



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: NBLBDDDH

Consolidated Balance Sheet (Un-audited) As at June 30, 2024

Particulars	As at June 30, 2024	As at December 31, 2023
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	6,335,367,938	5,390,234,543
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	66,841,372,692	66,630,225,241
	73,176,740,630	72,020,459,784
Balance with other Banks and Financial Institutions		
In Bangladesh	2,023,589,586	1,439,043,544
Outside Bangladesh	5,282,991,920	2,698,250,988
	7,306,581,506	4,137,294,532
Money at call and short notice	91,300,000	91,300,000
Investments		
Government	23,557,120	2,016,308,993
Others	10,408,045,811	10,659,226,781
	10,431,602,931	12,675,535,774
Loans and advances		
Loans, cash credits, overdrafts etc.	429,362,728,533	429,406,848,687
Bills purchased & discounted	2,739,499,338	2,960,394,007
	432,102,227,871	432,367,242,694
Fixed assets including land, buildings, furniture and fixtures	3,411,210,825	3,448,031,455
Other assets	45,513,479,987	42,287,673,360
Non-banking assets	296,486,400	296,486,400
TOTAL ASSETS	572,329,630,150	567,324,023,999
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	92,772,768,531	62,294,503,398
Deposits and other accounts		
Current deposits and other accounts	35,600,584,386	36,324,463,375
Bills payable	9,841,083,702	5,204,311,864
Savings bank deposits	58,484,437,561	63,132,269,929
Fixed deposits	74,504,996,597	98,216,413,884
Term deposits	222,332,262,256	223,230,980,293
	400,763,364,502	426,108,439,345
Subordinated bond	800,000,000	1,050,000,000
Start up fund	36,808,199	36,808,199
Other liabilities	65,109,912,634	54,329,436,100
TOTAL LIABILITIES	559,482,853,866	543,819,187,042
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	53,476,526	41,765,345
Other reserve	409,231,484	409,985,642
Retained earnings	(37,041,609,371)	(26,372,589,130)
TOTAL SHAREHOLDERS' EQUITY	12,846,581,619	23,504,644,837
Non-controlling Interests	194,665	192,120
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	572,329,630,150	567,324,023,999
Net Assets Value per share (NAV)	3.99	7.30

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Particulars	As at June 30, 2024	As at December 31, 2023
	Taka	Taka
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and endorsements	9,688,524,817	11,147,583,394
Letters of guarantee	9,042,691,738	9,603,843,664
Irrevocable letters of credit	15,245,411,101	14,906,358,171
Bills for collection	6,802,605,682	7,011,816,190
Other liabilities (Bad & Loss)	-	-
	40,779,233,338	42,669,601,419
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	820,538,800	2,209,485,500
Other exchange contracts	-	-
	820,538,800	2,209,485,500
Claims against the Bank not acknowledged as debt	-	-
	820,538,800	2,209,485,500
Total off B/S items (Including contingent liabilities)	41,599,772,138	44,879,086,919


CFO/Head of Finance & Accounts


Board & Company Secretary


Managing Director & CEO


Vice Chairman


Chairman



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Consolidated Profit and Loss Account (Un-audited) For the period from January 01, 2024 to June 30, 2024

