30, 2014



National Bank Limited A Bank for Performance with Potential

Head Office: 18, Dilkusha C/A, Dhaka-1000, Bangladesh

3rd Quarter Financial Statements-2014

(Un-audited)

Consolidated Ba		et	Balance S	neet
As at September	30, 2014		As at September	30, 201
	As at September 30, 2014	As at December 31, 2013		As a September 2014
PROPERTY AND ASSETS Cash	<u>Taka</u>	<u>Taka</u>	PROPERTY AND ASSETS	Taka
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)	2,239,603,301 14,116,128,439	2,395,006,619 12,508,983,181	Cash	
(Including foreign currencies)	16,355,731,740	14,903,989,800	Cash in hand (including foreign currencies)	2,152,4
Balance with other Banks and Financial Institutions In Bangladesh	788,039,208	1,966,445,610	Balance with Bangladesh Bank and its agent bank(s)	14,116,1
Outside Bangladesh	7,109,916,998	3,851,390,182	(Including foreign currencies)	16,268,6
Money at call and short notice	7,897,956,206 98,800,000	5,817,835,792 98,900,000	Balance with other Banks and Financial Institutions In Bangladesh	1,028,9
Investments			Outside Bangladesh	5,789,1
Government Others	50,911,762,184 8,333,009,410	47,513,285,781 8,856,730,766		6,818,1
	59,244,771,594	56,370,016,547	Money at call and short notice	98,80
Loans and advances Loans, cash credits, overdrafts etc.	165,219,266,971	147,459,396,138	Investments Government	50,911,7
Bills purchased & discounted	5,497,268,661	4,828,405,814	Others	8,832,5
Fixed assets including land, buildings, furniture	170,716,535,632	152,287,801,952		59,744,2
and fixtures Other assets	2,817,175,126 7,222,053,898	2,675,280,341 2,436,388,267	Loans and advances	39,744,2
Non-banking assets TOTAL ASSETS	335,820,241 264,688,844,437	336,660,241 234,926,872,940	Loans, cash credits, overdrafts etc.	164,383,0
LIABILITIES AND CAPITAL			Bills purchased & discounted	5,497,2
Liabilities			Fixed assets including land buildings furniture and	169,880,2
Borrowings from other Banks, Financial Institutions and Agents	9,824,415,930	3,322,119,629	Fixed assets including land, buildings, furniture and fixtures	2,768,1
Deposits and other accounts Current deposits and other accounts	20,853,055,525	19,115,368,844	Other assets	6,621,7
Bills payable	2,186,642,007	2,225,679,010	Non-banking assets TOTAL ASSETS	262,535,8
Savings bank deposits Fixed deposits	27,598,638,840 110,817,412,949	24,921,946,124 92,814,097,206	TOTAL AGGLTG	202,000,0
Term deposits	42,902,629,835	53,222,103,744	LIABILITIES AND CAPITAL	
Subordinated bond	204,358,379,156 2,000,000,000	192,299,194,928 2,000,000,000	Liabilities	
Other liabilities TOTAL LIABILITIES	22,947,444,608	<u>13,488,695,117</u> 211,110,009,674	Borrowings from other Banks, Financial Institutions and	
Shareholders' equity	239,130,239,034	211,110,003,074	Agents	9,824,4
aid up capital	15,615,635,680	14,196,032,440	Deposits and other accounts	20,859,6
Statutory reserve General reserve	8,131,544,716 17,668,054	7,411,663,610 17,800,819	Current deposits and other accounts Bills payable	2,186,6
