NRB Commercial Bank Limited & It's Subsidiary







CONSOLIDATED BALANCE SHEET (UNAUDITED)

As at 30 September 2021

Cash: In Hand (Including Foreign Currencies) In Hand (Including Foreign Currencies) Balance with Bangladesh Bank and its agent bank (s) (Including foreign currencies) Balance with other banks and financial institutions In Bangladesh In Bangladesh Outside Bangl	Postigulare	Note	At Sep 30, 2021	At Dec 31, 2020
Cash: In Hand (Including Foreign Currencies) In Hand (Including Foreign Currencies) Balance with Bangladesh Bank and its agent bank (s) (Including foreign currencies) Balance with other banks and financial institutions In Bangladesh In Bangladesh Outside Bangl	Particulars	Note	Taka	Taka
In Hand (Including Foreign Currencies) Balance with Bangladdesh Bank and its agent bank (s) (including foreign currencies) Balance with other banks and financial institutions In Bangladesh Outside Bangladesh Outsides Bangladesh Outsidesh Outside Bangladesh Outsidesh Outside Bangladesh Outsidesh Outs	PROPERTY AND ASSETS			
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) 3.2a 5,304,116,193 4,402,662,974 Balance with other banks and financial institutions In Bangladesh Outside Bangladesh 4a 3,439,474,998 3,381,521,957 Outside Bangladesh 3110,018,039 2,471,588,502 90,933,455 Money at call and short notice 5a 125,600,000 134,800,000 Investments 6a 29,881,758,702 26,777,196,185 Government Others 5a 24,828,644,944 24,141,738,936 Others 5a 1,552,410,120 73,093,345,450 Bills purchased and discounted 8a 1,552,410,120 73,093,345,450 Fixed assets including premises, furniture and fixtures 9a 1,078,594,535 840,910,417 Other assets 10a 4,734,467,899 4,579,462,894 Non - banking assets 12a 1,45,823,774,981 116,643,265,669 Current accounts/Al-wadeabn current accounts and other accounts and sunk/Mudaraba savings bank/Mudaraba savings bank deposits spayable 11,174,717,548 9,073,305,616 Special/Mudaraba notice deposits 11,472,772,496 9,951,273,888 <td>Cash:</td> <td>3a</td> <td>7,830,478,521</td> <td>6,091,949,125</td>	Cash:	3a	7,830,478,521	6,091,949,125
Balance with other banks and financial institutions 4a 3,439,474,998 3,381,521,957 10,310,018,039 2,471,856,599 20,9333,455 3,10,018,039 2,471,856,599 20,9333,455 3,10,018,039 3,29,456,599 2,471,856,599 2,471,471,859,396 2,471,471,859,396 2,471,471,859,396 2,471,471,859,396 2,471,471,859,396 2,471,471,859,396 2,471,471,859,396 2,471,471,859,396 2,471,471,471,471,471,471,471,471,471,471		3.1a	2,526,362,328	1,689,286,151
In Bangladesh		3.2a	5,304,116,193	4,402,662,974
Money at call and short notice	Balance with other banks and financial institutions	4a	3,439,474,998	3,381,521,957
Money at call and short notice				
Investments	Outside Bangladesh		329,456,959	909,933,455
Content	Money at call and short notice	5a	125,600,000	134,800,000
Covernment	Investments	6a	29,881,758,702	26,727,196,185
Loans and advances 7a 98,733,400,326 74,887,425,182	Government			
Loans, cash credits, overdrafts etc./ investments 7.2a 8a 1,852,410,120 1,794,079,732	Others		5,053,113,758	2,585,457,249
Loans, cash credits, overdrafts etc./ investments 7.2a 8a 1,852,410,120 1,794,079,732	Loans and advances	7a	98.733.400.326	74.887.425.182
Bills purchased and discounted 8a 1,852,410,120 1,794,079,732				
