

Financial Statements
of
National Credit and Commerce Bank Limited
For the period ended on 30 September 2020

National Credit and Commerce Bank Limited and its Subsidiaries
Consolidated Balance Sheet (Un-audited)
As on 30 September 2020

PROPERTY AND ASSETS	30 September 2020	31 December 2019	
	Taka	Taka	
	Note		
Cash	3(a)	10,738,981,100	15,550,729,091
In hand (including foreign currencies)		2,431,255,069	2,125,589,092
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		8,307,726,031	13,425,139,999
Balance with other banks and financial institutions	4(a)	6,118,108,807	9,161,085,244
In Bangladesh		5,730,132,311	8,716,069,012
Outside Bangladesh		387,976,496	445,016,232
Money at call and short notice	5	7,150,508,000	1,278,900,000
Investments	6 (a)	41,568,176,783	38,035,230,003
Government		35,607,257,185	32,906,771,568
Others		5,960,919,598	5,128,458,435
Loans and advances	7(a)	183,472,645,354	181,957,691,470
Loans, cash credits, overdrafts, etc.		175,224,350,099	175,764,869,329
Bills purchased & discounted		8,248,295,255	6,192,822,141
Fixed assets including premises, furnitures and fixtures	8(a)	2,687,989,358	2,745,991,575
Other assets	9(a)	5,922,527,065	9,564,752,765
Non-banking assets		-	-
TOTAL ASSETS		257,658,936,467	258,294,380,149
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	10 (a)	13,807,576,727	14,337,350,370
Subordinated Bonds		4,000,000,000	4,000,000,000
Other Borrowings		9,807,576,727	10,337,350,370
Deposits and other accounts	11 (a)	199,848,837,058	199,807,729,254
Current deposits and other accounts		24,108,436,023	20,650,794,739
Bills payable		6,244,280,216	4,624,831,463
Savings bank deposits		25,284,978,770	22,697,671,086
Fixed deposits		84,676,830,785	90,463,947,068
Term deposits		59,534,311,264	61,370,484,899
Other liabilities	12(a)	23,856,573,377	24,659,790,252
TOTAL LIABILITIES		237,512,987,162	238,804,869,876
Shareholders' equity			
Paid up capital	13.2	9,459,264,810	9,273,789,030
Statutory reserve	14	8,647,910,294	8,034,003,780
General reserve	15	10,162,348	10,162,348
Non-controlling (Minority) interest	13.3	209	209
Other reserve including assets revaluation reserve	16	838,702,155	465,724,171
Foreign currency translation gain/(loss)	18.3	(54,318)	301,360
Surplus in profit and loss account	18(a)	1,189,963,807	1,705,529,375
TOTAL SHAREHOLDERS' EQUITY		20,145,949,305	19,489,510,273
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		257,658,936,467	258,294,380,149
NET ASSETS VALUE PER SHARE		21.30	20.60

	<u>30 September 2020</u>	<u>31 December 2019</u>
	<u>Taka</u>	<u>Taka</u>
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	33,782,507,526	27,981,371,607
Letters of guarantee	36,947,209,834	31,545,272,385
Letters of credit issued	20,548,599,631	24,345,999,613
Bills for collection	1,099,907,546	154,971,974
Other commitments		
Claims against the bank not acknowledged as debt	-	-
Capital commitments	-	-
Export development fund (EDF)	109,452,510	11,225,324
TOTAL OFF BALANCE SHEETS ITEMS	<u>92,487,677,046</u>	<u>84,038,840,903</u>

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director & CEO (C.C)

Sd/-
Director

Sd/-
Chairman

Dated, Dhaka
29 October 2020

National Credit and Commerce Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account (Un-audited)
For the period ended on 30 September 2020

		01 January to 30 September 2020	01 January to 30 September 2019	01 July to 30 September 2020	01 July to 30 September 2019
	Note	Taka	Taka	Taka	Taka
Interest income	19(a)	12,530,069,445	15,169,417,900	3,618,675,265	5,241,538,486
Less: Interest paid on deposits and borrowings	20(a)	9,345,307,471	10,374,787,408	2,771,696,919	3,713,600,690
Net interest income		3,184,761,974	4,794,630,492	846,978,346	1,527,937,795
Income from investments	21(a)	2,611,455,157	2,077,687,217	1,009,404,529	738,637,806
Commission, exchange and brokerage	22(a)	1,311,983,435	1,219,204,635	476,133,808	453,446,980
Other operating income	23(a)	413,702,513	426,227,894	118,943,211	117,824,875
Total operating income		7,521,903,079	8,517,750,238	2,451,459,893	2,837,847,456
Salary and allowances	24(a)	2,239,195,240	2,027,391,543	718,496,741	644,685,494
Rent, taxes, insurance, electricity etc.	25(a)	369,434,325	367,653,958	126,607,862	119,873,557
Legal expenses	26 (a)	3,451,105	11,601,825	1,682,189	2,051,063
Postage, stamp, telecommunication etc.	27(a)	41,915,867	44,846,524	11,460,058	10,040,240
Stationery, printing, advertisement etc.	28(a)	47,327,245	60,513,650	14,076,023	18,098,054
Managing Director's salary and fees	29	10,735,854	9,705,000	2,056,128	3,455,000
Director's fees & other meeting related expense	30(a)	3,005,196	4,502,133	1,056,000	1,131,900
Auditors' fees	31(a)	471,500	461,438	163,875	288,938
Charges on loan losses		52,750,977	-	50,000,000	-
Repairs, maintenance, amortization & depreciation	32(a)	285,810,758	307,627,383	99,118,297	96,998,739
Other expenses	33(a)	421,763,949	270,962,854	157,652,150	83,847,242
Total operating expense		3,475,862,016	3,105,266,308	1,182,369,322	980,470,227
Profit before provisions		4,046,041,063	5,412,483,930	1,269,090,571	1,857,377,229
Provision for loans and advances		1,014,564,822	1,341,807,228	482,634,295	281,330,308
Specific provision	12.6.1(a)	479,156,759	1,739,934,728	102,360,880	295,571,350
General provision	12.6.1(b)	535,408,063	(398,127,500)	380,273,415	(14,241,042)
Provision for off-balance sheet exposures	12.7	75,039,006	61,512,985	29,674,766	26,667,016
Provision for off-shore banking unit	12.6 (c)	29,139,078	(2,112,480)	13,547,520	3,108,662
Provision for investment fluctuation in shares	6.3 (a)	(177,716,239)	133,056,793	(326,326,257)	127,525,094
Provision for other assets	12.2	2,173,523	28,011,798	267,470	-
Provision for nostro accounts	12.11	-	-	(2,400,000)	-
Total provisions		943,200,190	1,562,276,324	197,397,794	438,631,080
Profit after provision		3,102,840,873	3,850,207,606	1,071,692,778	1,418,746,149
Contribution to NCC Bank's CSR Fund	12.9	15,000,000	7,500,000	-	2,500,000
Profit before tax		3,087,840,873	3,842,707,606	1,071,692,778	1,416,246,149
Provision for tax		1,414,371,193	1,923,850,254	505,539,600	653,214,887
Current tax	12.4	1,280,991,541	1,985,909,984	291,337,299	685,418,135
Deferred tax	12.5.1	133,379,652	(62,059,730)	214,202,301	(32,203,249)
Profit after tax		1,673,469,680	1,918,857,352	566,153,177	763,031,263
Attributable to:					
Shareholders' of the bank		1,673,469,680	1,918,857,352	566,153,177	763,031,263
Non-controlling (Minority) interest		-	-	-	-
Balance of profit brought forward	18.2	1,673,469,680	1,918,857,352	566,153,177	763,031,263
Total profit available for distribution		1,802,454,920	2,283,950,547	695,138,417	1,128,124,458
Appropriations:					
Statutory reserve		613,906,514	765,482,564	210,631,545	281,881,025
General reserve		-	-	-	-
		613,906,514	765,482,564	210,631,545	281,881,025
Retained earnings		1,188,548,406	1,518,467,983	484,506,872	846,243,432
Earnings per share	37(a)	1.77	2.03	0.60	0.81

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director & CEO (C.C)

Sd/-
Director

Sd/-
Chairman

Dated, Dhaka
29 October 2020

National Credit and Commerce Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement (Un-audited)
For the period ended on 30 September 2020

	Note	01 January to 30 September 2020 Taka	01 January to 30 September 2019 Taka
A) Cash flows from operating activities			
Interest received in cash		12,433,306,079	16,874,914,524
Interest paid by cash		(7,156,063,953)	(7,000,743,040)
Dividend received		42,867,210	67,189,587
Fees & commission received in cash		775,098,144	689,529,284
Recoveries of loans previously written off		66,961,503	20,752,051
Cash paid to employees		(2,401,653,374)	(2,285,746,144)
Cash paid to suppliers		(147,592,993)	(126,085,189)
Income taxes paid		(1,466,936,058)	(1,167,701,984)
Received from other operating activities		950,301,453	956,503,245
Paid for other operating activities		(751,822,877)	(739,432,089)
Operating cash flow before changes in operating assets and liabilities		2,344,465,136	7,289,180,246
Increase/(Decrease) in operating assets & liabilities			
Purchase and sale of trading securities		2,834,225,974	(3,790,190,072)
Loans and advances to customers (Other than banks)		(1,517,704,861)	(2,039,882,375)
Other assets		112,813,053	(1,255,348,801)
Deposits from other banks/borrowings		(7,695,518,508)	(4,828,654,087)
Deposits from customers (Other than banks)		5,168,641,163	10,087,457,076
Other liabilities account of customers		(371,789,240)	(228,101,146)
Other liabilities		676,771,783	(9,138,096)
Net cash received from/(used in) operating activities		1,551,904,500	5,225,322,745
B) Cash flows from investing activities			
Proceeds from sale of securities		1,743,761,927	355,492,293
Payment for purchase of securities		(7,138,650,741)	(203,669,962)
Purchase of property, plant and equipment		(141,400,822)	(256,993,320)
Sales proceeds of fixed assets		691,722	770,321
Net cash received from/(used in) investing activities		(5,535,597,914)	(104,400,669)
C) Cash flows from financing activities			
Borrowings from other banks, financial institutions and agents		2,001,676,163	406,534,264
Issue of non-convertible subordinated bonds		-	-
Dividend paid in cash		-	(441,609,002)
Net cash received from/(paid on) financing activities		2,001,676,163	(35,074,737)
D) Net (decrease) / increase in cash (A+B+C)		(1,982,017,252)	5,085,847,339
E) Effects of exchange rate changes on cash and cash-equivalents		(355,678)	(175,475)
F) Opening cash and cash-equivalents		25,997,842,235	22,334,919,176
G) Closing cash and cash-equivalents (D+E+F)	35(a)	24,015,469,305	27,420,591,040
Net Operating Cash Flows Per Share	38(a)	1.64	5.52

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director & CEO (C.C)

Sd/-
Director

Sd/-
Chairman

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

Particulars	For the period ended on 30 September 2020							
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Non-controlling (Minority) interest	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2020	9,273,789,030	8,034,003,780	10,162,348	465,724,171	209	301,360	1,705,529,375	19,489,510,273
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,415,401)	-	-	1,415,401	-
Transferred from deferred tax liability agt. reverse deferred tax on revaluation on land & building	-	-	-	-	-	-	-	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period ended	-	-	-	374,393,384	-	-	-	374,393,384
Currency translation gains and losses not recognized in the profit & loss account	-	-	-	-	-	(355,678)	-	(355,678)
Non-controlling (Minority) interest	-	-	-	-	-	-	-	-
Bonus share for the year 2019	185,475,780	-	-	-	-	-	(185,475,780)	-
Cash dividend for the year 2019	-	-	-	-	-	-	(1,391,068,355)	(1,391,068,355)
Net profit for the period ended	-	-	-	-	-	-	1,673,469,680	1,673,469,680
Transfer to statutory reserve	-	613,906,514	-	-	-	-	(613,906,514)	-
Balance as on 30 September 2020	9,459,264,810	8,647,910,294	10,162,348	838,702,155	209	(54,318)	1,189,963,807	20,145,949,305

