assets including land, buildings, furniture and fixtures</b>		
	<b>3,480,418,614</b>	<b>3,430,978,259</b>
<b>Other assets</b>		
	<b>27,210,918,101</b>	<b>13,981,921,979</b>
<b>Non-banking assets</b>		
	<b>297,086,400</b>	<b>297,086,400</b>
<b>TOTAL ASSETS</b>	<b>557,063,323,684</b>	<b>575,060,762,105</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	12,779,740,494	12,587,662,983
<b>Deposits and other accounts</b>		
Current deposits and other accounts	31,208,270,154	37,025,558,090
Bills payable	3,659,280,506	3,177,332,448
Savings bank deposits	64,196,767,894	64,895,520,248
Fixed deposits	121,449,100,826	133,885,463,535
Term deposits	231,502,836,926	234,120,016,481
	<b>452,016,256,306</b>	<b>473,103,890,802</b>
Subordinated bond	2,650,000,000	2,650,000,000
Start up fund	36,808,199	36,808,199
Other liabilities	37,973,300,096	34,738,856,310
<b>TOTAL LIABILITIES</b>	<b>505,456,105,095</b>	<b>523,117,218,294</b>
<b>Shareholders' equity</b>		
Paid up capital	32,197,395,700	32,197,395,700
Statutory reserve	17,228,087,280	17,228,087,280
Other reserve	1,982,030,512	1,688,148,323
Retained earnings	199,705,097	829,912,508
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>51,607,218,589</b>	<b>51,943,543,811</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>557,063,323,684</b>	<b>575,060,762,105</b>
<b>Net Assets value per share</b>	<b>16.03</b>	<b>16.13</b>
Continued....		




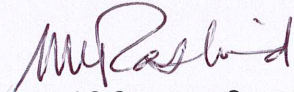
# National Bank Limited

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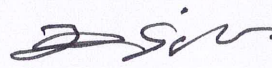
	As at March 31, 2022	As at December 31, 2021
	Taka	Taka
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent Liabilities</b>		
Acceptances and endorsements	16,375,625,916	14,755,627,287
Letters of guarantee	10,812,844,138	10,136,234,771
Irrevocable letters of credit	30,322,998,971	33,048,561,892
Bills for collection	6,913,469,059	7,260,492,409
Other liabilities (Bad & Loss)	-	-
	<b>64,424,938,084</b>	<b>65,200,916,359</b>
<b>Other commitments</b>		
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	1,809,526,900	1,372,942,500
Other exchange contracts	-	-
	<b>1,809,526,900</b>	<b>1,372,942,500</b>
Claims against the Bank not acknowledged as debt	-	-
	<b>1,809,526,900</b>	<b>1,372,942,500</b>
<b>Total off B/S items (Including contingent liabilities)</b>	<b>66,234,464,984</b>	<b>66,573,858,859</b>

  
CFO/Head of Finance & Accounts

  
Board & Company Secretary

  
Managing Director & CEO

  
Director

  
Chairperson



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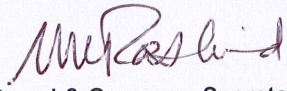
## Profit and Loss Account (Un-audited) For the period ended from January 01, 2022 to March 31, 2022

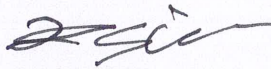
	From January 01 to March 31, 2022	From January 01 to March 31, 2021
	Taka	Taka
Interest income	6,511,151,431	7,763,573,340
Less: Interest paid on deposits and borrowings	7,188,535,623	7,365,729,342
<b>Net interest income</b>	<b>(677,384,192)</b>	<b>397,843,998</b>
Investment income	1,245,192,293	1,249,401,662
Commission, exchange and brokerage	419,475,613	424,091,014
Other operating income	62,839,706	110,712,274
<b>Total operating income</b>	<b>1,050,123,420</b>	<b>2,182,048,948</b>
Salary and allowances	915,414,000	918,357,627
Rent, taxes, insurance, electricity etc.	279,399,490	257,923,794
Legal expenses	10,662,054	4,630,885
Postage, stamp, telecommunication etc.	22,442,565	22,562,690
Stationery, printing, advertisement, etc.	150,105,971	78,484,449
Managing director's salary and allowances	3,945,000	718,065
Directors' fees and other benefits	449,553	-
Audit fees	-	-
Charges on loan losses	157,244	781,759
Repairs, maintenance and depreciation	144,502,982	183,743,980
Other expenses	153,251,972	185,091,480
<b>Total operating expenses</b>	<b>1,680,330,831</b>	<b>1,652,294,729</b>
<b>Profit before provision</b>	<b>(630,207,411)</b>	<b>529,754,219</b>
Provision for loans and advances		
Specific provision	-	100,000,000
General provision (Including Off B/S items)	-	-
Provision for other classified assets	-	100,000,000
<b>Total provision</b>	<b>-</b>	<b>100,000,000</b>
<b>Profit before taxes</b>	<b>(630,207,411)</b>	<b>429,754,219</b>
Provision for taxation	-	120,000,000
Deferred tax (income)/expenses	-	-
	-	120,000,000
<b>Net Profit after taxation</b>	<b>(630,207,411)</b>	<b>309,754,219</b>
Retained earnings brought forward from previous year	829,912,508	2,288,995,361
	199,705,097	2,598,749,580
<b>Appropriations</b>		
Statutory reserve	-	(85,950,844)
	-	(85,950,844)
<b>Retained earnings carried forward</b>	<b>199,705,097</b>	<b>2,512,798,736</b>
<b>Earnings per share (Re-stated)</b>	<b>0.20</b>	<b>0.10</b>

