



114, Motijheel Commercial Area
Dhaka-1000
Bangladesh

NRB Commercial Bank Limited

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Un-audited 2nd Quarter Financial Statements for the period
ended 30 June 2015

NRB COMMERCIAL BANK LIMITED

Balance Sheet
As at 30 June 2015

Particulars	Note	Amount in Taka	
		30-Jun-15	31-Dec-14
PROPERTY AND ASSETS			
Cash:	3	1,671,993,272	1,366,111,665
In Hand (Including Foreign Currencies)	3.1	316,994,868	226,188,773
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2	1,354,998,405	1,139,922,892
Balance with other banks and financial institutions	4	3,008,718,704	2,349,012,862
In Bangladesh		2,776,621,433	2,207,057,181
Outside Bangladesh		232,097,271	141,955,681
Money at call and short notice	5	-	-
Investments	6	5,526,310,496	5,669,758,212
Government		4,048,816,896	4,196,290,738
Others		1,477,493,600	1,473,467,474
Loans and advances	7	20,328,302,646	14,412,251,270
Loans, cash credits, overdrafts etc./ investments	7.2	19,355,721,325	13,752,930,739
Bills purchased and discounted	8	972,581,321	659,320,531
Fixed assets including premises, furniture and fixtures	9	371,888,418	342,892,142
Other assets	10	720,215,453	708,086,645
Non - banking assets			-
Total assets		31,627,428,989	24,848,112,795
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	1,548,136,605	1,509,084,936
Deposits and other accounts	12	23,810,827,694	17,270,880,701
Current accounts and other accounts		1,343,007,754	1,022,531,737
Bills payable		338,342,769	209,141,940
Savings bank deposits		868,290,689	510,953,294
Special notice deposits		837,750,562	383,759,108
Fixed deposits		13,833,489,915	11,191,907,556
Other deposits		6,589,946,005	3,452,587,066
Other liabilities	13	1,599,310,370	1,486,579,769
Total liabilities :		26,958,274,668	20,266,545,406
Total Shareholders' Equity		4,669,154,320	4,581,567,389
Paid -up capital	14	4,446,059,000	4,446,059,000
Statutory reserve	15	97,598,620	44,388,286
Other reserve	16	17,213,705	34,983,992
Retained earnings	17	108,282,995	56,136,112
Total Liabilities and Shareholders' Equity		31,627,428,989	24,848,112,795

NRB COMMERCIAL BANK LIMITED

Balance Sheet
As at 30 June 2015

Particulars	Note	Amount in Taka	
		30-Jun-15	31-Dec-14
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	18	8,420,654,491	4,492,661,041
Acceptances and endorsements		2,409,123,699	1,243,538,325
Letters of guarantee		1,593,486,285	939,681,706
Irrevocable letters of credit		2,283,278,857	1,650,503,701
Bills for collection		2,134,765,649	658,937,308
Other contingent liabilities		-	-
Other commitments			
Documentary credits and short term trade -related transactions			
Forward assets purchased and forward deposits placed			
Undrawn note issuance and revolving underwriting facilities			
Undrawn formal standby facilities , credit lines and other commitments			
Liabilities against forward purchase and sale			
Total Off-Balance Sheet exposures including contingent liabilities		<u>8,420,654,491</u>	<u>4,492,661,041</u>
Other memorandum items			
Value of travellers cheques			
Value of savings certificates (sanchaya patra)			

These Financial Statements should be read in conjunction with annexed notes (1 to 44)

Harunur Rashid
Chief Financial Officer

Dhaka, 10 August 2015

Dewan Mujibur Rahman
Managing Director & CEO

NRB COMMERCIAL BANK LIMITED

Profit and Loss Account

For the Period ended 30 June 2015

Particulars	Note	Jan'15-Jun'15 Taka	Jan'14-June'14 Taka	April'15-June'15 Taka	April'14-June'14 Taka
OPERATING INCOME					
Interest income	19	1,280,064,760	712,588,163	688,338,164	400,972,291
Less: Interest paid on deposits and borrowings, etc.	20	1,149,543,062	552,782,317	638,235,802	351,039,688
Net interest income		130,521,698	159,805,846	50,102,362	49,932,602
Investment income	21	489,473,594	170,075,587	296,807,176	137,279,194
Commission, exchange and brokerage	22	86,906,746	44,848,935	40,273,085	37,015,238
Other operating income	23	30,503,912	6,586,817	16,951,358	5,143,213
Total operating income (A)		737,405,950	381,317,185	404,133,980	229,370,248
OPERATING EXPENSES					
Salary and allowances	24	153,708,724	100,772,420	78,605,963	55,505,110
Rent, taxes, insurance, electricity, etc.	25	81,541,989	62,563,979	41,017,061	35,218,696
Legal expenses	26	95,236	109,596	56,625	34,446
Postage, stamps, telecommunication, etc.	27	8,054,411	4,306,008	3,258,623	1,591,969
Stationery, printing, advertisement, etc.	28	9,712,731	17,581,806	3,909,696	8,358,690
Chief Executive's salary and fees	29	4,262,258	3,732,258	2,087,258	1,707,258
Directors' fees & meeting expenses	30	4,565,586	1,424,321	3,378,861	691,992
Auditors' fees	31	-	-	-	-
Charges on loan losses	32	-	-	-	-
Depreciation and repairs of Bank's assets	33	40,831,175	42,999,642	21,526,401	33,625,791
Other expenses	34	73,229,953	38,039,178	39,640,390	23,139,026
Total operating expenses (B)		376,002,063	271,529,209	193,480,878	159,872,978
Profit before provision (C = A-B)		361,403,888	109,787,975	210,653,102	69,497,270
Provision against loans and advances	35	76,266,924	55,915,700	36,412,544	27,968,533
Provision for diminution in value of investments	36	(5,274,846)	4,570,778	(7,084,450)	2,380,196
Other provisions	37	24,360,141	18,818,942	11,974,071	14,031,467
Total provision (D)		95,352,219	79,305,420	41,302,165	44,380,196
Profit before taxation (C-D)		266,051,669	30,482,555	169,350,937	25,117,073
Provision for taxation	38	116,233,862	6,259,415	73,108,431	4,865,207
Current tax		67,160,876	4,442,990	76,770,345	5,192,832
Deferred tax		49,072,986	1,816,425	(3,661,914)	(327,625)
Net profit after taxation		149,817,807	24,223,140	96,242,506	20,251,867
Appropriations:					
Statutory reserve		53,210,334	6,096,511	33,870,187	5,023,415
General reserve		-	-	-	-
Dividends, etc.		-	-	-	-
Retained surplus		96,607,474	18,126,629	62,372,319	15,228,452
Net profit attributable to the shareholders:					
Earnings per share (EPS)	39	0.3370	0.0545	0.2165	0.0456