Particulars	From 01 January to June 30, 2024	From 01 January to June 30, 2023	From 01 April to June 30, 2024	From 01 April to June 30, 2023
	Taka	Taka	Taka	Taka
Interest income	8,904,881,068	9,499,230,270	5,228,598,657	4,702,907,905
Less: Interest paid on deposits and borrowings	16,833,991,942	14,565,775,043	8,620,460,671	7,113,659,196
Net interest income	(7,929,110,874)	(5,066,544,773)	(3,391,862,014)	(2,410,751,291)
Investment income	3,777,369,854	4,718,040,431	2,168,216,980	1,861,138,505
Commission, exchange and brokerage	972,300,299	535,209,965	490,732,826	595,813,244
Other operating income	527,333,158	337,727,585	305,822,777	207,940,781
Total operating income	(2,652,107,563)	524,433,208	(427,089,431)	254,141,239
Salary and allowances	2,945,527,546	2,792,919,642	1,484,683,560	1,568,952,693
Rent, taxes, insurance, electricity etc.	612,894,774	627,564,781	294,365,508	327,875,629
Legal expenses	12,282,061	14,932,470	6,007,086	9,180,473
Postage, stamp, telecommunication etc.	48,087,404	43,047,667	24,202,434	26,186,352
Stationery, printing, advertisement, etc.	52,694,198	78,828,451	26,716,807	38,082,780
Managing director's salary and allowances	6,364,516	9,690,000	3,550,000	5,745,000
Directors' fees and other benefits	4,002,513	2,487,986	1,981,901	1,151,223
Audit fees	-	-	-	-
Charges on loan losses	7,632,329	40,301,547	7,632,329	40,301,547
Repairs, maintenance and depreciation	482,761,915	285,291,529	199,930,189	137,156,825
Other expenses	3,807,576,926	2,837,798,338	508,382,457	1,210,975,983
Total operating expenses	7,979,824,182	6,732,862,411	2,557,452,271	3,365,608,505
Profit before provision	(10,631,931,745)	(6,208,429,203)	(2,984,541,702)	(3,111,467,266)
Provision for loans and advances	-	-	-	-
Specific provision	-	-	-	-
General provision (Including Off B/S items)	-	-	-	-
Provision for other classified assets	-	-	-	-
Total provision	-	-	-	-
Profit before taxes	(10,631,931,745)	(6,208,429,203)	(2,984,541,702)	(3,111,467,266)
Provision for taxation	37,085,951	56,383,581	24,132,376	34,790,411
Deferred tax (income)/expenses	-	-	-	-
	37,085,951	56,383,581	24,132,376	34,790,411
Net Profit after taxation	(10,669,017,696)	(6,264,812,784)	(3,008,674,078)	(3,146,257,677)
Net Profit after tax attributable to:				
Non-controlling interests	2,545	3,771	1,016	2,266
Equityholders of parent company	(10,669,020,241)	(6,264,816,555)	(3,008,675,094)	(3,146,259,943)
Profit after tax without minority interests	(10,669,020,241)	(6,264,816,555)	(3,008,675,094)	(3,146,259,943)
Retained earnings brought forward from previous year	(26,372,589,130)	(8,388,943,688)	-	-
	(37,041,609,371)	(14,653,760,243)	(3,008,675,094)	(3,146,259,943)
Appropriations	-	-	-	-
Statutory reserve	-	-	-	-
Retained earnings carried forward	(37,041,609,371)	(14,653,760,243)	(3,008,675,094)	(3,146,259,943)
Earnings per share (Re-stated)	(3.31)	(1.95)	(0.93)	(0.98)

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director & CEO

Vice Chairman

Chairman



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Balance Sheet (Un-audited) As at June 30, 2024

Particulars	Notes	As at June 30, 2024	As at December 31, 2023
		Taka	Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)		6,145,519,980	5,233,371,000
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		66,841,372,692	66,630,225,241
		72,986,892,672	71,863,596,241
Balance with other Banks and Financial Institutions			
In Bangladesh		1,158,984,001	713,454,679
Outside Bangladesh		4,759,356,887	2,312,521,150
		5,918,340,888	3,025,975,829
		91,300,000	91,300,000
Money at call and short notice			
Investments			
Government		19,072,300	2,016,308,993
Others		12,808,945,020	13,095,359,151
		12,828,017,320	15,111,668,144
Loans and advances			
Loans, cash credits, overdrafts etc.		427,093,955,012	427,065,434,476
Bills purchased & discounted		2,739,499,338	2,960,394,007
		429,833,454,350	430,025,828,483
Fixed assets including land, buildings, furniture and fixtures			
Other assets	2.5	3,267,712,216	3,328,749,108
Non-banking assets		45,790,402,145	42,284,399,929
		296,486,400	296,486,400
TOTAL ASSETS		571,012,605,991	566,028,004,134
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents		92,772,768,531	62,294,503,398
Deposits and other accounts			
Current deposits and other accounts		35,602,123,355	36,356,469,708
Bills payable		9,841,083,702	5,204,311,864
Savings bank deposits		58,484,437,561	63,132,269,929
Fixed deposits		74,504,996,597	98,216,413,884
Term deposits		223,238,066,405	223,717,700,689
		401,670,707,620	426,627,166,074
Subordinated bond		800,000,000	1,050,000,000
Start up fund		36,808,199	36,808,199
Other liabilities	2.6	63,341,576,764	52,830,289,786
TOTAL LIABILITIES		558,621,861,114	542,838,767,457
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		409,231,484	409,985,642
Retained earnings		(37,443,969,587)	(26,646,231,945)
TOTAL SHAREHOLDERS' EQUITY		12,390,744,877	23,189,236,677
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		571,012,605,991	566,028,004,134
Net Assets Value per share (NAV)		3.85	7.20
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National Bank Limited

