



114, Motijheel Commercial Area
Dhaka-1000
Bangladesh

NRB Commercial Bank Limited

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Un-audited 3rd Quarter Financial Statements for the period
ended 30 September 2015

NRB COMMERCIAL BANK LIMITED

Balance Sheet

As at 30 September 2015

Particulars	Note	Amount in Taka	
		30-Sep-15	31-Dec-14
PROPERTY AND ASSETS			
Cash:	3	2,044,714,813	1,366,111,665
In Hand (Including Foreign Currencies)	3.1	432,878,986	226,188,773
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2	1,611,835,827	1,139,922,892
Balance with other banks and financial institutions	4	2,793,267,225	2,349,012,862
In Bangladesh		2,506,134,446	2,207,057,181
Outside Bangladesh		287,132,780	141,955,681
Money at call and short notice	5	200,000,000	-
Investments	6	6,299,618,055	5,669,758,212
Government		4,422,586,110	4,196,290,738
Others		1,877,031,945	1,473,467,474
Loans and advances	7	21,952,761,694	14,412,251,270
Loans, cash credits, overdrafts etc./ investments	7.1	20,685,198,116	13,752,930,739
Bills purchased and discounted	7.2	1,267,563,578	659,320,531
Fixed assets including premises, furniture and fixtures	8	407,990,205	342,892,142
Other assets	9	894,057,161	708,086,645
Non - banking assets			-
Total assets		34,592,409,153	24,848,112,795
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents			
Deposits and other accounts	10	431,443,836	1,509,084,936
Current accounts and other accounts	11	27,294,563,660	17,270,880,701
Bills payable		1,405,534,620	1,022,531,737
Savings bank deposits		205,126,056	209,141,940
Special notice deposits		1,003,564,159	510,953,294
Fixed deposits		945,988,390	383,759,108
Other deposits include Deposit under Scheme		17,279,918,220	11,691,907,556
		6,454,432,215	3,452,587,066
Other liabilities	12	1,802,679,404	1,486,579,768
Total liabilities :		29,528,686,900	20,266,545,406
Total Shareholders' Equity			
Paid -up capital	13	5,063,722,254	4,581,567,389
Statutory reserve	14	4,446,059,000	4,446,059,000
Other reserve	15	155,016,687	44,388,286
Retained earnings	16	182,852,106	34,983,992
		279,794,461	56,136,112
Total Liabilities and Shareholders' Equity		34,592,409,153	24,848,112,795

NRB COMMERCIAL BANK LIMITED

Balance Sheet

As at 30 September 2015

Particulars	Note	Amount in Taka	
		30-Sep-15	31-Dec-14
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	17	9,118,287,221	4,492,661,041
Acceptances and endorsements		2,814,887,601	1,243,538,325
Letters of guarantee		1,596,033,943	939,681,706
Irrevocable letters of credit		1,966,010,345	1,650,503,701
Bills for collection		2,741,355,333	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>9,118,287,221</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 43)

Harunur Rashid
Chief Financial Officer

Dhaka, 18 October 2015

Dewan Mujibur Rahman
Managing Director & CEO

NRB COMMERCIAL BANK LIMITED
Profit and Loss Account
For the Period ended 30 September 2015

