

*Financial Statements*  
*of*  
*National Credit and Commerce Bank Limited*  
*For the period ended on 31 March 2019*

**National Credit and Commerce Bank Limited and its Subsidiaries**  
**Consolidated Balance Sheet (Un-audited)**  
As on 31 March 2018

<b>PROPERTY AND ASSETS</b>	<b>31 March 2019</b>	<b>31 December 2018</b>
	<b>Taka</b>	<b>Taka</b>
<b>Cash</b>	<b>3(a) 14,654,499,195</b>	<b>13,301,479,272</b>
In hand (including foreign currencies)	2,236,650,953	1,950,802,816
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	12,417,848,242	11,350,676,456
<b>Balance with other banks and financial institutions</b>	<b>4(a) 5,078,570,844</b>	<b>5,300,946,504</b>
In Bangladesh	4,190,916,138	4,615,866,121
Outside Bangladesh	887,654,706	685,080,383
<b>Money at call and short notice</b>	<b>5 2,682,250,000</b>	<b>3,725,350,000</b>
<b>Investments</b>	<b>6 (a) 31,645,203,336</b>	<b>33,673,573,079</b>
Government	26,640,304,618	28,866,685,498
Others	5,004,898,718	4,806,887,581
<b>Loans and advances</b>	<b>7(a) 178,802,364,397</b>	<b>176,869,945,883</b>
Loans, cash credits, overdrafts, etc.	173,039,747,355	171,149,202,123
Bills purchased & discounted	5,762,617,042	5,720,743,760
<b>Fixed assets including premises, furnitures and fixtures</b>	<b>8(a) 2,618,676,524</b>	<b>2,628,394,770</b>
<b>Other assets</b>	<b>9(a) 7,649,314,249</b>	<b>6,495,722,945</b>
<b>Non-banking assets</b>	-	-
<b>TOTAL ASSETS</b>	<b><u>243,130,878,545</u></b>	<b><u>241,995,412,453</u></b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
<b>Borrowings from other banks, financial institutions and agents</b>	<b>10 (a) 13,939,492,311</b>	<b>13,484,241,991</b>
Subordinated Bonds	4,000,000,000	4,000,000,000
Other Borrowings	9,939,492,311	9,484,241,991
<b>Deposits and other accounts</b>	<b>11 (a) 188,794,738,284</b>	<b>191,225,226,974</b>
Current deposits and other accounts	19,955,964,562	18,336,811,826
Bills payable	3,972,298,688	4,371,957,363
Savings bank deposits	21,926,354,016	22,258,559,221
Fixed deposits	90,156,135,226	87,021,136,409
Term deposits	52,783,985,792	59,236,762,155
<b>Other liabilities</b>	<b>12(a) 22,213,341,084</b>	<b>19,488,906,542</b>
<b>TOTAL LIABILITIES</b>	<b><u>224,947,571,679</u></b>	<b><u>224,198,375,507</u></b>
<b>Shareholders' equity</b>		
Paid up capital	<b>13.2 8,832,180,030</b>	8,832,180,030
Statutory reserve	<b>14 7,427,575,273</b>	7,238,030,105
General reserve	<b>15 10,162,348</b>	10,162,348
Non-controlling (Minority) interest	<b>13.3 209</b>	209
Other reserve including assets revaluation reserve	<b>16 478,195,980</b>	468,110,718
Foreign currency translation gain/(loss)	<b>18.3 483,781</b>	242,340
Surplus in profit and loss account	<b>18(a) 1,434,709,245</b>	1,248,311,196
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b><u>18,183,306,866</u></b>	<b><u>17,797,036,946</u></b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>243,130,878,545</u></b>	<b><u>241,995,412,453</u></b>
<b>NET ASSETS VALUE PER SHARE</b>	<b><u>20.59</u></b>	<b><u>20.15</u></b>



**OFF BALANCE SHEET ITEMS**

**Contingent liabilities**

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

**31 March 2019**  
**Taka**

**31 December 2018**  
**Taka**

26,154,884,585  
29,656,797,009  
22,256,322,878  
145,872,971

24,437,201,560  
28,877,215,450  
22,744,441,325  
117,732,750

**Other commitments**

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

-  
-  
1,681,318

-  
-  
2,116,261

**TOTAL OFF BALANCE SHEETS ITEMS**

**78,215,558,761**

**76,178,707,346**

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

Dated, Dhaka  
09 May 2019