

**National Credit and Commerce Bank Limited**  
**Consolidated Balance Sheet (Un-audited)**  
As at September 30, 2012

<b><u>PROPERTY AND ASSETS</u></b>	<b>September 30, 2012</b>	<b>December 31, 2011</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
Cash in Hand (including foreign currencies)	1,027,477,475	774,915,500
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	5,022,118,311	5,667,122,581
Balance with Other Banks & Financial Institutions	737,618,013	713,434,709
Money at Call and Short notice	-	-
Investments	20,256,441,795	20,859,689,665
Loans and Advances	81,281,486,112	73,107,385,390
Fixed Assets including premises, furnitures and fixtures	1,568,056,231	1,520,387,803
Other Assets	1,927,862,937	1,044,139,582
Non-banking assets	-	-
<b>Total Assets</b>	<b><u>111,821,060,874</u></b>	<b><u>103,687,075,230</u></b>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and agents	5,676,865,199	5,565,102,190
Deposit and Other Accounts		
Current Deposits and Other accounts	7,142,152,250	7,699,404,796
Bills Payable	1,080,787,531	1,780,398,167
Savings Bank deposits	9,138,817,540	8,198,956,190
Fixed deposits	49,481,865,284	45,892,585,307
Term deposits	20,110,334,347	17,581,030,003
	86,953,956,952	81,152,374,463
Other Liabilities	7,791,775,219	5,350,735,718
<b>Total Liabilities</b>	<b><u>100,422,597,370</u></b>	<b><u>92,068,212,371</u></b>
<b>Shareholder's Equity</b>		
Paid up capital	6,951,735,580	5,941,654,350
Statutory reserve	3,536,416,635	3,269,492,825
General reserve	10,162,348	10,162,348
Minority interest	227	215
Other Reserves	249,094,184	504,453,078
Retained earnings (Profit & Loss Account)	651,054,530	1,893,100,043
<b>Total Shareholder's Equity</b>	<b><u>11,398,463,504</u></b>	<b><u>11,618,862,859</u></b>
<b>Total Liabilities and Shareholder's Equity</b>	<b><u>111,821,060,874</u></b>	<b><u>103,687,075,230</u></b>
<b><u>Off balance sheet items</u></b>		
Acceptances and Endorsements	10,975,969,657	8,722,823,370
Letters of guarantee	5,709,869,856	5,029,034,026
Letters of credit	5,199,978,867	6,190,242,028
Bills for collection	7,210,565	62,033,933
Others	17,171,000	133,234,000
<b>Total off balance sheet items</b>	<b><u>21,910,199,945</u></b>	<b><u>20,137,367,357</u></b>

Sd/-  
**Mohammed Mizanur Rahman FCA**  
Senior Vice President &  
Chief Financial Officer