Particulars	For the period ended on 30 September 2019							
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Non-controlling (Minority) interest	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2019	8,832,180,030	7,238,030,105	10,162,348	468,110,718	209	242,340	1,248,311,196	17,797,036,946
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,451,693)	-	-	1,451,693	-
Transferred from deferred tax liability agt. reverse deferred tax on revaluation on land & building	-	-	-	-	-	-	-	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period ended	-	-	-	17,744,295	-	-	-	17,744,295
Currency translation gains and losses not recognized in the profit & loss account	-	-	-	-	-	(175,475)	-	(175,475)
Non-controlling (Minority) interest	-	-	-	-	-	-	-	-
Bonus share for the year 2018	441,609,000	-	-	-	-	-	(441,609,000)	-
Cash dividend for the year 2018	-	-	-	-	-	-	(441,609,000)	(441,609,000)
Net profit for the period ended	-	-	-	-	-	-	1,918,857,352	1,918,857,352
Transfer to statutory reserve	-	765,482,564	-	-	-	-	(765,482,564)	-
Balance as on 30 September 2019	9,273,789,030	8,003,512,669	10,162,348	484,403,320	209	66,865	1,519,919,677	19,291,854,118

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director & CEO (C.C)

Sd/-
Director

Sd/-
Chairman

National Credit and Commerce Bank Limited
Balance Sheet (Un-audited)
As on 30 September 2020

PROPERTY AND ASSETS	Note	30 September 2020 Taka	31 December 2019 Taka
Cash	3	10,738,857,556	15,550,729,091
In hand (including foreign currencies)		2,431,131,525	2,125,589,092
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		8,307,726,031	13,425,139,999
Balance with other banks and financial institutions	4	5,959,416,643	9,064,360,052
In Bangladesh		5,571,440,147	8,619,343,820
Outside Bangladesh		387,976,496	445,016,232
Money at call and short notice	5	7,150,508,000	1,278,900,000
Investments	6	41,327,627,743	37,738,645,622
Government		35,607,257,185	32,906,771,568
Others		5,720,370,558	4,831,874,054
Loans and advances	7	180,532,096,771	179,036,556,986
Loans, cash credits, overdrafts, etc.		172,283,801,516	172,843,734,845
Bills purchased & discounted		8,248,295,255	6,192,822,141
Fixed assets including premises, furnitures and fixtures	8	2,672,637,065	2,733,636,601
Other assets	9	7,783,133,757	11,484,207,794
Non-banking assets		-	-
TOTAL ASSETS		256,164,277,535	256,887,036,147
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	10	13,731,468,699	14,216,663,633
Subordinated Bonds		4,000,000,000	4,000,000,000
Other Borrowings		9,731,468,699	10,216,663,633
Deposits and other accounts	11	199,997,664,732	200,018,313,775
Current deposits and other accounts		24,257,263,697	20,861,379,260
Bills payable		6,244,280,216	4,624,831,463
Savings bank deposits		25,284,978,770	22,697,671,086
Fixed deposits		84,676,830,785	90,463,947,068
Term deposits		59,534,311,264	61,370,484,899
Other liabilities	12	22,417,612,704	23,284,650,275
TOTAL LIABILITIES		236,146,746,135	237,519,627,682
Shareholders' equity			
Paid up capital	13.2	9,459,264,810	9,273,789,030
Statutory reserve	14	8,647,910,294	8,034,003,780
General reserve	15	10,162,348	10,162,348
Other reserve including assets revaluation reserve	16	838,702,155	465,724,171
Foreign currency translation gain/(loss)	17	(54,318)	301,360
Surplus in profit and loss account	18	1,061,546,111	1,583,427,776
TOTAL SHAREHOLDERS' EQUITY		20,017,531,400	19,367,408,465
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		256,164,277,535	256,887,036,147
NET ASSETS VALUE PER SHARE		21.16	20.47

	<u>30 September 2020</u>	<u>31 December 2019</u>
	<u>Taka</u>	<u>Taka</u>
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	33,782,507,526	27,981,371,607
Letters of guarantee	36,947,209,834	31,545,272,385
Letters of credit issued	20,548,599,631	24,345,999,613
Bills for collection	1,099,907,546	154,971,974
Other commitments		
Claims against the bank not acknowledged as debt	-	-
Capital commitments	-	-
Export development fund (EDF)	109,452,510	11,225,324
TOTAL OFF BALANCE SHEETS ITEMS	<u>92,487,677,046</u>	<u>84,038,840,903</u>

Sd/-
Company Secretary

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Chief Financial Officer

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Managing Director & CEO (C.C)

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Director

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Chairman

Dated, Dhaka
29 October 2020

National Credit and Commerce Bank Limited
Profit and Loss Account (Un-audited)
For the period ended on 30 September 2020

	01 January to 30 September 2020 Taka	01 January to 30 September 2019 Taka	01 July to 30 September 2020 Taka	01 July to 30 September 2019 Taka	
Interest income	19	12,551,823,601	15,177,759,413	3,640,024,504	5,239,208,019
Less: Interest paid on deposits and borrowings	20	9,343,366,209	10,371,744,466	2,771,696,919	3,711,819,137
Net interest income		3,208,457,393	4,806,014,947	868,327,585	1,527,388,881
Income from investments	21	2,586,661,563	2,067,436,608	996,726,001	737,115,965
Commission, exchange and brokerage	22	1,240,789,248	1,151,574,849	428,304,761	432,713,828
Other operating income	23	413,452,938	424,714,386	118,802,524	116,606,185
Total operating income		7,449,361,142	8,449,740,790	2,412,160,870	2,813,824,859
Salary and allowances	24	2,209,969,645	1,999,364,807	708,364,344	635,430,993
Rent, taxes, insurance, electricity etc.	25	359,474,466	357,653,652	123,337,594	116,511,699
Legal expenses	26	3,451,105	11,601,825	1,682,189	2,051,063
Postage, stamp, telecommunication etc.	27	41,789,946	44,721,616	11,567,815	10,037,484
Stationery, printing, advertisement etc.	28	47,163,119	60,238,002	14,009,559	18,015,788
Managing Director's salary and fees	29	10,735,854	9,705,000	2,056,128	3,455,000
Director's fees & other meeting related expense	30	2,894,796	4,336,533	1,056,000	1,131,900
Auditors' fee	31	431,250	431,250	143,750	258,750
Charges on loan losses		52,750,977	-	50,000,000	-
Repairs, maintenance, amortization and depreciation	32	284,188,197	305,565,185	98,536,709	96,339,152
Other expenses	33	408,779,026	258,933,778	150,851,263	80,056,823
Total operating expense		3,421,628,381	3,052,551,648	1,161,605,350	963,288,652
Profit before provisions		4,027,732,761	5,397,189,142	1,250,555,520	1,850,536,207
Provision for loans and advances		1,014,564,822	1,341,807,228	482,634,295	281,330,308
Specific provision	12.6(a)	479,156,759	1,739,934,728	102,360,880	295,571,350
General provision	12.6(b)	535,408,063	(398,127,500)	380,273,415	(14,241,042)
Provision for off-balance sheet exposures	12.7	75,039,006	61,512,985	29,674,766	26,667,016
Provision for offshore banking unit	12.6(c)	29,139,078	(2,112,480)	13,547,520	3,108,662
Provision for investment fluctuation in shares	6.3	(177,716,239)	133,056,793	(326,326,257)	127,525,094
Provision for other assets	12.2	2,173,523	28,011,798	267,470	-
Provision for nostro accounts	12.11	-	-	(2,400,000)	-
Total provisions		943,200,190	1,562,276,324	197,397,794	438,631,080
Profit after provision		3,084,532,571	3,834,912,818	1,053,157,726	1,411,905,127
Contribution to NCC Bank's CSR Fund	12.9	15,000,000	7,500,000	-	2,500,000
Profit before tax		3,069,532,571	3,827,412,818	1,053,157,726	1,409,405,127
Provision for tax		1,402,378,988	1,912,305,168	498,791,847	650,036,459
Current tax	12.3	1,268,999,336	1,974,364,898	284,589,546	682,239,707
Deferred tax	12.5.1	133,379,652	(62,059,730)	214,202,301	(32,203,249)
Profit after tax		1,667,153,583	1,915,107,650	554,365,879	759,368,669
Balance of profit brought forward	18.1	6,883,641	244,665,750	6,883,641	244,665,750
Total profit available for distribution		1,674,037,224	2,159,773,400	561,249,520	1,004,034,419
Appropriations:					
Statutory reserve		613,906,514	765,482,564	210,631,545	281,881,025
General reserve		-	-	-	-
		613,906,514	765,482,564	210,631,545	281,881,025
Retained earnings		1,060,130,710	1,394,290,836	350,617,975	722,153,394
Earnings per share	37	1.76	2.02	0.59	0.80

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director & CEO (C.C)

Sd/-
Director

Sd/-
Chairman

Dated, Dhaka
29 October 2020

National Credit and Commerce Bank Limited
Cash Flow Statement (Un-audited)
For the period ended on 30 September 2020

<u>Note</u>	01 January to 30 September 2020 <u>Taka</u>	01 January to 30 September 2019 <u>Taka</u>
A) Cash flows from operating activities		
Interest received in cash	12,478,877,038	16,944,502,783
Interest paid by cash	(7,154,122,690)	(6,997,700,098)
Dividend received	32,974,043	58,916,068
Fees & commission received in cash	703,903,957	621,899,498
Recoveries of loans previously written off	66,961,503	20,752,051
Cash paid to employees	(2,371,927,779)	(2,257,719,408)
Cash paid to suppliers	(140,787,066)	(119,176,889)
Income taxes paid	(1,454,943,853)	(1,156,156,898)
Received from other operating activities	950,051,879	954,989,737
Paid for other operating activities	(735,323,869)	(721,576,019)
Operating cash flow before changes in operating assets and liabilities	<u>2,375,663,165</u>	<u>7,348,730,826</u>
Increase/(decrease) in operating assets & liabilities		
Purchase and sale of trading securities	2,834,225,974	(3,790,190,072)
Loans and advances to customers (Other than banks)	(1,498,290,762)	(2,137,918,916)
Other assets	140,549,432	(1,251,414,773)
Deposits/ borrowings from other banks	(7,650,939,799)	(4,768,861,079)
Deposits from customers (Other than banks)	5,106,884,316	10,174,417,100
Other liabilities account of customers	(460,653,073)	(294,585,674)
Other liabilities	676,771,783	(9,138,096)
Net cash received from/(used in) operating activities	<u>1,524,211,036</u>	<u>5,271,039,317</u>
B) Cash flows from investing activities		
Proceeds from sale of securities	1,437,394,481	302,824,284
Payment for purchase of Securities	(6,907,907,934)	(145,436,833)
Purchase of property, plant and equipment	(136,696,577)	(255,996,017)
Sales proceeds of fixed assets	679,722	706,308
Net cash received from/(used in) investing activities	<u>(5,606,530,309)</u>	<u>(97,902,259)</u>
C) Cash flows from financing activities		
Borrowings from other banks, financial institutions and agents	2,038,211,506	466,327,272
Issue of non-convertible subordinated bonds	-	-
Dividend paid in cash	-	(441,609,002)
Net cash received from/(paid on) financing activities	<u>2,038,211,506</u>	<u>24,718,271</u>
D) Net increase/(decrease) in cash (A+B+C)	<u>(2,044,107,767)</u>	<u>5,197,855,329</u>
E) Effects of exchange rate changes on cash and cash-equivalents	(355,678)	(175,475)
F) Opening cash and cash-equivalents	25,901,117,044	22,159,333,192
G) Closing cash and cash-equivalents (D+E+F)	<u>35</u> <u>23,856,653,598</u>	<u>27,357,013,046</u>
Net Operating Cash Flows Per Share	<u>38</u> <u>1.61</u>	<u>5.57</u>

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director & CEO (C.C)

Sd/-
Director

Sd/-
Chairman

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

Particulars	For the period ended on 30 September 2020						
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2020	9,273,789,030	8,034,003,780	10,162,348	465,724,171	301,360	1,583,427,776	19,367,408,465
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,415,401)	-	1,415,401	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period ended	-	-	-	374,393,384	-	-	374,393,384
Currency translation gain/(loss) not recognized in the profit & loss account	-	-	-	-	(355,678)	-	(355,678)
Bonus share for the year 2019	185,475,780	-	-	-	-	(185,475,780)	-
Cash dividend for the year 2019	-	-	-	-	-	(1,391,068,355)	(1,391,068,355)
Net profit for the period ended	-	-	-	-	-	1,667,153,583	1,667,153,583
Transfer to statutory reserve	-	613,906,514	-	-	-	(613,906,514)	-
Balance as on 30 September 2020	9,459,264,810	8,647,910,294	10,162,348	838,702,155	(54,318)	1,061,546,111	20,017,531,400