These Financial Statements should be read in conjunction with annexed notes (1 to 44)

Harunur Rashid
Chief Financial Officer

Dewan Mujibur Rahman
Managing Director & CEO

Dhaka, 10 August 2015

NRB COMMERCIAL BANK LIMITED

Statement of Cash Flows

For the Period ended 30 June 2015

Particulars	Note	Amount in Taka	
		Jan'15-Jun'15	Jan'14-Jun'14
A. Cash flows from operating activities			
Interest receipts in cash		1,299,201,574	696,622,890
Interest paid in cash		(960,400,796)	(406,234,787)
Dividend receipts		13,623,650	69,700
Fee and commission receipts in cash		86,906,746	44,848,935
Recoveries on loans previously written off		-	-
Payments to employees		(171,972,529)	(112,694,335)
Payments to suppliers		(14,534,342)	(18,328,767)
Income taxes paid		-	-
Receipts from other operating activities	40	525,995,923	104,240,713
Payments for other operating activities	41	(187,748,547)	(105,982,908)
Operating profit before changes in operating assets & liabilities		591,071,679	202,541,440
Increase/decrease in operating assets and liabilities			
Purchased of Trading Security		-	-
Loans and advances to Other Bank(s)		-	-
Loans and advances to customers		(5,914,074,899)	(6,038,892,324)
Other assets	42	(48,900,427)	(98,236,375)
Deposits from other bank(s)		1,100,000,000	-
Deposits from customers		5,439,946,993	7,058,564,142
Trading liabilities (short-term borrowings)		-	-
Other liabilities	43	(255,170,014)	489,499,737
Net increase/(decrease) in operating liabilities		321,801,654	1,410,935,180
Net cash from operating activities (A)		912,873,332	1,613,476,620
B. Cash flows from investing activities			
(Purchase)/ sale of government securities	44	129,864,755	(1,486,523,006)
(Purchase)/sale of Non-trading Security		54,000,000	(1,050,000,000)
(Purchase)/Sale of Share/Securities		(58,026,126)	(66,557,162)
(Purchase)/ sale of property, plant and equipment		(67,554,391)	(94,329,015)
Net cash from/(used) in investing activities(B)		58,284,238	(2,697,409,183)
C. Cash flows from financing activities			
Borrowing from other Bank(s)/ Bangladesh Bank		39,051,669	813,084,936
Increase/(decrease) in long-term borrowings/ Loan Capital & Debt Capital		-	-
Receipt from issue of Ordinary Shares		-	72,209,188
Dividend paid		(44,460,590)	-
Net cash from/(used) in financing activities (C)		(5,408,921)	885,294,124
D.Net increase/(decrease) in cash and cash equivalents (A+B+C)		965,748,649	(198,638,438)
E. Effects of exchange rate changes on cash and cash equivalents		-	-
F. Cash and cash equivalents at the beginning of the year		3,715,620,227	4,522,647,004
Cash and cash equivalents at the end of the year [D+E+F]		4,681,368,876	4,324,008,566

Cash and cash equivalents:

Cash	3.1	316,994,868	135,386,862
Prize bonds	6.1	656,900	52,600
Money at call and on short notice	5	-	120,000,000
Reverse Repo		-	-
Balance with Bangladesh Bank and its agent bank(s)	3.2	1,354,998,405	851,028,339
Balance with other banks and financial institutions	4	3,008,718,704	3,217,540,765
		4,681,368,876	4,324,008,566

These Financial Statements should be read in conjunction with annexed notes (1 to 44)

Harunur Rashid
Chief Financial Officer

Dhaka, 10 August 2015

Dewan Mujibur Rahman
Managing Director & CEO

NRB COMMERCIAL BANK LIMITED

Statement of Changes in Equity

As of 30 June 2015

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)	Retained earnings	Total
Opening Balance	4,446,059,000	44,388,286	-	1,773	34,982,219	56,136,112	4,581,567,389
Addition of paid up capital							-
Effects of changes in accounting policy	-						-
Net profit after taxation for the Period						149,817,807	149,817,807
Transfer to statutory Reserve		53,210,334				(53,210,334)	-
Cash Dividend Paid for 2014						(44,460,590)	(44,460,590)
Reserve for HFT treasury securities					(17,770,286)	-	(17,770,286)
Reserve for HTM securities				-			-
Currency translation difference			-				-
Balance at 31 March 2015	4,446,059,000	97,598,620	-	1,773	17,211,932	108,282,995	4,669,154,320
Balance at 31 December 2014	4,446,059,000	44,388,286	-	1,773	34,982,219	56,136,112	4,581,567,389

These Financial Statements should be read in conjunction with annexed notes (1 to 44)

Harunur Rashid
Chief Financial Officer

Dhaka, 10 August 2015

Dewan Mujibur Rahman
Managing Director & CEO

NRB COMMERCIAL BANK LIMITED

Liquidity Statement

Assets and Liability Maturity Analysis

As of 30 June 2015

Particulars						Total
	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	
Assets						
Cash in hand and with banks	351,298,586	51,199,794	-	-	1,269,494,892	1,671,993,272
Balance with other banks and financial institutions	217,108,566	1,920,975,789	860,733,959	9,900,391	-	3,008,718,704
Money at call and on short notice	-	-	-	-	-	-
Investments	86,100,164	48,600,092	49,300,094	2,306,004,380	3,036,305,767	5,526,310,496
Loans and advances	1,808,300,235	5,346,800,696	7,967,201,037	3,308,700,431	1,897,300,247	20,328,302,646
Fixed assets including premises, furniture and fixtures	-	-	-	-	371,888,418	371,888,418
Other assets	15,715,612	46,446,139	67,066,623	225,524,033	365,463,046	720,215,453
Non-banking assets	-	-	-	-	-	-
Total Assets (A)	2,478,523,163	7,414,022,510	8,944,301,712	5,850,129,234	6,940,452,370	31,627,428,989
Liabilities						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	(1,398,572,221)	-	(149,564,384)	-	-	(1,548,136,605)
Deposits and other accounts	(4,362,606,178)	(8,394,734,030)	(5,051,537,622)	(4,511,770,274)	(1,490,179,590)	(23,810,827,694)
Provision and other liabilities	(86,839,418)	(219,513,846)	(129,068,515)	(651,184,740)	(512,703,851)	(1,599,310,370)
Capital & Reserve	-	-	-	-	(4,669,154,320)	(4,669,154,320)
Total Liabilities (B)	(5,848,017,816)	(8,614,247,875)	(5,330,170,521)	(5,162,955,014)	(6,672,037,762)	(31,627,428,989)
Net Liquidity Excess/(Shortage) (A-B)	(3,369,494,654)	(1,200,225,366)	3,614,131,191	687,174,220	268,414,608	0

These Financial Statements should be read in conjunction with annexed notes (1 to 44)

Harunur Rashid
Chief Financial Officer

Dewan Mujibur Rahman
Managing Director & CEO

Dhaka, 10 August 2015

NRB COMMERCIAL BANK LIMITED
Selective Notes to the Financial Statements

For the Period ended 30 June 2015

1 Accounting Policies:

Accounting policies have been followed in preparing these financial statements are same as applied in financial statements of the Bank of preceding financial year 2014.

