

12th Anniversary

1993-2005

NCC Bank Limited
Where Credit & Commerce Integrate



Message

Ministry of Finance and Ministry of Planning
M. Saifur Rahman
Minister
Government of the People's Republic of Bangladesh

I am pleased to learn that National Credit and Commerce Bank Ltd. is going to publish a special supplement in connection with celebration of their 12th anniversary on May 17, 2005.

In the present context of socio-economic condition of the country, Banks and Financial Institutions can complement the efforts of government in achieving development by financing in trade, commerce and industry to accelerate the pace of development.

NCC Bank has been able to play its due role during last 12 years and succeeded in earning confidence of the people. I am pleased to know that they have made commendable success in various fields of operation specially in Agri-financing and become model for the Banks interested in this area.

I sincerely hope that the Bank will achieve even greater success in future.

M. Saifur Rahman
M. Saifur Rahman



Message

I am pleased to learn that NCC Bank Ltd. is going to publish a special supplement on its 12th Anniversary on May 17, 2005. This is no doubt a happy occasion for all in Banking sector that a Bank could come this far very smoothly on its mission to contribute to the economy.

I understand that NCC Bank Ltd. has already secured its due place in the Banking sector by dint of its excellent service. In the meantime it has undertaken some challenging steps like introducing schemes such as Housing Loan, various micro-credit schemes and financing Agro-based industries in the northern part of the country. It is playing a pioneering role in exploring new avenues of business which will help the economic growth of country to a great extent.

I sincerely believe that the success achieved so far by the Bank will continue in future also.

Syed Manzur Elahi
Syed Manzur Elahi
Chairman, Bangladesh Association of Banks



Message

It is a matter of immense pleasure for me that NCC Bank Ltd. has completed its 12 years of journey. I am pleased that a supplement is being published in the national dailies on the occasion. This will give the Bank an opportunity to inform the people about the Bank's achievement and future plan.

Taking this opportunity I convey my warm felicitations to all our valued customers, patrons, wellwishers, and regulatory bodies.

It is mentionworthy that after starting as an investment company in 1985 and after its successful 07 years' operation, the Institution converted in to a commercial bank on 17.05.1993 to serve the nation from a broader platform.

All our endeavours are targeted at serving the customers in a better way and thereby to contribute to country's development by creating employment and assisting agricultural and industrial development. They are the main focus of our operation who always extended their co-operation to us. Owing to their continuous support we could maintain our pace of growth unhindered. I express my gratitude to them.

I also heartily place my thanks to the Board of Directors of the Bank and the Management team and to the employees of different grades who contributed their best to the growth of the institution from the very beginning.

We are grateful to the various regulatory bodies such as Bangladesh Bank, Securities and Exchange Commission, Tax Authority for their guidance and supervision which contributed to our success and my thanks also go to them on this happy occasion.

I sincerely pray to the Almighty to grace us with His blessing in our efforts in achieving greater success in the future.

Principal M. Wazhiullah Bhuiyan
PRINCIPAL M. WAZHIULLAH BHUIYAN
Chairman

From the Desk of the Managing Director



It is a matter of immense pleasure for me to have the opportunity to say a few words on the occasion of celebration of Bank's 12th anniversary on 17th May, 2005.

Since taking over of responsibility of the Bank as its CEO a few months back, I have been trying to strengthen coordination among the different operational units of the Bank. With the guidance of prudent Board of Directors and also with all out cooperation of the Management team, Bank could continue its trend of success and complete 12 years of successful operations. We could satisfy our valued Shareholders by giving handsome dividend during last 5 years.

I am pleased to note that our customer-friendly Schemes such as Housing Loan, Small Business Loan, House Repair & Renovation Loan, Festival Loan, Personal Loan for Salaried Persons, Consumer Finance Scheme, Lease Financing, Special Savings Scheme, Special Deposit Scheme, etc. introduced to complement other products to satisfy customers demand received tremendous response from the customers beyond expectation. We are also going to introduce Credit Card in the product line of the Bank very soon.

Our step to extend credit facilities to maize cultivators in Patgram (Lalmonirhat) including the enclaves has also come out to be successful and received much appreciation. This has already been treated as a model for other Banks interested in Agri-financing. Encouraged by the success we have plan to expand the scope of the project in some other parts of the country very soon. We are proud to be a pioneer in exploring this avenue of lending among in the private sector bank.

It is a matter of great satisfaction for me to mention that all measures have been taken to ensure sustainable growth. A conducive atmosphere has also been created throughout the institution where employees feel comfort in working for the development of the Bank. The Bank is always giving proper emphasis on acquiring quality manpower and train them up further to keep them conversant with the changing Banking rules and practices. This process of improvement of quality of Human Resources will continue in the coming days also.