Particulars	For the period ended on 30 September 2019						
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2019	8,832,180,030	7,238,030,105	10,162,348	468,110,718	242,340	1,127,883,752	17,676,609,293
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,451,693)	-	1,451,693	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period ended	-	-	-	17,744,295	-	-	17,744,295
Currency translation gain/(loss) not recognized in the profit & loss account	-	-	-	-	(175,475)	-	(175,475)
Bonus share for the year 2018	441,609,000	-	-	-	-	(441,609,000)	-
Cash dividend for the year 2018	-	-	-	-	-	(441,609,000)	(441,609,000)
Net profit for the period ended	-	-	-	-	-	1,915,107,650	1,915,107,650
Transfer to statutory reserve	-	765,482,564	-	-	-	(765,482,564)	-
Balance as on 30 September 2019	9,273,789,030	8,003,512,669	10,162,348	484,403,320	66,865	1,395,742,531	19,167,676,763

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director & CEO (C.C)

Sd/-
Director

Sd/-
Chairman

National Credit and Commerce Bank Limited
Liquidity Statement
(Asset and Liability Maturity Analysis)
As on 30 September 2020

Particulars	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5-years term	Total
Assets:						
Cash	2,523,352,231	-	-	-	8,215,505,325	10,738,857,556
Balances with other banks and financial institutions	1,500,916,643	2,068,500,000	2,390,000,000	-	-	5,959,416,643
Money at call & short notice	5,200,108,000	1,950,400,000	-	-	-	7,150,508,000
Investments	3,647,088,958	771,681,180	6,642,802,673	10,807,525,300	19,458,529,633	41,327,627,744
Loans & advances	32,295,418,546	33,741,650,425	37,236,933,608	56,980,102,431	20,277,991,762	180,532,096,771
Fixed assets including land, building, furniture & fixtures	24,152,812	51,762,346	232,930,556	327,580,807	2,036,210,545	2,672,637,065
Other assets	412,910,706	1,152,729,680	3,689,562,042	272,134,171	2,255,797,158	7,783,133,757
Non-banking assets	-	-	-	-	-	-
Total assets	45,603,947,894	39,736,723,630	50,192,228,879	68,387,342,709	52,244,034,422	256,164,277,535
Liabilities:						
Borrowing from other banks, financial institutions & agents	3,717,253,685	1,235,093,912	3,334,449,332	4,301,999,456	1,142,672,315	13,731,468,699
Deposits	39,547,581,145	36,971,598,367	34,399,260,017	59,536,727,100	29,542,498,103	199,997,664,731
Provision & other liabilities	1,180,323,841	1,241,583,209	4,937,856,031	3,274,144,589	11,783,705,034	22,417,612,704
Total liabilities	44,445,158,671	39,448,275,487	42,671,565,380	67,112,871,145	42,468,875,452	236,146,746,135
Net liquidity gap	1,158,789,223	288,448,143	7,520,663,499	1,274,471,564	9,775,158,970	20,017,531,400

Net result of the liquidity statement represents the 'shareholders' equity' of the bank.

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director & CEO (C.C)

Sd/-
Director

Sd/-
Chairman

National Credit and Commerce Bank Limited

Selective explanatory notes to the Financial Statements (Un-audited)

As on and for the period ended on 30 September 2020

1 Status of the Bank

The National Credit and Commerce Bank Limited (NCCBL) was formed as a public banking company limited by shares incorporated in Bangladesh with primary objective to carry on all kinds of banking business in and outside Bangladesh. The principal activities of the Bank are to provide all kinds of commercial banking services i.e. loans and deposits services, personal and commercial banking, trade services etc. to its customers through its branches.

2 Significant accounting policies and basis of preparation of financial statements

2.1 Basis of preparation

The separate financial statements of the Bank as at and for the period ended on 30 September 2020 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the group comprise those of 'the Bank' (parent company) and its subsidiaries (together referred to as 'the group' and individually referred to as 'group entities/subsidiaries'). Financial Statements of the Bank are prepared on a going concern basis under the historical cost convention and in accordance with First Schedule of the Banking Companies Act 1991, as amended 2013, BRPD circular no. 14 dated 25 June 2003, other Bangladesh Bank circulars, International Accounting Standards, and International Financial Reporting Standards as adopted by the Institute of Chartered Accountants of Bangladesh, the Companies Act, 1994, the Bangladesh Securities and Exchange Rules 1987. Wherever appropriate, such principles are explained in succeeding notes.

2.2 Statement of compliance

The Financial Reporting Council (FRC) under the Financial Reporting Act, 2015 has been formed but the Financial Reporting Standards (FRS) under this council is yet to be issued for public interest entities such as banks. The Bank Company Act, 1991 was amended to require banks to prepare their financial statements under such financial reporting standards. Whether FRS is yet to be issued as per the provisions of the FRA, the consolidated and separate financial statements of the Group and the Bank respectively have been prepared in accordance with International Financial Reporting Standards (IFRSs) and the requirements of the Bank Companies Act 1991, as amended 2013, the rules and regulations issued by Bangladesh Bank, the Companies Act 1994, Securities and Exchange Rules 1987. In case any requirement of the Bank Companies Act 1991, and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Bank Companies Act 1991, and provisions and circulars issued by Bangladesh Bank shall prevail.

2.3 Basis of consolidation

The consolidated financial statements include the financial statements of NCC Bank Limited and its subsidiary companies - NCCB Securities and Financial Services Limited & NCCB Capital Limited. The consolidated financial statements have been prepared in accordance with International Financial Reporting Standards 10-"Consolidated Financial Statements".

2.4 Credit Ratings

Emerging Credit Rating Limited (ECRL) has affirmed 'AA' (pronounced 'Double A') rating in the Long Term and 'ST-1' rating in the Short Term with **Stable Outlook to NCC Bank Limited** based on audited financial of FY 2016 – 2019 and other available information up to the date of rating declaration. ECRL considered financial performance, capital base, asset quality, liquidity position, management experience and prospect of the industry while assigning the rating. The affirmed rating reflects the strengths of the bank which is backed by its increased market share in terms of deposits, loans and advances, compliance with SLR, CRR and CRAR, diversification in loan portfolio, high growth in loan portfolio as well as investment and increased profitability as well as assets and capital of the bank. Details of the rating are as under:

Ratings	Year	
	2020	2019
Long Term	AA (Very Strong Capacity)	AA (Very Strong Capacity)
Short Term	ST-1 (Superior Capacity)	ST-1 (Superior Capacity)
Outlook	Stable	Stable
Valid From	June 22, 2020	June 22, 2019
Valid Till	June 21, 2021	June 21, 2020
Rating Action	Surveillance	Surveillance

An institution rated 'AA' in the long term has a very strong capacity to meet its financial commitments and rated 'ST-1' in the short term have superior capacity to meet its financial commitments in a timely manner. **Stable Outlook** indicates that the Rating is likely to remain unchanged.

2.5 Cash flow statement

Cash flow statement has been prepared in accordance with the BRPD Circular No. 14, dated June 25, 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank. It reported cash flows during the year classified by operating activities, investing activities and financing activities.

2.6 Interest income

In terms of the provision of the IFRS-15 "Revenue from contracts with customers" the interest income is recognized on accrual basis. Interest on loans and advances ceases to be taken in to income when such advances are classified. It is then kept in interest suspense in a memorandum account. Interest on classified loans and advances is accounted for on a cash receipt basis.

2.7 Investment income

Interest income on investments is recognized on accrual basis. Capital gain on investments in shares is also included in investment income. Capital gain is recognized when it is realized.

2.8 Dividend income on shares

Dividend income from an investment is recognized when the company's rights to receive payment is established (declared by the Annual General Meeting of the investee or otherwise).

2.9 Interest paid and other expenses

In terms of the provisions of IFRS, interest and other expenses are recognized on accrual basis.

2.10 Fees and commission income

The Bank recognizes revenue in the amount of any fee or commission to which it expects to be entitled in exchange for arranging for other parties to provide services. The Bank's fee or commission might be the net amount of consideration that it retains after paying the other party the consideration received in exchange for the goods or services to be provided by that party. Commission charged to customer on letters of credit and letters of guarantee is credited to income at the time of effecting the transactions.

2.11 Leases

NCCBL has applied IFRS-16: Leases for the first time with the date of initial application of 01 January 2019. As IFRS 16 supersedes IAS 17: Leases, the bank has made recognition, measurement and disclosure in the financial statements of 2019 both as Lessee and Lessor as per IFRS 16.

2.12 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-2020 and the Income Tax Ordinance 1984.

c) Others:

Figures relating to previous year/period included in this report have been rearranged, where ever necessary.

	<u>30 September 2020</u> <u>Taka</u>	<u>31 December 2019</u> <u>Taka</u>
3 Cash		
Cash in hand (Including foreign currencies)		
Conventional banking		
Local currency	2,399,813,820	2,110,042,243
Foreign currencies	31,317,705	15,546,848
	<u>2,431,131,525</u>	<u>2,125,589,092</u>
Off-shore banking unit	-	-
	<u>2,431,131,525</u>	<u>2,125,589,092</u>
Balance with Bangladesh Bank and its agent bank (s)		
Conventional banking		
Local currency	8,011,936,837	11,855,204,083
Foreign currencies	60,594,877	1,119,381,946
	8,072,531,715	12,974,586,029
Sonali Bank Ltd. as agent of Bangladesh Bank (Local currency)	235,194,316	450,553,970
	<u>8,307,726,031</u>	<u>13,425,139,999</u>
Off-shore banking unit	-	-
	<u>8,307,726,031</u>	<u>13,425,139,999</u>
	<u>10,738,857,556</u>	<u>15,550,729,091</u>
3(a) Consolidated cash		
Cash in hand		
NCC Bank Limited (Note-3)	2,431,131,525	2,125,589,092
NCCB Securities and Financial Services Limited	123,544	-
NCCB Capital Limited	-	-
	<u>2,431,255,069</u>	<u>2,125,589,092</u>
Balance with Bangladesh Bank and its agent bank(s)		
NCC Bank Limited (Note-3)	8,307,726,031	13,425,139,999
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	<u>8,307,726,031</u>	<u>13,425,139,999</u>
	<u>10,738,981,100</u>	<u>15,550,729,091</u>
4 Balance with other banks and financial institutions		
In Bangladesh		
Conventional banking	5,571,440,147	8,619,343,820
Off-shore banking unit	51,829,763	29,717,521
	5,623,269,910	8,649,061,341
Less: inter transaction between OBU and conventional banking	(51,829,763)	(29,717,521)
	<u>5,571,440,147</u>	<u>8,619,343,820</u>
Outside Bangladesh		
Conventional banking	387,976,496	445,016,232
Off-shore banking unit	-	-
	<u>387,976,496</u>	<u>445,016,232</u>
	<u>5,959,416,643</u>	<u>9,064,360,052</u>