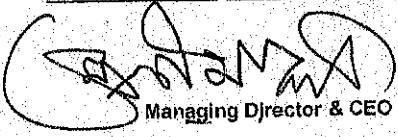
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OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and endorsements	9,688,524,817	11,147,583,394
Letters of guarantee	9,042,691,738	9,603,843,664
Irrevocable letters of credit	15,245,411,101	14,906,358,171
Bills for collection	6,802,605,682	7,011,816,190
Other liabilities (Bad & Loss)	-	-
	40,779,233,338	42,669,601,419
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	820,538,800	2,209,485,500
Other exchange contracts	-	-
	820,538,800	2,209,485,500
Claims against the Bank not acknowledged as debt	-	-
	820,538,800	2,209,485,500
Total off B/S Items (Including contingent liabilities)	41,599,772,138	44,879,086,919


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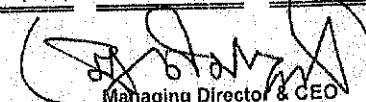
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Profit and Loss Account (Un-audited) For the period from January 01, 2024 to June 30, 2024

Particulars	Notes	From 01 January to June 30, 2024	From 01 January to June 30, 2023	From 01 April to June 30, 2024	From 01 April to June 30, 2023
		Taka	Taka	Taka	Taka
Interest income	2.1	8,842,663,312	9,400,400,603	5,193,094,323	4,667,888,334
Less: Interest paid on deposits and borrowings	2.2	16,833,991,942	14,565,775,043	8,620,460,871	7,113,659,196
Net interest income		(7,991,328,630)	(5,165,374,440)	(3,427,366,548)	(2,445,770,862)
Investment income		3,745,376,220	4,688,998,662	2,146,576,328	1,841,776,743
Commission, exchange and brokerage	2.3	681,520,216	352,945,320	345,474,312	504,527,702
Other operating income		521,341,170	334,385,071	302,003,388	206,332,042
Total operating income		(3,043,091,024)	210,954,813	(633,312,320)	106,865,625
Salary and allowances		2,850,473,345	2,706,757,683	1,434,705,661	1,521,886,801
Rent, taxes, insurance, electricity etc.		580,371,370	601,666,072	277,674,386	314,435,009
Legal expenses		12,282,061	14,932,470	6,007,086	9,180,473
Postage, stamp, telecommunication etc.		45,977,240	41,062,226	24,122,992	25,130,296
Stationery, printing, advertisement, etc.		49,769,366	76,317,710	25,476,811	36,242,764
Managing director's salary and allowances		6,364,516	9,690,000	3,550,000	5,745,000
Directors' fees and other benefits		2,816,947	1,120,552	1,504,408	464,550
Audit fees		-	-	-	-
Charges on loan losses		7,632,329	40,301,547	7,632,329	40,301,547
Repairs, maintenance and depreciation		458,013,985	272,725,561	183,378,430	129,370,947
Other expenses	2.4	3,740,945,459	2,799,163,820	485,883,964	1,188,852,330
Total operating expenses		7,754,646,618	5,563,727,641	2,449,936,067	3,271,609,717
Profit before provision		(10,797,737,642)	(6,352,773,028)	(3,083,248,387)	(3,164,744,092)
Provision for loans and advances		-	-	-	-
Specific provision		-	-	-	-
General provision (Including Off B/S items)		-	-	-	-
Provision for other classified assets		-	-	-	-
Total provision		(10,797,737,642)	(6,352,773,028)	(3,083,248,387)	(3,164,744,092)
Profit before taxes		(10,797,737,642)	(6,352,773,028)	(3,083,248,387)	(3,164,744,092)
Provision for taxation		-	-	-	-
Deferred tax (income)/expenses		-	-	-	-
Net Profit after taxation		(10,797,737,642)	(6,352,773,028)	(3,083,248,387)	(3,164,744,092)
Retained earnings brought forward from previous year		(26,646,231,945)	(8,556,856,371)	-	-
		(37,443,969,587)	(14,909,629,399)	(3,083,248,387)	(3,164,744,092)
Appropriations		-	-	-	-
Statutory reserve		-	-	-	-
Retained earnings carried forward		(37,443,969,587)	(14,909,629,399)	(3,083,248,387)	(3,164,744,092)
Earnings per share (Re-stated)		(3.35)	(1.97)	(0.96)	(0.98)


CFO/Head of Finance & Accounts


Board & Company Secretary


Managing Director & CEO


Vice Chairman


Chairman

National Bank Limited
Statement of Changes in Equity (Un-Audited)
For the period ended June 30, 2024