Sd/-  
**Mohammed Nurul Amin**  
Managing Director &  
Chief Executive Officer

**National Credit and Commerce Bank Limited**  
**Balance Sheet (Un-audited)**  
**As at September 30, 2012**

<b><u>PROPERTY AND ASSETS</u></b>	<b>September 30, 2012</b>	<b>December 31, 2011</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
Cash in Hand (including foreign currencies)	1,027,474,727	774,915,500
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	5,022,118,311	5,667,122,581
Balance with Other Banks & Financial Institutions	491,649,931	462,493,232
Money at Call and Short notice	-	-
Investments	20,233,488,639	20,840,288,280
Loans and Advances	78,911,173,029	72,733,540,709
Fixed Assets including premises, furnitures and fixtures	1,557,980,906	1,506,770,757
Other Assets	4,127,675,626	1,525,568,280
Non-banking assets	-	-
<b>Total Assets</b>	<b><u>111,371,561,169</u></b>	<b><u>103,510,699,339</u></b>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>Liabilities :</b>		
Borrowings from other Banks, Financial Institutions and agents	5,676,865,199	5,565,102,190
Deposit and Other Accounts:		
Current Deposits and Other accounts	7,116,366,806	7,674,198,551
Bills Payable	1,080,787,531	1,780,398,167
Savings Bank deposits	9,138,817,540	8,198,956,190
Fixed deposits	49,481,865,284	45,892,585,307
Term deposits	20,110,334,347	17,581,030,003
	86,928,171,508	81,127,168,218
Other Liabilities	7,641,342,177	5,234,633,372
<b>Total Liabilities</b>	<b><u>100,246,378,884</u></b>	<b><u>91,926,903,780</u></b>
<b>Shareholder's Equity</b>		
Paid up capital	6,951,735,580	5,941,654,350
Statutory reserve	3,536,416,635	3,269,492,825
General reserve	10,162,348	10,162,348
Other reserves	249,094,184	504,453,078
Retained Earnings (Profit & Loss Account)	377,773,538	1,858,032,958
<b>Total Shareholder's Equity</b>	<b><u>11,125,182,285</u></b>	<b><u>11,583,795,559</u></b>
<b>Total Liabilities and Shareholder's Equity</b>	<b><u>111,371,561,169</u></b>	<b><u>103,510,699,339</u></b>
<b><u>Off balance sheet items</u></b>		
Acceptances and Endorsements	10,975,969,657	8,722,823,370
Letters of guarantee	5,709,869,856	5,029,034,026
Letters of credit	5,199,978,867	6,190,242,028
Bills for collection	7,210,565	62,033,933
Others	17,171,000	133,234,000
<b>Total off balance sheet items</b>	<b><u>21,910,199,945</u></b>	<b><u>20,137,367,357</u></b>

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Senior Vice President &  
Chief Financial Officer

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**Mohammed Nurul Amin**  
Managing Director &  
Chief Executive Officer

**National Credit and Commerce Bank Limited**  
**Consolidated Profit and Loss Account (Un-audited)**  
**For the period ended on September 30, 2012**