I take this opportunity to record my felicitations to our honourable Directors/Sponsors, valued Shareholders, Customers, Patrons, Regulatory bodies, specially the Central Bank, Government of People's Republic of Bangladesh whose continuous support and guidance have helped us to come this far.

Last but not the least I also take this opportunity to express my gratitude to the Almighty Allah for His continuous blessing upon us without which we could not have achieved this success.

MD. Nurul Amin
MD. NURUL AMIN
Managing Director

Products of NCC Bank Limited

National Credit and Commerce Bank Limited a 2nd generation Bank in private sector, has introduced various customer friendly deposit/lending products beside its traditional mode of mobilization of deposit & dispersal of loans/advance:-

Housing Loan Scheme



This Scheme has been adopted by the Bank to help the persons of middle income group to fulfill their dreams to have a house/flat of their own in the urban area. People of different professions such as service holders, self-employed persons, businessmen, professionals who have no capacity to construct/purchase house/flats but have scope to repay the cost of the same by installments from their earnings may avail loans under this scheme. The scheme allows a cheap and easy terms and conditions compared to similar schemes adopted by other Banks/Institutions. The limit of the scheme ranges from Tk. 6 lac to maximum Tk. 50 lac repayable within 5 years to maximum 15 years (including grace period).

Personal Loan



This is for salaried persons to meet-up their emergency expenses of operation marriage, maternity & others. Eligible persons are of age between 20-50 years & belong to Govt. Semi-Govt. Autonomous, Corporation, Bank and any other organization acceptable to the Bank. Limit Tk. 1.00 lac and repayable within minimum 6 months to maximum 3 years.

Small Business Loan



A small trade/shopkeeper having minimum 5 years experience in line of that business without having any collateral security may come under the purview of the scheme where highest limit Tk. 5.00 lac repayable within 36-60 monthly uniform installments.

House Renovation/Repairing Loan



A house/flat owner for repairing/ renovating purpose of that/those may avail of this loan amounting to the highest of Tk. 5.00 lac repayable within maximum 10 years.

Consumers Loan Scheme



This scheme has been introduced for purchasing essential commodities for improving living standard of a fixed income group at easy monthly installment. Loan maximum limit Tk. 3.00 lac and repayable within highest 36 monthly uniform installments.

Special Saving Scheme



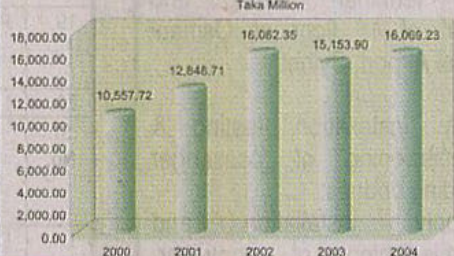
Under this scheme, a customer can get a certain fixed amount as per size of monthly installment at the end of 5/10 years. The installment size is of Tk. 500/- & its multiple up to Tk. 10,000.00 per month. This has been introduced to meet up future projected need of a person to create a forced savings.

Foreign Remittances

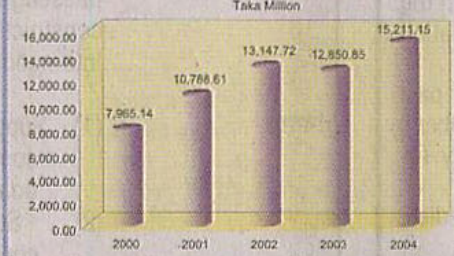


Presently foreign remittance are being made through MoneyGram, Placid, UAE Exchange & Swift.

