



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/webside: www.nblbd.com, SWIFT: NBLBDDH

Consolidated Balance Sheet (Un-audited)

As at March 31, 2023

	As at March 31, 2023	As at December 31, 2022
	<u>Taka</u>	<u>Taka</u>
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	5,283,171,983	6,031,313,168
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	19,363,201,649	21,361,183,949
	24,646,373,632	27,392,497,117
Balance with other Banks and Financial Institutions		
In Bangladesh	1,444,550,252	1,259,363,324
Outside Bangladesh	1,484,449,766	1,182,514,823
	2,929,000,018	2,441,878,147
Money at call and short notice		
	91,300,000	91,300,000
Investments		
Government	5,585,235,197	12,315,385,586
Others	10,793,306,465	10,738,759,919
	16,378,541,662	23,054,145,505
Loans and advances		
Loans, cash credits, overdrafts etc.	422,297,495,215	421,275,200,067
Bills purchased & discounted	5,937,822,055	6,203,194,062
	428,235,317,270	427,478,394,129
Fixed assets including land, buildings, furniture and fixtures		
	3,415,793,424	3,460,964,120
Other assets		
	38,987,879,987	37,858,897,002
Non-banking assets		
	297,086,400	297,086,400
TOTAL ASSETS	514,981,292,393	522,075,162,420
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	10,536,284,436	12,343,524,597
Deposits and other accounts		
Current deposits and other accounts	41,656,840,665	36,706,583,607
Bills payable	3,603,471,181	3,314,791,310
Savings bank deposits	60,787,643,497	61,129,741,726
Fixed deposits	102,418,140,229	108,828,965,832
Term deposits	207,713,288,738	213,469,810,579
	416,179,384,310	423,449,893,054
Subordinated bond	1,850,000,000	1,850,000,000
Start up fund	36,808,199	36,808,199
Other liabilities	47,999,342,985	42,525,889,325
TOTAL LIABILITIES	476,601,819,930	480,206,115,175
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	37,922,693	37,073,432
Other reserve	423,376,538	795,245,474
Retained earnings	(11,507,500,300)	(8,388,943,688)
TOTAL SHAREHOLDERS' EQUITY	38,379,281,911	41,868,858,198
Non-controlling Interests	190,552	189,047
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	514,981,292,393	522,075,162,420
Net Assets value per share	11.92	13.00
Continued....		



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	As at March 31, 2023	As at December 31, 2022
	Taka	Taka
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and endorsements	13,114,432,767	15,843,138,214
Letters of guarantee	10,850,304,554	10,956,605,661
Irrevocable letters of credit	27,456,034,895	21,781,470,364
Bills for collection	8,483,298,648	8,882,997,560
Other liabilities (Bad & Loss)	-	-
	59,904,070,864	57,464,211,799
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	1,468,800,300	-
Other exchange contracts	-	-
	1,468,800,300	-
Claims against the Bank not acknowledged as debt	-	-
	1,468,800,300	-
Total off B/S items (Including contingent liabilities)	61,372,871,164	57,464,211,799

CFO/Head of Finance & Accounts

Board & Company Secretary

Managing Director & CEO

Director

Director/Chairperson



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Consolidated Profit and Loss Account (Un-audited) For the period ended from January 01, 2023 to March 31, 2023

	From January 01 to March 31, 2023	From January 01 to March 31, 2022
	Taka	Taka
Interest income	4,796,322,365	6,574,230,061
Less: Interest paid on deposits and borrowings	7,452,115,847	7,188,535,623
Net interest income	(2,655,793,482)	(614,305,562)
Investment income	2,856,901,926	1,261,262,703
Commission, exchange and brokerage	(60,603,279)	489,093,348
Other operating income	129,786,804	64,505,187
Total operating income	270,291,969	1,200,555,676
Salary and allowances	1,223,966,949	946,091,807
Rent, taxes, insurance, electricity etc.	299,689,152	290,405,571
Legal expenses	5,751,997	10,662,054
Postage, stamp, telecommunication etc.	16,861,315	23,942,260
Stationery, printing, advertisement, etc.	40,745,671	150,926,188
Managing director's salary and allowances	3,945,000	3,945,000
Directors' fees and other benefits	1,336,763	552,993
Audit fees	-	-
Charges on loan losses	-	157,244
Repairs, maintenance and depreciation	148,134,704	147,198,368
Other expenses	1,626,822,355	170,051,610
Total operating expenses	3,367,253,906	1,743,933,095
Profit/(loss) before provision	(3,096,961,937)	(543,377,419)
Provision for loans and advances	-	-
Specific provision	-	-
General provision (Including Off B/S items)	-	-
Provision for other classified assets	-	-
Total provision	-	-
Profit/(loss) before taxes	(3,096,961,937)	(543,377,419)
Provision for taxation	21,593,170	26,089,486
Deferred tax (income)/expenses	-	-
	21,593,170	26,089,486
Net Profit/(loss) after taxation	(3,118,555,107)	(569,466,905)
Net Profit/(loss) attributable to:		
Non-controlling Interests	1,505	3,437
Equity holders of parent company	(3,118,556,612)	(569,470,342)
Profit/(loss) attributed to parent company	(3,118,556,612)	(569,470,342)
Retained earnings brought forward from previous year	(8,388,943,688)	779,091,211
	(11,507,500,300)	209,620,869
Appropriations		
Statutory reserve	-	-
	-	-
Retained earnings carried forward	(11,507,500,300)	209,620,869
Earnings per share (Re-stated)	(0.97)	(0.18)