<u>Income and Expenditure</u>	January 01 to September 30, 2012 <u>Taka</u>	January 01 to September 30, 2011 <u>Taka</u>	July 01 to September 30, 2012 <u>Taka</u>	July 01 to September 30, 2011 <u>Taka</u>
Interest income	8,886,823,305	7,016,947,923	3,034,681,768	2,489,360,942
Less: Interest paid on deposits and borrowings	7,114,958,836	5,492,207,773	2,365,546,801	2,001,692,359
<b>Net interest income</b>	<b>1,771,864,469</b>	<b>1,524,740,150</b>	<b>669,134,967</b>	<b>487,668,583</b>
Income from investments	1,986,365,880	1,638,112,112	616,085,621	580,638,016
Commission, exchange and brokerage	705,618,859	962,671,853	215,799,641	281,768,296
Other operating income	194,118,575	235,797,925	46,216,905	38,811,641
<b>Total operating income</b>	<b>4,657,967,783</b>	<b>4,361,322,040</b>	<b>1,547,237,134</b>	<b>1,388,886,536</b>
Salary and allowances	890,034,350	647,773,934	303,694,633	232,375,322
Rent, taxes, insurance, electricity etc.	151,403,129	115,891,897	54,924,851	39,611,100
Legal expenses	6,191,153	3,520,300	1,959,335	1,569,281
Postage, stamp, telecommunication etc.	19,735,935	20,080,116	6,129,966	6,750,162
Stationery, printing, advertisement etc.	51,341,309	60,271,755	13,155,019	14,138,259
Managing Director's salary and allowances	5,710,000	6,468,500	2,170,000	2,170,000
Director's fees	1,630,000	1,475,000	345,000	440,000
Audit fees	-	-	-	-
Depreciation and Repairs of Bank's assets	230,806,349	184,195,440	78,205,234	66,024,485
Other expenses	226,111,134	291,108,758	54,947,653	114,028,963
<b>Total operating expense</b>	<b>1,582,963,359</b>	<b>1,330,785,700</b>	<b>515,531,691</b>	<b>477,107,572</b>
<b>Profit before provisions</b>	<b>3,075,004,424</b>	<b>3,030,536,340</b>	<b>1,031,705,443</b>	<b>911,778,964</b>
Provision for loans and advances	1,237,588,212	854,524,838	506,304,980	330,503,420
Provision for Off-balance sheet exposures	30,913,816	35,074,494	1,742,816	14,698,385
Provision for investment fluctuation in shares	87,774,361	125,919,637	5,683,443	42,439,421
Provision for other assets	2,966,712	9,469,001	1,957,227	1,276,585
<b>Total provisions</b>	<b>1,359,243,101</b>	<b>1,024,987,970</b>	<b>515,688,466</b>	<b>388,917,811</b>
<b>Profit before tax</b>	<b>1,715,761,323</b>	<b>2,005,548,370</b>	<b>516,016,977</b>	<b>522,861,153</b>
Provision for tax	1,086,636,349	1,153,927,863	494,199,934	483,434,415
Current period	1,034,052,620	1,047,709,709	415,987,691	322,683,357
Deferred Tax	52,583,729	106,218,154	78,212,243	160,751,058
<b>Profit after tax</b>	<b>629,124,974</b>	<b>851,620,507</b>	<b>21,817,043</b>	<b>39,426,738</b>
<b>Attributable to:</b>				
Shareholders of the Bank	629,124,962	851,620,448	21,817,039	39,426,712
Minority interest	12	59	4	26
<b>Add: Profit brought forward from last year</b>	<b>288,853,378</b>	<b>388,106,051</b>	<b>288,853,378</b>	<b>388,106,051</b>
<b>Total profit available for distribution</b>	<b>917,978,340</b>	<b>1,239,726,499</b>	<b>310,670,417</b>	<b>427,532,763</b>
<b>Appropriations</b>				
Statutory reserve	266,923,810	362,573,887	75,127,283	86,580,708
	266,923,810	362,573,887	75,127,283	86,580,708
<b>Surplus in Profit &amp; Loss Account</b>	<b>651,054,530</b>	<b>877,152,612</b>	<b>235,543,134</b>	<b>340,952,055</b>
Earnings per share (EPS)	<b>0.90</b>	<b>1.43</b>	<b>0.03</b>	<b>0.07</b>
Restated Earnings Per Share	<b>-</b>	<b>1.23</b>	<b>-</b>	<b>0.06</b>

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Senior Vice President &  
Chief Financial Officer

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**Mohammed Nurul Amin**  
Managing Director &  
Chief Executive Officer

**National Credit and Commerce Bank Limited**  
**Profit and Loss Account (Un-audited)**  
For the period ended on September 30, 2012