Particulars	Note	Jan'15-Sep'15 Taka	Jan'14-Sep'14 Taka	July'15-Sep'15 Taka	July'14-Sep'14 Taka
OPERATING INCOME					
Interest income	18	2,073,359,929	1,149,253,734	793,295,169	436,665,571
Less: Interest paid on deposits and borrowings, etc.	19	2,003,185,810	997,396,034	853,642,748	444,613,717
Net interest income		70,174,119	151,857,701	(60,347,579)	(7,948,145.4)
Investment income	20	1,043,984,236	372,772,173	554,510,642	202,696,587
Commission, exchange and brokerage	21	129,275,733	67,575,663	42,368,987	22,726,728
Other operating income	22	51,444,101	16,279,408	20,940,189	9,692,591
Total operating income (A)		1,294,878,189	608,484,945	557,472,239	227,167,761
OPERATING EXPENSES					
Salary and allowances	23	265,625,831	184,469,214	111,917,107	83,696,794
Rent, taxes, insurance, electricity, etc.	24	137,179,887	96,661,122	55,637,899	34,097,143
Legal expenses	25	143,396	130,376	48,160	20,780
Postage, stamps, telecommunication, etc.	26	11,593,490	7,102,628	3,539,079	2,796,620
Stationery, printing, advertisement, etc.	27	12,940,016	23,694,551	3,227,285	6,112,745
Chief Executive's salary and fees	28	7,857,258	7,325,000	3,595,000	3,592,742
Directors' fees & meeting expenses	29	6,666,733	2,225,450	2,101,147	801,129
Auditors' fees	30	-	-	-	-
Charges on loan losses	31	-	-	-	-
Depreciation and repairs of Bank's assets	32	65,043,121	68,557,956	24,211,947	25,558,314
Other expenses	33	125,968,411	68,038,734	52,738,458	29,999,556
Total operating expenses (B)		633,018,143	458,205,031	257,016,081	186,675,822
Profit before provision (C = A-B)		661,860,046	150,279,914	300,456,158	40,491,939
Provision against loans and advances	34	88,722,314	72,520,879	12,455,390	16,605,178
Provision for diminution in value of investments	35	(5,274,846)	1,408,613	-	3,162,164
Other provisions	36	25,270,572	21,663,509	910,430	2,844,566
Total provision (D)		108,718,040	95,593,001	13,365,821	16,287,580
Profit before taxation (C-D)		553,142,006	54,686,914	287,090,337	24,204,359
Provision for taxation	37	174,394,666	7,112,928	58,160,804	853,513
Current tax		117,391,612	(8,860,245)	50,230,736	(13,303,235)
Deferred tax		57,003,054	15,973,173	7,930,069	14,156,747
Net profit after taxation		378,747,340	47,573,986	228,929,533	23,350,846
Appropriations:					
Statutory reserve		110,628,401	10,937,383	57,418,067	4,840,872
General reserve		-	-	-	-
Dividends, etc.		-	-	-	-
Retained surplus		268,118,939	36,636,603	171,511,466	18,509,974
Net profit attributable to the shareholders:					
Earnings per share (EPS)	38	0.8519	0.1070	0.5149	0.0525

These Financial Statements should be read in conjunction with annexed notes (1 to 43)