2 Provision and Others:

a. Loans & Advances:

Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.

b. Investment:

Provisions for diminution in value of investment is made for loss arising on diminution value of investment in quoted shares and is given effect in the accounts on quarterly basis.

c. Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2015, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

d. Others:

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

		Amount in Taka	
		30-Jun-15	31-Dec-14
3 Cash:			
Cash In Hand	(Note: 3.1)	316,994,868	226,188,773
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	1,354,998,405	1,139,922,892
		<u>1,671,993,272</u>	<u>1,366,111,665</u>
3.1 Cash In Hand			
In local currency	(Note: 3.1.1)	310,316,848	215,409,980
In foreign currency		6,678,020	10,778,793
		<u>316,994,868</u>	<u>226,188,773</u>
3.1.1 Cash In Hand:			
Cash in Hand-Vault		300,886,348	209,210,980
Cash in ATM		9,430,500	6,199,000
		<u>310,316,848</u>	<u>215,409,980</u>
3.2 Balance with Bangladesh Bank and its agent bank(s)			
In local currency (LCY)	(Note: 3.2.1)	1,303,785,170	990,144,335
In foreign currency (FCY)		51,213,235	149,778,557
		<u>1,354,998,405</u>	<u>1,139,922,892</u>
Sonali Bank Ltd. (as an agent bank of Bangladesh Bank) - local currency		-	-
		<u>1,354,998,405</u>	<u>1,139,922,892</u>
3.2.1 Balance with Bangladesh Bank and its agent bank(s)-LCY			
Bangladesh Bank, Dhaka Office		1,296,855,533	989,354,879
Bangladesh Bank, Chittagong Office		2,119,450	299,500
Bangladesh Bank, Barisal Office		2,865,603	315,776
Bangladesh Bank, Sylhet Office		1,299,634	74,180
Bangladesh Bank, Rajshahi Office		644,950	100,000
		<u>1,303,785,170</u>	<u>990,144,335</u>
4 Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	2,776,621,433	2,207,057,181
Outside Bangladesh	(Note: 4.2)	232,097,271	141,955,681
		<u>3,008,718,704</u>	<u>2,349,012,862</u>
4.1 In Bangladesh			
i. Current Deposits:			
Bank Asia Ltd, Ruhitpur Br.		1,328	501
Standard Bank Ltd, Principal Br.		87,224	88,149
NCC Bank Ltd., Bhaban Br. Visa Settlement Account		2,228,075	-
		<u>2,316,627</u>	<u>88,650</u>
ii. Special Notice Deposits			
Mercantile Bank Ltd, Main Br.		37,405,127	27,638,968
Mercantile Bank Ltd., Agrabad Br.		-	-
Mercantile Bank Ltd., Sylhet Br.		9,115	208,140
Mercantile Bank Ltd., Barisal Br.		4,491	3,425
Mercantile Bank Ltd., Rajshahi Br.		2,386,972	4,770
NCC Bank Ltd., Motihjeel Br.		86,773	3,287,463
Southeast Bank Ltd., Principal Br.		6,172,134	12,253,134
Eastern Bank Ltd., Principal Br.		4,139,947	503,732
Jamuna Bank Ltd., FEX Br.		9,210,806	661,297
Agrani Bank Ltd., Principal Br.		1,694,567	1,694,566
Trust Bank Ltd for Q-cash Settlement		2,599,834	62,734
		<u>63,709,767</u>	<u>46,318,231</u>

Amount in Taka	
30-Jun-15	31-Dec-14

iii. Fixed Deposits Receipt (FDRs)

FDR lending with Banks
FDR lending with NBFIs

10,584,000	10,584,000
2,700,000,000	2,150,000,000
2,710,584,000	2,160,584,000

iv. Balance with Brokerage Houses Trading A/C.

MBL Securities Ltd
IIDFC Securities Ltd

1,649	1,649
9,390	64,651
11,039	66,300

4.2 Outside Bangladesh

Current Deposits:

Habib American Bank NY, USD
Mashreq Bank PSC NY, USD
AB Bank Ltd Mumbai, Acu Dollar
Mashreq Bank PSC London GBP
United Bank Of India, Kolkata, Acu Dollar
Mashreq Bank PSC London EURO
Mashreq Bank Mumbai Acu Dollar
National Bank Of Pakistan, Tokyo, Jpy
Habib Metro Bank Limited Acu Dollar
Kookmin Bank, Seoul, Korea

80,866,000	7,465,043
128,003,352	130,693,181
14,350,681	246,596
487,129	1,015,094
1,621,869	464,656
478,635	772,615
1,072,725	164,565
518,257	855,765
973,939	278,167
3,724,685	
232,097,271	141,955,681

5 Money at call and short notice

In Bangladesh
Outside Bangladesh

-	-
-	-
-	-

6 Investments

Nature wise:

Held for Trading
Held to Maturity
Others

2,581,215,962	2,796,607,768
1,466,944,034	1,399,187,270
1,478,150,500	1,473,963,174
5,526,310,496	5,669,758,212

Claim wise:

Government securities
Other investments

(Note: 6.1)	4,048,816,896	4,196,290,738
(Note: 6.2)	1,477,493,600	1,473,467,474
	5,526,310,496	5,669,758,212

6.1 Government securities

Treasury bills
Prize Bond

(Note: 6.1.1)	4,048,159,996	4,195,795,038
	656,900	495,700
	4,048,816,896	4,196,290,738

6.1.1 Treasury bills:

a. Unencumbered

i. Held for Trading (HFT)

91 Days Treasury Bills
182 Days Treasury Bills
364 Days Treasury Bills
5 Year Treasury Bonds
10 Year Treasury Bonds
15 Year Treasury Bonds
20 Year Treasury Bonds

-	21,719,788
-	78,095,545
58,829,933	149,184,395
203,255,800	210,585,872
739,317,185	958,631,100
503,484,724	424,661,720
1,076,328,320	-
2,581,215,962	1,842,878,420

ii. Held to Maturity(HTM)