Other reserve Retained earnings	1,328,616,812 465,045,148	900,929,703 1,290,340,814	Savings bank deposits	27,598,6
OTAL SHAREHOLDERS' EQUITY	25,558,510,410	23,816,767,386	Fixed deposits	110,817,4
Ion-controling Interests OTAL LIABILITIES AND SHAREHOLDERS' EQUITY	94,333	95,880 234,926,872,940	Term deposits	43,646,3
			Subordinated bond	205,108,7 2,000,0
OFF BALANCE SHEET ITEMS			Other liabilities	19,945,9
Contingent Liabilities		[]	TOTAL LIABILITIES	236,879,0
Acceptances and endorsements Letters of guarantee	25,448,798,894 14,515,128,070	26,767,247,428 14,877,841,680	Shareholders' equity	
rrevocable letters of credit	22,275,566,866	23,722,707,953	Paid up capital	15,615,6
Bills for collection Other liabilities (Bad & Loss)	6,688,177,762	8,136,763,515	Statutory reserve	8,131,5
	68,927,671,592	73,504,560,576	Other reserve Retained earnings	1,328,6 580,93
Other Contingent Liabilities /alue of Bangladesh sanchaya patra on hand	1,513,750,000	1,066,150,000	TOTAL SHAREHOLDERS' EQUITY	25,656,7
'alue of travelers' cheques on hand		4	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	262,535,8
otal Contingent Liabilities	<u>1,513,750,000</u> <u>70,441,421,592</u>	<u>1,066,150,000</u> <u>74,570,710,576</u>		18
Other commitments		N	OFF BALANCE SHEET ITEMS	
ease rental commitments	-	-		
Occumentary credits and short term trade-related			Contingent Liabilities Acceptances and endersements	25,448,7
ansactions orward assets purchased and forward deposits placed			Acceptances and endorsements Letters of guarantee	14,515,1
Jndrawn note issuance and revolving facilities	5		Irrevocable letters of credit	22,275,5
Indrawn formal standby facilities, credit lines and			Bills for collection	6,688,1
other commitments Spot and forward foreign exchange rate contracts	*	894,738,450	Other liabilities (Bad & Loss)	
Other exchange contracts		-		68,927,6
Claims against the Bank not acknowledged as debt		894,738,450	Other Contingent Liabilities Value of Bangladesh sanchava patra on hand	1 512 7
Dialitis against the bank not acknowledged as debt	-	804 738 450	Value of Bangladesh sanchaya patra on hand Value of travelers' cheques on hand	1,513,7
Total off B/S items (Including contingent liabilities)	70,441,421,592	894,738,450 75,465,449,026	raide of davolers offeques off fiallu	1,513,7
			Total Contingent Liabilities	70,441,4
Consolidated Profit and	nd Loss A	ccount		
For the period from January 01, 20	14 to Septemb	per 30, 2014	Other commitments	
	From 01 From 01 J		Lease rental commitments Documentary credits and short term trade -related	
January to January	anuary to to Septem	ber to September	transactions	
	eptember 30, 2014 30, 2013	4 30, 2013	Forward assets purchased and forward deposits placed	
Taka	Taka Taka	Taka	Undrawn note issuance and revolving facilities	
Interest income 15,478,116,324 13,	806,704,629 5,263,070	,081 4,887,430,604	Undrawn note issuance and revolving facilities	

