

Financial Statements
of
National Credit and Commerce Bank Limited
For the period ended on 30 September 2018

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

PROPERTY AND ASSETS	<u>30 September 2018</u>		<u>31 December 2017</u>	
	Note	Taka	Taka	Taka
Cash	3(a)	13,520,046,744		12,396,577,641
In hand (including foreign currencies)		2,096,748,084		1,610,360,438
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		11,423,298,660		10,786,217,203
Balance with other banks and financial institutions	4(a)	4,729,083,856		4,347,764,755
In Bangladesh		4,225,591,436		3,802,361,654
Outside Bangladesh		503,492,420		545,403,101
Money at call and short notice	5	4,884,750,000		270,000,000
Investments	6 (a)	32,754,018,927		29,547,448,858
Government		27,984,260,349		27,627,054,779
Others		4,769,758,578		1,920,394,079
Loans and advances	7(a)	170,002,973,481		149,633,833,880
Loans, cash credits, overdrafts, etc.		165,080,952,651		142,947,896,909
Bills purchased & discounted		4,922,020,830		6,685,936,971
Fixed assets including premises, furnitures and fixtures	8(a)	2,629,112,456		2,498,962,078
Other assets	9(a)	6,259,307,636		4,951,110,724
Non-banking assets		-		-
TOTAL ASSETS		234,779,293,100		203,645,697,936
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions and agents	10 (a)	12,515,211,045		9,104,809,698
Subordinated Bonds		4,000,000,000		-
Other Borrowings		8,515,211,045		9,104,809,698
Deposits and other accounts	11 (a)	183,207,902,162		159,837,231,522
Current deposits and other accounts		19,149,649,589		14,325,863,216
Bills payable		4,325,391,028		4,620,026,292
Savings bank deposits		21,307,768,071		21,002,021,411
Fixed deposits		88,523,714,794		69,549,270,735
Term deposits		49,901,378,681		50,340,049,868
Other liabilities	12(a)	21,555,976,890		17,518,625,455
TOTAL LIABILITIES		217,279,090,097		186,460,666,675
Shareholders' equity				
Paid up capital	13.2	8,832,180,030		8,832,180,030
Statutory reserve	14	7,144,289,805		6,545,223,669
General reserve	15	10,162,348		10,162,348
Non-controlling (Minority) interest	13.3	208		209
Other reserve including assets revaluation reserve	16	455,075,764		533,517,737
Foreign currency translation gain/(loss)	18.3	176,147		1,862,174
Surplus in profit and loss account	18(a)	1,058,318,701		1,262,085,095
TOTAL SHAREHOLDERS' EQUITY		17,500,203,003		17,185,031,261
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		234,779,293,100		203,645,697,936
NET ASSETS VALUE PER SHARE		19.81		19.46

	<u>30 September 2018</u> <u>Taka</u>	<u>31 December 2017</u> <u>Taka</u>
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	26,504,008,834	17,021,307,128
Letters of guarantee	32,849,126,240	22,463,034,687
Letters of credit issued	22,155,832,273	14,835,674,742
Bills for collection	205,490,697	35,929,211
Other commitments		
Claims against the bank not acknowledged as debt	-	-
Capital commitments	-	-
Export development fund (EDF)	158,880,217	-
TOTAL OFF BALANCE SHEETS ITEMS	<u>81,873,338,262</u>	<u>54,355,945,768</u>


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman

Dated, Dhaka
30 October 2018