182 Days Treasury Bills
 2 Year T-Bonds
 5 Year T-Bonds
 10 Year T-Bonds
 15 Year T-Bonds
 20 Year T-Bonds

b. Encumbered**i. Held for Trading(HFT)**

91 Days Treasury Bills
 182 Days Treasury Bills
 5 Year Treasury Bonds
 10 Year Treasury Bonds

ii. Held to Maturity(HTM)

91 Days Treasury Bills
 182 Days Treasury Bills
 2 Year T-Bonds
 5 Year T-Bonds
 15 Year T-Bonds
 20 Year T-Bonds

6.2 Other investments**a. Quoted shares & Mutual Funds**

Share
 Mutual Fund(MFs)

b. Investment in Preference Share:

Preference Share- Regent Energy and Power Ltd.

c. Investment in Bond:

BSRM Convertible Bond
 Mercantile Bank Subordinated Bond
 Trust Bank Subordinated Bond
 AB Bank Subordinated Bond
 The City Bank Subordinated Bond

Total

Amount in Taka	
30-Jun-15	31-Dec-14

28,894,920	-
60,231,224	10,026,592
508,804,715	490,594,730
278,282,023	278,515,747
415,033,241	375,220,441
175,697,910	106,036,380
1,466,944,034	1,260,393,890

-	58,915,520
-	674,057,500
-	200,686,200
-	20,070,128
-	953,729,348

-	-
-	19,255,880
-	20,007,220
-	19,976,660
-	39,812,800
-	39,740,820
-	138,793,380

84,490,098	23,457,512
1,003,502	4,009,962
85,493,600	27,467,474

100,000,000	100,000,000
100,000,000	100,000,000

396,000,000	450,000,000
450,000,000	450,000,000
150,000,000	150,000,000
100,000,000	100,000,000
196,000,000	196,000,000
1,292,000,000	1,346,000,000
1,477,493,600	1,473,467,474

7 Loans and advances

Amount in Taka	
30-Jun-15	31-Dec-14
20,328,302,646	14,412,251,270

7.2 Broad category-wise breakupIn Bangladesh

Loans

Overdrafts

Cash Credit

12,053,075,348	8,889,077,803
4,238,324,086	3,083,268,491
3,064,321,891	1,780,584,444
19,355,721,325	13,752,930,739

Outside Bangladesh

Loans

Overdrafts

Cash Credit

-	-
-	-
-	-
19,355,721,325	13,752,930,739

7.3 Product wise Loans and Advances:

Overdraft

Cash Credit

Time loan

Term loan

Payment Against Document

Loans against Trust Receipt

Packing Credit

EDF Loan

Lease Finance & Hire Purchase

Consumer Loan

Staff Loan

Other Loans and Advances

4,238,324,086	1,765,550,424
3,064,321,891	1,111,332,198
3,069,018,136	1,865,709,664
2,935,781,026	2,507,836,808
123,732,748.13	10,893,238
978,532,643	286,837,920
120,230,827	65,279,831
344,184,209	517,568,032
1,477,105,454	854,592,481
783,223,333	164,247,088
168,716,548	130,250,777
3,025,131,744	5,132,152,809
20,328,302,646	14,412,251,270

7.4 Classification of loans, advances and lease/investmentsUnclassified

Standard

Special Mention Account (SMA)

20,201,001,067	14,412,251,270
34,099,389	-
20,235,100,456	14,412,251,270

Classified

Substandard

Doubtful

Bad/Loss

93,202,190	-
-	-
-	-
93,202,190	-

8 Bills purchased and discounted:

Repayable in Bangladesh

Repayable outside Bangladesh

723,082,922	72,402,156
249,498,399	586,918,375
972,581,321	659,320,531

9 Fixed assets including premises, furniture and fixtures of the Bank

Land, Building and Construction
Furniture and fixtures
Equipment and Machinery
Motor Vehicles
Professionals and Reference Books
Leased Assets: Motor Vehicle

Less: Accumulated Depreciation
Book Value

Amount in Taka	
30-Jun-15	31-Dec-14
-	-
134,222,321	110,682,157
294,786,628	255,111,985
20,800,000	16,500,000
23,370	23,370
27,106,624	27,106,624
476,938,943	409,424,136
105,050,526	66,531,994
371,888,418	342,892,142

A schedule of fixed assets is given in Annexure- A.

10 Other assets

Advance Security Deposit
Stock of Stationery and printing items [Note -10.1]
Suspense Account [Note -10.2]
Stamps in Hand
Advance Office Rent
Interest Receivable on Balance with Other Banks & FIs
Interest Receivable on Treasury Bonds
Interest Receivable on Bonds
Prepaid Insurance Premium
Advance Income Tax [Note -10.3]
Membership with Visa Worldwide PLC Ltd
Pre-paid Expense House Furnishing and LFA
Dividend Receivable on Share

1,032,501	751,171
7,879,586	3,057,975
80,718,932	39,215,096
716,617	451,011
337,221,483	354,756,402
45,494,286	64,631,100
116,353,317	102,207,809
-	25,521,269
1,208,726	1,248,478
115,938,231	91,288,052
2,311,500	2,311,500
11,340,273	14,380,476
-	8,266,304
720,215,453	708,086,645

10.1 Stock of Stationery and printing items

Printing Stationery
Security Papers
Security Stationery - CARD

2,497,766	2,066,310
511,270	660,115
4,870,550	331,550
7,879,586	3,057,975

10.2 Suspense Account:

Advance against New Branches
Advance against Interior Decorations
Encashment of Savings Certificate
Advance against Supplier
Cash Remitted
Advance against TA/DA
Interest Paid on Savings Certificate
Suspense Others
NPSB Transaction Dispute A/C
Stamp for Utility Bill Collection

27,900,014	6,470,389
23,600,000	20,800,000
-	200,000
675,000	-
15,000,000	-
223,985	-
1,574,340	171,300
11,697,008	11,573,027
40,045	-
8,540	380
80,718,932	39,215,096

10.3 Advance Income Tax

Opening Balance
Add: Paid during the year
Add: Withholding Tax during the year [Tax on interest and vehicle] (10.3a)
Less: Settlement during the year

91,288,052	-
-	-
24,650,180	91,288,052
115,938,231	91,288,052
-	-
115,938,231	91,288,052

Amount in Taka	
30-Jun-15	31-Dec-14

10.3a Withholding Tax at source

TDS @10% & 15% on Interest Income from Balance with Banks
TDS@10% on FDR Interest Income with FIs
TDS @ 20% on Cash Divident received from Quoted Share
Unfront @ 5% on Interest of T-Bills
Advance Tax to Dhaka City Corporation (South+North)
Advance Tax for Bank's Pool Vehicles