12,320,764,416

3,157,351,908

4,478,377,302

1,558,429,463

580,246,768

9,774,405,441

2,142,152,273

428,737,989

20,490,889

61,895,692

67,672,779

6,678,709

1,843,494

915,350

285,364,499

368,040,053

3,383,791,727

6,390,613,714

1,827,409,313

112,590,687

1,940,000,000

764,087,571

2,704,087,571

3,686,526,143

2,359,098,029

2,359,098,029

1,327,428,114

1,327,429,661

1,327,429,661

1,290,340,814

2,617,770,475

(719,881,106)

(13,240,981)

(1,419,603,240) (2,152,725,327)

465,045,148

0.85

(1,547)

Net interest income

Investment income

Other operating income

Total operating income

Salary and allowances

Legal expenses

Audit fees

Other expenses

Less: Interest paid on deposits and borrowings

Commission, exchange and brokerage

Rent, taxes, insurance, electricity etc.

Postage, stamp, telecommunication etc.

Stationery, printing, advertisement, etc.

Repairs, maintenance and depreciation

General provision (Including Off B/S items)

Directors' fees and other benefits

Charges on loan losses

Total operating expenses

Provision for loans and advances

Provision for other classified assets

Deferred tax (income)/expenses

Net Profit after tax attributable to:

Equityholders of parent company

Transferred to general reserve

Dividend (Bonus /Cash)

Dividend paid by overseas subsidiaries

Retained earnings carried forward

Earnings per share (Re-stated)

Profit after tax without minority interests

Retained earnings brought forward from previous year

Profit before provision

Specific provision

Total provision

Profit before taxes

Provision for taxation

Net Profit after taxation

Non-controling Interests

Appropriations

Statutory reserve

Managing director's salary and allowances

11,998,016,218

1,808,688,411

3,973,930,554

1,543,262,595

614,302,059

7,940,183,619

1,919,549,120

381,339,674

23,743,503

61,840,846

72,848,272

8,055,000

1,808,792

11,595,586

280,480,869

489,701,360

3,250,963,022

4,689,220,597

6,053,385,260

160,000,000

6,213,385,260

513,299,603

6,726,684,863

(2,037,464,266)

1,818,764,447

1,818,764,447

(3,856,228,713)

(3,856,203,492)

(3,856,203,492)

(3,085,569,587)

770,633,905

(12,811,475)

(851,761,946)

(864,573,421)

(2.47)

(3,950,143,008)

(25,221)

4,011,579,479

1,251,490,602

1,512,276,349

501,270,562

140,386,952

848,172,732

148,814,072

10,763,277

22,959,801

20,708,619

3,435,000

565,275

915,350

93,469,014

97,938,472

1,247,741,612

726,409,313

55,390,687

781,800,000

400,856,705

1,182,656,705

975,026,148

841,449,305

841,449,305

133,576,843

133,576,843

133,576,843

(187,209,445)

(187, 209, 445)

(53,632,602)

0.09

2,157,682,853

3,405,424,465

4,312,383,738

575,046,866

532,801,136

174,909,330

2,650,288,819

700,642,919

131,890,218

5,696,840

23,614,243

26,400,396

2,985,000

101,978,461

109,258,643

1,102,493,470

1,547,795,349

3,445,385,260

3,513,385,260

(486,805,790)

3,026,579,470

(1,478,784,121)

509,913,039

509,913,039

(1,988,697,160)

(1,988,697,160)

(1,988,697,160)

(1,988,697,160)

(1.27)