<u>Income and Expenditure</u>	January 01 to September 30, 2012 Taka	January 01 to September 30, 2011 Taka	July 01 to September 30, 2012 Taka	July 01 to September 30, 2011 Taka
Interest income	8,561,034,120	6,915,217,255	2,918,174,142	2,442,209,834
Less: Interest paid on deposits and borrowings	7,114,958,836	5,492,207,773	2,365,546,801	2,001,692,359
<b>Net interest income</b>	<b>1,446,075,284</b>	<b>1,423,009,482</b>	<b>552,627,341</b>	<b>440,517,475</b>
Income from investments	1,986,365,880	1,638,112,112	616,085,621	580,638,016
Commission, exchange and brokerage	592,649,985	830,553,270	171,243,970	220,656,431
Other operating income	192,519,705	232,476,013	45,066,633	37,522,517
<b>Total operating income</b>	<b>4,217,610,854</b>	<b>4,124,150,877</b>	<b>1,385,023,565</b>	<b>1,279,334,439</b>
Salary and allowances	866,339,294	632,970,017	297,155,503	225,678,199
Rent, taxes, insurance, electricity etc.	139,886,341	108,766,351	49,244,412	34,807,063
Legal expenses	6,191,153	3,520,300	1,959,335	1,569,281
Postage, stamp, telecommunication etc.	19,361,023	19,721,218	5,987,297	6,604,680
Stationery, printing, advertisement etc.	50,691,009	59,744,848	13,040,360	13,967,312
Managing Director's salary and allowances	5,710,000	6,468,500	2,170,000	2,170,000
Director's fees	1,630,000	1,475,000	345,000	440,000
Audit fees	-	-	-	-
Depreciation and Repairs of Bank's assets	218,817,607	176,398,075	72,714,706	62,817,591
Other expenses	215,122,274	277,229,164	51,082,069	109,458,964
<b>Total operating expense</b>	<b>1,523,748,701</b>	<b>1,286,293,473</b>	<b>493,698,682</b>	<b>457,513,090</b>
<b>Profit before provisions</b>	<b>2,693,862,153</b>	<b>2,837,857,404</b>	<b>891,324,883</b>	<b>821,821,349</b>
Provision for loans and advances	1,237,588,212	854,524,838	506,304,980	330,503,420
Provision for Off-balance sheet exposures	30,913,816	35,074,494	1,742,816	14,698,385
Provision for investment fluctuation in shares	87,774,361	125,919,637	5,683,443	42,439,421
Provision for Other assets	2,966,712	9,469,001	1,957,227	1,276,585
<b>Total provisions</b>	<b>1,359,243,101</b>	<b>1,024,987,970</b>	<b>515,688,466</b>	<b>388,917,811</b>
<b>Profit before tax</b>	<b>1,334,619,052</b>	<b>1,812,869,434</b>	<b>375,636,417</b>	<b>432,903,538</b>
Provision for tax	<b>943,707,997</b>	<b>1,106,588,441</b>	<b>441,557,223</b>	<b>456,949,636</b>
Current period	891,124,268	1,000,370,287	363,344,980	296,198,578
Deferred Tax	52,583,729	106,218,154	78,212,243	160,751,058
<b>Profit after tax</b>	<b>390,911,055</b>	<b>706,280,993</b>	<b>(65,920,806)</b>	<b>(24,046,098)</b>
<b>Add: Profit brought forward from last year</b>	<b>253,786,293</b>	<b>388,106,051</b>	<b>253,786,293</b>	<b>388,106,051</b>
<b>Total profit available for distribution</b>	<b>644,697,348</b>	<b>1,094,387,044</b>	<b>187,865,487</b>	<b>364,059,953</b>
<b>Appropriations</b>				
Statutory reserve	266,923,810	362,573,887	75,127,283	86,580,708
<b>Surplus in Profit &amp; Loss Account</b>	<b>377,773,538</b>	<b>731,813,157</b>	<b>112,738,204</b>	<b>277,479,245</b>
Earnings Per Share (EPS)	<b>0.56</b>	<b>1.19</b>	<b>(0.09)</b>	<b>(0.04)</b>
Restated Earnings Per Share	<b>-</b>	<b>1.02</b>	<b>-</b>	<b>(0.03)</b>

**Sd/-**  
**Mohammed Mizanur Rahman FCA**  
Senior Vice President &  
Chief Financial Officer

**Sd/-**  
**Mohammed Nurul Amin**  
Managing Director &  
Chief Executive Officer

**National Credit and Commerce Bank Limited**  
**Consolidated Cash Flow Statement (Un-audited)**  
For the period ended on September 30, 2012