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, 2023

	As at March 31, 2023	As at December 31, 2022
	<u>Taka</u>	<u>Taka</u>
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	5,200,461,737	5,910,496,491
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	19,363,201,649	21,361,183,949
	24,563,663,386	27,271,680,440
Balance with other Banks and Financial Institutions		
In Bangladesh	484,267,680	747,233,464
Outside Bangladesh	1,289,310,380	804,403,178
	1,773,578,060	1,551,636,642
Money at call and short notice		
	91,300,000	91,300,000
Investments		
Government	5,585,235,197	12,315,385,586
Others	13,419,712,020	13,423,344,159
	19,004,947,217	25,738,729,745
Loans and advances		
Loans, cash credits, overdrafts etc.	420,071,519,353	418,862,352,356
Bills purchased & discounted	5,937,822,055	6,203,194,062
	426,009,341,408	425,065,546,418
Fixed assets including land, buildings, furniture and fixtures		
	3,367,319,007	3,412,468,451
Other assets		
Non-banking assets	38,999,073,548	38,017,868,519
	297,086,400	297,086,400
TOTAL ASSETS	<u>514,106,309,026</u>	<u>521,446,316,615</u>
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	10,536,284,436	12,343,524,597
Deposits and other accounts		
Current deposits and other accounts	41,763,660,617	36,773,413,290
Bills payable	3,603,471,181	3,314,791,310
Savings bank deposits	60,787,643,497	61,129,741,726
Fixed deposits	102,418,140,229	108,828,965,832
Term deposits	208,448,746,675	214,259,079,077
	417,021,662,199	424,305,991,235
Subordinated bond	1,850,000,000	1,850,000,000
Start up fund	36,808,199	36,808,199
Other liabilities	46,557,579,981	41,246,120,501
TOTAL LIABILITIES	<u>476,002,334,815</u>	<u>479,782,444,532</u>
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	423,376,538	795,245,474
Retained earnings	(11,744,885,307)	(8,556,856,371)
TOTAL SHAREHOLDERS' EQUITY	38,103,974,211	41,663,872,083
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>514,106,309,026</u>	<u>521,446,316,615</u>
Net Assets value per share	11.83	12.94

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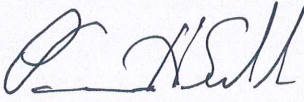
OFF BALANCE SHEET ITEMS	As at March 31, 2023	As at December 31, 2022
	Taka	Taka
Contingent Liabilities		
Acceptances and endorsements	13,114,432,767	15,843,138,214
Letters of guarantee	10,850,304,554	10,956,605,661
Irrevocable letters of credit	27,456,034,895	21,781,470,364
Bills for collection	8,483,298,648	8,882,997,560
Other liabilities (Bad & Loss)	-	-
	59,904,070,864	57,464,211,799
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	1,468,800,300	-
Other exchange contracts	-	-
	1,468,800,300	-
Claims against the Bank not acknowledged as debt	-	-
	1,468,800,300	-
Total off B/S items (Including contingent liabilities)	61,372,871,164	57,464,211,799


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Profit and Loss Account (Un-audited) For the period ended from January 01, 2023 to March 31, 2023