Other assets 10a 4,734,467,899 4,579,462,804 Non - banking assets - - - Total assets 145,823,774,981 116,643,265,669 LIABILITIES AND CAPITAL Liabilities 11a 8,525,713,942 4,133,970,569 Deposits and other accounts 12a 110,296,754,792 90,074,305,616 20,759,3488,144 13,853,412,377 12,353,412,377 12,353,412,377 4,133,970,569 9,074,305,616 12,7593,488,144 13,854,913,081 12,355,122,328 11,147,176,946 8,051,721,281 12,555,748,928 9,074,305,616 11,147,176,946 8,051,721,281 9,055,274,828 9,055,274,828 9,955,274,828 9,955,274,828 9,955,274,828 9,051,721,281 11,474,728,496 9,955,274,828 9,051,721,281 11,474,718,496 9,055,274,828 9,051,721,281 11,474,718,496 9,055,274,828 9,051,721,281 11,474,718,496 11,474,718,496 9,055,274,828 9,051,721,281 11,474,718,496 11,474,718,496 11,474,718,496 11,474,718,496 11,474,718,496 11,474,718,496 11,474,718,496 11,474,718,496 11,474,718,418 11,474,718,418 <td></td> <td>8a</td> <td>1,852,410,120</td> <td>1,794,079,732</td>		8a	1,852,410,120	1,794,079,732
Other assets 10a 4,734,467,899 4,579,462,804 Non - banking assets - - - Total assets 145,823,774,981 116,643,265,669 LIABILITIES AND CAPITAL Liabilities 11a 8,525,713,942 4,133,970,569 Deposits and other accounts 12a 110,296,754,792 90,074,305,616 20,759,3488,144 13,853,412,377 12,353,412,377 12,353,412,377 4,133,970,569 9,074,305,616 12,7593,488,144 13,854,913,081 12,355,122,328 11,147,176,946 8,051,721,281 12,555,748,928 9,074,305,616 11,147,176,946 8,051,721,281 9,055,274,828 9,055,274,828 9,955,274,828 9,955,274,828 9,955,274,828 9,051,721,281 11,474,728,496 9,955,274,828 9,051,721,281 11,474,718,496 9,055,274,828 9,051,721,281 11,474,718,496 9,055,274,828 9,051,721,281 11,474,718,496 11,474,718,496 9,055,274,828 9,051,721,281 11,474,718,496 11,474,718,496 11,474,718,496 11,474,718,496 11,474,718,496 11,474,718,496 11,474,718,496 11,474,718,496 11,474,718,418 11,474,718,418 <td>Eivad accept including promises furniture and fixtures</td> <td>92</td> <td>1 070 504 535</td> <td>040.010.447</td>	Eivad accept including promises furniture and fixtures	92	1 070 504 535	040.010.447
Non - banking assets				
Total assets	Other assets	104	4,734,407,033	4,373,462,604
LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial institutions and agents 11a 8,525,713,942 4,133,970,563 12a 110,296,754,792 90,074,305,616 17,593,488,144 12,353,412,377 13,863,913,081 17,593,488,144 12,353,412,377 13,863,913,081 11,147,176,946 12,555,218,986 11,147,176,946 9,955,274,828 11,474,728,496 9,955,274,828 12,6517,804,887 31,273,588,899 26,517,804,887 31,273,588,899 26,517,804,887 31,273,588,899 31,273,588,999 31,273,588,999 31,273,5	Non - banking assets		-	-
Liabilities 11a 8,525,713,942 4,133,970,569 Deposits and other accounts 12a 110,296,754,792 90,074,305,616 Current accounts/Al-wadeach current accounts and other accounts 12a 110,296,754,792 90,074,305,616 Current accounts/Al-wadeach current accounts and other accounts 17,593,488,144 12,353,412,377 Savings bank/Mudaraba savings bank deposits 11,147,175,946 9,555,274,828 Special/Mudaraba notice deposits 11,474,728,496 9,955,274,828 Fixed deposits/Mudaraba fixed deposits 29,699,643,237 30,1273,588,899 Other liabilities 13a 15,032,012,805 12,555,753,040 Total liabilities : 133,854,481,539 106,764,029,225 Total Shareholders' Equity 11,908,822,125 9,835,067,171 Paid -up capital 14.2 7,376,428,479 5,825,169,980 Statutory reserve 15 2,318,730,356 1,866,788,986 Revaluation reserve 16a 570,962,563 810,630,764 Retained earnings 17a 1,642,700,727 1,332,477,501 Minority Interest 16a 17,962,3444 3,879,236,445 Total Liabilities and Shareholders' Equity 11,908,822,125 9,873,236,445 Total Liabilities and Shareholders' Equity 11,908,822,125 9,835,067,171 Total Liabilities and Shareholders' Equity 11,908,822,125 9,835,067,171 Total Liabilities and Shareholders' Equity 1,596,934,444 3,879,236,445 Total Liabilities and Shareholders' Equity 1,596,934,444 3,879,236,445 Total Liabilities and Shareholders' Equity 1,596,939,444 3,879,236,445 3,879,236	Total assets		145,823,774,981	116,643,265,669
