

National Credit and Commerce Bank Limited and its Subsidiary
Consolidated Balance Sheet (Un-Audited)
As at June 30,2011

PROPERTY AND ASSETS	Note	June 30, 2011 Taka	December 31,2010 Taka
Cash:			
In hand (including foreign currencies)	4(a)	762,512,372	731,592,743
Balances with Bangladesh Bank and its agent bank (s) (including foreign currencies)	5	5,093,091,400	5,500,014,510
Balances with other Banks and Financial Institutions			
In Bangladesh	6(a)	783,259,106	567,325,877
Outside Bangladesh		170,450,295	331,517,804
		612,808,811	235,808,073
Money at call and short notice			
	7	-	-
Investments			
Government	8(c)	18,656,405,166	10,980,808,236
Others		17,921,723,883	10,262,306,887
		734,681,283	718,501,349
Loans and advances			
Loans, cash credits, overdrafts, etc.	9(i)	67,084,100,333	63,230,141,628
Bills purchased & discounted		63,880,997,205	59,632,249,645
		3,203,103,128	3,597,891,983
Fixed assets including premises, furniture and fixtures	10(a)	1,290,131,972	1,191,493,190
Other assets	11(a)	1,449,445,210	1,352,801,369
Non-banking assets		-	-
TOTAL ASSETS		95,118,945,559	83,554,177,553
LIABILITIES AND CAPITAL			
Liabilities:			
Borrowings from Other Banks, Financial Institutions and agents	12	3,024,813,945	1,847,028,696
Deposits and other accounts:	13 (c)	76,514,359,374	67,961,244,777
Current deposits and other accounts		7,810,301,817	7,743,923,234
Bills payable	13	1,019,928,204	1,011,380,380
Savings Bank Deposits		7,571,500,817	7,477,106,648
Fixed Deposits		43,495,868,872	39,313,895,416
Term deposits		16,616,759,664	12,414,939,099
Other liabilities	14(a)	5,359,097,543	4,388,794,697
TOTAL LIABILITIES		84,898,270,862	74,197,068,170
Shareholders' Equity			
Share Capital			
Paid up capital	15	5,941,654,350	4,501,253,300
Statutory reserve	16(a)	2,819,456,596	2,543,463,417
General reserve	17	7,162,348	7,162,348
Minority Interest		133	-
Other reserve-Assets revaluation Reserve	18	528,094,662	476,723,217
Profit and loss account-Retained Earning	19(a)	924,306,608	1,828,507,101
TOTAL SHAREHOLDERS' EQUITY		10,220,674,697	9,357,109,383
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		95,118,945,559	83,554,177,553

	<u>Note</u>	<u>June 30, 2011</u> <u>Taka</u>	<u>December 31, 2010</u> <u>Taka</u>
CONTRA ENTRIES			
Off balance sheet items:			
Contingent liabilities			
Acceptances and endorsements	20	8,552,271,026	5,404,953,559
Letters of guarantee	20	4,617,980,192	4,998,144,544
Letters of credit issued	20	6,225,418,254	7,081,485,130
Bills for collection	20	110,452,974	7,967,342
Other contingent liabilities :			
Claims against the bank not acknowledged as debt		-	-
Capital Commitments		-	-
Export Development Fund (EDF)		96,916,262	-
Total Off Balance Sheet Items		<u>19,603,038,708</u>	<u>17,492,550,575</u>

These financial statements should be read in conjunction with the annexed notes from 1 to 41 (a).

Sd/-
A.K. Md. Siddique
Deputy Managing Director &
Chief Financial Officer

Sd/-
Mohammed Nurul Amin
Managing Director &
Chief Executive Officer

National Credit and Commerce Bank Limited

Balance Sheet (Un-Audited)

As at June 30, 2011

PROPERTY AND ASSETS	Note	<u>June 30, 2011</u> Taka	<u>December 31, 2010</u> Taka
Cash:			
In hand (including foreign currencies)	4	762,506,424	731,592,743
Balances with Bangladesh Bank and its agent bank (s) (including foreign currencies)	5	5,093,091,400	5,500,014,510
Balances with other Banks and Financial Institutions	6	780,036,023	567,325,877
In Bangladesh		167,227,212	331,517,804
Outside Bangladesh		612,808,811	235,808,073
Money at call and short notice	7	-	-
Investments	8	18,637,003,781	10,980,808,236
Government		17,921,723,883	10,262,306,887
Others		715,279,898	718,501,349
Loans and advances	9	66,689,531,578	63,230,141,628
Loans, cash credits, overdrafts, etc.		63,486,428,450	59,632,249,645
Bills purchased & discounted		3,203,103,128	3,597,891,983
Fixed assets including premises, furniture and fixtures	10	1,290,975,519	1,191,493,190
Other assets	11	1,721,208,120	1,352,801,369
Non-banking assets		-	-
TOTAL ASSETS		94,974,352,845	83,554,177,553
LIABILITIES AND CAPITAL			
Liabilities:			
Borrowings from Other Banks, Financial Institutions and agents	12	3,024,813,945	1,847,028,696
Deposits and other accounts:	13	76,469,631,744	67,961,244,777
Current deposits and other accounts		7,765,574,187	7,743,923,234
Bills payable	13.1	1,019,928,204	1,011,380,380
Savings Bank Deposits		7,571,500,817	7,477,106,648
Fixed Deposits		43,495,868,872	39,313,895,416
Term deposits		16,616,759,664	12,414,939,099
Other liabilities	14	5,341,099,237	4,388,794,697
TOTAL LIABILITIES		84,835,544,926	74,197,068,170
Shareholders' Equity			
Share Capital			
Paid up capital	15.2	5,941,654,350	4,501,253,300
Statutory reserve	16	2,819,456,596	2,543,463,417
General reserve	17	7,162,348	7,162,348
Other reserve-Assets revaluation Reserve	18	528,094,662	476,723,217
Profit and loss account-Retained Earning	19	842,439,963	1,828,507,101
TOTAL SHAREHOLDERS' EQUITY		10,138,807,919	9,357,109,383
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		94,974,352,845	83,554,177,553

	<u>Note</u>	<u>June 30, 2011</u> <u>Taka</u>	<u>December 31, 2010</u> <u>Taka</u>
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Acceptances and endorsements	20.1	8,552,271,026	5,404,953,559
Letters of guarantee	20.2	4,617,980,192	4,998,144,544
Letters of credit issued	20.3	6,225,418,254	7,081,485,130
Bills for collection	20.4	110,452,974	7,967,342
Other contingent liabilities :			
Claims against the bank not acknowledged as debt		-	-
Capital Commitments		-	-
Export Development Fund (EDF)		96,916,262	-
Total Off Balance Sheet Items		<u>19,603,038,708</u>	<u>17,492,550,575</u>

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