

NCC Bank Limited and its Subsidiaries

Consolidated Balance Sheet

As at 31 December 2011

PROPERTY AND ASSETS	Notes	2011 Taka	2010 Taka
Cash:			
In hand (including foreign currencies)	4(a)	774,915,500	731,592,743
Balances with Bangladesh Bank and its agent bank (s) (including foreign currencies)	5	5,667,122,581	5,500,014,510
Balances with other Banks and Financial Institutions	6(a)	463,435,284	567,325,877
In Bangladesh		146,390,821	331,517,804
Outside Bangladesh		317,044,463	235,808,073
Money at call and short notice	7	-	-
Investments	8(c)	20,859,689,665	10,980,808,236
Government		19,926,233,619	10,262,306,887
Others		933,456,046	718,501,349
Loans and advances	9(i)	73,107,385,390	63,230,141,628
Loans, cash credits, overdrafts, etc.		69,913,749,496	59,632,249,645
Bills purchased & discounted		3,193,635,894	3,597,891,983
Fixed assets including premises, furniture and fixtures	10(a)	1,520,387,803	1,191,493,190
Other assets	11(a)	1,290,795,637	1,352,801,369
Non-banking assets		-	-
TOTAL ASSETS		<u>103,683,731,860</u>	<u>83,554,177,553</u>
LIABILITIES AND CAPITAL			
Liabilities:			
Borrowings from Other Banks, Financial Institutions and agents	12	5,565,102,190	1,847,028,696
Deposits and other accounts:	13 (c)	81,152,374,463	67,961,244,777
Current deposits and other accounts		7,699,404,796	7,743,923,234
Bills payable	13.1	1,780,398,167	1,011,380,380
Savings Bank Deposits		8,198,956,190	7,477,106,648
Fixed Deposits		45,892,585,307	39,313,895,416
Term deposits		17,581,030,003	12,414,939,099
Other liabilities	14(a)	53,44,442,405	4,388,794,697
TOTAL LIABILITIES		<u>92,061,919,058</u>	<u>74,197,068,170</u>
Shareholders' Equity			
Share Capital			
Paid up Capital	15.2	5,941,654,350	4,501,253,300
Statutory Reserve	16	3,269,492,825	2,543,463,417
General Reserve	17	10,162,348	7,162,348
Minority Interest	15.8	115	-
Other reserve-Assets Revaluation Reserve	18	504,453,078	476,723,217
Profit and Loss account-Retained Earning	19(a)	1,896,050,086	1,828,507,101
TOTAL SHAREHOLDERS' EQUITY		<u>11,621,812,802</u>	<u>9,357,109,383</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		<u>103,683,731,860</u>	<u>83,554,177,553</u>

	Notes	2011 Taka	2010 Taka
CONTRA ENTRIES			
Off balance sheet items:			
Contingent liabilities			
Acceptances and endorsements	20.1	8,722,823,370	5,404,953,559
Letters of Guarantee	20.2	5,029,034,026	4,998,144,544
Letters of Credit issued	20.3	6,190,242,028	7,081,485,130
Bills for Collection	20.4	62,033,933	7,967,342
Other contingent liabilities :			
Claims against the bank not acknowledged as debt		-	-
Capital Commitments		-	-
Export Development Fund (EDF)		133,234,000	-
Total Off Balance Sheet Items		20,137,367,357	17,492,550,575

These financial statements should be read in conjunction with the annexed notes from 1 to 43.

Auditors' report to the shareholders
See annexed report of date


Chairman


Director


Director


Managing Director & CEO

Dated: Dhaka, February 26 , 2012


Hoda Vasi Chowdhury & Co.
Chartered Accountants

NCC Bank Limited

Balance Sheet

As at 31 December 2011

PROPERTY AND ASSETS	Notes	2011 Taka	2010 Taka
Cash:			
In hand (including foreign currencies)	4	774,915,500	731,592,743
Balances with Bangladesh Bank and its agent bank (s) (including foreign currencies)	5	5,667,122,581	5,500,014,510
Balances with other Banks and Financial Institutions	6	462,493,232	567,325,877
In Bangladesh		145,448,769	331,517,804
Outside Bangladesh		317,044,463	235,808,073
Money at call and short notice	7	-	-
Investments	8	20,840,288,280	10,980,808,236
Government		19,926,233,619	10,262,306,887
Others		914,054,661	718,501,349
Loans and advances	9	72,733,540,709	63,230,141,628
Loans, cash credits, overdrafts, etc.		69,539,904,815	59,632,249,645
Bills purchased & discounted		3,193,635,894	3,597,891,983
Fixed assets including premises, furniture and fixtures	10	1,506,770,757	1,191,493,190
Other assets	11	1,525,568,280	1,352,801,369
Non-banking assets		-	-
TOTAL ASSETS		<u>103,510,699,339</u>	<u>83,554,177,553</u>
LIABILITIES AND CAPITAL			
Liabilities:			
Borrowings from Other Banks, Financial Institutions and agents	12	5,565,102,190	1,847,028,696
Deposits and other accounts:	13	81,127,168,218	67,961,244,777
Current deposits and other accounts		7,674,198,551	7,743,923,234
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Term deposits		17,581,030,003	12,414,939,099
Other liabilities	14	5,234,633,372	4,388,794,697
TOTAL LIABILITIES		<u>91,926,903,780</u>	<u>74,197,068,170</u>
Shareholders' Equity			
Share Capital			
Paid up capital	15.2	5,941,654,350	4,501,253,300
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TOTAL SHAREHOLDERS' EQUITY		<u>11,583,795,559</u>	<u>9,357,109,383</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		<u>103,510,699,339</u>	<u>83,554,177,553</u>

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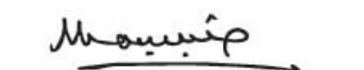
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