

Financial Statements
of
National Credit and Commerce Bank Limited
For the half year ended on 30 June 2018

National Credit and Commerce Bank Limited and its Subsidiaries
Consolidated Balance Sheet (Un-audited)
As on 30 June 2018

PROPERTY AND ASSETS	30 June 2018	31 December 2017
	Taka	Taka
	Note	
Cash	3(a) 13,244,175,443	12,396,577,641
In hand (including foreign currencies)	1,927,692,207	1,610,360,438
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	11,316,483,236	10,786,217,203
Balance with other banks and financial institutions	4(a) 8,024,243,185	4,347,764,755
In Bangladesh	7,714,576,334	3,802,361,654
Outside Bangladesh	309,666,851	545,403,101
Money at call and short notice	5 4,100,000,000	270,000,000
Investments	6 (a) 33,928,721,371	29,547,448,858
Government	29,125,201,442	27,627,054,779
Others	4,803,519,929	1,920,394,079
Loans and advances	7(a) 164,647,595,253	149,633,833,880
Loans, cash credits, overdrafts, etc.	160,769,496,747	142,947,896,909
Bills purchased & discounted	3,878,098,506	6,685,936,971
Fixed assets including premises, furnitures and fixtures	8(a) 2,638,758,477	2,498,962,078
Other assets	9(a) 5,857,771,266	4,951,110,724
Non-banking assets	-	-
TOTAL ASSETS	232,441,264,995	203,645,697,936
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	10 (a) 10,228,762,845	9,104,809,698
Subordinated Bonds	4,000,000,000	-
Other Borrowings	6,228,762,845	9,104,809,698
Deposits and other accounts	11 (a) 185,018,404,700	159,837,231,522
Current deposits and other accounts	18,553,150,347	14,325,863,216
Bills payable	8,019,328,276	4,620,026,292
Savings bank deposits	20,674,628,774	21,002,021,411
Fixed deposits	84,473,758,205	69,549,270,735
Term deposits	53,297,539,098	50,340,049,868
Other liabilities	12(a) 19,194,263,989	17,518,625,455
TOTAL LIABILITIES	214,441,431,534	186,460,666,675
Shareholders' equity		
Paid up capital	13.2 8,832,180,030	8,832,180,030
Statutory reserve	14 6,909,087,789	6,545,223,669
General reserve	15 10,162,348	10,162,348
Non-controlling (Minority) interest	13.3 206	209
Other reserve including assets revaluation reserve	16 464,135,797	533,517,737
Foreign currency translation gain/(loss)	18.3 712,473	1,862,174
Surplus in profit and loss account	18(a) 1,783,554,818	1,262,085,095
TOTAL SHAREHOLDERS' EQUITY	17,999,833,461	17,185,031,261
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	232,441,264,995	203,645,697,936
NET ASSETS VALUE PER SHARE	20.38	19.46



OFF BALANCE SHEET ITEMS

Contingent liabilities

Acceptances and endorsements
 Letters of guarantee
 Letters of credit issued
 Bills for collection

30 June 2018
Taka

31 December 2017
Taka

21,006,242,071
 31,191,150,130
 23,575,627,131
 119,659,864

17,021,307,128
 22,463,034,687
 14,835,674,742
 35,929,211

Other commitments

Claims against the bank not acknowledged as debt
 Capital commitments
 Export development fund (EDF)

-
 -
 29,600,064

-
 -
 -

TOTAL OFF BALANCE SHEETS ITEMS

75,922,279,260

54,355,945,768



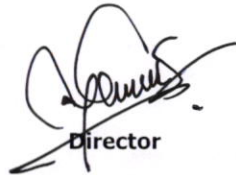
Company Secretary



Chief Financial Officer



Managing Director & CEO



Director



Chairman

Dated, Dhaka
 29 July 2018