12a	LIABILITIES AND CAPITAL Liabilities			
Current accounts/Al-wadeah current accounts and other accounts Bills payable Bills payable Savings bank/Mudaraba savings bank deposits Savings bank/Mudaraba notice deposits Secial/Mudaraba notice deposits Special/Mudaraba fixed deposits Schemes Deposits/Mudaraba fixed deposits Schemes Deposits/Mudaraba fixed deposits Schemes Deposits/Mudaraba Scheme Deposits Other liabilities 13a 15,032,011,2805 11,2555,753,040 Total liabilities: 13a 15,032,011,2805 11,908,822,125 133,854,481,539 106,764,029,225 Total Shareholders' Equity Paid -up capital 14.2 7,376,428,479 Statutory reserve 15 Statutory reserve 16a S70,962,536 Revaluation reserve 16a S70,962,536 Revaluation reserve 16a Minority Interest 17b G0,471,317 14,416,27 11,969,293,442 9,879,236,445 Total Equity 11,969,293,442 9,879,236,445 Total Liabilities and Shareholders' Equity 11,969,293,442 9,879,236,445 Total Liabilities and Shareholders' Equity 11,969,293,442 9,879,236,445 Total Liabilities and Shareholders' Equity 145,823,774,981 116,643,265,669 Net Asset Value (NAV) per Share 16.14 16.88 Net Asset Value (NAV) per Share [Restated] 16.14 16.88 Acceptances and endorsements Letters of Bank Guarantee 25,765,228,398 16,460,521,792 17,804,887 17,593,481,393 11,474,728,496 11,1474,728,496 12,959,632,31 12,73,588,319,996 12,555,753,3040 12,555,753,3040 12,555,753,3040 11,1474,728,496 11,147,718,496 11,147,718,496 11,147,718,496 11,147,718,496 11,147,718,496 11,147,718,496 11,147,718,496 11,147,718,496 11,147,718,496 11,147,478,496 11,147,478,496 11,147,478,496 11,147,478,496 11,147,478,496 11,147,478,496 11,147,478,496 11,147,478,496 11,147,478,496	Borrowings from other banks, financial institutions and agents	11a	8,525,713,942	4,133,970,569
Bills payable 13,863,913,081 7,528,319,896 Savings bank/Mudaraba savings bank deposits 11,147,176,946 11,147,176,946 Special/Mudaraba notice deposits 11,474,728,496 9,955,274,828 Fixed deposits/Mudaraba fixed deposits 26,599,643,237 20,911,988,336 Schemes Deposit/ Mudaraba Scheme Deposits 13a 15,032,012,805 12,555,753,040 Other liabilities: 133,854,481,539 106,764,029,225 Total Shareholders' Equity 11,908,822,125 9,835,067,171 Paid-up capital 14.2 7,376,428,479 5,825,169,980 Statutory reserve 15 2,318,730,356 1,866,788,986 Revaluation reserve 16a 570,962,563 810,630,721 Retained earnings 17a 1,642,700,727 1,332,477,501 Minority Interest 17b 60,471,317 44,169,274 Total Equity 11,969,293,442 9,879,236,448 Net Asset Value (NAV) per Share 16.14 16.38 Net Asset Value (NAV) per Share [Restated] 16.14 13.33 OFF - BALANCE SHEET EXPOSURES 8,801,451,873 6,718,231,793 6,718,231,593 6,718,231,593	Deposits and other accounts	12a	110,296,754,792	90,074,305,616
Savings bank/Mudaraba savings bank deposits 11,147,176,946 3,051,721,281 Special/Mudaraba notice deposits 11,747,178,946 11,747,284,946 9,955,274,828 29,699,643,237 26,517,804,887 31,273,588,899 26,517,804,887 31,273,588,899 26,517,804,887 31,273,588,899 26,517,804,887 31,273,588,899 26,517,804,887 31,273,588,899 26,517,804,887 26,517,804,887 26,517,804,887 26,517,804,887 26,517,804,887 26,517,804,887 26,517,804,887 26,517,804,887 26,517,804,887 26,517,804,887 26,517,804,887 26,517,804,887 26,517,804,887 26,517,804,887 26,717,176,176,176,176,176,176,176,176,17		5		