  
CFO/Head of Finance & Accounts

  
Managing Director & CEO

  
Director

  
Board & Company Secretary

  
Chairperson

**National Bank Limited**  
**Statement of Changes in Equity (Un-Audited)**  
**For the period ended March 31, 2022**

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2022	32,197,395,700	17,228,087,280	1,688,148,323	829,912,508	51,943,543,811
Net profit for the period	-	-	-	(630,207,411)	-630,207,411
Addition during the period	-	-	-	-	-
Revaluation of Govt. Treasury Bill, Bond and other Investme	-	-	293,882,189	-	293,882,189
<b>Balance at March 31, 2022</b>	<b>32,197,395,700</b>	<b>17,228,087,280</b>	<b>1,982,030,512</b>	<b>199,705,097</b>	<b>51,607,218,589</b>
<b>Balance at December 31, 2021</b>	<b>32,197,395,700</b>	<b>17,228,087,280</b>	<b>1,688,148,323</b>	<b>829,912,508</b>	<b>51,943,543,811</b>



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## Cash Flow Statement (Un-Audited) For the period ended from January 01, 2022 to March 31, 2022

	March '2022 Taka	March '2021 Taka
<b>A) Cash flows from operating activities</b>		
Interest received	6,424,451,732	7,399,563,480
Interest paid	(4,002,757,763)	(5,005,374,812)
Income from Investment	1,536,259,231	1,078,766,262
Fees, commission, exchange & brokerage	419,475,613	424,091,014
Cash paid to employees	(919,808,553)	(919,075,692)
Cash paid to suppliers	(503,339,899)	(450,654,183)
Income taxes paid	(201,644,224)	(784,981,746)
Received from other operating activities	62,839,706	110,712,274
Paid for other operating activities	(153,251,972)	(185,091,480)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>2,662,223,871</b>	<b>1,667,955,117</b>
<b>Increase/(decrease) in operating assets &amp; liabilities</b>		
Loans and advances to other banks	-	-
Loans and advances to customers	741,679,992	(11,495,906,428)
Other assets	32,585,493	(776,915,937)
Deposits from other Banks	(200,409,142)	(767,735,213)
Deposits from customers	(20,887,225,354)	5,963,983,001
Other liabilities	141,559,038	47,681,551
	<b>(20,171,809,973)</b>	<b>(7,028,893,026)</b>
<b>Net cash received/(used) from operating activities</b>	<b>(17,509,586,102)</b>	<b>(5,360,937,909)</b>
<b>B) Cash flows from investing activities</b>		
Changes in private securities	(495,830,809)	(97,356,292)
Changes in Govt. Securities	14,554,964,159	(2,785,402,843)
Purchase of property, plant and equipment	(152,867,293)	(84,056,617)
Sale proceeds of fixed assets	-	51,063
<b>Net cash received/(used) in investing activities</b>	<b>13,906,266,057</b>	<b>(2,966,764,689)</b>
<b>C) Cash flows from financing activities</b>		
Borrowings from Other Banks, Financial Institutions and agents	192,077,511	7,471,545,137
<b>Net cash received/(used) from financing activities</b>	<b>192,077,511</b>	<b>7,471,545,137</b>
<b>D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)</b>	<b>(3,411,242,534)</b>	<b>(856,157,461)</b>
<b>E) Effects of exchange rate changes on cash and cash-equivalents</b>	<b>-</b>	<b>-</b>
<b>F) Cash and cash-equivalents at beginning of the year</b>	<b>28,267,213,468</b>	<b>27,305,312,955</b>
<b>G) Cash and cash-equivalents at end of the period (D+E+F)</b>	<b>24,855,970,934</b>	<b>26,449,155,494</b>
<b>Cash and cash-equivalents at end of the period</b>		
Cash in hand (including foreign currencies)	4,208,395,209	4,616,566,417
Balances with Bangladesh Bank and its agent bank (s)	19,313,813,819	17,806,353,312
Balances with other Banks and Financial Institutions	1,229,297,506	3,921,771,365
Money at call and short notice	91,300,000	91,300,000
Prize bonds	13,164,400	13,164,400
	<b>24,855,970,934</b>	<b>26,449,155,494</b>
<b>Net Operating cash flow per share</b>	<b>(5.44)</b>	<b>(1.75)</b>