68,000,000

26,750

1,367,531,487

	As at September 30, 2014	As at December 31, 2013
PROPERTY AND ASSETS	<u>Taka</u>	<u>Taka</u>
Cash Cash in hand (including foreign currencies)	2,152,480,149	2,350,521,500
Balance with Bangladesh Bank and its agent bank(s)	14,116,128,439	12,508,983,181
(Including foreign currencies)	16,268,608,588	14,859,504,681
Balance with other Banks and Financial Institutions		
In Bangladesh Outside Bangladesh	1,028,983,368 5,789,121,760	1,896,062,848 3,728,274,373
	6,818,105,128	5,624,337,221
Money at call and short notice	98,800,000	98,900,000
Investments		
Government	50,911,762,184	47,513,285,781
Others	8,832,530,969	9,314,234,980
Loans and advances	59,744,293,153	56,827,520,761
Loans, cash credits, overdrafts etc.	164,383,007,932	146,270,580,076
Bills purchased & discounted	5,497,268,661	4,828,405,814
Planed and the land and the Hallana form them.	169,880,276,593	151,098,985,890
Fixed assets including land, buildings, furniture and fixtures	2,768,119,799	2,636,589,375
Other assets	6,621,788,288	3,691,299,372
Non-banking assets	335,820,241	336,660,241
TOTAL ASSETS	262,535,811,790	235,173,797,541
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and		
Agents	9,824,415,930	3,322,119,629
Deposits and other accounts Current deposits and other accounts	20,859,643,169	19,121,953,740
Bills payable	2,186,642,007	2,225,679,010
Savings bank deposits	27,598,638,840	24,921,946,124
Fixed deposits	110,817,412,949	92,814,097,206
Term deposits	43,646,376,909	54,559,292,756
Subordinated bond	205,108,713,874 2,000,000,000	193,642,968,836 2,000,000,000
Other liabilities	19,945,952,212	12,279,071,943
TOTAL LIABILITIES	236,879,082,016	211,244,160,408
Shareholders' equity		
Paid up capital	15,615,635,680	14,196,032,440
Statutory reserve Other reserve	8,131,544,716	7,411,663,610
Retained earnings	1,328,616,812 580,932,566	900,929,703
TOTAL SHAREHOLDERS' EQUITY	25,656,729,774	23,929,637,133
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	262,535,811,790	235,173,797,541
OFF BALANCE SHEET ITEMS		
Contingent Liabilities Acceptances and endorsements	25,448,798,894	26,767,247,428
Letters of guarantee	14,515,128,070	14,877,841,680
Irrevocable letters of credit	22,275,566,866	23,722,707,953
Bills for collection	6,688,177,762	8,136,763,515
Other liabilities (Bad & Loss)		70 504 500 570
	CO 007 C74 F0C	73,504,560,576
Other Contingent Liabilities	68,927,671,592	,,,
	68,927,671,592 1,513,750,000	1,066,150,000
Value of Bangladesh sanchaya patra on hand		
Value of Bangladesh sanchaya patra on hand		
Value of Bangladesh sanchaya patra on hand Value of travelers' cheques on hand	1,513,750,000	1,066,150,000
Value of Bangladesh sanchaya patra on hand Value of travelers' cheques on hand Total Contingent Liabilities	1,513,750,000 - 1,513,750,000	1,066,150,000 - 1,066,150,000
Value of Bangladesh sanchaya patra on hand Value of travelers' cheques on hand Total Contingent Liabilities Other commitments	1,513,750,000 - 1,513,750,000	1,066,150,000 - 1,066,150,000
Value of Bangladesh sanchaya patra on hand Value of travelers' cheques on hand Total Contingent Liabilities Other commitments Lease rental commitments Documentary credits and short term trade -related	1,513,750,000 - 1,513,750,000	1,066,150,000 - 1,066,150,000
Value of Bangladesh sanchaya patra on hand Value of travelers' cheques on hand Total Contingent Liabilities Other commitments Lease rental commitments Documentary credits and short term trade -related transactions	1,513,750,000 - 1,513,750,000	1,066,150,000 - 1,066,150,000
Value of Bangladesh sanchaya patra on hand Value of travelers' cheques on hand Total Contingent Liabilities Other commitments Lease rental commitments Documentary credits and short term trade -related transactions	1,513,750,000 - 1,513,750,000	1,066,150,000 - 1,066,150,000
Other Contingent Liabilities Value of Bangladesh sanchaya patra on hand Value of travelers' cheques on hand Total Contingent Liabilities 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	1,513,750,000 - 1,513,750,000	1,066,150,000 - 1,066,150,000
Value of Bangladesh sanchaya patra on hand Value of travelers' cheques on hand Total Contingent Liabilities 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	1,513,750,000 - 1,513,750,000	1,066,150,000 - 1,066,150,000
Value of Bangladesh sanchaya patra on hand Value of travelers' cheques on hand Total Contingent Liabilities 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	1,513,750,000 - 1,513,750,000	1,066,150,000 - 1,066,150,000 74,570,710,576
Value of Bangladesh sanchaya patra on hand Value of travelers' cheques on hand Total Contingent Liabilities 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	1,513,750,000 - 1,513,750,000	1,066,150,000 - 1,066,150,000 74,570,710,576