	30 September 2020	31 December 2019
	Taka	Taka
4(a) Consolidated balance with other banks and financial institutions		
In Bangladesh		
NCC Bank Limited (Note-4)	5,571,440,147	8,619,343,820
NCCB Securities and Financial Services Limited	411,807,722	235,834,859
NCCB Capital Limited	258,169,859	258,170,204
	6,241,417,728	9,113,348,883
Less: Inter company transactions	(511,285,417)	(397,279,871)
	<u>5,730,132,311</u>	<u>8,716,069,012</u>
Outside Bangladesh		
NCC Bank Limited (Note-4)	387,976,496	445,016,232
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	387,976,496	445,016,232
	<u>6,118,108,807</u>	<u>9,161,085,244</u>
5 Money at call and short notice		
Banking company	6,370,508,000	1,178,900,000
Non-banking financial institutions	780,000,000	100,000,000
	<u>7,150,508,000</u>	<u>1,278,900,000</u>
6 Investments		
Government securities-(Note 6.1)	35,607,257,185	32,906,771,568
Other investments-(Note 6.2)	5,720,370,558	4,831,874,054
	<u>41,327,627,743</u>	<u>37,738,645,622</u>
6.1 Government securities		
Conventional banking		
Treasury bills:		
91 days treasury bills	-	736,542,750
182 days treasury bills	493,863,000	1,434,425,050
364 days treasury bills	3,440,647,498	3,408,237,367
	<u>3,934,510,498</u>	<u>5,579,205,167</u>
Bangladesh Bank Bill	<u>-</u>	<u>-</u>
Treasury bonds:		
2 years treasury bonds	1,355,785,754	1,190,921,654
5 years treasury bonds	6,700,036,857	5,529,863,264
10 years treasury bonds	12,054,742,723	9,929,827,051
15 years treasury bonds	5,055,972,053	4,719,737,871
20 years treasury bonds	6,498,337,901	5,950,088,661
	31,664,875,287	27,320,438,501
Prize bonds	7,871,400	7,127,900
	<u>35,607,257,185</u>	<u>32,906,771,568</u>
Off-shore banking unit	<u>-</u>	<u>-</u>
	<u>35,607,257,185</u>	<u>32,906,771,568</u>
6.2 Other investments		
Conventional banking		
Bonds		
Jamuna Bank Limited subordinated bond	300,000,000	300,000,000
AB Bank Limited subordinated bond	1,700,000,000	1,700,000,000
Best Holdings Limited corporate bond	1,000,000,000	1,000,000,000
UCBL subordinate bond	80,000,000	120,000,000
	3,080,000,000	3,120,000,000
Investment in shares	3,144,285,479	2,494,273,640
Less: Provision for investment fluctuation in shares (Note-6.3)	(503,914,920)	(782,399,586)
	2,640,370,558	1,711,874,054
	5,720,370,558	4,831,874,054
Off-shore banking unit	<u>-</u>	<u>-</u>
	<u>5,720,370,558</u>	<u>4,831,874,054</u>

	30 September 2020	31 December 2019
	Taka	Taka
6.3 Provision for investment fluctuation in shares		
Opening balance	782,399,586	514,008,591
Add: Provision made for the period ended	(177,716,239)	133,056,793
Add: Amount made during rest of the year	-	135,334,202
Less: Amount adjusted for the period ended	(100,768,427)	-
Closing balance	503,914,920	782,399,586
6.3 (a) Consolidated provision for investment fluctuation in shares charged to P/L		
NCC Bank Limited (Note-6.3)	(177,716,239)	133,056,793
NCCB Securities and Financial Services Limited for the period ended	-	-
NCCB Securities and Financial Services Limited rest of the year	-	-
NCCB Capital Limited	-	-
	(177,716,239)	133,056,793
6 (a) Consolidated investments		
Government securities		
NCC Bank Limited- (Note-6.1)	35,607,257,185	32,906,771,568
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	35,607,257,185	32,906,771,568
Other investments		
NCC Bank Limited-(Note-6.2)	5,720,370,558	4,831,874,054
NCCB Securities and Financial Services Limited	240,549,040	296,584,381
NCCB Capital Limited	-	-
	5,960,919,598	5,128,458,435
	41,568,176,783	38,035,230,003
7 Loans and Advances		
Loans, Cash Credits, Overdrafts etc. (Note-7.1)	172,283,801,516	172,843,734,845
Bills Purchased and Discounted (Note-7.2)	8,248,295,255	6,192,822,141
	180,532,096,771	179,036,556,986
7.1 Loans, cash credits, overdrafts etc.		
Inside Bangladesh		
Conventional banking		
Loan - general	170,888,285	171,088,285
Loan against imported merchandise (LIM)	87,590,781	87,180,248
Loan against trust receipt (LTR)	9,089,025,991	9,850,056,294
Loan against packing credit	192,810,602	338,129,302
Secured overdraft	36,705,935,787	39,226,757,119
Cash credit	25,209,317,863	26,877,239,524
Working Capital under Stimulus Package	2,758,835,504	-
Forced loan	1,611,093,041	972,598,601
Demand loan	-	7,633,999
Transport loan	915,167,749	804,108,807
Lease finance	3,131,584,516	3,021,435,276
Payment against document	428,929,177	1,006,643,600
House building loan	5,353,989,427	5,334,690,503
Project loan	-	50,398,638
Personal loan	296,609,126	293,742,555
Consumer loan	555,701,711	592,399,328
Agricultural credit	4,157,867,198	4,667,770,338
Small business loan	483,805,901	479,584,002
Term loan	50,740,120,950	48,361,072,095
Staff loan	888,352,292	897,218,476
Credit card	407,721,431	460,499,968
Car loan	145,692,675	165,772,757
Short term loan	12,762,699,889	14,118,474,917
Export loan	6,155,576	5,621,901
Time loan	10,551,353,189	11,123,031,121
Loan against financial inclusion	2,953,471	3,974,828
Loan against FSF	888,647,134	-
Education loan	758,349	1,083,526
EDF	4,740,193,902	3,925,528,839
	172,283,801,516	172,843,734,845
Off-shore banking unit	-	-
	172,283,801,516	172,843,734,845
Outside Bangladesh		
Conventional banking	-	-
Off-shore banking unit	-	-
	172,283,801,516	172,843,734,845

	30 September 2020	31 December 2019		
	Taka	Taka		
7.2 Bills purchased and discounted				
Inside Bangladesh				
Conventional banking				
Inland bills purchased	-	-		
Local documentary bills purchased	1,539,502,090	2,234,989,797		
Off-shore banking unit	-	-		
	<u>1,539,502,090</u>	<u>2,234,989,797</u>		
Outside Bangladesh				
Conventional banking				
Foreign documentary bills purchased	4,925,215,396	2,124,965,671		
	<u>4,925,215,396</u>	<u>2,124,965,671</u>		
Off-shore banking unit				
Foreign documentary bills purchased	6,623,375,907	3,709,468,090		
	<u>6,623,375,907</u>	<u>3,709,468,090</u>		
	11,548,591,303	5,834,433,761		
Less: inter transaction between OBU and conventional banking	(4,839,798,138)	(1,876,601,417)		
	<u>6,708,793,165</u>	<u>3,957,832,344</u>		
	<u>8,248,295,255</u>	<u>6,192,822,141</u>		
	<u>180,532,096,771</u>	<u>179,036,556,986</u>		
7.3 Loans and advances including bills purchased and discounted classified into the following broad categories				
In Bangladesh				
Loans	110,368,547,865	106,739,738,202		
Cash credit	25,209,317,863	26,877,239,524		
Overdraft	36,705,935,787	39,226,757,119		
Bills purchased & discounted	1,539,502,090	2,234,989,797		
	<u>173,823,303,605</u>	<u>175,078,724,642</u>		
Outside Bangladesh (Bills purchased & discounted)	6,708,793,165	3,957,832,344		
	<u>180,532,096,771</u>	<u>179,036,556,986</u>		
7.4 Classification of loans and advances				
Unclassified standard (including staff loans)	167,753,572,477	166,416,378,898		
Unclassified special mention account	4,223,194,825	4,002,811,229		
Sub-standard	958,804,173	788,501,872		
Doubtful	516,961,663	638,571,536		
Bad/Loss	7,079,563,633	7,190,293,451		
	<u>180,532,096,771</u>	<u>179,036,556,986</u>		
7.5 Particulars of required provision for loans and advances				
Status	Base for provision	Rate (%)		
A. General Provision				
Conventional banking				
Un-classified loans and advances	161,130,196,570	* Various	1,376,515,035	1,410,204,761
Special mention account	4,223,194,825	do	42,297,000	3,199,212
	<u>165,353,391,395</u>		<u>1,418,812,035</u>	<u>1,413,403,973</u>
50% of required provision of Tk.1,267,090,000 for 2% Reschedule loans & advances treated as general provision as per Bangladesh Bank Circular			633,545,000	633,545,000
Off-shore banking unit	6,623,375,907	1%	66,233,759	37,094,681
	<u>171,976,767,302</u>		<u>2,118,590,794</u>	<u>2,084,043,654</u>
	Base for provision	Rate (%)		
B. Specific provision				
Conventional banking				
Sub-standard-general	272,060,889	20%	54,412,178	44,750,353
Sub-standard - agricultural & SMEF	143,564,141	5%	7,178,207	175,293
Doubtful-general	30,860,959	50%	15,430,480	215,724,420
Doubtful - SMEF	108,791,205	20%	21,758,241	-
Doubtful-agricultural	1,584,477	5%	79,224	87,409
Bad/ Loss	3,780,634,535	100%	3,780,634,535	3,686,780,230
	<u>4,337,496,206</u>		<u>3,879,492,864</u>	<u>3,947,517,704</u>
50% of required provision of Tk.1,267,090,000 for 2% Reschedule loans & advances treated as specific provision as per Bangladesh Bank Circular			633,545,000	633,545,000
Specific provision for loans & advances against which writ petition pending & NOC from Bangladesh Bank			1,175,805,645	775,080,000
			<u>5,688,843,509</u>	<u>5,356,142,704</u>
Off-shore banking unit				
Specific provision				
Sub-standard	-	20%	-	-
Doubtful	-	50%	-	-
Bad/ Loss	-	100%	-	-
	<u>4,337,496,206</u>		<u>5,688,843,509</u>	<u>5,356,142,704</u>
Required provision for loans and advances as per mentioned above			7,807,434,304	7,440,186,358
Total provision maintained (Note 12.6)			8,337,434,304	7,440,186,358
Excess /(short) provision			530,000,000	-

	30 September 2020	31 December 2019
	Taka	Taka
Particulars of required provision on off -balance sheet exposures		
Conventional banking		
	Base for provision	Rate (1%)
Acceptance and endorsements	33,782,507,526	337,825,075
Letter of guarantee	36,947,209,834	369,472,098
Letter of credit	20,548,599,631	205,485,996
* Bills for collection	1,099,907,546	-
Others	109,452,510	1,094,525
	92,487,677,046	913,877,695
Off-shore banking unit	-	-
Required provision for off -balance sheet exposure	913,877,695	838,838,689
Total provision maintained (Note 12.7)	913,877,695	838,838,689
Excess/ (short) provision	-	-
* No Provision is required against bills for collection as per BRPD circular no- 07 dated 21 June 2018.		
7 (a) Consolidated loans and advances		
Loans, cash credits, overdrafts etc.		
NCC Bank Limited (Note-7.1)	172,283,801,516	172,843,734,845
NCCB Securities and Financial Services Limited.	3,784,737,913	4,128,036,324
NCCB Capital Limited	-	-
	176,068,539,429	176,971,771,169
Less : Inter company transactions	(844,189,330)	(1,206,901,840)
	175,224,350,099	175,764,869,329
Bills purchased and discounted		
NCC Bank Limited (Note-7.2)	8,248,295,255	6,192,822,141
NCCB Securities and Financial Services Limited.	-	-
NCCB Capital Limited	-	-
	8,248,295,255	6,192,822,141
Less : Inter company transactions	-	-
	8,248,295,255	6,192,822,141
	183,472,645,354	181,957,691,470
8 Fixed assets including premises, furniture and fixtures		
Conventional banking (Note-8.1)	2,672,637,065	2,733,636,601
Off-shore banking unit (Note-8.2)	-	-
	2,672,637,065	2,733,636,601
8.1 Fixed assets including premises, furniture and fixtures		
Conventional banking		
Cost/valuation		
Land	451,906,672	451,906,672
Buildings & office premises	1,368,843,943	1,368,843,943
Furniture and fixtures	1,005,701,652	929,410,072
Machinery and equipment	1,047,182,884	1,013,509,623
Computer equipment	693,933,571	676,929,293
Vehicles	159,586,175	154,031,550
Right of use assets	55,568,152	55,568,152
Work in progress	-	-
Total Cost / valuation	4,782,723,050	4,650,199,305
Less: Accumulated depreciation	(2,110,085,985)	(1,916,562,704)
Net book value	2,672,637,065	2,733,636,601
(Annexure 'A' may kindly be seen for details)		
8.2 Off-shore banking unit	-	-
8(a) Consolidated fixed assets including premises, furniture and fixture		
NCC Bank Limited (Note-8)	2,672,637,065	2,733,636,601
NCCB Securities and Financial Services Limited	15,352,293	12,354,974
NCCB Capital Limited	-	-
	2,687,989,358	2,745,991,575
9 Other assets		
Conventional banking (Note-9.1)	7,734,406,735	11,494,532,738
Off-shore banking unit	139,593,417	-
	7,874,000,152	11,494,532,738
Less: Inter transaction between OBU and conventional banking	(90,866,396)	(10,324,944)
	7,783,133,757	11,484,207,794