Particulars	January 01 to September 30, 2012 <u>Taka</u>	January 01 to September 30, 2011 <u>Taka</u>
<b>A) Cash flows from operating activities</b>		
Interest received in cash	10,679,045,514	8,444,739,171
Interest paid by cash	(5,957,493,947)	(4,289,069,750)
Dividend received	11,604,006	6,624,213
Fees and Commission received in cash	498,496,916	611,969,460
Recoveries of loans previously written off	4,927,564	28,688,931
Cash paid to employees	(890,034,350)	(654,242,434)
Cash paid to suppliers	(171,455,548)	(159,600,289)
Income tax paid	(1,121,901,645)	(843,641,456)
Received from other operating activities	442,446,794	539,145,644
Paid for other operating activities	(416,338,250)	(439,834,401)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>3,079,297,054</b>	<b>3,244,779,089</b>
<b>Increase/(Decrease) in Operating assets and Liabilities</b>		
Purchase-sale of trading securities	1,237,206,758	(8,366,833,837)
Loans and Advances to other Banks	-	-
Loans and Advances to customers (other than Banks)	(8,174,100,722)	(6,243,497,607)
Other assets	342,501,602	126,985,414
Deposits/Borrowings from other Banks	1,907,781,486	(460,000,000)
Deposits from customers (other than Banks)	4,129,582,489	11,431,973,031
Other liabilities account of customers	(1,580,329,437)	(917,764,071)
Other liabilities	243,401,808	(240,631,345)
<b>Net cash received from operating activities</b>	<b>1,185,341,038</b>	<b>(1,424,989,326)</b>
<b>B) Cash flows from investing activities</b>		
Proceeds from sale of securities	568,597,106	345,704,506
Payment for purchase of securities	(1,251,666,268)	(579,483,753)
Purchase of property, plant & equipments	(151,276,471)	(175,165,317)
Sales proceeds of fixed assets	628,786	4,528,755
Purchase-sale of subsidiary	-	-
<b>Net cash used in investing activities</b>	<b>(833,716,847)</b>	<b>(404,415,809)</b>
<b>C) Cash flows from financing activities</b>		
Received from issue of loan capital and debt securities	(124,018,477)	741,558,270
Payment for Redemption of loan capital and debt securities.	-	-
Received from issue of Right Shares	-	-
Dividend paid in cash	(594,165,435)	-
<b>Net cash received from financing activities</b>	<b>(718,183,912)</b>	<b>741,558,270</b>
<b>D) Net increase/(decrease) in cash (A+B+C)</b>	<b>(366,559,721)</b>	<b>(1,087,846,865)</b>
<b>Effects of exchange rate changes on cash and cash-equivalents</b>	<b>-</b>	<b>-</b>
E) Opening cash and cash-equivalents at 1st January 2012	7,139,532,989	6,783,166,679
<b>F) Closing cash and cash-equivalents (D+E)</b>	<b>6,772,973,268</b>	<b>5,695,319,814</b>

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**National Credit and Commerce Bank Limited**  
**Cash Flow Statement (Un-audited)**  
For the period ended on September 30, 2012

Particulars	January 01 to September 30, 2012 <u>Taka</u>	January 01 to September 30, 2011 <u>Taka</u>
<b>A) Cash flows from operating activities</b>		
Interest received in cash	10,353,256,329	8,343,008,503
Interest paid by cash	(5,957,493,947)	(4,289,069,750)
Dividend received	11,604,006	6,624,213
Fees and Commission received in cash	385,528,042	479,850,877
Recoveries of loans previously written off	4,927,564	28,688,931
Cash paid to employees	(872,049,294)	(639,438,517)
Cash paid to suppliers	(171,455,548)	(159,600,289)
Income tax paid	(1,058,801,447)	(818,800,478)
Received from other operating activities	440,847,924	535,823,732
Paid for other operating activities	(379,273,805)	(413,403,649)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>2,757,089,824</b>	<b>3,073,683,573</b>
<b>Increase/(Decrease) in Operating assets and Liabilities</b>		
Purchase-sale of trading securities	1,237,206,758	(8,366,833,837)
Loans and Advances to other Banks	-	-
Loans and Advances to customers (other than Banks)	(6,177,632,320)	(5,770,188,044)
Other assets	(1,438,982,587)	(177,795,082)
Deposits/Borrowings from other Banks	1,907,781,486	(460,000,000)
Deposits from customers (other than Banks)	4,129,003,290	11,386,860,501
Other liabilities account of customers	(1,471,731,781)	(895,760,918)
Other liabilities	243,401,808	(240,631,345)
<b>Net cash received from operating activities</b>	<b>1,186,136,478</b>	<b>(1,450,665,152)</b>
<b>B) Cash flows from investing activities</b>		
Proceeds from sale of securities	568,597,106	345,704,506
Payment for purchase of securities	(1,248,114,497)	(560,082,368)
Purchase of property, plant & equipments	(150,604,975)	(175,059,244)
Sales proceeds of fixed assets	580,726	4,528,755
Purchase-sale of subsidiary	-	-
<b>Net cash used in investing activities</b>	<b>(829,541,640)</b>	<b>(384,908,351)</b>
<b>C) Cash flows from financing activities</b>		
Received from issue of loan capital and debt securities	(124,018,477)	741558270
Payment for Redemption of loan capital and debt securities.	-	-
Received from issue of Right Shares	-	-
Dividend paid in cash	(594,165,435)	-
<b>Net cash received from financing activities</b>	<b>(718,183,912)</b>	<b>741,558,270</b>
<b>D) Net increase/(decrease) in cash (A+B+C)</b>	<b>(361,589,074)</b>	<b>(1,094,015,233)</b>
<b>Effects of exchange rate changes on cash and cash-equivalents</b>	-	-
E) Opening cash and cash-equivalents (at 1st January 2012)	6,888,591,512	6,783,166,679
<b>F) Closing cash and cash-equivalents (D+E)</b>	<b>6,527,002,438</b>	<b>5,689,151,446</b>