38,926,234	33,251,523
50,086,487	36,560,209
2,782,470	62,740
23,426,303	21,032,080
336,739	1,500
380,000	380,000
<u>115,938,231</u>	<u>91,288,052</u>

11 Borrowings from other Banks, Financial Institutions and Agents

In Bangladesh (Note 11.1)
Outside Bangladesh

Amount in Taka	
30-Jun-15	31-Dec-14
1,548,136,605	1,509,084,936
-	-
1,548,136,605	1,509,084,936

11.1 In Bangladesh

Bangladesh Bank (Refinance under SPD/SME)
Bangladesh Bank (LS/REPO)
REPO Borrowing from other Bank and FIs
Borrowings from Call

149,564,384	163,084,936
-	986,000,000
808,572,221	-
590,000,000	360,000,000
1,548,136,605	1,509,084,936

12 Deposits and other accounts

Deposit from Inter Bank (note-12.1)
Deposit from Customers (Note-12.2)

1,100,000,000	550,000,000
22,710,827,694	16,720,880,701
23,810,827,694	17,270,880,701

12.1 Deposits from Inter Bank

Fixed Deposit:

Rajshahi Krishi Unnayan Bank
Rupali Bank Ltd.
Basic Bank Ltd.
Janata Bank Ltd.
Brac Bank Ltd.

50,000,000	50,000,000
500,000,000	500,000,000
200,000,000	-
250,000,000	-
100,000,000	-
1,100,000,000	550,000,000

12.2 Deposits and other accounts

i. Current accounts and other accounts

Current Deposit
Foreign Currency Deposit
Deposit Under Q-Cash
Sundry Deposit

Note: 12.2.1

836,350,168	650,823,345
59,933,801	38,987,524
308,504	116,257
446,415,281	332,604,611
1,343,007,754	1,022,531,737

ii. Bills Payable

Pay Order

338,342,769	209,141,940
-------------	-------------

iii. Savings Bank Deposit

868,290,689	510,953,294
-------------	-------------

iv. Term Deposit/Fixed Deposit

Fixed Deposit
Short Term Deposit
Deposit Under Schemes

12,733,489,915	11,141,907,556
837,750,562	383,759,108
6,589,946,005	3,452,587,066
20,161,186,483	14,978,253,730

12.2.1 Sundry Deposit

Margin on Letter of Guarantee
Margin on L/C
Margin on Export Bills
Margin-Others
Security Deposits
Risk Fund on Loans and Advances
Provident Fund
Employees Welfare Fund
VAT, Excise Duty and Withholding Tax
Value Added Tax - VAT on Utility Bills Collection
Sundry Creditors
Proceed From Lottery Sale
Other Sundry Deposits

58,155,461	32,111,179
307,223,470	253,524,095
7,621,801	2,192,330
212,060	-
3,641,926	14,121,119
2,558,325	1,867,872
5,446,040	-
2,663,829	1,723,875
18,684,024	19,670,261
3,414,672	2,284,447
14,898,719	174,945
300	300
21,894,653	4,934,188
446,415,281	332,604,611

Amount in Taka	
30-Jun-15	31-Dec-14

12.5 Demand and Time Deposits

A. Demand Deposits

Current Accounts and Other Accounts
Savings Deposits (9%)
Sundry Deposit
Foreign Currency Deposit
Deposit Under Q-Cash
Bills Payable

836,350,168	650,823,345
78,146,162	45,985,796
446,415,281	332,604,611
59,933,801	38,987,524
308,504	116,257
338,342,769	209,141,940
1,759,496,684	1,277,659,473

B. Time Deposits

Savings Deposits (91%)
Short Notice Deposits
Fixed Deposits
Deposit Under Schemes

790,144,527	464,967,498
837,750,562	383,759,108
13,833,489,915	11,141,907,556
6,589,946,005	3,452,587,066
22,051,331,010	15,443,221,228
23,810,827,694	16,720,880,701

13 Other Liabilities

Provision against unclassified Loans and Advances
Provision against classified Loans and Advances
Provision for Off Balance Sheet items
Provision for Gratuity
Accrued Interest (Note 13.1)
Current Income Tax Payable (Note 13.2)
Deferred Tax Liabilities (Note 13.3)
Provision against Expenses-Rent
Provision for Incentive Bonus
Provision for Telephone Bill-Office
Provision for Telephone Bill-Residence
Provision for Power and Electricity Expense
Provision for Wasa, Gas and Sewerage Bill
Provision for Plant Maintenance
Provision for Value Adjustment of Shares and Others
FC Held Against BTB Bills, EDF Loan and Others
Provision for Depreciation
Provision for Printing & Stationery
Provision for Other Expenses
Provision for Audit Fees
Provision for CSR
Interest Suspense A/C
Lease Payable for Lease Hold Property
Inter Branch General Account Balance (Note 13.4)

Amount in Taka	
30-Jun-15	31-Dec-14
216,930,519	158,005,580
17,341,984	-
62,858,888	38,498,747
-	6,300,000
501,558,530	312,416,263
168,651,053	101,490,177
68,999,839	19,926,853
637,000	4,013,600
168,800	17,290,550
41,849	118,406
7,626	9,715
151,061	884,640
2,000	63,134
3,250	3,250
-	5,274,846
538,790,733	791,995,143
39,583	39,583
80,000	-
4,984	4,984
-	250,000
342,959	7,305,459
1,976,477	-
20,074,832	22,688,839
648,402	-
1,599,310,370	1,486,579,768

13.1 Accrued Interest

Interest Payable of FDR-Day basis
Interest Payable of FDR-1 month
Interest Payable of FDR-3 months
Interest Payable of FDR-6 months
Interest Payable of FDR-12 months & above
Interest Payable on Deposit Under Scheme
Interest Payable on borrowing from call
Interest Payable on borrowing from Bank & FIs

1,057,002	4,349,211
713,886	554,923
71,383,012	59,484,983
55,163,497	59,147,146
205,503,990	181,319,211
155,610,755	-
87,222	176,667
12,039,167	7,384,124
501,558,530	312,416,263

13.3 Current Income Tax Payable

Opening Balance
Add: Provision during the Period
Less: Adjustment during the period
Less: Payment

Note: 38

101,490,177	13,040,607
67,160,876	88,449,570
-	-
-	-
168,651,053	101,490,177

13.4 Deferred Tax Payable

Opening Balance
Additional provision during the Year
Less: Adjustment

19,926,853	3,241,252
49,072,986	16,685,601
-	-
68,999,839	19,926,853

Based on detailed analysis Management are satisfied that there would be adequate taxable profit available in future against of such temporary differences.