	30 September 2020	31 December 2019
	Taka	Taka
9.1 Conventional banking		
Income generating other assets		
Investment in subsidiaries		
In Bangladesh		
NCCB Securities and Financial Services Limited	1,999,999,900	1,999,999,900
NCCB Capital Limited	249,999,900	249,999,900
	<u>2,249,999,800</u>	<u>2,249,999,800</u>
Outside Bangladesh	-	-
	<u>2,249,999,800</u>	<u>2,249,999,800</u>
Non-income generating other assets		
Stationery in hand	30,935,434	30,139,824
Stamps in hand	4,608,876	4,603,686
Security deposits	6,939,358	8,696,663
Advance against rent	221,323,581	211,921,132
Software	39,403,349	35,466,188
Other receivable	136,140,780	4,938,445
Suspense account	167,725,831	127,908,983
Interest receivable	3,084,172,096	886,716,143
Dividend receivable	187,936	19,578,345
Advance corporate tax	595,088,282	6,373,795,720
Others	1,197,881,414	1,540,767,810
	5,484,406,935	9,244,532,938
	<u>7,734,406,735</u>	<u>11,494,532,738</u>
9(a) Consolidated other Assets		
NCC Bank Limited (Note-9)	7,783,133,757	11,484,207,794
Less: Investment in NCCB Securities and Financial Services Limited (Note-9.1)	(1,999,999,900)	(1,999,999,900)
Less: Investment in NCCB Capital Limited (Note 9.1)	(249,999,900)	(249,999,900)
	5,533,133,957	9,234,207,994
NCCB Securities and Financial Services Limited	384,236,328	325,387,991
NCCB Capital Limited	5,156,780	5,156,780
	389,393,108	330,544,771
	5,922,527,065	9,564,752,765
Less: Inter company transactions	-	-
	<u>5,922,527,065</u>	<u>9,564,752,765</u>
10 Borrowing from other banks, financial institutions and agents		
Subordinated Bonds (Note- 10.1)	4,000,000,000	4,000,000,000
Other Borrowings (Note-10.2)	9,731,468,699	10,216,663,633
	<u>13,731,468,699</u>	<u>14,216,663,633</u>
10.1 Non-Convertible Subordinated Bonds		
NCC Bank Non-Convertible Subordinated Bonds		
Agrani Bank Limited	500,000,000	500,000,000
Rupali Bank Limited	1,000,000,000	1,000,000,000
Sonali Bank Limited	500,000,000	500,000,000
United Commercial Bank Limited	2,000,000,000	2,000,000,000
	<u>4,000,000,000</u>	<u>4,000,000,000</u>
10.2 Other Borrowings		
Conventional banking	8,001,742,462	8,476,186,015
Off-shore banking unit	6,621,354,138	3,646,796,556
	14,623,096,600	12,122,982,571
Less: inter transaction between OBU and conventional banking	(4,891,627,901)	(1,906,318,938)
	<u>9,731,468,699</u>	<u>10,216,663,633</u>
10 (a) Consolidated borrowing from other banks, financial institutions and agents		
Subordinated Bonds		
NCC Bank Limited (Note-10.1)	4,000,000,000	4,000,000,000
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	4,000,000,000	4,000,000,000
Less: Inter company transactions	-	-
	<u>4,000,000,000</u>	<u>4,000,000,000</u>
Other Borrowings		
NCC Bank Limited (Note-10.2)	9,731,468,699	10,216,663,633
NCCB Securities and Financial Services Limited	920,297,358	1,327,588,577
NCCB Capital Limited	-	-
	10,651,766,057	11,544,252,210
Less: inter company transactions	(844,189,330)	(1,206,901,840)
	<u>9,807,576,727</u>	<u>10,337,350,370</u>
	<u>13,807,576,727</u>	<u>14,337,350,370</u>

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	Taka	Taka
11 Current deposits and other accounts		
Current deposits	13,116,961,369	10,486,788,514
Sundry deposits	11,140,302,328	10,374,590,746
	24,257,263,697	20,861,379,260
Saving deposits	25,284,978,770	22,697,671,086
Fixed deposits	84,676,830,785	90,463,947,068
Other Time deposits		
Special notice deposits	24,162,214,252	22,622,367,839
Special savings scheme	24,139,272,443	26,291,871,710
Special deposit scheme	5,880,347,490	6,437,867,192
Money double program	3,335,055,708	3,886,525,343
Money triple program	963,908,457	964,425,818
FC term deposits	1,053,512,914	1,167,426,997
	59,534,311,264	61,370,484,899
Bills Payable		
Payment order (issued)	6,239,583,677	4,620,103,573
Demand draft	4,696,539	4,727,889
	6,244,280,216	4,624,831,463
	199,997,664,732	200,018,313,775
11.1 (a) Demand deposits		
From other banks	4,371,395	6,418,746
Other than banks	32,772,820,607	27,522,582,374
	32,777,192,002	27,529,001,120
(b) Other deposits		
Deposit from Banks		
In fixed deposits accounts	340,000,000	5,440,000,000
In other accounts	32,630,470	58,116,479
	372,630,470	5,498,116,479
Other than banks	166,847,842,259	166,991,196,175
	167,220,472,729	172,489,312,654
	199,997,664,731	200,018,313,775
11.2 Deposits and other accounts		
Conventional banking (Note-11)	199,997,664,731	200,018,313,775
Off-shore banking unit	-	-
	199,997,664,731	200,018,313,775
11 (a) Consolidated deposits and other accounts		
Current deposits and other accounts		
NCC Bank Limited (Note-11)	24,257,263,697	20,861,379,260
NCCB Securities and Financial Services Limited	362,457,743	186,695,350
NCCB Capital Limited	-	-
	24,619,721,440	21,048,074,610
Less: Inter company transactions	(511,285,417)	(397,279,871)
	24,108,436,023	20,650,794,739
Bills payable		
NCC Bank Limited (Note-11)	6,244,280,216	4,624,831,463
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	6,244,280,216	4,624,831,463
Savings bank deposits		
NCC Bank Limited (Note-11)	25,284,978,770	22,697,671,086
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	25,284,978,770	22,697,671,086
Fixed deposits		
NCC Bank Limited (Note-11)	84,676,830,785	90,463,947,068
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	84,676,830,785	90,463,947,068
Term deposits		
NCC Bank Limited (Note-11)	59,534,311,264	61,370,484,899
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	59,534,311,264	61,370,484,899
	199,848,837,058	199,807,729,254
12 Other liabilities		
Conventional banking (Note-12.1)	22,332,078,929	23,227,516,891
Off-shore banking unit (Note-12.6 (c))	66,233,759	37,094,681
Interest payable of off-shore banking unit	110,166,412	30,363,646
	22,508,479,100	23,294,975,218
Less: Inter transaction between OBU and conventional banking	(90,866,396)	(10,324,944)
	22,417,612,704	23,284,650,275

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B. Deferred tax (assets)

Particulars of assets	As per carrying value	As per tax base	Deductible temporary difference
Furniture and fixtures	532,134,411	564,036,097	(31,901,686)
Vehicles	26,973,421	29,671,714	(2,698,293)
Provision for investment fluctuation in shares	(503,914,921)	-	(503,914,921)
Provision for gratuity	(90,000,000)	-	(90,000,000)
Provision for other assets & provision for nostro accounts	(89,773,523)	-	(89,773,523)
Total	(124,580,612)	593,707,811	(718,288,423)
Rate			Applicable Rate
Deferred tax assets			269,358,158

Opening balance		394,269,411	269,791,861
Addition during the period ended		-	33,650,884
Addition during the rest of the year		-	90,826,666
		394,269,411	394,269,411
Adjustment made during the period ended		(124,911,253)	-
Closing balance		269,358,158	394,269,411
Net deferred tax (assets)/liabilities (A-B)		369,110,855	235,731,203

12.5.1 Net deferred tax (income)/ expense charged to P/L for period ended		133,379,652	(62,059,730)
Net deferred tax (income)/ expense charged to P/L for rest of the year		-	(54,054,095)

12.6 Provision for loans and advances**a) Movement in specific provision on classified loans and advances**

Opening balance	5,356,142,705	4,216,994,842
Less: Debt written off/waiver allowed during the period ended	(213,417,458)	(71,742,845)
Less: Debt written off/waiver allowed during the rest of the year	-	(858,289,257)
Add: Recoveries of amount previously written off the period ended	66,961,503	20,752,051
Add: Recoveries of amount previously written off during the rest of the year	-	15,752,438
Net charged to profit and loss account for the period ended	479,156,759	1,739,934,728
Net charged to profit and loss account for rest of the year	-	292,740,748
Closing balance	5,688,843,509	5,356,142,705

b) Movement in general provision on unclassified loans and advances**Conventional Banking**

Opening balance	2,046,948,973	1,780,842,095
Add: Provision made or (adjusted)/net charge in profit and loss account for period ended	535,408,063	(398,127,500)
Add: Provision made/net charge in profit and loss account for rest of the year	-	664,234,378
Closing balance	2,582,357,036	2,046,948,973
Total (a + b)	8,271,200,545	7,403,091,678

c) Provision for Off-Shore Banking Unit

Opening balance	37,094,681	33,088,309
Add: Provision made/net charge in profit and loss account for period ended	29,139,078	-
Add: Provision made/net charge in profit and loss account for rest of the year	-	6,118,852
Less: Adjustment during the period ended	-	(2,112,480)
Closing balance	66,233,759	37,094,681
Total (a + b + c)	8,337,434,304	7,440,186,359

12.6.1 Consolidated provision for loans and advances charged to profit and loss account**a) Specific provision on classified loans and advances**

NCC Bank Limited for the period ended	479,156,759	1,739,934,728
NCC Bank Limited for rest of the year	-	(96,619,217)
NCCB Securities and Financial Services Limited for the period ended	-	-
NCCB Securities and Financial Services Limited for rest of the year	-	-
NCCB Capital Limited	-	-
	479,156,759	1,643,315,511

b) Movement in general provision on un-classified loans and advances

NCC Bank Limited for the period ended	535,408,063	(398,127,500)
NCC Bank Limited for the rest of the year	-	1,085,013,163
NCCB Securities and Financial Services Limited for the period ended	-	-
NCCB Capital Limited	-	-
	535,408,063	686,885,663
Total (a + b)	1,014,564,822	2,330,201,174

12.7 Provision on off-balance sheet items

Opening balance	838,838,689	760,609,746
Add: Provision made for period ended	75,039,006	61,512,985
Add: Provision made for rest of the year	-	16,715,958
Adjusted during the period ended	-	-
Closing balance	913,877,695	838,838,689

