

National Credit And Commerce Bank Limited and its Subsidiary

Consolidated Liquidity Statement (Asset and Liability Maturity Analysis)

As at June 30, 2011

| Particulars | Not more than 1 month term | 1-3 months term | 3-12 months term | 1-5 years term | Above 5-years term | Total |
|--|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Assets: | | | | | | |
| Cash in hand | 762,512,372 | - | - | - | - | 762,512,372 |
| Balances with other banks and financial institutions | 1,565,348,055 | - | 37,500,000 | 4,273,502,451 | - | 5,876,350,506 |
| Money at call & short notice | - | - | - | - | - | - |
| Investments | 1,077,552,855 | 1,173,140,531 | 1,720,055,863 | 4,924,720,721 | 9,760,935,196 | 18,656,405,166 |
| Loans & Advances | 13,865,549,396 | 13,953,936,557 | 26,058,084,555 | 7,974,092,997 | 5,232,436,828 | 67,084,100,333 |
| Fixed assets including land, building, furniture & fixtures | - | - | 93,018,325 | 346,072,578 | 851,041,069 | 1,290,131,972 |
| Other Assets | 395,364,977 | 611,167,638 | 158,738,131 | 282,423,675 | 1,750,789 | 1,449,445,210 |
| Non-banking assets | | | | | | - |
| Total Assets | 17,666,327,655 | 15,738,244,726 | 28,067,396,874 | 17,800,812,422 | 15,846,163,882 | 95,118,945,559 |
| Liabilities: | | | | | | |
| Borrowing from Other Banks, Financial Institutions & agents | 1,509,509,754 | 58,126,617 | 142,228,627 | 1,003,173,138 | 311,775,809 | 3,024,813,945 |
| Deposits | 14,213,540,906 | 15,537,732,344 | 25,687,441,247 | 12,189,220,960 | 7,866,495,713 | 75,494,431,170 |
| Bills Payable | 1,019,928,204 | - | - | - | - | 1,019,928,204 |
| Provision & other liabilities | 343,664,945 | 315,120,782 | 1,965,987,357 | 1,547,568,725 | 1,186,755,734 | 5,359,097,543 |
| Total Liabilities | 17,086,643,809 | 15,910,979,743 | 27,795,657,231 | 14,739,962,823 | 9,365,027,256 | 84,898,270,862 |
| Net Liquidity Gap | 579,683,846 | (172,735,017) | 271,739,643 | 3,060,849,599 | 6,481,136,626 | 10,220,674,697 |

Net result of the Liquidity Statement represents the 'Shareholders' Equity' of the Bank.

Sd/-

A.K. Md. Siddique
Deputy Managing Director &
Chief Executive Officer

Sd/-

Mohammed Nurul Amin
Managing Director &
Chief Executive Officer

National Credit And Commerce Bank Limited

Liquidity Statement (Asset and Liability Maturity Analysis)

As at June 30, 2011

| Particulars | Not more than 1 month term | 1-3 months term | 3-12 months term | 1-5 years term | Above 5-years term | Total |
|--|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Assets: | | | | | | |
| Cash in hand | 762,506,424 | - | - | - | - | 762,506,424 |
| Balances with other banks and financial institutions | 1,562,124,972 | - | 37,500,000 | 4,273,502,451 | - | 5,873,127,423 |
| Money at call & short notice | - | - | - | - | - | - |
| Investments | 1,077,552,855 | 1,173,140,531 | 1,700,654,478 | 4,924,720,721 | 9,760,935,196 | 18,637,003,781 |
| Loans & Advances | 13,470,980,641 | 13,953,936,557 | 26,058,084,555 | 7,974,092,997 | 5,232,436,828 | 66,689,531,578 |
| Fixed assets including land, building, furniture & fixtures | - | - | 92,418,325 | 347,516,125 | 851,041,069 | 1,290,975,519 |
| Other Assets | 417,127,887 | 611,167,638 | 158,738,131 | 282,423,675 | 251,750,789 | 1,721,208,120 |
| Non-banking assets | | | | | | - |
| Total Assets | 17,290,292,779 | 15,738,244,726 | 28,047,395,489 | 17,802,255,969 | 16,096,163,882 | 94,974,352,845 |
| Liabilities: | | | | | | |
| Borrowing from Other Banks, Financial Institutions & agents | 1,509,509,754 | 58,126,617 | 142,228,627 | 1,003,173,138 | 311,775,809 | 3,024,813,945 |
| Deposits | 14,168,813,276 | 15,537,732,344 | 25,687,441,247 | 12,189,220,960 | 7,866,495,713 | 75,449,703,540 |
| Bills Payable | 1,019,928,204 | - | - | - | - | 1,019,928,204 |
| Provision & other liabilities | 325,666,639 | 315,120,782 | 1,965,957,357 | 1,547,568,725 | 1,186,755,734 | 5,341,069,237 |
| Total Liabilities | 17,023,917,873 | 15,910,979,743 | 27,795,627,231 | 14,739,962,823 | 9,365,027,256 | 84,835,514,926 |
| Net Liquidity Gap | 266,374,906 | (172,735,017) | 251,768,258 | 3,062,293,146 | 6,731,136,626 | 10,138,837,919 |

Net result of the Liquidity Statement represents the 'Shareholders' Equity' of the Bank.

Sd/-

A.K. Md. Siddique
Deputy Managing Director &
Chief Executive Officer

Sd/-

Mohammed Nurul Amin
Managing Director &
Chief Executive Officer