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2024	32,197,395,700	17,228,087,280	409,985,642	(26,646,231,945)	23,189,236,677
Net profit /(loss) for the period	-	-	-	(10,797,737,642)	(10,797,737,642)
Addition /Adjustment of Revaluation Reserve of Govt. Treasury Bill, Bond and other Investments	-	-	(754,158)	-	(754,158)
Balance at June 30, 2024	32,197,395,700	17,228,087,280	409,231,484	(37,443,969,587)	12,390,744,877
Balance at December 31, 2023	32,197,395,700	17,228,087,280	409,985,642	(26,646,231,945)	23,189,236,677



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Cash Flow Statement (Un-Audited) For the period from January 01, 2024 to June 30, 2024

	June 2024 Taka	June 2023 Taka
A) Cash flows from operating activities		
Interest received	8,947,155,477	9,148,099,175
Interest paid	(10,669,396,454)	(9,502,966,791)
Income from Investment	3,090,774,704	3,272,561,227
Fees, commission, exchange & brokerage	681,520,216	352,945,320
Cash paid to employees	(2,809,654,808)	(2,567,568,235)
Cash paid to suppliers	(950,391,114)	(812,380,463)
Income taxes paid	(194,125,713)	(195,224,840)
Received from other operating activities	515,945,837	333,769,608
Paid for other operating activities	(246,263,011)	(284,034,783)
Operating profit before changes in operating assets and liabilities	(1,634,434,866)	(254,799,782)
Increase/(decrease) in operating assets & liabilities		
Sale of trading securities	47,645,926	66,526,308
Purchase of trading securities	(3,811,045)	(54,845,840)
Loans and advances to other banks	-	-
Loans and advances to customers	5,103,958,506	2,409,614,125
Other assets	(3,612,127,129)	(2,153,533,736)
Deposits from other Banks	(438,480,896)	(2,765,967,723)
Deposits from customers	(24,517,977,558)	(10,923,653,344)
Other liabilities	(545,363,559)	1,145,952,216
	(23,966,155,755)	(12,275,907,994)
Net cash used in operating activities	(25,600,590,621)	(12,530,707,776)
B) Cash flows from investing activities		
Proceeds from sale of Govt. & Unquoted securities	-	13,460,279,261
Investment made during the year (Govt. & Un-quoted securities)	(480,746,280)	-
Purchase of property, plant and equipment	(127,049,421)	(90,628,180)
Sale proceeds of fixed assets	5,324,979	241,455
Net cash received from investing activities	(602,470,722)	13,369,892,536
C) Cash flows from financing activities		
Borrowings from Other Banks, Financial Institutions and agents	30,478,265,133	(3,492,722,377)
Redemption of subordinated bond	(250,000,000)	(250,000,000)
Net cash received from financing activities	30,228,265,133	(3,742,722,377)
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)	4,025,203,790	(2,903,537,617)
E) Effects of exchange rate changes on cash and cash-equivalents	-	-
F) Cash and cash-equivalents at beginning of the period	74,990,402,070	28,920,122,182
G) Cash and cash-equivalents at end of the period (D+E+F)	79,015,605,860	26,016,584,565
Cash and cash-equivalents at end of the period		
Cash in hand (including foreign currencies)	6,145,519,980	3,618,465,432
Balances with Bangladesh Bank and its agent bank (s)	66,841,372,692	20,452,645,224
Balances with other Banks and Financial Institutions	5,918,340,888	1,843,712,309
Money at call and short notice	91,300,000	91,300,000
Prize bonds	19,072,300	10,461,600
	79,015,605,860	26,016,584,565
Net Operating Cash Flow per share (NOCPS)	(7.95)	(3.89)



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Selected Notes to the Financial Statements For the period ended June 30, 2024

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	
June 2024 Taka	June 2023 Taka
8,812,653,521	9,375,967,216
3,203,470	6,785,396
26,806,321	17,647,991
8,842,663,312	9,400,400,603

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

13,966,326,558	12,146,698,318
2,855,886,465	2,404,633,185
11,778,919	14,443,540
16,833,991,942	14,565,775,043

2.3 Commission, exchange and brokerage

Commission
Exchange gain net off exchange loss
Brokerage

335,532,819	461,937,969
345,987,397	(108,992,649)
-	-
681,520,216	352,945,320



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2.4 Other operating expenses

Car expenses
Credit card expenses
Entertainment
Traveling expenses
Donations
Subscriptions
Periodicals
Cartage/freight
Medical expense
Overseas expenses
Uniform & liveries
Training expenses
Loss on closing of operation of NBL Money Transfers, USA
Loss on REPO
Miscellaneous

June 2024 Taka	June 2023 Taka
107,922,350	89,951,150
41,425,812	14,289,975
38,915,009	42,626,543
6,837,232	7,736,898
868,221	56,021,366
4,501,266	4,447,218
488,374	502,420
18,243,464	18,405,347
1,508,342	4,154,039
2,871,393	4,279,655
2,243,075	53,284
3,147,957	4,051,103
-	138,831,008
3,494,682,448	2,376,288,029
17,290,516	37,515,785
3,740,945,459	2,799,153,820