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Managing Director &  
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**National Credit and Commerce Bank Limited**  
**Consolidated Statement of Changes in Equity**  
(Un-audited)

Particulars	For the period from January 01 to September 30, 2011						
	Paid-up Capital	Statutory Reserve	Other Reserve (Assets & Govt. Securities Revaluation Reserve)	Minority Interest	General reserve	Profit and Loss account-Retained Earnings	Total
<b>Balance at 1st January 2011</b>	<b>4,501,253,300</b>	<b>2,543,463,417</b>	<b>476,723,217</b>	<b>-</b>	<b>7,162,348</b>	<b>1,828,507,101</b>	<b>9,357,109,383</b>
Bonus Share transferred to Paid-up Capital	1,440,401,050	-	-	-	-	(1,440,401,050)	-
Net profit for the period ended on September 30, 2011	-	-	-	-	-	851,620,448	851,620,448
Transfer to Statutory reserve	-	362,573,887	-	-	-	(362,573,887)	-
Minority interest	-	-	-	159	-	-	159
Revaluation of Govt. Securities (T. bills & T. bonds) made during the period	-	-	67,512,618	-	-	-	67,512,618
<b>Balance at September 30, 2011</b>	<b>5,941,654,350</b>	<b>2,906,037,304</b>	<b>544,235,835</b>	<b>159</b>	<b>7,162,348</b>	<b>877,152,612</b>	<b>10,276,242,608</b>
Particulars	For the period from January 01 to September 30, 2012						
	Paid-up Capital	Statutory Reserve	Other Reserve (Assets & Govt. Securities Revaluation Reserve)	Minority Interest	General reserve	Profit and Loss account-Retained Earnings	Total
<b>Balance at 1st January 2012</b>	<b>5,941,654,350</b>	<b>3,269,492,825</b>	<b>504,453,078</b>	<b>215</b>	<b>10,162,348</b>	<b>1,893,100,043</b>	<b>11,618,862,859</b>
Bonus Share transferred to Paid-up Capital	1,010,081,230	-	-	-	-	(1,010,081,230)	-
Cash dividend paid for the year 2011	-	-	-	-	-	(594,165,435)	(594,165,435)
Net profit for the period ended on September 30, 2012	-	-	-	-	-	629,124,962	629,124,962
Transfer to Statutory reserve	-	266,923,810	-	-	-	(266,923,810)	-
Minority interest	-	-	-	12	-	-	12
Revaluation of Govt. Securities (T. bills & T. bonds) adjustment made during the period	-	-	(255,358,894)	-	-	-	(255,358,894)
<b>Balance at September 30, 2012</b>	<b>6,951,735,580</b>	<b>3,536,416,635</b>	<b>249,094,184</b>	<b>227</b>	<b>10,162,348</b>	<b>651,054,530</b>	<b>11,398,463,504</b>