Special/Mudaraba notice deposits 11,474,728,496 9,955,274,828 Fixed deposits/Mudaraba fixed deposits 29,699,643,237 32,911,988,333 Schemes Deposit/ Mudaraba Scheme Deposits 13a 15,032,012,805 12,555,753,040 Other liabilities: 133,854,481,539 106,764,029,225 12,555,753,040 Total Shareholders' Equity 11,908,822,125 9,835,067,171 Paid-up capital 14.2 7,376,428,479 5,825,169,980 Statutory reserve 15a 570,962,563 810,630,704 Revaluation reserve 16a 570,962,563 810,630,704 Retained earnings 17a 1,642,700,727 1,332,477,501 Minority Interest 17b 60,471,317 44,169,274 Total Equity 115,969,293,442 3,879,236,445 Total Liabilities and Shareholders' Equity 145,823,774,981 116,643,265,669 Net Asset Value (NAV) per Share 16.14 13.33 OFF - BALANCE SHEET EXPOSURES 28,01,451,873 25,765,228,398 6,718,231,595 Contingent liabilities 25,765,228,398 16,406,215,792 7,				
Fixed deposits/Mudaraba fixed deposits 29,699,643,237 (20,911,988,336 31,273,588,899) 20,911,988,336 31,273,588,899 Other liabilities 13a 15,032,012,805 12,555,753,040 Total liabilities: 133,854,481,539 106,764,029,225 Total Shareholders' Equity 11,908,822,125 7,376,428,479 5,825,169,980 Paid - up capital 14.2 7,376,428,479 5,825,169,980 1,866,788,986 Revaluation reserve 15 2,318,730,356 1,866,788,986 <td></td> <td></td> <td></td> <td></td>				
Schemes Deposity Mudaraba Scheme Deposits 26,517,804,887 31,273,588,899 Other liabilities 13a 15,032,012,805 12,555,753,040 Total Shareholders' Equity 11,908,822,125 9,835,067,171 Paid up capital 14.2 7,376,428,479 5,825,169,980 Statutory reserve 15 2,318,730,356 18,667,88,986 Revaluation reserve 16a 570,962,563 810,630,704 Retained earnings 17a 1,642,700,727 1,332,477,501 Minority Interest 17b 60,471,317 41,169,233,442 9,879,236,445 Total Equity 145,823,774,981 116,643,265,669 116,643,265,669 Net Asset Value (NAV) per Share 16.14 13.33 16.88 Net Asset Value (NAV) per Share [Restated] 16.14 13.33 OFF - BALANCE SHEET EXPOSURES 35,483,890,270 Contingent liabilities 18 48,971,757,632 35,483,890,270 Acceptances and endorsements 8,801,451,873 6,718,231,595 Letters of Bank Guarantee 25,765,228,398 7,818,738,221 Bil				
Total liabilities : 133,854,481,539 106,764,029,225 106,764,029,225 11,908,822,125 9,835,067,171 Paid -up capital 14.2 7,376,428,479 5,825,169,980 53,187,30,356 1,866,788,986 166,788,986 166,708,256 1,866,788,986 1,862,709,62,563 1,866,788,986 1,862,709,62,563 1,862,709,272 1,332,477,501 1,642,700,727 1,332,477,501 1,000,717,317 1,44,169,274 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,332,477,501 1,000,727 1,322,477,501 1,000,727 1,000,727 1,322,477,501 1,000,727				
Total Shareholders' Equity	Other liabilities	13a	15,032,012,805	12,555,753,040
Paid -up capital 14.2 7,376,428,479 5,825,169,980 Statutory reserve 15 2,318,730,356 1,866,788,986 Revaluation reserve 16a 570,962,566 810,630,704 Retained earnings 17a 1,642,700,727 1,332,477,501 Minority Interest 17b 60,471,317 44,169,27 Total Equity 145,823,774,981 116,643,265,669 Net Asset Value (NAV) per Share 16.14 16.88 Net Asset Value (NAV) per Share [Restated] 16.14 13.33 OFF - BALANCE SHEET EXPOSURES 8,801,451,873 6,718,231,595 Contingent liabilities 8,801,451,873 6,718,231,595 Acceptances and endorsements 8,801,451,873 6,718,231,595 Letters of Bank Guarantee 25,765,228,398 7,818,738,221 Bills for collection 4,938,107,537 4,540,704,662 Other contingent liabilities 4,938,107,537 4,540,704,662	Total liabilities :		133,854,481,539	106,764,029,225