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12.8 Interest suspense account		
Opening balance	3,285,568,788	1,658,520,201
Add: Amount transferred during the period ended	1,282,256,333	539,568,767
Add: Amount transferred during the rest of the year	-	1,332,093,066
Less: Amount recovered during the period ended	(445,667,218)	(267,577,377)
Less: Amount recovered during the rest of the year	-	132,374,061
Less: Amount written off/waived during the period ended	(41,194,932)	(14,363,345)
Less: Amount written off/waived during the rest of the year	-	(95,046,585)
Closing balance	<u>4,080,962,972</u>	<u>3,285,568,788</u>
12.9 Contribution to NCC Bank's CSR Fund		
Opening balance	31,015,604	32,527,229
Add: Contribution for the period ended	15,000,000	7,500,000
Add: Contribution for rest of the year	-	12,500,000
	46,015,604	52,527,229
Less : Adjusted during the period ended	(38,396,708)	(3,907,725)
Less : Adjusted during rest of the year	-	(17,603,900)
Closing balance	<u>7,618,896</u>	<u>31,015,604</u>
12.10 Provision for gratuity		
Opening balance	150,000,000	130,000,000
Add: Provision made for period ended	90,000,000	90,000,000
Add: Provision made for rest of the year	-	60,000,000
Less: Adjusted/transferred to fund	(150,000,000)	(130,000,000)
Closing balance	<u>90,000,000</u>	<u>150,000,000</u>
12.11 Provision for nostro accounts		
Opening balance	100,000	100,000
Add: Provision made during the period ended	-	-
Closing balance	<u>100,000</u>	<u>100,000</u>
12.12 Lease liabilities (present value of lease payments)		
Opening balance	24,900,312	-
Add: Made during the period ended	1,000,357	-
Add: Provision made during the rest of the year	-	24,900,312
Less: Adjust/payment during the period ended	(6,462,671)	-
Closing balance	<u>19,437,998</u>	<u>24,900,312</u>
12(a) Consolidated other liabilities		
NCC Bank Limited (Note-12)	22,417,612,704	23,284,650,275
NCCB Securities and Financial Services Limited	1,433,720,893	1,369,900,198
NCCB Capital Limited	5,239,780	5,239,780
	23,856,573,377	24,659,790,252
Less: Inter company transactions	-	-
	<u>23,856,573,377</u>	<u>24,659,790,252</u>
13 Share capital		
13.1 Authorized share capital		
2,000,000,000 ordinary shares @ of Tk. 10 each	<u>20,000,000,000</u>	<u>20,000,000,000</u>
13.2 Issued, subscribed and fully paid-up capital		
39,000,000 Ordinary shares of Tk 10 each issued for cash	390,000,000	390,000,000
762,442,911 Ordinary shares of Tk 10 each issued as bonus	7,624,429,110	7,438,953,330
144,483,570 Ordinary shares of Tk 10 each issued as right share in Cash	1,444,835,700	1,444,835,700
945,926,481 Ordinary shares of Tk 10 each	<u>9,459,264,810</u>	<u>9,273,789,030</u>
13.3 Non-controlling (Minority) interest		
Opening balance	209	209
Profit/(loss) attributable during the period ended	-	-
Profit/(loss) attributable during rest of the year	-	-
Closing balance	<u>209</u>	<u>209</u>
14 Statutory reserve		
Opening balance	8,034,003,780	7,238,030,105
Addition during the period ended (20% of pre-tax profit)	613,906,514	765,482,564
Addition during the rest of the year (20% of pre-tax profit)	-	30,491,111
Closing balance	<u>8,647,910,294</u>	<u>8,034,003,780</u>
15 General reserve		
Opening balance	10,162,348	10,162,348
Addition during the period ended	-	-
Closing balance	<u>10,162,348</u>	<u>10,162,348</u>
16 Other reserves including assets revaluation reserve		
Assets revaluation reserve on land and building (Note - 16.1)	333,057,422	334,472,823
Revaluation reserve on Govt. securities (Note - 16.2)	505,644,732	131,251,348
	<u>838,702,155</u>	<u>465,724,171</u>

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16.1 Assets revaluation reserve on land and building		
Opening balance	334,472,823	336,408,414
Less: Depreciation on revalued amount transferred to retained earnings	(1,415,401)	(1,451,693)
Less: Dep. on rev. amt. tran. to retained earnings during rest of the year	-	(483,898)
	<u>333,057,422</u>	<u>334,472,823</u>
Add: Reverse deferred tax on revaluation on land & building	-	-
Closing balance	<u>333,057,422</u>	<u>334,472,823</u>
16.2 Revaluation reserve on Govt. securities (treasury bills & bonds)		
Opening balance	131,251,348	131,702,304
Add: addition during the period/year	844,231,516	188,482,554
Held to maturity (HTM)	-	20,962,400
Held for trading (HFT)	844,231,516	167,520,154
Less: adjusted during the period/year	(469,838,132)	(188,933,510)
Held to maturity (HTM)	-	-
Held for trading (HFT)	(469,838,132)	(188,933,510)
Closing balance	<u>505,644,732</u>	<u>131,251,348</u>
17 Foreign currency translation gain/(loss)		
Opening balance	301,360	242,340
Add : Transfer/adjustment during the period ended	(355,678)	(175,475)
Add : Transfer/adjustment during the rest of the year	-	234,495
Closing balance	<u>(54,318)</u>	<u>301,360</u>
18 Surplus in profit and loss account		
Retained earnings brought forward (Note-18.1)	6,883,641	244,665,750
Profit for the period ended	1,667,153,583	1,915,107,650
Profit for the rest of the year	-	217,692,459
Transfer to statutory reserve for the period ended	(613,906,514)	(765,482,564)
Transfer to statutory reserve for rest of the year	-	(30,491,111)
	<u>1,060,130,710</u>	<u>1,581,492,185</u>
Depreciation on revalued amount of building transferred to retained earnings	1,415,401	1,935,591
	<u>1,061,546,111</u>	<u>1,583,427,776</u>
18(a) Consolidated surplus in profit and loss account		
Retained earning brought forward	128,985,240	365,093,195
Profit for the period ended	1,673,469,680	1,918,857,352
Profit for the rest of the year	-	215,616,912
Transfer to statutory reserve for the period ended	(613,906,514)	(765,482,564)
Transfer to statutory reserve for rest of the year	-	(30,491,111)
	<u>1,188,548,406</u>	<u>1,703,593,784</u>
	1,188,548,406	1,703,593,784
Dep. on revalued amount of building transferred to retained earnings	1,415,401	1,935,591
	<u>1,189,963,807</u>	<u>1,705,529,375</u>
18.1 Retained earnings		
Conventional banking	6,883,641	244,665,750
Off-shore banking unit	-	-
	<u>6,883,641</u>	<u>244,665,750</u>
Conventional Banking		
Opening balance	1,509,680,209	1,059,883,791
Transferred from Off-shore Banking Unit	73,747,567	67,999,960
Bonus share transferred to paid-up capital	(185,475,780)	(441,609,000)
Cash dividend paid during the period ended	(1,391,068,355)	-
Cash dividend paid during the year	-	(441,609,000)
Closing balance	<u>6,883,641</u>	<u>244,665,750</u>
Off-shore banking unit		
Opening balance	73,747,567	67,999,960
Transferred to Conventional Banking Unit	(73,747,567)	(67,999,960)
Closing balance	<u>-</u>	<u>-</u>
18.2 Consolidated retained earnings		
Opening balance	1,705,529,374	1,248,311,196
Bonus share transferred to paid-up capital	(185,475,780)	(441,609,000)
Cash dividend paid during the period ended	(1,391,068,355)	-
Cash dividend paid during the year	-	(441,609,001)
Closing balance	<u>128,985,240</u>	<u>365,093,195</u>
18.3 Consolidated foreign currency translation gain/(loss)		
NCC Bank Limited (Note-17)	(54,318)	301,360
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	<u>(54,318)</u>	<u>301,360</u>

	01 January to 30 September 2020 Taka	01 January to 30 September 2019 Taka
19 Interest income		
Conventional banking (Note-19.1)	12,415,586,598	15,077,048,856
Off-shore banking unit (Note-19.2)	227,122,710	148,128,012
	12,642,709,308	15,225,176,868
Less: Inter transaction between OBU and conventional banking	(90,885,707)	(47,417,456)
	12,551,823,601	15,177,759,413
19.1 Conventional banking		
Interest on loans and advances		
Loan (General)	242,669	2,755,175
Loan against imported merchandise	6,852,685	8,479,580
Loan against trust receipts	788,274,807	1,183,917,242
Loan against packing credit	13,470,908	25,567,883
Secured overdraft	2,872,411,960	3,592,483,537
Cash credit	1,800,249,483	2,319,616,038
Working capital under stimulus package	22,708,008	-
Forced loan	97,472,219	115,402,717
Demand Loan	469,989	2,782,703
Transport loan	68,290,111	86,214,822
Lease finance	231,470,999	290,512,481
Pre-shipment credit	107,118	-
Payment against documents	36,073,494	57,406,726
House building loan	419,743,428	513,837,682
Personal loans	24,518,674	18,234,582
Consumer loan	8,980,621	14,873,374
Agricultural credit	293,030,292	170,047,406
Small business loan	30,270,093	43,480,342
Term loan	3,030,897,420	3,663,357,327
Staff loan	38,814,784	31,715,265
Credit card	42,208,322	49,200,834
Car loan	12,302,479	17,304,919
Short term loan	1,147,530,813	1,235,555,143
Export loan	28,556	-
OBU	90,885,707	47,417,456
Time loan	382,400,246	633,501,354
Education loan scheme	80,435	114,223
Documentary bills purchased	158,847,093	224,869,262
EDF	43,460,820	41,664,473
	11,662,094,231	14,390,312,545
Interest on balances with other banks and financial institutions		
Fixed deposits with other banks	387,845,576	451,424,942
Bangladesh Bank foreign currency account	4,498,812	57,096,555
Financial institutions	261,059,196	88,507,317
Money at call & short notice	6,466,823	7,883,705
Foreign banks	93,621,960	81,823,794
	753,492,367	686,736,312
	12,415,586,598	15,077,048,856
19.2 Off-shore banking unit	227,122,710	148,128,012
19(a) Consolidated interest income		
NCC Bank Limited (Note-19)	12,551,823,601	15,177,759,413
NCCB Securities and Financial Services Limited	57,075,004	99,422,769
NCCB Capital Limited	-	-
	12,608,898,605	15,277,182,182
Less: Inter company transactions	(78,829,160)	(107,764,282)
	12,530,069,445	15,169,417,900
20 Interest paid on deposits and borrowings		
Conventional banking (Note-20.1)	9,293,297,817	10,316,256,465
Off-shore banking unit (Note-20.2)	140,954,099	102,905,456
	9,434,251,916	10,419,161,921
Less: Inter transaction between OBU and conventional banking	(90,885,707)	(47,417,456)
	9,343,366,209	10,371,744,466
20.1 Conventional banking		
Interest paid on deposits and borrowings		
Savings deposits	322,519,152	438,543,314
Short notice deposits	862,721,610	822,752,055
Fixed deposits	4,827,161,750	5,753,003,106
Special savings scheme	1,983,318,901	2,061,556,496
Special deposit scheme	413,563,281	256,077,430
Interest paid on borrowings	547,467,101	424,176,299
Money double program	240,563,110	473,513,485
Money triple program	94,091,150	83,202,966
Foreign currency deposits	1,891,760	3,431,315
	9,293,297,817	10,316,256,465
20.2 Off-shore banking unit	140,954,099	102,905,456

	01 January to 30 September 2020 Taka	01 January to 30 September 2019 Taka
20(a) Consolidated interest paid on deposits, borrowings, etc.		
NCC Bank Limited (Note-20)	9,343,366,209	10,371,744,466
NCCB Securities and Financial Services Limited	80,770,423	110,807,224
NCCB Capital Limited	-	-
	9,424,136,631	10,482,551,690
Less: Inter company transactions	(78,829,160)	(107,764,282)
	9,345,307,471	10,374,787,408
21 Income from investments		
Interest on treasury bills	195,405,399	82,037,472
Interest on reverse repo	-	5,941,565
Interest on treasury bonds	1,748,312,358	1,744,551,170
Interest on commercial paper	-	-
Interest on subordinated bonds	154,450,160	163,181,726
Interest on corporate bond	75,068,493	84,166,667
Interest on Bangladesh Bank bills	-	-
Dividend on shares	13,583,634	38,679,497
Gain on sale of shares	110,513,380	36,067,840
Capital gain on sale of treasury bonds	334,002,791	123,196,359
	2,631,336,215	2,277,822,295
Less: Loss on Repo/sale/revaluation/amortization of securities	(44,674,652)	(210,385,687)
	2,586,661,563	2,067,436,608
21(a) Consolidated income from investments		
NCC Bank Limited (Note-21)	2,586,661,563	2,067,436,608
NCCB securities and Financial Services Limited	24,793,594	10,250,609
NCCB Capital Limited	-	-
	2,611,455,157	2,077,687,217
Less: Inter company transactions	-	-
	2,611,455,157	2,077,687,217
22 Commission, exchange and brokerage		
Commission		
Commission on bill purchased	13,250,186	17,910,337
Commission on remittances	31,486,818	28,091,707
Commission on letter of guarantee	245,522,293	212,359,660
Commission on letter of credit	208,854,242	208,080,720
Commission on sanchaypatra	1,067	150,528
Commission on acceptance	202,259,891	151,816,951
Underwriting commission	2,529,460	2,834,695
Commission from national prize bonds	-	54,900
	703,903,957	621,299,498
Exchange		
Exchange gain net off exchange losses	536,885,291	530,275,351
	1,240,789,248	1,151,574,849
22(a) Consolidated commission, exchange & brokerage		
NCC Bank Limited (Note-22)	1,240,789,248	1,151,574,849
NCCB Securities and Financial Services Limited	71,194,187	67,629,786
NCCB Capital Limited	-	-
	1,311,983,435	1,219,204,635
Less: Inter company transactions	-	-
	1,311,983,435	1,219,204,635
23 Other operating income		
Rent locker	3,497,388	3,331,179
Rent godown	928,800	2,013,001
Postage, fax, swift etc. recoveries	54,536,285	62,630,993
Legal charge recoveries	750,107	1,431,536
Service charges	101,092,323	91,834,079
ATM transaction fees	1,166,677	1,517,763
Account maintenance fees	45,351,024	52,984,393
Card fees & others	32,381,013	40,610,344
Gain on sale of fixed assets	286,350	-
Banking & clearing charge	44,283,464	30,965,535
Miscellaneous earnings	108,678,943	129,125,656
Application and processing fees	20,364,740	8,269,907
Off-shore banking unit	135,826	-
	413,452,938	424,714,386

