

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

National Credit and Commerce Bank Limited and its Subsidiaries
Consolidated Balance Sheet (Un-audited)
As on 30 September 2019

PROPERTY AND ASSETS	30 September 2019	31 December 2018
	Taka	Taka
Cash	14,20,21,39,659	13,30,14,79,272
In hand (including foreign currencies)	2,53,99,78,325	1,95,08,02,816
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	11,66,21,61,334	11,35,06,76,456
Balance with other banks and financial institutions	4,06,90,66,181	5,30,09,46,504
In Bangladesh	3,76,10,10,489	4,61,58,66,121
Outside Bangladesh	30,80,55,692	68,50,80,383
Money at call and short notice	5 9,14,32,50,000	3,72,53,50,000
Investments	6 (a) 37,15,01,70,529	33,67,35,73,079
Government	32,05,86,83,227	28,86,66,85,498
Others	5,09,14,87,302	4,80,68,87,581
Loans and advances	7 (a) 1,78,90,98,28,258	1,76,86,99,45,883
Loans, cash credits, overdrafts, etc.	1,73,46,92,61,015	1,71,14,92,02,123
Bills purchased & discounted	5,44,05,67,243	5,72,07,43,760
Fixed assets including premises, furnitures and fixtures	8 (a) 2,69,00,79,239	2,62,83,94,770
Other assets	9 (a) 9,26,07,80,606	6,49,57,22,945
Non-banking assets	-	-
TOTAL ASSETS	<u>2,55,42,53,14,472</u>	<u>2,41,99,54,12,453</u>
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	10 (a) 13,67,89,69,641	13,48,42,41,991
Subordinated Bonds	4,00,00,00,000	4,00,00,00,000
Other Borrowings	9,67,89,69,641	9,48,42,41,991
Deposits and other accounts	11 (a) 1,96,75,56,29,586	1,91,22,52,26,974
Current deposits and other accounts	20,82,40,22,641	18,33,68,11,826
Bills payable	3,86,48,10,457	4,37,19,57,363
Savings bank deposits	22,10,16,27,122	22,25,85,59,221
Fixed deposits	95,65,10,22,041	87,02,11,36,409
Term deposits	54,31,41,47,325	59,23,67,62,155
Other liabilities	12 (a) 25,69,88,61,128	19,48,89,06,542
TOTAL LIABILITIES	<u>2,36,13,34,60,355</u>	<u>2,24,19,83,75,507</u>
Shareholders' equity		
Paid up capital	13.2 9,27,37,89,030	8,83,21,80,030
Statutory reserve	14 8,00,35,12,669	7,23,80,30,105
General reserve	15 1,01,62,348	1,01,62,348
Non-controlling (Minority) interest	13.3 209	209
Other reserve including assets revaluation reserve	16 48,44,03,321	46,81,10,718
Foreign currency translation gain/(loss)	18.3 66,865	2,42,340
Surplus in profit and loss account	18(a) 1,51,99,19,675	1,24,83,11,196
TOTAL SHAREHOLDERS' EQUITY	<u>19,29,18,54,117</u>	<u>17,79,70,36,946</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>2,55,42,53,14,472</u>	<u>2,41,99,54,12,453</u>
NET ASSETS VALUE PER SHARE	<u>20.80</u>	<u>19.19</u>



OFF BALANCE SHEET ITEMS

Contingent liabilities

Acceptances and endorsements

Letters of guarantee

Letters of credit issued

Bills for collection

Other commitments

Claims against the bank not acknowledged as debt

Capital commitments

Export development fund (EDF)

TOTAL OFF BALANCE SHEETS ITEMS

30 September 2019

Taka

31 December 2018

Taka

26,69,13,89,890

24,43,72,01,560

33,35,19,40,197

28,87,72,15,450

22,15,69,84,526

22,74,44,41,325

14,57,65,561

11,77,32,750

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-

1,19,58,453

21,16,261

82,35,80,38,627

76,17,87,07,346



Company Secretary



Chief Financial Officer



Managing Director & CEO



Director



Chairman

Dated, Dhaka
30 October 2019