

Financial Statements
of
National Credit and Commerce Bank Limited
For the period ended on 30 June 2019

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

PROPERTY AND ASSETS	30 June 2019	31 December 2018
	Taka	Taka
	Note	
Cash	3(a) 14,099,273,659	13,301,479,272
In hand (including foreign currencies)	2,377,198,508	1,950,802,816
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	11,722,075,151	11,350,676,456
Balance with other banks and financial institutions	4(a) 6,442,285,143	5,300,946,504
In Bangladesh	5,537,538,363	4,615,866,121
Outside Bangladesh	904,746,780	685,080,383
Money at call and short notice	5 6,323,750,000	3,725,350,000
Investments	6 (a) 36,303,113,425	33,673,573,079
Government	31,184,895,299	28,866,685,498
Others	5,118,218,126	4,806,887,581
Loans and advances	7(a) 181,184,705,833	176,869,945,883
Loans, cash credits, overdrafts, etc.	175,565,206,431	171,149,202,123
Bills purchased & discounted	5,619,499,402	5,720,743,760
Fixed assets including premises, furnitures and fixtures	8(a) 2,679,381,734	2,628,394,770
Other assets	9(a) 8,389,305,701	6,495,722,945
Non-banking assets	-	-
TOTAL ASSETS	<u>255,421,815,495</u>	<u>241,995,412,453</u>
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	10 (a) 13,539,440,792	13,484,241,991
Subordinated Bonds	4,000,000,000	4,000,000,000
Other Borrowings	9,539,440,792	9,484,241,991
Deposits and other accounts	11 (a) 199,481,342,260	191,225,226,974
Current deposits and other accounts	21,951,509,835	18,336,811,826
Bills payable	9,409,805,178	4,371,957,363
Savings bank deposits	22,576,768,363	22,258,559,221
Fixed deposits	94,818,250,129	87,021,136,409
Term deposits	50,725,008,755	59,236,762,155
Other liabilities	12(a) 23,439,573,567	19,488,906,542
TOTAL LIABILITIES	<u>236,460,356,619</u>	<u>224,198,375,507</u>
Shareholders' equity		
Paid up capital	13.2 8,832,180,030	8,832,180,030
Statutory reserve	14 7,721,631,643	7,238,030,105
General reserve	15 10,162,348	10,162,348
Non-controlling (Minority) interest	13.3 209	209
Other reserve including assets revaluation reserve	16 475,597,278	468,110,718
Foreign currency translation gain/(loss)	18.3 383,826	242,340
Surplus in profit and loss account	18(a) 1,921,503,542	1,248,311,196
TOTAL SHAREHOLDERS' EQUITY	<u>18,961,458,876</u>	<u>17,797,036,946</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>255,421,815,495</u>	<u>241,995,412,453</u>
NET ASSETS VALUE PER SHARE	<u>21.47</u>	<u>20.15</u>



	<u>30 June 2019</u> <u>Taka</u>	<u>31 December 2018</u> <u>Taka</u>
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	27,230,337,257	24,437,201,560
Letters of guarantee	32,422,381,477	28,877,215,450
Letters of credit issued	19,851,823,331	22,744,441,325
Bills for collection	135,318,979	117,732,750
Other commitments		
Claims against the bank not acknowledged as debt	-	-
Capital commitments	-	-
Export development fund (EDF)	41,029,419	2,116,261
TOTAL OFF BALANCE SHEETS ITEMS	<u>79,680,890,463</u>	<u>76,178,707,346</u>


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman

Dated, Dhaka
29 July 2019