13.5 Inter Branch General Account Balance

No. of Entry

Inter Branch General Account Credit Balance
Inter Branch General Account Debit Balance

5	1,043,138	-
3	394,736	-
	648,402	-

Note: Aging of Outstanding amount of Inter Branch General account Balance is less than 01 month

Amount in Taka	
30-Jun-15	31-Dec-14

14 Share Capital

14.1 Authorized Capital

100,00,00,000 ordinary shares of Taka 10 each	10,000,000,000	10,000,000,000
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14.2 Issued, Subscribed and Paid-up-Capital

44,46,05,900 ordinary shares of Taka 10 each issued for cash	4,446,059,000	4,446,059,000
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15 Statutory Reserve

Opening Balance at the beginning of the period	44,388,286	7,662,052
Add: Addition during the year *	53,210,334	36,726,234
Add./less Adjustment for Foreign Exchange Rate Fluctuation	-	-
Closing Balance at the end of the period	97,598,620	44,388,286

* As per Section-24 of Banking Companies Act 1991, 20% of Pre Tax Profit has been transferred to statutory Account

16 Other Reserve:

General Reserve (Note 16.1)	-	-
Assets Revaluation Reserve (Note 16.2)	-	-
Investment Revaluation Reserve (Note 16.3)	17,213,705	34,983,992
Foreign Currency Translation Gain/ (Loss) (Note 16.4)	-	-
	17,213,705	34,983,992

16.1 General Reserve

Opening Balance at the beginning of the period	(+)	-	-
Add: Addition during the year		-	-
Closing Balance at the end of the period		-	-

As per rule, Bonus Share/ Cash Dividend may be issued out of surplus of the profit of the year. If there is any short fall, that may be covered from General Reserve Account as per approval of Board of Directors of the Bank.

16.2 Assets Revaluation Reserve

Opening Balance at the beginning of the period	(+)	-	-
Add: Addition during the year		-	-
Less : Adjustment during the year	(-)	-	-
Closing Balance at the end of the period		-	-

16.3 Investment Revaluation Reserve:

Revaluation Reserve for HFT Securities

Opening Balance at the beginning of the period	(+)	34,982,219	2,751,202
Add: Addition during the year		-	32,231,017
Less : Adjustment during the year	(-)	17,770,286	-
Closing Balance at the end of the period		17,211,932	34,982,219

Revaluation Reserve for HTM Securities

Opening Balance at the beginning of the period	(+)	1,773	556,284
Add: Addition during the year		-	-
Less : Adjustment during the year	(-)	-	554,511
Closing Balance at the end of the period		1,773	1,773

Revaluation Reserve of HTM and HFT Securities transferred to Revaluation Reserve Account as per Bangladesh Bank DOS Circular No. 05 dated 26 May 2008 of which 50% of Revaluation Reserve is treated as Supplementary Capital.

Amount in Taka	
30-Jun-15	31-Dec-14

16.4 Foreign Currency Translation Gain/ (Loss)

Opening Balance at the beginning of the period
Add: Addition during the year
Closing Balance at the end of the period

(+)

-	-
-	-
-	-

17 Retained Earnings/Movement of Profit and Loss Account

Opening Balance
Add: Post-Tax Profit during the period
Less: Transfer to Statutory Reserve
Less: Transfer to General Reserve
Less: Disbursement of Dividend for 2014
Add/(Less): Foreign Exchange Translation Loss

(+)

(-)

(-)

(-)

56,136,112	14,366,346
149,817,807	78,496,000
53,210,334	36,726,234
-	-
44,460,590	-
-	-
108,282,995	56,136,112

18 Contingent liabilities

8,420,654,491	4,492,661,041
---------------	---------------

18.1 Acceptances and Endorsements

Accepted Bills Against BTBLC - Local
Accepted Bills Against BTB LC - Foreign
Accepted Bills Against BTBLC EPZ
Accepted Bills Against LC Cash

459,389,487	226,276,793
371,119,212	118,432,733
123,601,450	44,760,500
1,455,013,551	854,068,300
2,409,123,699	1,243,538,325

18.2 Letters of Guarantee

Money for which the Bank is in contingently liable in respect of guarantees

Directors
Government
Banks and other Financial Institutions
Others (Note 18.2a)

-	-
-	-
-	-
1,593,486,285	939,681,706
1,593,486,285	939,681,706

18.2a Letters of Guarantee -Others

Shipping Guarantee
Bid Bond Local
Performance Guarantee Local
Advance Payment Guarantee Local
Performance Guarantee Foreign

89,726,779	44,032,897
248,255,781	370,398,000
1,189,763,725	455,816,809
65,740,000	66,540,000
-	2,894,000
1,593,486,285	939,681,706

18.3 Irrevocable Letters of Credit

2,283,278,857	1,650,503,701
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18.4 Bills For Collection

2,134,765,649	658,937,308
---------------	-------------

19 Interest IncomeInterest on Loans and Advances:

Loans and Advances
Bills Purchased and Discounted

Interest on:

Balance with Bangladesh Bank
Balance with foreign banks
Balance With Banks and Fis

20 Interest Paid on Deposits and Borrowings, etc.

Interest Paid on Deposits (Note 20.1)
Interest Paid on Borrowings (Note 20.2)

20 Interest Paid On Deposits

Current Account
Savings Account [Customer and Staff]
Special Notice Deposits
Interest paid on Sohoj Sanchay
Fixed Deposit Receipts
Deposit under Schemes and Others

20 Interest Paid on Borrowings

Interest Paid on Borrowing from Bangladesh Bank
Interest Paid on Call money borrowing
Interest Paid on REPO Borrow from Other Bank and FI
Interest Paid on Refinance from Bangladesh Bank (SPL)
Interest Paid on Other Bank Deposit
Interest Paid on Secondary Security Purchased

21 Investment Income

Interest on Treasury Bill
Interest Income Money at Call
Interest on Treasury Bond
Interest on Bond
Dividend Income
Gain on Sale of Shares and Debentures
Gain on Sale Of Approve Securities

22 Commission, Exchange and Brokerage

Commission on L/C
Commission on Bank Guarantee
Commission on Export Bills
Commission on Accepted Bills
Commission on Clean Bill
Commission on Remittance
Commission on Sale of FC Cash
Commission from Other Services
Underwriting Commission
Exchange gain