Harunur Rashid
Chief Financial Officer

Dewan Mujibur Rahman
Managing Director & CEO

Dhaka, 18 October 2015

NRB COMMERCIAL BANK LIMITED

Statement of Cash Flows

For the Period ended 30 September 2015

Particulars	Note	Amount in Taka	
		Jan'15-Sep'15	Jan'14-Sep'14
A. Cash flows from operating activities			
Interest receipts in cash		2,096,996,991	1,142,494,059
Interest paid in cash		(1,709,064,856)	(773,799,960)
Dividend receipts		15,280,313	139,700
Fee and commission receipts in cash		129,275,733	67,575,663
Recoveries on loans previously written off		-	-
Payments to employees		(292,238,553)	(204,412,531)
Payments to suppliers		(19,318,665)	(25,311,933)
Income taxes paid		-	-
Receipts from other operating activities	39	1,065,970,564	312,141,172
Payments for other operating activities	40	(296,638,046)	(183,390,728)
Operating profit before changes in operating assets & liabilities		990,263,480	335,435,441
Increase/decrease in operating assets and liabilities			
Purchased of Trading Security		-	-
Loans and advances to Other Bank(s)		-	-
Loans and advances to customers		(7,535,375,196)	(7,558,096,131)
Other assets	41	(187,254,896)	(179,954,055)
Deposits from other bank(s)		650,000,000	-
Deposits from customers		9,373,682,959	10,407,969,929
Trading liabilities (short-term borrowings)		-	-
Other liabilities	42	(238,815,580)	655,946,541
Net increase/(decrease) in operating liabilities		2,062,237,287	3,325,866,284
Net cash from operating activities (A)		3,052,500,767	3,661,301,726
B. Cash flows from investing activities			
(Purchase)/ sale of government securities	43	(78,321,459)	(3,071,247,377)
(Purchase)/sale of Non-trading Security		(346,000,000)	-
(Purchase)/Sale of Share/Securities		(57,564,471)	(1,293,145,059)
(Purchase)/ sale of property, plant and equipment		(125,549,836)	(152,898,852)
Net cash from/(used) in investing activities(B)		(607,435,765)	(4,517,291,288)
C. Cash flows from financing activities			
Borrowing from other Bank(s)/ Bangladesh Bank		(1,077,641,100)	693,084,936
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)		(1,122,101,690)	765,294,124
D.Net increase/(decrease) in cash and cash equivalents (A+B+C)		1,322,963,312	(90,695,438)
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]		5,038,583,539	4,431,951,566
Cash and cash equivalents:			
Cash	3.1	432,878,986	330,043,364
Prize bonds	6.1	601,500	147,900
Money at call and on short notice	5	200,000,000	350,000,000
Reverse Repo		-	-
Balance with Bangladesh Bank and its agent bank(s)	3.2	1,611,835,827	1,052,900,073
Balance with other banks and financial institutions	4	2,793,267,225	2,698,860,229
		5,038,583,539	4,431,951,566

These Financial Statements should be read in conjunction with annexed notes (1 to 43)

Harunur Rashid
Chief Financial Officer

Dhaka, 18 October 2015

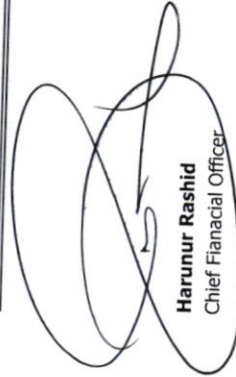
Dewan Mujibur Rahman
Managing Director & CEO

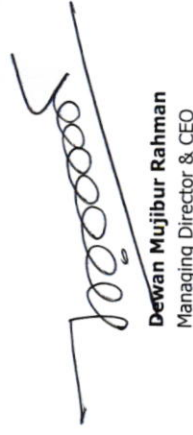
NRB COMMERCIAL BANK LIMITED

Statement of Changes in Equity
For the Period ended 30 September 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	-	-	-	-	-	-	-
Transfer to statutory Reserve	-	110,628,401	-	-	-	378,747,340	378,747,340
Cash Dividend Paid for 2014	-	-	-	-	-	(110,628,401)	-
Reserve for HFT treasury securities	-	-	-	-	-	(44,460,590)	(44,460,590)
Reserve for HTM securities	-	-	-	-	147,868,114	-	147,868,114
Currency translation difference	-	-	-	-	-	-	-
Balance at 30 September 2015	4,446,059,000	155,016,687	-	1,773	182,850,332	279,794,461	5,063,722,254
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 43)