2.5 Other assets

Stock of stationery
Stamps in hand
Suspense account
Advance deposits
Interest and other receivables
Sundry assets
Bill purchased account - credit card
Inter branch adjustment account (Net)
Intangible assets
Advance against cash assistance
Deferred tax assets
Advance against branches
Advance against NBL Towers
Advance against fixed assets
Others

June 2024 Taka	December 2023 Taka
98,778,479	85,547,415
6,419,984	6,953,266
500,805,954	733,012,766
5,850,736	5,850,736
1,097,669,225	1,312,137,799
492,527,861	1,808,190,960
101,778,340	330,969,650
1,137,457,413	502,482,589
20,530,764,933	20,530,764,933
2,606,745	20,428,383
9,506,450,356	9,506,450,356
54,500	54,500
5,382,889,680	5,382,889,680
541,709,826	563,509,826
6,384,638,113	1,495,157,070
45,790,402,145	42,284,399,929

2.6 Other liabilities

Un-paid dividend
Provision for bonus
Tax liability
Provision for loans and advances (Including Off-B/S items)
Interest suspense account
Provision for other classified assets
Provision for gratuity
ATM card holders' accounts
Foreign currencies adjustment account
Bills payable account MPS (CCD)
Interest and other payable
Provision for LFA
Obligation under finance lease
Clearing adjusting account
Others

1,751,160	1,751,160
17,650,853	17,650,853
432,768,020	626,893,733
19,322,904,644	19,322,904,644
31,684,929,783	26,773,345,410
1,447,220,772	1,447,220,772
75,000,000	25,000,000
157,221,783	91,904,174
104,385,765	180,328,026
6,952,679	8,805,677
9,540,781,142	3,376,185,654
133,519,808	136,287,124
117,298,011	117,298,011
151,890,357	73,721,633
147,301,987	630,992,915
63,341,576,764	52,830,289,786



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	June 2024 Taka	June 2023 Taka
2.7 Reconciliation of operating cash flow:		
A. Operating profit/(loss)	(10,797,737,642)	(6,352,773,028)
B. Adjustment for :		
Gain on sale of Govt. Securities	(757,157,175)	(1,589,793,643)
Gain on sale of quoted shares	(7,420,750)	(10,010,898)
Gain on sale of fixed assets	(5,395,333)	(615,463)
Depreciation	196,022,908	194,323,576
Charges on loan loss	7,632,329.00	40,301,547
Income tax paid	(194,125,713)	(195,224,840)
Provision for gratuity	50,000,000	150,000,000
Loss on closing operation of NBL Money Trans. USA	-	138,831,008
Loss on REPO	3,494,682,448	2,376,288,029
	2,784,238,714	1,104,099,316
C. Adjustment for changes in other assets and liabilities		
Changes in interest receivables on loans and advances	104,492,165	(252,301,428)
Changes in interest receivables on securities	109,976,409	183,367,106
Changes in interest payables	6,164,595,488	5,062,808,252
	6,379,064,062	4,993,873,930
Operating profit before changes in operating assets and liabilities	(1,634,434,866)	(254,799,782)
2.8 Calculation of NAV, EPS, NOCF per shares		
a. Calculation of Net Asset Value (NAV) per Share (Conso)		
Total Net Asset Value (A)	12,846,581,619	35,208,291,471
Number of ordinary share outstanding (B)	3,219,739,570	3,219,739,570
Net Asset Value (NAV) per Share (A/B)	3.99	10.94
b. Calculation of Basic and Diluted Earnings Per Share (EPS)-Conso		
Calculation of Basic Earnings Per Share (BEPS)		
Net profit after tax (A)	(10,669,020,241)	(6,264,816,555)
Number of ordinary share outstanding (B)	3,219,739,570	3,219,739,570
Earnings Per Share (EPS) (A/B)	(3.31)	(1.95)
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. Previous years EPS has restated for issue of bonus shares and there is no issue of conversion during the period, so Basic Earnings Per Share (BEPS) and Diluted Earnings Per Share (DEPS) are same.		
c. Calculation of Net Operating Cash Flow Per Share (NOCFPS) -Solo		
Net Operating Cash Flow (A)	(25,600,590,621)	(12,530,707,776)
Number of ordinary share outstanding (B)	3,219,739,570	3,219,739,570
Net Operating Cash Flow Per Share (NOCFPS) (A/B)	(7.95)	(3.89)

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.