Amount in Taka	
Jan'15-Jun'15	Jan'14-Jun'14
1,148,925,593	481,801,687
7,152,712	46,536
1,156,078,305	481,848,223
-	-
-	-
123,986,455	230,739,940
123,986,455	230,739,940
1,280,064,760	712,588,163
899,133,371	472,686,795
250,409,691	80,095,522
1,149,543,062	552,782,317
4,097,374	1,393,085
10,204,532	2,357,278
13,606,381	2,139,293
1,506,208	-
587,532,597	392,548,991
282,186,280	74,248,148
899,133,371	472,686,795
4,953,339	18,870
12,555,111	8,835,479
11,133,607	3,655,560
770,123	-
26,544,722	631,944
194,452,788	66,953,669
250,409,691	80,095,522
15,325,969	17,732,683
7,636,514	8,000,049
354,485,827	116,500,005
58,739,385	11,304,348
5,357,346	69,700
83,258	3,192,526
47,845,296	13,276,275
489,473,594	170,075,587
21,507,833	11,012,792.12
10,835,711	4,499,554.14
394,200	135,000.00
16,188,678	5,937,732.01
20,748	160,640.06
557,501	8,751.70
40,674	200.00
3,985	20,500.00
324,000	10,728.00
37,033,416	23,063,036.75
86,906,746	44,848,935

Commission income arises on service provided by the bank recognized on a cash basis. Commission charged the Customer on Letter of Credit and letter of Guarantee are credited to income at the time of effecting the transaction.

		Amount in Taka	
		Jan'15-Jun'15	Jan'14-Jun'14
23 Other Operating Income			
Service Charges and Fees	7,266,224	2,548,333.00	
Income from Card Services	6,270,000	420,957.87	
Charges on Trade Finance	13,493,533	2,725,892.97	
Miscellaneous Earnings	3,474,155	891,632.99	
	<u>30,503,912</u>	<u>6,586,817</u>	
24 Salaries and Allowances			
Basic Salary	74,785,952	47,842,151.00	
Festival Bonus	-	-	
Bank Contribution To Provident Fund	5,776,519	3,763,579.00	
Allowances	73,146,253	49,166,690	
	<u>153,708,724</u>	<u>100,772,420</u>	
25 Rent, Taxes, Insurance, Electricity, etc.			
Rent, Rate and Taxes	66,628,131	55,630,532.08	
Insurance Expenses	6,234,715	2,419,473.10	
Electricity and Other Utility Expenses	8,679,142	4,513,974.22	
	<u>81,541,989</u>	<u>62,563,979</u>	
26 Legal expenses			
Notary Public and Other Charge	13,261	13,146	
Legal and Consultancy fees	81,975	96,450	
	<u>95,236</u>	<u>109,596</u>	
27 Postage, Stamps, Telecommunication, etc			
Stamps and Cartridge Cost	23,754	21,320	
Postage & Courier Charges	863,705	196,336	
Telephone Charges	1,775,772	1,316,660	
SWIFT, FAX, Internet, WAN, Radio Link & DDN Charges	5,391,179	2,771,692	
	<u>8,054,411</u>	<u>4,306,008</u>	
28 Stationery, Printing, Advertisement, etc			
Stationary and Printing Expenses	4,984,520	3,767,397	
Publicity, Advertisement, etc	3,332,432	13,097,347	
Computer Expenses	1,395,779	717,062	
	<u>9,712,731</u>	<u>17,581,806</u>	
29 Chief Executive's salary and fees			
Basic Salary	2,882,258	2,082,258	
Festival Bonus	-	-	
Allowances	1,380,000	1,650,000	
	<u>4,262,258</u>	<u>3,732,258</u>	
30 Directors' Fees & Meeting Expenses			
Directors' Fees	914,250	989,000	
Travelling and Haltage	2,842,896	-	
Board Meeting Expenses	808,440	435,321	
	<u>4,565,586</u>	<u>1,424,321</u>	

Each Director is paid Tk.5,000.00 per meeting per attendance exclusive VAT as per BRPD Circular #03 dated January 18, 2010. There were no other financial benefits provided to the Directors of the Bank.

		Amount in Taka	
		Jan'15-Jun'15	Jan'14-Jun'14
31 Auditors' Fees			
Statutory	-	-	-
Others	-	-	-
32 Charges on Loan Losses			
Loan-written off	-	-	-
Interest waived	-	-	-
33 Depreciation and Repairs of Bank's Assets			
<u>Depreciation of Bank's Assets-Own Assets (a):</u>			
Land, Building and Construction	-	-	-
Furniture & Fixtures	6,250,469	734,401	
Equipment and Machinery	27,872,980	14,801,859	
Vehicle	1,721,667	1,566,667	
Books	2,337	685	
	<u>35,847,453</u>	<u>17,103,612</u>	
<u>Depreciation of Bank's Assets-Leased Assets (b):</u>			
Land, Building and Construction	-	-	-
Furniture & Fixtures	-	-	-
Equipment and Machinery	-	-	-
Vehicle	2,710,662	2,710,662	
	<u>2,710,662</u>	<u>2,710,662</u>	
<u>Depreciation has been charged from the month of purchased</u>			
<u>Repair, Renovation & Maintenance of Bank's Assets (c):</u>			
Repair of Land, Building and Construction	5,424	119,740	
Repair of Furniture and Fixtures	62,621	26,445	
Office Equipment and Machinery	651,997	167,504	
Repair Rented Property	94,410	-	
Electronics Repair and Replacement	886,668	1,033,161	
Repair and servicing of Computer	5,780	22,340	
Repair, Replacement and Servicing of Motor Vehicle	545,160	555,714	
Plant Maintenance	21,000	34,700	
	<u>2,273,060</u>	<u>1,959,604</u>	
<u>Amortization of Assets (d)</u>			
Amortization of Preliminary Expenses	-	8,086,364	
Amortization of Pre-Operating Expenses/Formation Expense of the Bank	-	13,139,400	
	-	<u>21,225,764</u>	
Total [a+b+c+d]	40,831,175	42,999,642	

Amount in Taka	
Jan'15-Jun'15	Jan'14-Jun'14

34 Other Expenses

Bank Charges	331,540	211,935
Contractual Staff Expense	4,088,701	1,466,505
Car Expenses	1,095,117	1,332,502
Discount and Commission Paid	21,490	(583,838)
Training and Internship	2,287,397	1,053,010
Security and Cleaning	20,173,460	10,668,389
Subscription	1,752,642	2,735,226
Entertainment and other Expenses	2,010,199	2,073,164
Travelling Expenses	1,580,958	521,141
Conveyance, Carriage and Freight	889,793	533,291
Development and Publicity	3,047,987	456,228
Liveries and Uniforms	29,900	111,840
Medical Expenses	130,643	113,229
Newspaper, Magazine and Periodicals	140,334	97,638
Loss on Sale of Securities	199,757	578,700
Interest Expense on Leased Properties	1,931,184	1,640,393
Card Division Charges and Expenses	3,423,106	97,402
Donations & CSR	316,000	-
Leave Encashment	31,800	-
LFA & Furniture Allowance	15,607,132	8,947,254
Gratuity	6,000,000	-
Miscellaneous Expenses	5,059,741	4,612,375
Loss on Revaluation of Govt. Securities	3,081,071	1,372,796
	<u>73,229,953</u>	<u>38,039,178</u>