Harunur Rashid
Chief Financial Officer


Dewan Mujibur Rahman
Managing Director & CEO

Dhaka, 18 October 2015

NRB COMMERCIAL BANK LIMITED

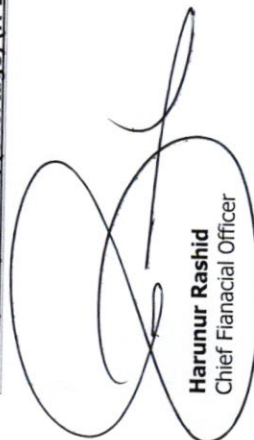
Liquidity Statement

Assets and Liability Maturity Analysis

As of 30 September 2015

Particulars	Time Period					Total
	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	
Assets						
Cash in hand and with Bangladesh banks	432,903,136	-	54,900,398	-	1,556,911,279	2,044,714,813
Balance with other banks and financial institutions	37,699,558	446,644,759	2,287,073,165	21,849,744	-	2,793,267,225
Money at call and on short notice	200,000,000	-	-	-	-	200,000,000
Investments	85,600,245	20,000,057	30,500,087	3,343,409,582	2,820,108,083	6,299,618,055
Loans and advances	3,518,293,861	3,065,894,650	7,334,087,202	4,825,091,581	3,209,394,400	21,952,761,694
Fixed assets including premises, furniture and fixtures	-	-	-	-	407,990,205	407,990,205
Other assets	33,718,992	27,125,079	215,132,705	248,980,546	369,099,839	894,057,161
Non-banking assets	-	-	-	-	-	-
Total Assets (A)	4,308,215,792	3,559,664,546	9,921,693,557	8,439,331,453	8,363,503,806	34,592,409,153
Liabilities						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	(300,000,000)	-	(131,443,836)	-	-	(431,443,836)
Deposits and other accounts	(4,369,248,904)	(7,392,508,971)	(8,103,549,415)	(5,911,619,916)	(1,517,636,455)	(27,294,563,660)
Provision and other liabilities	(95,675,785)	(278,932,239)	(851,409,290)	(532,622,459)	(44,039,630)	(1,802,679,404)
Capital & Reserve	-	-	-	-	(5,063,722,254)	(5,063,722,254)
Total Liabilities (B)	(4,764,924,689)	(7,671,441,210)	(9,086,402,541)	(6,444,242,375)	(6,625,398,339)	(34,592,409,153)
Net Liquidity Excess/(Shortage) (A-B)	(456,708,897)	(4,111,776,664)	835,291,016	1,995,089,078	1,738,105,467	(0)

These Financial Statements should be read in conjunction with annexed notes (1 to 43)


Harunur Rashid
 Chief Financial Officer


Dewan Mujibur Rahman
 Managing Director & CEO

Dhaka, 18 October 2015

NRB COMMERCIAL BANK LIMITED
Selective Notes to the Financial Statements

For the Period ended 30 September 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-Sep-15	31-Dec-14
3 Cash:			
Cash In Hand	(Note: 3.1)	432,878,986	226,188,773
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	1,611,835,827	1,139,922,892
		<u>2,044,714,813</u>	<u>1,366,111,665</u>
3.1 Cash In Hand			
In local currency	(Note: 3.1.1)	429,609,674	215,409,980
In foreign currency		3,269,313	10,778,793
		<u>432,878,986</u>	<u>226,188,773</u>
3.1.1 Cash In Hand:			
Cash in Hand-Vault		418,745,674	209,210,980
Cash in ATM		10,864,000	6,199,000
		<u>429,609,674</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)	1,556,884,810	990,144,335
In foreign currency (FCY)		54,910,017	149,778,557
		<u>1,611,794,827</u>	<u>1,139,922,892</u>
Sonali Bank Ltd.			
(as an agent bank of Bangladesh Bank) - local currency		41,000	-
		<u>1,611,835,827</u>	<u>1,139,922,892</u>
3.2.1 Balance with Bangladesh Bank and its agent bank(s)-LCY			
Bangladesh Bank, Dhaka Office		1,551,238,369	989,354,879
Bangladesh Bank, Chittagong Office		4,886,070	299,500
Bangladesh Bank, Barisal Office		381,336	315,776
Bangladesh Bank, Sylhet Office		93,284	74,180
Bangladesh Bank, Rajshahi Office		285,750	100,000
		<u>1,556,884,810</u>	<u>990,144,335</u>
4 Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1)	2,506,134,446	2,207,057,181
Outside Bangladesh	(Note: 4.2)	287,132,780	141,955,681
		<u>2,793,267,225</u>	<u>2,349,012,862</u>
4.1 In Bangladesh			
i. Current Deposits:			
Bank Asia Ltd, Ruhitpur Br.		753	501
Standard Bank Ltd, Principal Br.		86,649	88,149
NCC Bank Ltd., Bhaban Br. Visa Settlement Account		2,391,252	-
		<u>2,478,654</u>	<u>88,650</u>
ii. Special Notice Deposits			
Mercantile Bank Ltd, Main Br.		62,091,277	27,638,968
Mercantile Bank Ltd., Agrabad Br.		-	-
Mercantile Bank Ltd., Sylhet Br.		10,139	208,140
Mercantile Bank Ltd., Barisal Br.		3,391	3,425
Mercantile Bank Ltd., Rajshahi Br.		1,409,326	4,770
NCC Bank Ltd., Motihjeel Br.		110,679	3,287,463
Southeast Bank Ltd., Principal Br.		29,364,431	12,253,134
Eastern Bank Ltd., Principal Br.		5,211,907	503,732
Jamuna Bank Ltd., FEX Br.		13,415,998	661,297
Agrani Bank Ltd., Principal Br.		29,206,268	1,694,566
Trust Bank Ltd for Q-cash Settlement		1,706,013	62,734
		<u>142,529,429</u>	<u>46,318,231</u>