	01 January to 30 September 2020 Taka	01 January to 30 September 2019 Taka
23(a) Consolidated other operating income		
NCC Bank Limited (Note-23)	413,452,938	424,714,386
NCCB Securities and Financial Services Limited	249,575	1,513,508
NCCB Capital Limited	-	-
	<u>413,702,513</u>	<u>426,227,894</u>
24 Salary & allowances		
Basic salary	842,253,453	818,303,986
House rent allowance	366,523,909	343,193,788
Bonus	219,715,621	205,209,143
Bank's contribution to provident fund	81,681,676	76,825,604
Salary & allowances for OBU	2,950,588	2,904,505
Gratuity	90,000,000	90,000,000
Other salary & allowances	606,844,398	462,927,781
	<u>2,209,969,645</u>	<u>1,999,364,807</u>
24(a) Consolidated Salary & allowances		
NCC Bank Limited (Note-24)	2,209,969,645	1,999,364,807
NCCB Securities and Financial Services Limited	29,225,595	28,026,736
NCCB Capital Limited	-	-
	<u>2,239,195,240</u>	<u>2,027,391,543</u>
25 Rent, taxes, insurance, electricity etc.		
Office Rent	<u>215,191,471</u>	<u>191,131,615</u>
Rates and taxes:		
Rates	646,776	542,511
Taxes	4,501,139	22,089,021
	<u>5,147,915</u>	<u>22,631,532</u>
Insurance:		
Cash	4,618,769	3,609,644
Fixed Assets	2,659,804	1,655,602
Deposits	81,026,665	82,801,495
	<u>88,305,238</u>	<u>88,066,741</u>
Electricity	<u>50,829,842</u>	<u>55,823,764</u>
	<u>359,474,466</u>	<u>357,653,652</u>
25(a) Consolidated rent, taxes, insurance, electricity etc.		
NCC Bank Limited (Note-25)	359,474,466	357,653,652
NCCB Securities and Financial Services Limited	9,959,859	10,000,306
NCCB Capital Limited	-	-
	<u>369,434,325</u>	<u>367,653,958</u>
26 Legal expenses		
Legal charge	2,958,623	5,725,178
Stamp charge	138,815	128,518
Consultancy fee	246,167	2,957,655
Credit rating fee	107,500	2,790,475
	<u>3,451,105</u>	<u>11,601,825</u>
26 (a) Consolidated legal expenses		
NCC Bank Limited (Note-26)	3,451,105	11,601,825
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	<u>3,451,105</u>	<u>11,601,825</u>
27 Postage, stamp and telecommunication		
Postage	5,909,848	9,116,526
Telex/swift/internet/Connectivity	32,253,612	31,123,250
Telephone	3,626,486	4,481,840
Postage (Off-shore banking unit)	-	-
	<u>41,789,946</u>	<u>44,721,616</u>
27(a) Consolidated postage, stamp and telecommunication		
NCC Bank Limited (Note-27)	41,789,946	44,721,616
NCCB Securities and Financial Services Limited	125,921	124,908
NCCB Capital Limited	-	-
	<u>41,915,867</u>	<u>44,846,524</u>

	01 January to 30 September 2020 Taka	01 January to 30 September 2019 Taka
28 Stationery, printing, advertisement etc.		
Printing and stationery:		
Printed stationery	16,407,344	14,900,910
Security stationery	6,406,537	7,618,514
Petty stationery	8,610,726	11,896,091
	31,424,607	34,415,514
Publicity and advertisement	15,738,512	25,822,488
	47,163,119	60,238,002
28(a) Consolidated stationery, printing, advertisement etc.		
NCC Bank Limited (Note-28)	47,163,119	60,238,002
NCCB Securities and Financial Services Limited	164,126	275,648
NCCB Capital Limited	-	-
	47,327,245	60,513,650
29 Managing Director's salary & fees		
Basic salary	4,492,258	4,950,000
House rent allowance	1,045,161	1,350,000
Banks contribution to P.F	1,986,000	-
Bonus	1,270,500	1,155,000
Other allowances	1,941,935	2,250,000
	10,735,854	9,705,000
30 Director's fees & other meeting related expense		
Meeting fees	2,472,800	2,264,000
Other meeting related expense	421,996	2,072,533
	2,894,796	4,336,533
Bank has paid Tk. 8,000/- per attendance per person as honorarium according to the BRPD circular no. 11 dated 04 October 2015. Other benefits include traveling expenses of directors for attending meetings.		
30(a) Consolidated Director's fees & other meeting related expense		
NCC Bank Limited (Note-30)	2,894,796	4,336,533
NCCB Securities and Financial Services Limited	110,400	165,600
NCCB Capital Limited	-	-
	3,005,196	4,502,133
31 Auditors' fees	431,250	431,250
31(a) Consolidated auditors' fees		
NCC Bank Limited (Note-31)	431,250	431,250
NCCB Securities and Financial Services Limited	40,250	30,188
NCCB Capital Limited	-	-
	471,500	461,438
32 Repairs, maintenance, amortization and depreciation		
Repairs & maintenance :		
Repairs & maintenance of fixed assets	51,238,606	80,647,100
Amortization of software	8,609,732	7,833,752
Renovation & maintenance of premises	27,037,119	24,690,315
	86,885,457	113,171,167
Depreciation :		
Furniture and fixtures	49,721,727	48,556,634
Machinery and equipment	53,689,270	58,368,193
Computer equipment	52,234,969	50,484,634
Vehicles	9,544,619	12,962,563
Right of use assets	10,640,710	-
Buildings & office premises	21,471,446	22,021,994
	197,302,741	192,394,018
	284,188,197	305,565,185
32(a) Consolidated Repairs, maintenance, amortization and depreciation		
NCC Bank Limited (Note-32)	284,188,197	305,565,185
NCCB Securities and Financial Services Limited	1,622,561	2,062,198
NCCB Capital Limited	-	-
	285,810,758	307,627,383
33 Other expenses		
Conventional banking (Note-33.1)	408,758,032	258,924,790
Off-shore banking unit (Note-33.2)	20,994	8,988
	408,779,026	258,933,778

	01 January to 30 September 2020 Taka	01 January to 30 September 2019 Taka
33.1 Conventional banking		
Entertainment	20,412,228	33,190,397
Car expenses	70,114,965	68,054,273
Paper and periodicals	569,438	1,158,751
Trade subscription	10,701,178	8,804,768
Traveling & conveyance	17,182,337	24,910,346
Labour & other charges	2,743,685	2,362,597
Liveries and uniform	2,228,679	2,210,696
Water sewerage and gas	5,381,360	5,238,684
Laundry and cleaning	2,504,769	1,518,698
Training expenses	2,393,568	3,876,386
Business promotion	7,975,831	19,452,098
Donation	207,650,442	21,984,199
Medical Expenses	3,934,166	-
Loss on sale of fixed assets	-	916,690
Welfare and recreation	1,191,496	12,940,337
Subordinated bond	10,000	345,000
Other bank charge	12,179,121	13,402,570
Miscellaneous expenses	695,056	876,534
Credit card service charge	18,367,265	19,962,145
CDBL charge	22,450	469,618
Superannuation fund	22,500,000	17,250,003
	408,758,032	258,924,790
	20,994	8,988
33.2 Off-shore banking unit		
33(a) Consolidated other expenses		
NCC Bank Limited (Note-33)	408,779,026	258,933,778
NCCB Securities and Financial Services Limited	12,984,578	12,027,501
NCCB Capital Limited	345	1,575
	421,763,949	270,962,854
Less: Inter company transactions	-	-
	421,763,949	270,962,854
	30 September 2020	31 December 2019
	Taka	Taka
34 Composition of shareholders' equity		
Paid up capital	9,459,264,810	9,273,789,030
Statutory reserve	8,647,910,294	8,034,003,780
General reserve	10,162,348	10,162,348
Other reserve including assets revaluation reserve	838,702,155	465,724,171
Foreign currency translation gain/(loss)	(54,318)	301,360
Surplus in profit and loss account	1,061,546,111	1,583,427,776
	20,017,531,400	19,367,408,464
Break-up of paid-up capital		
39,000,000 Ordinary shares of Tk 10 each issued for cash	390,000,000	390,000,000
762,442,911 Ordinary shares of Tk 10 each issued as bonus	7,624,429,110	7,438,953,330
144,483,570 Ordinary shares of Tk 10 each issued as right share in Cash	1,444,835,700	1,444,835,700
945,926,481 Ordinary shares of Tk 10 each	9,459,264,810	9,273,789,030

Date/year	Declaration	No. of Share	Face Value	Total Value
18-11-1985	Opening capital	19,500,000	10	195,000,000
12-12-1999	Initial public offer (IPO)	19,500,000	10	195,000,000
2000	10% Bonus Share	3,900,000	10	39,000,000
2001	12% Bonus Share	5,148,000	10	51,480,000
2002	15% Bonus Share	7,207,200	10	72,072,000
2003	10% Bonus Share	5,525,520	10	55,255,200
2004	30% Bonus Share	18,234,210	10	182,342,100
21-12-2005	50% Right Share	30,238,570	10	302,385,700
2005	10% Bonus Share	10,925,350	10	109,253,500
2006	12.50% Bonus Share	15,022,350	10	150,223,500
2007	30% Bonus Share	40,560,360	10	405,603,600
2008	30% Bonus Share	52,728,460	10	527,284,600
2009	47% Bonus Share	107,390,300	10	1,073,903,000
11-04-2010	50% Right Share	114,245,010	10	1,142,450,100
2010	32% Bonus Share	144,040,105	10	1,440,401,050
2011	17% Bonus Share	101,008,123	10	1,010,081,230
2012	10% Bonus Share	69,517,355	10	695,173,550
2013	5% Bonus Share	38,234,545	10	382,345,450
2014	10% Bonus Share	80,292,545	10	802,925,450
2018	5% Bonus Share	44,160,900	10	441,609,000
2019	2% Bonus Share	18,547,578	10	185,475,780
		945,926,481		9,459,264,810