Paid -up capital 14.2 7,376,428,479 5,825,169,980 Statutory reserve 15 2,318,730,356 1,866,788,986 Revaluation reserve 16a 570,962,566 810,630,704 Retained earnings 17a 1,642,700,727 1,332,477,501 Minority Interest 17b 60,471,317 44,169,27 Total Equity 145,823,774,981 116,643,265,669 Net Asset Value (NAV) per Share 16.14 16.88 Net Asset Value (NAV) per Share [Restated] 16.14 13.33 OFF - BALANCE SHEET EXPOSURES 8,801,451,873 6,718,231,595 Contingent liabilities 8,801,451,873 6,718,231,595 Acceptances and endorsements 8,801,451,873 6,718,231,595 Letters of Bank Guarantee 25,765,228,398 7,818,738,221 Bills for collection 4,938,107,537 4,540,704,662 Other contingent liabilities 4,938,107,537 4,540,704,662	Total Shareholders' Equity		11.908.822.125	9.835.067.171
Revaluation reserve 16a 570,962,563 810,630,704 Retained earnings 17a 1,642,700,727 1,332,477,501 4,169,274 44,169,274 9,879,236,445 Total Equity 145,823,774,981 116,643,265,669 116,643,265,669 116,643,265,669 116,643,265,669 16.14 16.88 Net Asset Value (NAV) per Share [Restated] 16.14 13.33 13.33 16.74 13.33 16.74 13.33 16.74 16.88 16.14 16.88 16.14 16.88 16.14 16.88 16.14 16.88 16.14 16.88 16.14 16.88 16.14 16.88 16.14 16.88 16.14 16.88 16.88 16.14 16.88 16.88 16.14 16.88 16.88 16.14 16.88 16.88 16.88 16.14 16.88		14.2		
Retained earnings 17a Minority Interest 1.642,700,727 (1,332,477,501 (6,0471,317 (1,969,293,442 9,879,236,445 (9,274) (1,969,293,442 9,879,236,445 (9,274) (1,969,293,442 9,879,236,445 (9,274) (1,969,293,442 9,879,236,445 (9,274) (1,969,293,442 9,879,236,445 (9,274) (1,969,293,442 9,879,236,445 (9,274) (1,964,265,669 (9,823) (1,964,265,669 (9,969,82) (1,964,265,669 (9,964,265) (1,964,265,265	Statutory reserve	15	2,318,730,356	1,866,788,986
Minority Interest 17b 60,471,317 44,169,274 11,969,293,442 9,879,236,445 11,969,293,442 9,879,236,445 11,969,293,442 9,879,236,445 145,823,774,981 116,643,265,669 Net Asset Value (NAV) per Share 16.14 16.88 Net Asset Value (NAV) per Share [Restated] 16.14 13.33 DFF - BALANCE SHEET EXPOSURES 200,000 200,				
Total Equity				
Total Liabilities and Shareholders' Equity		17b		
Net Asset Value (NAV) per Share				
Net Asset Value (NAV) per Share [Restated] 16.14 13.33 DFF - BALANCE SHEET EXPOSURES Contingent liabilities 18 48,971,757,632 35,483,890,270 Acceptances and endorsements 8,801,451,873 6,718,231,595 Letters of Bank Guarantee 25,765,228,398 16,406,215,792 Irrevocable letters of credit 9,466,969,823 7,818,738,221 Bills for collection 4,938,107,537 4,540,704,662 Other contingent liabilities	• •			
DEF - BALANCE SHEET EXPOSURES				
Contingent liabilities 18 48,971,757,632 35,483,890,270 Acceptances and endorsements 8,801,451,873 6,718,231,595 Letters of Bank Guarantee 25,765,228,398 16,406,215,792 Irrevocable letters of credit 9,466,969,823 7,818,738,221 Bills for collection 4,938,107,537 4,540,704,662 Other contingent liabilities 4,938,107,537 4,540,704,662			16.14	13.33
Acceptances and endorsements 8,801,451,873 6,718,231,595 Letters of Bank Guarantee 25,765,228,398 16,406,215,792 16,406,215,792 9,466,969,823 18,107,537 4,540,704,662 17,912 17,912 18,107,537 18,107	OFF - BALANCE SHEET EXPOSURES			
Letters of Bank Guarantee 25,765,228,398 16,406,215,792 1 9,466,969,823 8 9,466,969,823 8 9,466,969,823 4,938,107,537 9,	Contingent liabilities	18	48,971,757,632	35,483,890,270
Irrevocable letters of credit 9,466,969,823 7,818,738,221				
Bills for collection 4,938,107,537 4,540,704,662 Other contingent liabilities				
Other contingent liabilities				
Total Off-Balance Sheet exposures including contingent liabilities 48,971,757,632 35,483,890,270			4,938,107,537	4,540,704,662
Total Off-Balance Sheet exposures including contingent liabilities 48,971,757,632 35,483,890,270				
	Total Off-Balance Sheet exposures including contingent liabilities		48,971,757,632	35,483,890,270