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

iii. Fixed Deposits Receipt (FDRs)

FDR lending with Banks
FDR lending with NBFIs

10,584,000	10,584,000
2,350,000,000	2,150,000,000
2,360,584,000	2,160,584,000

iv. Balance with Brokerage Houses Trading A/C.

MBL Securities Ltd
IIDFC Securities Ltd

1,649	1,649
540,715	64,651
542,363	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

54,815,309	7,465,043
210,855,885	130,693,181
11,845,949	246,596
59,124	1,015,094
6,994,064	464,656
229,097	772,615
8,157	164,565
121,343	855,765
376,513	278,167
1,827,339	-
287,132,780	141,955,681

5 Money at call and short notice

In Bangladesh
Outside Bangladesh

200,000,000	-
-	-
200,000,000	-

6 Investments

Nature wise:

Held for Trading
Held to Maturity
Others

2,300,601,911	2,796,607,768
2,121,382,699	1,399,187,270
1,877,633,445	1,473,963,174
6,299,618,055	5,669,758,212

Claim wise:

Government securities
Other investments

(Note: 6.1)

(Note: 6.2)

4,422,586,110	4,196,290,738
1,877,031,945	1,473,467,474
6,299,618,055	5,669,758,212

6.1 Government securities

Treasury bills
Prize Bond

(Note: 6.1.1)

4,421,984,610	4,195,795,038
601,500	495,700
4,422,586,110	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
39,721,339	149,184,395
831,457,050	210,585,872
644,659,218	958,631,100
680,404,754	424,661,720
104,359,551	-
2,300,601,911	1,842,878,420

ii. Held to Maturity(HTM)

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)

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
UCBL Subordinated Bond
2nd AB Bank Subordinated Bond
The City Bank Subordinated Bond

Total

Amount in Taka	
30-Sep-15	31-Dec-14
60,231,224	10,026,592
508,804,715	490,594,730
299,477,583	278,515,747
623,535,841	375,220,441
629,333,335	106,036,380
2,121,382,699	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
84,008,443	23,457,512
1,023,502	4,009,962
85,031,945	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
100,000,000	-
300,000,000	-
196,000,000	196,000,000
1,692,000,000	1,346,000,000
1,877,031,945	1,473,467,474