	30 September 2020	31 December 2019
	Taka	Taka
34(a) Consolidated Composition of shareholders' equity		
Paid up capital	9,459,264,810	9,273,789,030
Statutory reserve	8,647,910,294	8,034,003,780
General reserve	10,162,348	10,162,348
Non-controlling (Minority) interest	209	209
Other reserve including assets revaluation reserve	838,702,155	465,724,171
Foreign currency translation gain/(loss)	(54,318)	301,360
Surplus in profit and loss account	1,189,963,807	1,705,529,375
	20,145,949,305	19,489,510,273
	30 September 2020	30 September 2019
	Taka	Taka
35 Cash and cash equivalents		
Conventional Banking		
Cash in hand	2,431,131,525	2,539,974,234
Balance with Bangladesh Bank and Sonali Bank Limited	8,307,726,031	11,662,161,334
Balance with other bank and financial institutions	5,959,416,643	4,005,492,278
Money at call & short notice	7,150,508,000	9,143,250,000
Prize bonds	7,871,400	6,135,200
	23,856,653,598	27,357,013,046
Off-shore banking unit	-	-
	23,856,653,598	27,357,013,046
35(a) Consolidated cash and cash equivalents		
NCC Bank Limited (Note-34)	23,856,653,598	27,357,013,046
NCCB Securities and Financial Services Limited	158,815,707	63,577,994
NCCB Capital Limited	-	-
	24,015,469,305	27,420,591,040
36 Net asset value per share (NAV)		
Total assets	256,164,277,535	254,084,107,658
Less: Total liabilities	(236,146,746,135)	(234,916,430,896)
Net asset value (a)	20,017,531,399	19,167,676,762
Weighted average number of ordinary share outstanding (b)	945,926,481	945,926,481
Net asset value per share (NAV) (a÷b)	21.16	20.26
36(a) Consolidated net asset value per share (NAV)		
Total assets	257,658,936,467	255,425,314,472
Less: Total liabilities	(237,512,987,162)	(236,133,460,355)
Net asset value (a)	20,145,949,305	19,291,854,117
Weighted average number of ordinary share outstanding (b)	945,926,481	945,926,481
Net asset value per share (NAV) (a÷b)	21.30	20.39
37 Earnings per share (EPS)		
Net Profit after tax for the period ended (a)	1,667,153,583	1,915,107,650
Weighted average number of ordinary share outstanding (b)	945,926,481	945,926,481
Earnings per share (EPS) (a÷b)	1.76	2.02
37(a) Consolidated earnings per share		
Net profit after tax for the period ended (a)	1,673,469,680	1,918,857,352
Weighted average number of ordinary share outstanding (b)	945,926,481	945,926,481
Earnings per share (EPS) (a÷b)	1.77	2.03
* Solo earnings per share and consolidated earnings per share (EPS) have been decreased compare to same period of previous year due to reduction of interest income on loans & advances for implement of single digit interest rate.		
38 Net operating cash flows per share (NOCFPS)		
Net cash received/(used) from operating activities during the period (a)	1,524,211,036	5,271,039,317
Weighted average number of ordinary share outstanding (b)	945,926,481	945,926,481
Net operating cash flows per share (NOCFPS) (a÷b)	1.61	5.57
38(a) Consolidated net operating cash flows per share (NOCFPS)		
Net cash received/(used) from operating activities during the period (a)	1,551,904,500	5,225,322,745
Weighted average number of ordinary share outstanding (b)	945,926,481	945,926,481
Net operating cash flows per share (NOCFPS) (a÷b)	1.64	5.52
* Solo net operating cash flows and consolidated net operating cash flows per share (NOCFPS) have been decreased compare to same period of previous year due to installments (interest & principal) have not received on loans & advances as per BRPD circular no. 11 dated 03 May 2020 and 23 dated 04 May 2020 as well as no deposits growth. As per mentioned circular, interest on loans and advances of April & May 2020 are placed in interest receivable till 30 June 2020.		

			01 January to 30 September 2020 <u>Taka</u>	01 January to 30 September 2019 <u>Taka</u>
39	Income tax expense			
	Accounting net profit before tax for the period		<u>3,069,532,571</u>	<u>3,827,412,818</u>
	Taxable profit for the period as per ITO 1984		<u>3,805,383,195</u>	<u>5,433,366,041</u>
	Tax liability there on for the period as per ITO 1984			
	Head of Income	Income Amount	Tax Rate	
	Business income	3,347,283,390	37.50%	1,255,231,271
	Gain on sale of share	110,513,380	10.00%	11,051,338
	Gain on sale of Govt. securities	334,002,791	0.00%	-
	Gain on sale of fixed assets	-	15.00%	-
	Dividend income	13,583,634	20.00%	2,716,727
	Total	<u>3,805,383,195</u>		<u>1,268,999,336</u>
				<u>1,974,364,898</u>
40	Reconciliation of statement of cash flows from operating activities			
	Profit before provision		<u>4,027,732,761</u>	<u>5,397,189,142</u>
	Adjustment for non cash items			
	Depreciation on fixed asset		197,302,741	192,394,018
	Amortization on software		8,609,732	7,833,752
			<u>205,912,472</u>	<u>200,227,770</u>
	Adjustment with non-operating activities			
	Gain on sale of shares		(110,513,380)	(36,067,840)
	Capital gain on sale of treasury bonds		(334,002,791)	(123,196,359)
	Gain on sale of fixed assets		(286,350)	-
	Loss on sale of fixed assets		-	916,690
			<u>(444,802,521)</u>	<u>(158,347,508)</u>
	Changes in operating asset and liabilities			
	Changes in loans & advances		(1,495,539,785)	(2,137,918,916)
	Changes in deposits and other accounts		(20,649,043)	5,617,362,636
	Changes in investments		1,881,531,332	(3,622,747,886)
	Changes in borrowings		(2,523,406,439)	(211,806,614)
	Changes in other assets		3,701,074,037	(2,692,036,577)
	Changes in other liabilities		(2,352,697,927)	4,035,274,168
			<u>(809,687,824)</u>	<u>988,126,811</u>
	Income Tax Paid		<u>(1,454,943,853)</u>	<u>(1,156,156,898)</u>
	Net cash flows from operating activities		<u>1,524,211,036</u>	<u>5,271,039,317</u>
40(a)	Consolidated reconciliation of statement of cash flows from operating activities			
	Profit before provision		<u>4,046,041,063</u>	<u>5,412,483,930</u>
	Adjustment for non cash items			
	Depreciation on fixed asset		198,917,124	193,164,153
	Amortization on software		8,617,911	7,840,530
			<u>207,535,034</u>	<u>201,004,683</u>
	Adjustment with non-operating activities			
	Gain on sale of shares		(130,102,678)	(40,835,972)
	Capital gain on sale of treasury bonds		(334,002,791)	(123,196,359)
	Gain on sale of fixed assets		(286,350)	-
	Loss on sale of fixed assets		80,543	995,477
			<u>(464,311,276)</u>	<u>(163,036,854)</u>
	Changes in operating asset and liabilities			
	Changes in loans & advances		(1,514,953,884)	(2,039,882,375)
	Changes in deposits and other accounts		41,107,804	5,530,402,612
	Changes in investments		1,861,942,034	(3,628,419,781)
	Changes in borrowings		(2,531,449,805)	(211,806,614)
	Changes in other assets		3,642,225,700	(2,765,057,661)
	Changes in other liabilities		(2,269,296,114)	4,057,336,789
			<u>(770,424,264)</u>	<u>942,572,970</u>
	Income Tax Paid		<u>(1,466,936,058)</u>	<u>(1,167,701,984)</u>
	Net cash flows from operating activities		<u>1,551,904,500</u>	<u>5,225,322,745</u>

41 Related Party Transaction

Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per IAS 24 Related Party Disclosures. The Bank in normal course of business had transactions with other entities that fall within the definition of 'Related Party' as contained in International Accounting Standards (IAS)-24 (Related party disclosures) and as defined in the BRPD circular no 14, dated 25 June 2003.

The Significant Related party transactions during the period were as follows:

Amounts in Lac Taka

Name of the Organization	Representing Directors	Nature of Facilitie	Rate	Income Amount	Outstanding		Total outstanding
					Funded	Non-funded	
M/S A Parvez Chowdhury	Mr. Amjadul Ferdous Chowdhury	CC(H)	9%	1,741,773	251.19	-	251.19
Amjadul Ferdous Chowdhury & Others		HBL	9%	281,166	38.33	-	38.33
FASN Corporation		SOD(G)	9%	1,562,615	220.52	-	220.52
Prime Steel Re-rolling Mills Limited	Mr. Md. Abdul Awal	B/G			-	1.11	1.11
Shaheedullah & Associates	Mrs. Sohela Hossain	SOD(G)	9%	800,050	102.31	-	102.31
Roots Food and Beverage Limited	Mr. Khairul Alam Chaklader	BG		55,099	-	7.72	7.72
		SOD(G)	9%	3,076,568	419.40	-	419.40
		LC		114,802	-	169.90	169.90
Total				7,632,073	1,031.75	178.73	1,210.48

Inter-company balances and transactions between Parent and Subsidiaries:

Amounts in Taka

Name of Subsidiaries	Nature of Account	Balance as on 30 September 2020
NCCB Securities and Financial Services Limited	In Special Notice Deposit (SND)	253,115,558
NCCB Securities and Financial Services Limited	In Secured Overdraft Account	844,189,330
*NCCB Capital Limited	In Current Deposit (CD) Account	258,169,859
Name of Subsidiaries	Nature of Transactions	Transacted during the
NCCB Securities and Financial Services Limited	Interest income and Expense	78,829,160

* There is no intercompany transaction between Parent and NCCB Capital Limited due to no-operation of NCCB Capital Limited started yet.

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director & CEO (C.C)

Sd/-
Director

Sd/-
Chairman

National Credit and Commerce Bank Limited
Fixed Assets and intangible assets Schedule
As on 30 September 2020

Amount in Taka

Particulars	Cost/Revaluation				Depreciation				Written down value as on 30 September 2020
	Balance as on 01 Jan 2020	Addition during the Period	(Disposals) / adjustments during the Period	Balance as on 30 September 2020	Balance as on 01 Jan 2020	Charge for the Period	(Disposals)/ adjustments during the Period	Balance as on 30 September 2020	
Land	451,906,672	-	-	451,906,672	-	-	-	-	451,906,672
Buildings and Office Premises:									
Building (Head Office premise on Land - 1)	632,627,496	-	-	632,627,496	72,617,768	10,500,182	-	83,117,950	549,509,546
Building (Structure on Land -2)	2,287,523	-	-	2,287,523	557,186	32,444	-	589,630	1,697,893
Dhanmondi Branch	102,180,815	-	-	102,180,815	21,938,838	1,504,537	-	23,443,375	78,737,440
Islampur Branch	56,785,217	-	-	56,785,217	12,572,108	828,996	-	13,401,104	43,384,113
Savar Branch	35,597,332	-	-	35,597,332	7,705,105	522,979	-	8,228,084	27,369,248
Bijoyagar Branch	99,179,248	-	-	99,179,248	20,351,442	1,478,021	-	21,829,463	77,349,784
Pragoti Sarani Branch	64,779,730	-	-	64,779,730	13,784,055	956,169	-	14,740,224	50,039,506
Uttara Branch	70,347,200	-	-	70,347,200	14,487,899	1,047,362	-	15,535,261	54,811,939
Agrabad Branch	60,682,473	-	-	60,682,473	12,417,834	904,962	-	13,322,796	47,359,677
Elephant Road Branch	85,401,266	-	-	85,401,266	17,411,061	1,274,816	-	18,685,878	66,715,388
Mitford Branch	23,264,107	-	-	23,264,107	4,602,463	349,906	-	4,952,369	18,311,738
O. R. Nizam Road Branch	135,711,537	-	-	135,711,537	25,254,425	2,071,071	-	27,325,496	108,386,041
Total Land, Buildings & Office Premises	1,820,750,615	-	-	1,820,750,615	223,700,183	21,471,446	-	245,171,629	1,575,578,987
Furniture & fixture	929,410,072	80,144,805	(3,853,225)	1,005,701,652	427,318,409	49,721,727	(3,472,895)	473,567,241	532,134,411
Machinery & equipment	1,013,509,623	33,992,869	(319,607)	1,047,182,884	680,202,991	53,689,270	(306,565)	733,585,695	313,597,189
Computer equipment	676,929,293	17,004,278	-	693,933,571	448,085,374	52,234,969	-	500,320,342	193,613,229
Vehicles	154,031,550	5,554,625	-	159,586,175	123,068,135	9,544,619	-	132,612,754	26,973,421
Right of use assets (Lease assets)	55,568,152	-	-	55,568,152	14,187,613	10,640,710	-	24,828,323	30,739,829
Work in Progress	-	-	-	-	-	-	-	-	-
As on 30 September -2020 Total	4,650,199,305	136,696,577	(4,172,832)	4,782,723,050	1,916,562,704	197,302,741	(3,779,460)	2,110,085,985	2,672,637,065
As on 31 December -2019 Total	4,264,747,049	418,445,939	(32,993,683)	4,650,199,305	1,647,614,484	292,319,240	(23,371,020)	1,916,562,704	2,733,636,601

Intangible Assets

Amount in Taka

Particulars	Cost				Amortization				Written down value as on 30 September 2020
	Balance on 01 Jan 2020	Addition during the period	Adjustments during the period	Balance as on 30 September 2020	Balance as on 1 Jan 2020	Charge for the period	Adjustments during the period	Balance as on 30 September 2020	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Computer Software	199,962,792	16,096,403	(3,549,511)	212,509,684	164,496,604	8,609,732	-	173,106,336	39,403,349
As on 30 September -2020 Total	199,962,792	16,096,403	(3,549,511)	212,509,684	164,496,604	8,609,732	-	173,106,336	39,403,349
As on 31 December -2019 Total	184,762,277	15,200,515	-	199,962,792	153,495,113	11,001,491	-	164,496,604	35,466,188