CONSOLIDATED PROFIT AND LOSS ACCOUNT (UNAUDITED)

For the period ended September 30, 2021

Particulars	Note	Jan'21-Sep'21	Jan'20-Sep'20	July'21-Sep'21	July'20-Sep'20
Tursiculars	Hote	Taka	Taka	Taka	Taka
OPERATING INCOME					
Interest income	20a	5,547,274,725	4,929,014,808	1,980,852,928	1,544,721,309
Interest paid/Profit Shared on deposits and borrowings, etc	21a	3,862,027,862	4,119,588,812	1,537,878,631	1,549,086,03
Net interest income	210	1,685,246,863	809,425,996	442,974,296	(4,364,72
Investment income	22a	2,765,471,255	2,672,793,267	1,395,987,002	1,718,584,00
Commission, exchange and brokerage	23a	803,400,949	577,914,902	302,853,979	167,727,96
Other operating income	24a	228,383,917	168,617,950	63,544,934	62,561,06
Total operating income (A)		5,482,502,984	4,228,752,116	2,205,360,211	1,944,508,31
OPERATING EXPENSES					
Salary and allowances	25a	1,434,830,868	1,192,723,013	530,482,070	412,458,819
Rent, taxes, insurance, electricity, etc.	26a	206,936,086	238,609,649	78,270,493	94,669,079
Legal expenses	27a	34,211,374	2,530,888	5,690,785	2,161,49
Postage, stamps, telecommunication, etc.	28a	38,290,199	29,140,625	13,590,289	10,324,06
Stationery, printing, advertisement, etc.	29a	229,051,688	129,980,765	73,232,472	48,070,09
Chief Executive's salary and fees	30	5,549,459	8,062,854	326,879	2,900,00
Directors' fees & meeting expenses	31a	4,270,909	4,894,278	532,831	229,89
Auditors' fees	32a	195,750	172,500	195,750	
Charges on loan losses	33	-		-	
Replacement, Repair and Depreciation of Bank's Assets	34a	230,807,934	140,593,892	81,545,280	51,947,09
Other expenses	35a	520,939,289	618,374,871	267,981,429	372,392,11
Total operating expenses (B)		2,705,083,556	2,365,083,335	1,051,848,278	995,152,65
Profit before provision (C = A-B)		2,777,419,428	1,863,668,781	1,153,511,933	949,355,65
Provision against loans and advances	36a	142,987,558	192,793,772	105,576,338	49,390,86
Provision for diminution in value of investments	37a	27,248,671	(27,462,760)	263,325	(116,966,88
Provision for Off-Balance Sheet Exposures	38a	126,430,727	55,411,126	30,083,845	10,076,10
Total provision (D)	·	296,666,956	220,742,138	135,923,508	(57,499,91
Profit before taxation (C-D)		2,480,752,472	1,642,926,644	1,017,588,425	1,006,855,57
Provision for taxation		824,139,586	233,759,600	184,353,844	-40,211,83
Current Tax Expenses	39a	800,529,427	259,198,076	246,664,751	(24,693,86
Deferred Tax Expenses/(Income)	40b	23,610,159	(25,438,475)	(62,310,906)	(15,517,97
Net profit after taxation		1,656,612,886	1,409,167,043	833,234,580	1,047,067,40
Appropriations:					
Statutory reserve	ſ	451,941,370	321,736,911	174,393,728	195,321,98
Retained surplus		1,188,369,473	1,084,679,936	647,349,080	849,277,06
Attributable to:	•				
Equity holders of NRBC Bank Limited	ſ	1,640,310,843	1,406,416,848	821,742,808	1,044,599,05
Minority Interest	l	16,302,043	2,750,196	11,491,773	2,468,35
Earnings per share (EPS)	41a	2.224	2.414	1.114	1.79
Earnings per share (EPS)-[Restated]	41.1a	2.224	1.907	1.114	1.410