		Amount in Taka	
		30-Sep-15	31-Dec-14
7 Loans and advances		21,952,761,694	14,412,251,270
7.1 Loans, cash credits, overdrafts etc.			
<u>In Bangladesh</u>			
Loans	13,186,492,391	8,889,077,803	
Overdrafts	4,262,885,141	3,083,268,491	
Cash Credit	3,235,820,584	1,780,584,444	
	20,685,198,116	13,752,930,739	
<u>Outside Bangladesh</u>			
Loans	-	-	
Overdrafts	-	-	
Cash Credit	-	-	
	-	-	
	20,685,198,116	13,752,930,739	
7.2 Bills purchased and discounted:			
Repayable in Bangladesh	1,030,640,707	72,402,156	
Repayable outside Bangladesh	236,922,871	586,918,375	
	1,267,563,578	659,320,531	
7.3 Product wise Loans and Advances:			
Overdraft	4,559,119,892	1,765,550,424	
Cash Credit	3,235,820,584	1,111,332,198	
Time loan	3,103,434,694	1,865,709,664	
Term loan	3,044,353,779	2,507,836,808	
Payment Against Document	81,964,196.90	10,893,238	
Loans against Trust Receipt	1,118,261,446	286,837,920	
Packing Credit	106,282,639	65,279,831	
EDF Loan	297,126,587	517,568,032	
Lease Fiance & Hire Purchase	1,854,869,086	854,592,481	
Consumer Loan	931,322,560	164,247,088	
Staff Loan	176,406,849	130,250,777	
Other Loans and Advances	3,443,799,380	5,132,152,809	
	21,952,761,694	14,412,251,270	
7.4 Classification of loans, advances and lease/investments			
<u>Unclassified</u>			
Standard	21,721,697,175	14,412,251,270	
Special Mention Account (SMA)	117,170,177	-	
	21,838,867,352	14,412,251,270	
<u>Classified</u>			
Sub-standard	55,600,835	-	
Doubtful	58,293,507	-	
Bad/Loss	-	-	
	113,894,342	-	

8 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-Sep-15	31-Dec-14
-	-
149,906,908	110,682,157
330,687,069	255,111,985
27,250,000	16,500,000
23,370	23,370
27,106,624	27,106,624
534,973,971	409,424,136
126,983,767	66,531,994
407,990,205	342,892,142

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

9 Other assets

Advance Security Deposit
 Stock of Stationery and printing items [Note -9.1]
 Suspense Account [Note -9.2]
 Stamps in Hand
 Advance Office Rent
 Interest Receivable on Balance with Other Banks & FIs
 Interest Receivable on Treasury Bonds
 Interest Receivable on Bonds
 Interest Receivable on Call Loan
 Prepaid Insurance Premium
 Advance Income Tax [Note -9.3]
 Membership with Visa Worldwide PLC Ltd
 Pre-paid Expense House Furnishing and LFA
 Dividend Receivable on Share

1,420,231	751,171
9,436,625	3,057,975
202,790,012	39,215,096
771,450	451,011
338,214,304	354,756,402
40,994,038	64,631,100
150,139,511	102,207,809
-	25,521,269
33,333	-
1,090,898	1,248,478
130,841,070	91,288,052
2,311,500	2,311,500
16,014,190	14,380,476
-	8,266,304
894,057,161	708,086,645

9.1 Stock of Stationery and printing items

Printing Stationery
 Security Papers
 Security Stationery - CARD

3,143,722	2,066,310
982,353	660,115
5,310,550	331,550
9,436,625	3,057,975

9.2 Suspense Account:

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

171,501,839	6,470,389
19,600,000	20,800,000
-	200,000
2,437,055	-
850,000	-
86,600	-
1,287,137	171,300
34,706	-
6,570,975	11,573,027
391,670	-
30,030	380
202,790,012	39,215,096

9.3 Advance Income Tax

Opening Balance
 Add: Tax deposited @5% on LC Commission during the year
 Add: Withholding Tax during the year [Tax on interest and vehicle] (9.3a)
 Less: Settlement during the year

91,288,052	-
570,258.78	-
38,982,759	91,288,052
130,841,070	91,288,052
-	-
130,841,070	91,288,052

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

9.3a 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
Tax deposited @5% on LC Commission
Unfront @ 5% on Interest of T-Bills
Advance Tax to Dhaka City Corporation (South+North)
Advance Tax for Bank's Pool Vehicles

39,096,116	33,251,523
57,336,017	36,560,209
3,113,802	62,740
570,259	-
30,321,876	21,032,080
3,000	1,500
400,000	380,000
130,841,070	91,288,052