For the period from J	anuary 01	, 201	4 to 5	Septemb	oer	30, 2014
	From 01 January to September 30, 2014	Jan Sep	om 01 uary to tember 2013	From 01 J to Septem 30, 2014	ber	From 01 July to September 30, 2013
	<u>Taka</u>	1	aka	<u>Taka</u>		<u>Taka</u>
Interest income	15,478,135,182	13,49	2,421,307	5,263,088,	939	4,647,435,617
Less: Interest paid on deposits and borrowings	12,334,801,293	11,99	8,016,217	4,025,616,	356	4,312,383,737
Net interest income	3,143,333,889	1,49	4,405,090	1,237,472,	583	335,051,880
Investment income	4,459,467,568	3,96	2,575,831	1,508,797,	819	1,359,468,563
Commission, exchange and brokerage	1,322,275,166	1,35	5,342,635	421,773,	710	465,140,360
Other operating income	569,528,675	60	9,884,343	156,437,	391	172,676,170
Total operating income	9,494,605,298	1000	2,207,899	3,324,481,		2,332,336,973
Salary and allowances	2,076,741,621	10000	3,961,246	823,396,	33300	688,052,052
Rent, taxes, insurance, electricity etc.	397,751,456		5,157,501	138,774,		126,084,827
Legal expenses	20,490,889	300	3,743,503	10,763,	933833	5,696,840
Postage, stamp, telecommunication etc.	57,508,578		9,741,311	20,565,	0000	22,810,767
Stationery, printing, advertisement, etc.	65,518,945	110	1,022,285	19,925,	33333	25,750,527
Managing director's salary and allowances	6,678,709		8,055,000	3,435,	26830	2,985,000
Directors' fees and other benefits	1,843,494		1,808,792	565,	275	26,750
Audit fees	-		-	-		0.40
Charges on loan losses	915,350	9538	1,596,586	915,	33.00	-
Repairs, maintenance and depreciation	280,445,260	(0.00)	6,080,054	93,420,		98,279,973
Other expenses	298,766,431	775950555	6,318,484	87,334,8	-	84,812,138
Total operating expenses	3,206,660,733		7,484,762	1,199,095,	0.000.450.000	1,054,498,874
Profit before provision	6,287,944,565	4,31	4,723,137	2,125,386,	262	1,277,838,099
Provision for loans and advances	4 927 400 242	6.05	2 205 260	706 400	242	2 445 205 207
Specific provision Constal provision (Including Off R/S items)	1,827,409,313	180	3,385,260	726,409,		3,445,385,260
General provision (Including Off B/S items)	1,940,000,000		0,000,000 3,385,260	781,800,	No.	3,513,385,260
Provision for other classified assets	748,539,033	0,21	3,303,200	407,539,0		(487,319,541
Total provision	2,688,539,033	6.21	3,385,260	1,189,339,	200000000000000000000000000000000000000	3,026,065,719
Profit before taxes	3,599,405,532	(C) NO	3,662,123)	936,047,2		(1,748,227,620)
Provision for taxation	2,300,000,000	1,80	0,000,000	802,500,	000	500,000,000
Deferred tax (income)/expenses	-	05000	-	-		
	2,300,000,000	1,80	0,000,000	802,500,	000	500,000,000
Net Profit after taxation	1,299,405,532	(3,698	3,662,123)	133,547,2	229	(2,248,227,620
Retained earnings brought forward from previous year	1,421,011,380	85	4,165,420			
	2,720,416,912	(2,844	,496,703)	133,547,2	229	(2,248,227,620
Appropriations		_			_	
Statutory reserve	(719,881,106)			(187,209,4	145)	
Transferred to general reserve	-		-	-		
Dividend (Bonus/Cash)	(1,419,603,240)	0.000	,761,946)	-		
	(2,139,484,346)		,761,946)	(187,209,4	-	
Retained earnings carried forward	580,932,566	(3,696	5,258,649)	(53,662,2	(16)	(2,248,227,620)
Earnings per share-(Re-)stated	0.83		(2.37)	0	.09	(1.44)
	n Flow		tem	ent	_	
Tor the period from	oundary or	, 201		nber '2014		ptember '2013
				ľaka		<u>Taka</u>