CONSOLIDATED STATEMENT OF CASH FLOWS (UNAUDITED)

For the period ended September 30, 2021

Particulars	Note	Jan'21-Sep'21	Jan'20-Sep'20
A. Cash flows from operating activities		Taka	Taka
Interest receipts in cash		5.540.897.055	4,879,940,878
Interest paid in cash		(3,069,343,031)	(3,369,445,316)
Dividend receipts		26,818,788	30,498,796
Fee and commission receipts in cash		803,400,949	579,424,500
Recoveries on loans previously written off		005,400,545	373,424,500
Payments to employees		(1,558,222,969)	(1,280,180,138)
Payments to suppliers		(248,245,134)	(138,852,291)
Income taxes paid		(547,826,715)	(204,862,075)
Receipts from other operating activities	42a	2,998,356,023	2,572,384,493
Payments for other operating activities	43a	(646,887,198)	(915,459,674)
Operating profit before changes in operating assets & liabilities		3,298,947,767	2,153,449,173
Increase/decrease in operating assets and liabilities		0,200,011,101	-,, ,
Purchased of Trading Security	1	. 1	
Loans and advances to Other Bank(s)		-	-
Loans and advances to customers		(24,267,263,151)	(11,967,815,036)
Other assets	44a	369,710,247	(770,699,803)
Deposits from other bank(s)		120,000,000	3,680,000,000
Deposits from customers		20,103,139,935	13,468,799,778
Trading liabilities (short-term borrowings)			
Other liabilities	45.a	298,792,112	386,540,147
Net increase/(decrease) in operating liabilities		(3,375,620,857)	4,796,825,086
Net cash from operating activities (A)		(76,673,090)	6,950,274,259
B. Cash flows from investing activities			
(Purchase)/ sale of government securities	46	(925,799,749)	(9,325,741,230)
(Purchase)/sale of Non-trading Security/Bond		(1,250,000,000)	160,000,000
(Purchase)/Sale of Share/Securities		(1,217,656,509)	(402,178,952)
(Purchase)/ sale of property, plant and equipment		(429,020,940)	(181,074,001)
Net cash from/(used) in investing activities(B)		(3.822,477,198)	(9,748,994,183)
C. Cash flows from financing activities			
Borrowing from other Bank(s)/ Bangladesh Bank		4,136,118,373	2,227,695,500
Increase/(Decrease) in Long Term Borrowings/Loan Capital & Debt Capital		877,976,500	458,687,381
Paid up Capital Through Initial Public Offerings (IPO)		1,200,000,000	
Receipt from issue of Ordinary Shares/Disbursement of Fraction Share		· · · · ·	(285)
Receipt from issue of Ordinary Shares of Subsidiary's Minority Group			
Dividend paid (Cash Dividend)		(526,887,749)	(513,985,612)
Net cash from/(used) in financing activities (C)		5,687,207,125	2,172,396,985
D.Net increase/(decrease) in cash and cash equivalents (A+B+C)		1,788,056,837	(626,322,940)
E. Cash and cash equivalents at the beginning of the year		9,610,225,581	8,778,976,160
Cash and cash equivalents at the end of the year [D+E]		11,398,282,419	8,152,653,221
Cook and and another transfer			
Cash and cash equivalents:	3.1a	2,526,362,328	1,646,206,983
Prize Bonds	6.1	2,526,362,328	2,267,400
Money at call and on short notice	5a	125,600,000	247,400,000
Reverse Repo	3.2a	F 204 116 102	2 474 000 222
Balance with Bangladesh Bank and its agent bank(s) Balance with other banks and financial institutions	3.2a 4a	5,304,116,193	3,174,868,233
balance with other banks and infantial institutions	48	3,439,474,998 11,398,282,419	3,081,910,604 8,152,653,220
		11,396,282,419	0,132,653,220
Net Operating Cash Flow Per Share		-0.10	11.93
Net Operating Cash Flow Per Share (NOCFPS)-[Restated]		-0.10	9.42