Deposit Growth



Advance Growth



PERFORMANCE OF THE BANK AT A GLANCE

	2000	2001	2002	2003	2004
Authorised Capital	750.00	750.00	750.00	750.00	750.00
Paid up Capital	390.00	429.00	480.48	552.55	607.81
Reserve fund and other Reserve	257.32	353.58	388.01	510.73	761.18
Equity fund	693.24	809.08	1,037.73	1,063.28	1,368.99
Deposits	10,557.72	12,848.71	16,062.35	14,673.42	16,069.23
Loans and Advances	7,965.14	10,788.61	13,147.72	12,850.85	15,211.15
Investment	1,722.01	1,756.89	2,909.15	2,966.02	4,385.23
Import Business	13,534.00	13,754.00	13,579.50	13,089.94	13,274.08
Export Business	4,214.00	4,504.00	4,559.00	4,967.33	5,771.65
Operating Income	1,374.61	1,780.15	2,050.15	2,262.86	2,283.37
Operating Expenses	945.38	1,211.50	1,452.65	1,637.92	1,562.88
Operating Profit	429.23	568.65	597.50	624.94	720.49
Profit before Tax	181.02	351.36	385.38	334.80	445.50
Profit after Tax	100.79	232.28	213.68	79.12	285.16
Retained Profit	6.91	6.20	1.41	0.54	14.28
Total Assets(excluding contra)	12,428.16	16,091.24	18,685.19	17,439.93	21,469.02
Fixed Assets	242.60	257.28	267.76	300.41	287.22
Number of Branches	27	29	31	32	36
Number of Employees	691	739	857	896	925
Earning per Share	25.84	54.14	44.47	30.99	46.91
Dividend : Cash (%)	10.00	18.00	-	10.00	-
Bonus (%)	10.00	12.00	15.00	10.00	30.00
Return on Equity (ROE) (%)	14.54	28.71	20.59	16.10	20.83
Return on Assets (ROA) (%)	0.81	1.44	1.14	0.95	1.33
Capital Adequacy Ratio	8.01	8.03	8.01	9.01	9.05
Non performing Loans as % of Total Advances	10.86	9.89	9.39	9.75	7.87
Amount of provision against Classified Loans	410.13	446.91	633.75	733.86	650.06
Amount of provision against Unclassified Loans	70.00	96.68	118.34	118.34	138.90

Congratulations to NCC Bank Limited on 12th Anniversary

DAF Group	Bashundhara Tissue Industries Ltd.	CHARUTA PRIVATE LTD.	Bengal Telecommunication & Electric Corp. (pvt.) Ltd.	CHANDRA SPINNING MILLS LTD.	Abul Khair Group	Bengal Group	Unitrend Ltd.
Dolphin Exim (BD) LTD.	Aramit Group	Powertrade-Bidisha Consortium	PHP Group A Great way to Peace, Happiness & Prosperity	Associated Engineers and Drillers Ltd.	CROSS WORLD LTD. (ELECTRIC GENERATOR AND TRADING DIVISION)	Western Engineering (Pvt.) Ltd. Special Class Contractor, Importer & Exporter	NOVO CARGO SERVICES LTD.
Rupa fashions (Pvt.) Ltd.	মা-মনি এক্সপোর্টাইজ	IMPRESSIVE GARMENTS (PVT.) LTD.	The Chittagong Fashion Ltd. 100% EXPORT ORIENTED GARMENTS INDUSTRY	TEXAID LIMITED	M/s. Ali Trading	M/s. M. R. DYING & FINISHING (PVT) LTD. M/s. PROPHECY APPARELS (PVT) LTD.	Islam Coil & Sheet Cutting Industries Hajee Islam Uddin Steel Re-Rolling Mills Ltd.
A. B. Engg. & Steel Products Ltd.	SIGMA & ASSOCIATES	M/S Moula Boksh Karim Boksh Ltd. Sunamgonj Road, Sylhet	TIE ASSOCIATES	IFAD AUTOS LTD.	NIPPON INDUSTRIES (PVT) LTD.	COTTON FASHION WEARS	SUN YAD PACKAGING IND. LTD. SUN YAD POLY VINYL IND. LTD.
Stamford University Bangladesh	Appollo Ispat Complex Ltd.	Consort Pack Ltd.	M/s. Md. Meherul Alam	M/s. Shah Amanat Petroleum Carrier	Chittagong Fashion Specialized Textiles Limited	M/s. Muhib Steel & Ship re-Cycling Industries	G. R. Trading R. N. Road, Jessore
FAHAD INDUSTRIES LTD.	Voyager Apparels Ltd.	S. A. Group of Industries	PROTTA HASHEE TRADERS	Padakhep Manabik Unnayan Kendra	Chaklader Construction Ltd.	M/S. MD. MOSQUEER RAHMAN Civil & Electrical Contractor	RC-SB JOINT VENTURE
eastern trading	Padma Wears Limited	DIGILAB MEDICAL SERVICES LTD.	KARNAPHULY SLIPWAY (DOCKYARD) AND MARINE WORKSHOP (PVT) LTD.	Doyal Agro Industrial Complex Ltd. (An Integrated Maize Project)	মেসার্স বাসেল ক্লথ স্টোর কাপড়দিয়া পাটি রোড, যশোর	M/s. Al-haj Mosharaf Hossain Nayabazar, Dhaka	HC Hason Trading Company Hason Bearing Emporium
ALCO PHARMA LIMITED	SOMATEC PHARMACEUTICALS LTD.	Packstone Ltd.	MAKBO APPARELS LTD.	M/s HOTEL HIMEL Amberkhana, Sylhet	Glory Fashions Ltd.	SAAD Musa Group	OSAKA GROUP
			কোম্পানী				মর্ডান ক্লথ স্টোর এইচ এম এক রোড, যশোর