35 Provision against loans and advances

Provision for Classified Loans and Advances	17,341,984	-
Provision for Unclassified Loans and Advances	58,924,940	55,915,700
	<u>76,266,924</u>	<u>55,915,700</u>

36 Provision for Diminution in Value of Investments

Adjustment of Quoted Company Share Value	(5,274,846)	4,570,778
Others	-	-
	<u>(5,274,846)</u>	<u>4,570,778</u>

37 Other Provisions

Provision required on Off-Balance Sheet Exposures	24,360,141	18,818,942
Others	-	-
	<u>24,360,141</u>	<u>18,818,942</u>

38 Provision for Taxation

Current Tax Payable	67,160,876	4,442,990
Deferred Tax Liability	49,072,986	1,816,425
	<u>116,233,862</u>	<u>6,259,415</u>

39 Earnings Per Share (EPS)

Profit after Taxation	149,817,807	24,223,140
Number of Ordinary Shares outstanding	444,605,900	444,605,900
Earnings Per Share	<u>0.3370</u>	<u>0.0545</u>

40 Receipts from Other Operating Activities

Interest on Treasury Bill
Interest on Money at call
Interest on Treasury Bond
Interest on Bond
Gain on Sale of Shares and Debentures
Gain on Sale Of Approve Securities
Service Charges and Fees
Income from Card Services
Charges on Trade Finance
Miscellaneous Earnings

Amount in Taka	
Jan'15-Jun'15	Jan'14-Jun'14
15,325,969	20,398,130
7,636,514	7,957,063
340,340,319	52,829,901
84,260,654	-
83,257.79	3,192,526
47,845,296	13,276,275
7,266,224	2,548,333
6,270,000	420,958
13,493,533	2,725,893
3,474,155	891,633
525,995,923	104,240,713

41 Payments for Other Operating Activities

Rent, Taxes, Insurance, Electricity, etc
Legal expenses
Audit Fees
Postage, Stamps, Telecommunication, etc
Directors' fees & Meeting Expenses
Repair, Renovation & Maintenance of Bank's Assets
Payment for CSR
Other Expenses

85,612,415	57,795,817
95,236	109,596
250,000	200,000
8,398,663	4,435,652
4,565,586	1,424,321
2,334,194	1,975,828
6,962,500	2,000,000
79,529,953	38,041,694
187,748,547	105,982,908

42 Payment/(Settled) for Other Assets

Advance Security Deposit
Suspense Account
Advance Rent
Advance Income Tax

281,330	113,636
41,503,836	7,665,085
(17,534,919)	68,806,791
24,650,180	21,650,863
48,900,427	98,236,375

43 (Payment)/Received of Other Liabilities

FC Held Against BTB Bills, EDF Loan and Others
Lease Payable for Lease Hold Property
Adjustment Account Clearing
Interest Adjusting A/C
Inter Branch General Account Balance

(253,204,410)	482,664,006
(2,614,007)	(1,606,172)
-	(6,750)
-	6,448,088
648,403	2,000,565
(255,170,014)	489,499,737

44 (Purchase)/ Sale of Government Securities

Treasury Bills-HFT
Treasury Bills-HTM
Less: Decrease of Revaluation Gain on Treasury Bills which is non cash

215,391,806	1,333,616,346
(67,756,764)	155,655,686
(17,770,287)	(2,749,028)
129,864,755	1,486,523,004

NRB Commercial Bank Limited
Schedule of Property, Plant & Equipment for Accounting Purpose
As of 30 June 2015

SI NO.	Properties & Assets	Assets				Rate of Depreciation	Depreciation				Book Value
		Opening Balance	Addition during the year	Disposal during the year	Closing Balance		Opening Balance	Addition during the year	Disposal during the year	Closing Balance	
1	Land, Building and Construction	-	-	-	-	2.50%	-	-	-	-	-
2	Furniture and fixtures	110,682,157	23,540,164	-	134,222,321	10.00%	3,996,729	6,250,469	-	10,247,198	123,975,123
3	Equipment and Machinery	255,111,985	39,674,644	-	294,786,628	20.00%	51,919,307	27,872,980	-	79,792,287	214,994,341
4	Motor Vehicles	16,500,000	4,300,000	-	20,800,000	20.00%	3,650,000	1,721,667	-	5,371,666	15,428,334
5	Professionals and Reference Books	23,370	-	-	23,370	20.00%	3,009	2,337	-	5,346	18,025
6	Leased Assets: Motor Vehicle	27,106,624	-	-	27,106,624	20.00%	6,923,366	2,710,662	-	9,634,028	17,472,596
Total		409,424,136	67,514,808		476,938,943		66,492,411	38,558,115	-	105,050,526	371,888,418

NRB Commercial Bank Limited
Schedule of Property, Plant & Equipment for Tax Purpose (3rd Schedule As Per IT Rule, 1984)
As of 30 June 2015

SI NO.	Properties & Assets	Assets				Rate of Depreciation	Depreciation				Book Value
		Opening Balance	Addition during the year	Disposal during the year	Closing Balance		Opening Balance	Addition during the year	Disposal during the year	Closing Balance	
1	Land, Building and Construction	-	-		-	2.50%	-	-		-	-
2	Furniture and fixtures	110,721,740	23,540,164		134,261,904	10.00%	11,194,076	12,306,783		23,500,859	110,761,045
3	Office Equipment and Machinery	82,278,424	31,768,304		114,046,728	10.00%	17,010,752	9,703,598		26,714,350	87,332,378
4	Computer and Computer Equipment	132,714,787	2,777,840		135,492,627	30.00%	48,971,915	25,956,214		74,928,129	60,564,498
5	Bangladesh Made Computer Software	40,076,690	5,131,000		45,207,690	50.00%	25,965,327	9,621,182		35,586,509	9,621,182
6	Motor Vehicles	16,500,000	4,300,000		20,800,000	20.00%	3,646,667	3,430,667		7,077,333	13,722,667
7	Professionals and Reference Books	23,370	-		23,370	30.00%	7,011	4,908		11,919	11,451
8	Leased Assets: Motor Vehicle	27,106,624	-		27,106,624	20.00%	6,622,958	4,096,733		10,719,691	16,386,933
Total		409,421,635	67,517,308		476,938,943		113,418,706	65,120,083	-	178,538,789	298,400,154