SELECTIVE NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the period ended September 30, 2021

1.1 Accounting Policies:

Accounting policies have been followed in preparing these Consolidated financial statements are same as applied in Consolidated financial statements of the Bank of preceding year December 31, 2020

1.2 Provision and Others:

Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time as well as Provisions for diminution, in value of investment is maintained for unrealized loss arising from decreased value of investment in quoted shares that

advances are classified as per BRPD circular no. 19 dated 27 December 2012 and is kept in interest suspense account. Interest on

Provision, for income tax has been made on taxable income after necessary, add back in accordance, with the provisions of Finance Act

2.1 Composition of Shareholders' Equity

Paid -up capital [73,7642,848 ordinary shares of Taka 10 each] Statutory reserve Revaluation reserve Minority Interest

2.2 Net Assets Value per Share (NAV)

Total shareholders' equity Number of ordinary shares outstanding NAV for the period ended 30 September 2021 NAV for the period ended 31 December 2020

7,376,428,479	7,376,428,479
2,318,730,356	2,318,730,356
570,962,563	570,962,563
1,458,458,876	1,642,700,727
-	60,471,317
11,724,580,274	11,969,293,442

11,724,580,274	11,908,822,125
737,642,848	737,642,848
15.89	16.14
13.28	13.33

Net Profit After Tax (EPS)-Numerator 1,493,592,454 Number of ordinary shares outstanding EPS for the period ended 30 September 2021

2.4 Net Operating Cash Flows per Share (NOCFPS)

476,473,943	(76,673,090)
737,642,848	737,642,848
0.65	(0.10)
9.79	9.42
	737,642,848 0.65

2.5 Causes of Changes operational result

- a. Subsidiary M/s. NRBC Bank Securities Limited extending margin loan facilities to the client that increased by 132.58% over the last Financial year ended December 31, 2020 impact on negative Net Operating Cash Flow per Share (NOCFPS) of the consolidated. Hence, size of business enhancement including interest income on margin loan as well as growth trend of capital market, profitability of Subsidiary contributed to the parents by Tk. 0.20 Earnings per Share.
- b. Bank has taken the benefit of positive growth of capital and Bond market in the 3rd Quarter i.e. July to September 2021 resulting low tax bracket income of Capital Gain on listed companies Shares and Govt. Treasury Bond by Tk.26.36 Crore & Tk.42.12 Crore respectively over the previous two Quarters. Both capital gains were increased by 194% & 172% than previous quarters contributed nearly in EPS by

As per BRPD Circular no. 06 dated 5 July 2006, the bank has done its credit rating by Emerging Credit Rating Limited, based on the Financial Statements as at and for the year ended December 31, 2020. The following ratings have been awarded:

Periods	Date of Pating	R	Outlook	
	Date of Rating	Long term	Short term	Uutiook
January to December 2020	22-Jun-21	A	ST-2	Stable

- i. Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary



Company Secretary

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)

As at 30 September 2021

Particulars	Paid-up capital	Statutory reserve	Foreign Currency translation Gain/(loss)	Reserve for amortization of treasury securities (HTM)	Reserve for revaluation of treasury securities (HFT)	Minority Interest	Retained earnings	Total
Balance at 01 January 2021	5,825,169,980	1,866,788,986		4,531,019	806,099,685	44,169,274	1,332,477,501	9,879,236,445
Public offering of share in 2021	1,200,000,000							1,200,000,000
changes in accounting policy								
Restated Balance	7,025,169,980	1,866,788,986		4,531,019	806,099,685	44,169,274	1,332,477,501	11,079,236,445
Addition of paid up capital by issuing Stock Dividend	351,258,499						(351,258,499)	-
Payment the Fraction of share to shareholder -2020								
Net profit after taxation for the Period							1,640,310,843	1,640,310,843
Change in Minority Interest						16,302,043	-	16,302,043.29
Profit/(Loss) from investment in Subsidiary							-	-
Transfer to statutory Reserve		451,941,370					(451,941,370)	-
Cash Dividend Paid for 2020@7.5%							(526,887,749)	(526,887,749)
Reserve for HFT treasury securities								
Reserve for HTM securities					(239,668,141)			(239,668,141)
Currency translation difference								-
Balance at 30 September 2021	7,376,428,479	2,318,730,356		4,531,019	566,431,544	60,471,317	1,642,700,727	11,969,293,441

Managing Director & CEO