Profit and Loss Account

	September '2014	September '2013
	<u>Taka</u>	<u>Taka</u>
Cash flows from operating activities		
Interest received	14,381,423,117	13,351,837,637
Interest paid	(10,069,196,901)	(11,159,657,767)
Income from Investment	4,459,467,568	3,962,575,831
Fees, commission, exchange & brokerage	1,322,275,166	1,355,344,907
Cash paid to employees	(2,085,263,824)	(1,893,825,038)
Cash paid to suppliers	(605,136,096)	(593,965,791)
Income taxes paid	(1,179,984,188)	(1,839,448,610)
Received from other operating activities	565,976,615	605,193,280
Paid for other operating activities	(298,742,319)	(406,102,838)
Operating profit before changes in operating assets and liabilities	6,490,819,138	3,381,951,611
Increase/(decrease) in operating assets & liabilities		<u> </u>
Loans and advances to other banks	-	-
Loans and advances to customers	(17,468,572,176)	(19,584,360,006)
Other assets	(2,882,445,834)	(1,029,246,405)
Deposits from other Banks	(4,418,553,107)	2,840,509,833

	Net cash received from operating activities
B)	Cash flows from investing activities
	Changes in private securities
	Changes in Govt. securities
	Purchase of property, plant and equipment
	Sale proceeds of fixed assets

Deposits from customers

Other liabilities

	Net cash used in investing activities
C)	Cash flows from financing activities
	Borrowings from Other Banks, Financial Institutions and agents
	Net cash received from financing activities

D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)
E) Effects of exchange rate changes on cash and cash-equivalents
F) Cash and cash-equivalents at beginning of the year
000000000000000000000000000000000000000

F)	Cash and cash-equivalents at beginning of the year
G)	Cash and cash-equivalents at end of the year (D+E+F)
	Cash and cash-equivalents at end of the year
	Cash in hand (including foreign currencies)
	Balances with Bangladesh Bank and its agent bank (s)

Balances with Bangladesh Bank and its agent bank (s)	14,116,128,439
Balances with other Banks and Financial Institutions	6,818,105,128
Money at call and short notice	98,800,000
Reverse repo	
Prize bonds	7,255,800

2,604,180,314	652,181,664
-	-
20,588,589,202	18,261,569,165
23,192,769,516	18,913,750,829

15,884,298,145

1,757,478,110

(7,127,794,862)

(636,975,724)

481,704,011

(348,040,604)

3,672,733

(3,398,476,403)

(3,261,140,263)

6,502,296,301

6,502,296,301

2,152,480,149

23,468,083,939

1,445,574,306

7,140,561,667

10,522,513,278

(7,591,231)

(5,459,375,822)

(5,800,720,116)

(4,069,611,498)

(4,069,611,498)

2,017,222,575

11,235,476,377

5,548,719,177

99,000,000

13,332,700

18,913,750,829

(339,276,062)

5,522,999

	23,192,769,516
	7,255,800
	98,800,000
S	6,818,105,128

For the period ended September 30, 2014					
					(Figure in BDT)
Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2014	14,196,032,440	7,411,663,610	900,929,703	1,421,011,380	23,929,637,133
Net profit for the period		:. 	-	1,299,405,532	1,299,405,532
Bonus dividend paid for the year 2013	1,419,603,240	-	-	(1,419,603,240)	-
Addition during the period		719,881,106	-	(719,881,106)	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	427,687,109	(=	427,687,109
Transfer from general reserve for appropriation	-		-		-
Balance at September 30, 2014	15,615,635,680	8,131,544,716	1,328,616,812	580,932,566	25,656,729,774
Balance at December 31, 2013	14,196,032,440	7,411,663,610	900,929,703	1,421,011,380	23,929,637,133

Statement of Changes in Equity

894,738,450

75,465,449,026

70,441,421,592



Total off B/S items (Including contingent liabilities)

Shamsul Huda Khan Managing Director (CC)

The details of the published 3rd quarter financial statements can be available in the web-site of the bank. The address of the web-site is www.nblbd.com