	From January 01 to March 31, 2023	From January 01 to March 31, 2022
	Taka	Taka
Interest income	4,732,512,269	6,511,151,431
Less: Interest paid on deposits and borrowings	7,452,115,847	7,188,535,623
Net interest income	(2,719,603,578)	(677,384,192)
Investment income	2,847,221,919	1,245,192,293
Commission, exchange and brokerage	(151,582,382)	419,475,613
Other operating income	128,053,029	62,839,706
Total operating income	104,088,988	1,050,123,420
Salary and allowances	1,184,870,882	915,414,000
Rent, taxes, insurance, electricity etc.	287,231,063	279,399,490
Legal expenses	5,751,997	10,662,054
Postage, stamp, telecommunication etc.	15,931,930	22,442,565
Stationery, printing, advertisement, etc.	40,074,946	150,105,971
Managing director's salary and allowances	3,945,000	3,945,000
Directors' fees and other benefits	656,002	449,553
Audit fees	-	-
Charges on loan losses	-	157,244
Repairs, maintenance and depreciation	143,354,614	144,502,982
Other expenses	1,610,301,490	153,251,972
Total operating expenses	3,292,117,924	1,680,330,831
Profit/(loss) before provision	(3,188,028,936)	(630,207,411)
Provision for loans and advances		
Specific provision	-	-
General provision (Including Off B/S items)	-	-
Provision for other classified assets	-	-
Total provision	-	-
Profit/(loss) before taxes	(3,188,028,936)	(630,207,411)
Provision for taxation	-	-
Deferred tax (income)/expenses	-	-
Net Profit/(loss) after taxation	(3,188,028,936)	(630,207,411)
Retained earnings brought forward from previous year	(8,556,856,371)	829,912,508
	(11,744,885,307)	199,705,097
Appropriations		
Statutory reserve	-	-
Retained earnings carried forward	(11,744,885,307)	199,705,097
Earnings per share (Re-stated)	(0.99)	(0.20)


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Cash Flow Statement (Un-Audited) For the period ended from January 01, 2023 to March 31, 2023

	March '2023 Taka	March '2022 Taka
A) Cash flows from operating activities		
Interest received	4,610,846,777	6,424,451,732
Interest paid	(4,330,519,381)	(4,002,757,763)
Income from Investment	2,868,981,546	1,536,259,231
Fees, commission, exchange & brokerage	(151,582,382)	419,475,613
Cash paid to employees	(1,189,471,884)	(919,808,553)
Cash paid to suppliers	(395,614,799)	(503,339,899)
Income taxes paid	(87,293,316)	(201,644,224)
Received from other operating activities	128,053,029	62,839,706
Paid for other operating activities	(170,652,269)	(153,251,972)
Operating profit before changes in operating assets and liabilities	1,282,747,321	2,662,223,871
Increase/(decrease) in operating assets & liabilities		
Loans and advances to other banks	-	-
Loans and advances to customers	(943,794,990)	741,679,992
Other assets	(2,576,254,851)	32,585,493
Deposits from other Banks	(2,102,148,483)	(200,409,142)
Deposits from customers	(5,182,180,553)	(20,887,225,354)
Other liabilities	2,201,021,597	141,559,038
	(8,603,357,280)	(20,171,809,973)
Net cash received/(used) from operating activities	(7,320,609,959)	(17,509,586,102)
B) Cash flows from investing activities		
Changes in private securities	3,632,139	(495,830,809)
Changes in Govt. Securities	6,730,150,389	14,554,964,159
Purchase of property, plant and equipment	(85,646,369)	(152,867,293)
Sale proceeds of fixed assets	118,025	-
Net cash received/(used) in investing activities	6,648,254,184	13,906,266,057
C) Cash flows from financing activities		
Borrowings from Other Banks, Financial Institutions and agents	(1,807,240,161)	192,077,511
Net cash received/(used) from financing activities	(1,807,240,161)	192,077,511
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)	(2,479,595,936)	(3,411,242,534)
E) Effects of exchange rate changes on cash and cash-equivalents	-	-
F) Cash and cash-equivalents at beginning of the year	28,920,122,182	28,267,213,468
G) Cash and cash-equivalents at end of the period (D+E+F)	26,440,526,246	24,855,970,934
Cash and cash-equivalents at end of the period		
Cash in hand (including foreign currencies)	5,200,461,737	4,208,395,209
Balances with Bangladesh Bank and its agent bank (s)	19,363,201,649	19,313,813,819
Balances with other Banks and Financial Institutions	1,773,578,060	1,229,297,506
Money at call and short notice	91,300,000	91,300,000
Prize bonds	11,984,800	13,164,400
	26,440,526,246	24,855,970,934
Net Operating cash flow per share	(2.27)	(5.44)

National Bank Limited
Statement of Changes in Equity (Un-Audited)
For the period ended March 31, 2023

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2023	32,197,395,700	17,228,087,280	795,245,474	(8,556,856,371)	41,663,872,083
Net profit/(loss) for the period	-	-	-	(3,188,028,936)	-3,188,028,936
Addition during the period	-	-	-	-	-
Revaluation of Govt. Treasury Bill, Bond and other Investme	-	-	(371,868,936)	-	(371,868,936)
Balance at March 31, 2023	32,197,395,700	17,228,087,280	423,376,538	(11,744,885,307)	38,103,974,211
Balance at December 31, 2022	32,197,395,700	17,228,087,280	795,245,474	(8,556,856,371)	41,663,872,083