Sd/-

**Mohammed Mizanur Rahman FCA**

Senior Vice President &  
Chief Financial Officer

Sd/-

**Mohammed Nurul Amin**

Managing Director &  
Chief Executive Officer

**National Credit and Commerce Bank Limited**  
**Statement of Changes in Equity**  
(Un-audited)

Particulars	For the period from January 01 to September 30, 2011					
	Paid-up Capital	Statutory Reserve	Other Reserve (Assets & Govt. Securities Revaluation Reserve)	General reserve	Profit and Loss account-Retained Earnings	Total
<b>Balance at 1st January 2011</b>	<b>4,501,253,300</b>	<b>2,543,463,417</b>	<b>476,723,217</b>	<b>7,162,348</b>	<b>1,828,507,101</b>	<b>9,357,109,383</b>
Bonus Share transferred to Paid-up capital	1,440,401,050	-	-	-	(1,440,401,050)	-
Net profit for the period ended September 30, 2011	-	-	-	-	706,280,993	706,280,993
Transfer to Statutory reserve	-	362,573,887	-	-	(362,573,887)	-
Revaluation of Govt. Securities (T. bills & T.bonds) made during the period	-	-	67,512,618	-	-	67,512,618
<b>Balance at September 30, 2011</b>	<b>5,941,654,350</b>	<b>2,906,037,304</b>	<b>544,235,835</b>	<b>7,162,348</b>	<b>731,813,157</b>	<b>10,130,902,994</b>

Particulars	For the period from January 01 to September 30, 2012					
	Paid-up Capital	Statutory Reserve	Other Reserve (Assets & Govt. Securities Revaluation Reserve)	General reserve	Profit and Loss account-Retained Earnings	Total
<b>Balance at 1st January 2012</b>	<b>5,941,654,350</b>	<b>3,269,492,825</b>	<b>504,453,078</b>	<b>10,162,348</b>	<b>1,858,032,958</b>	<b>11,583,795,559</b>
Bonus Share for the year 2011 transferred to Paid-up capital	1,010,081,230	-	-	-	(1,010,081,230)	-
Cash dividend paid	-	-	-	-	(594,165,435)	(594,165,435)
Net profit for the period ended September 30, 2012	-	-	-	-	390,911,055	390,911,055
Transfer to Statutory reserve	-	266,923,810	-	-	(266,923,810)	-
Revaluation of Govt. Securities (T. bills & T.bonds) adjusted during the period	-	-	(255,358,894)	-	-	(255,358,894)
<b>Balance at September 30, 2012</b>	<b>6,951,735,580</b>	<b>3,536,416,635</b>	<b>249,094,184</b>	<b>10,162,348</b>	<b>377,773,538</b>	<b>11,125,182,285</b>

Sd/-

**Mohammed Mizanur Rahman FCA**  
Senior Vice President &  
Chief Financial Officer

Sd/-

**Mohammed Nurul Amin**  
Managing Director &  
Chief Executive Officer



# National Credit and Commerce Bank Limited

## Selective explanatory Notes to the Financial Statements (Un-audited) for the period ended on September 30, 2012.

1 Accounting policies and estimates applied in this financial statements for the 3rd quarter ended on September 30, 2012 are same as that applied in the audited annual financial statements for the year ended on December 31, 2011. Consolidated financial statements include position of NCCB Securities & Financial Services Limited and NCCB Capital Limited as well.

### 2 Provisions

#### a) Loans and Advances, Off Balance Sheet Items, Investments & Other Assets:

Provisions for Loans and Advances, Off balance sheet items, Investments and Other Assets have been made as per directives of Bangladesh Bank issued from time to time.

#### b) Provision for Taxation

Provision for income tax has been made on taxable income after necessary add back in accordance with the provision of Finance Act-2012 and the Income Tax Ordinance 1984.

Sd/-

**Mohammed Mizanur Rahman FCA**

Senior Vice President &  
Chief Financial Officer

Sd/-

**Mohammed Nurul Amin**

Managing Director &  
Chief Executive Officer