		Amount in Taka	
		30-Sep-15	31-Dec-14
10 Borrowings from other Banks, Financial Institutions and Agents			
In Bangladesh (Note 10.1)		431,443,836	1,509,084,936
Outside Bangladesh		-	-
		431,443,836	1,509,084,936
10.1 In Bangladesh			
Banqladesh Bank (Refinance under SPD/SME)		131,443,836	163,084,936
Banqladesh Bank (LS/REPO)		-	986,000,000
REPO Borrowing from other Bank and FIs		-	-
Borrowings from Call		300,000,000	360,000,000
		431,443,836	1,509,084,936
11 Deposits and other accounts			
Deposit from Inter Bank (note-11.1)		650,000,000	550,000,000
Deposit from Customers (Note-11.2)		26,644,563,660	16,720,880,701
		27,294,563,660	17,270,880,701
11.1 Deposits from Inter Bank			
Fixed Deposit:			
Rajshahi Krishi Unnyan Bank		-	50,000,000
Rupali Bank Ltd.		-	500,000,000
Agrani Bank Limited		250,000,000	-
Janata Bank Ltd.		400,000,000	-
		650,000,000	550,000,000
11.2 Deposits and other accounts			
<u>i. Current accounts and other accounts</u>			
Current Deposit		923,056,052	650,823,345
Foreign Currency Deposit		52,345,918	38,987,524
Deposit Under Q-Cash		422,706	116,257
Sundry Deposit	Note: 11.2.1	429,709,944	332,604,611
		1,405,534,620	1,022,531,737
<u>ii. Bills Payable</u>			
Pay Order		205,126,056	209,141,940
<u>iii. Savings Bank Deposit</u>		1,003,564,159	510,953,294
<u>iv. Term Deposit/Fixed Deposit</u>			
Fixed Deposit		16,629,918,220	11,141,907,556
Short Term Deposit		945,988,390	383,759,108
Deposit Under Schemes		6,454,432,215	3,452,587,066
		24,030,338,826	14,978,253,730
11.2.1 Sundry Deposit			
Margin on Letter of Guarantee		58,218,597	32,111,179
Margin on L/C		262,464,116	253,524,095
Margin on Export Bills		14,396,882	2,192,330
Margin-Others		241,260	-
Security Deposits		2,564,519	14,121,119
Risk Fund on Loans and Advances		2,716,120	1,867,872
Service Charge on Others		1,500	-
Provident Fund		2,420	-
Employees Welfare Fund		2,991,250	1,723,875
VAT, Excise Duty and Withholding Tax		36,584,780	19,670,261
Sale Proceeds of Govt. Savings Certificate		(276,460)	-
Value Added Tax - VAT on Utility Bills Collection		4,716,219	2,284,447
Sundry Creditors		1,865,911	174,945
Proceed From Lottery Sale		800	300
Other Sundry Deposits		43,222,030	4,934,188
		429,709,944	332,604,611

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

11.3 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

923,056,052	650,823,345
90,320,774	45,985,796
429,709,944	332,604,611
52,345,918	38,987,524
422,706	116,257
205,126,056	209,141,940
1,700,981,450	1,277,659,473

B. Time Deposits

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

913,243,385	464,967,498
945,988,390	383,759,108
17,279,918,220	11,141,907,556
6,454,432,215	3,452,587,066
25,593,582,210	15,443,221,228
27,294,563,660	16,720,880,701

12 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 12.1)
Current Income Tax Payable (Note 12.2)
Deferred Tax Liabilities (Note 12.3)
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 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 12.4)

Amount in Taka	
30-Sep-15	31-Dec-14
229,385,910	158,005,580
17,341,984	-
63,769,319	38,498,747
-	6,300,000
606,537,217	312,416,263
218,881,789	101,490,177
76,929,907	19,926,853
8,189,508	4,013,600
168,800	17,290,550
41,841	118,406
7,180	9,715
269,126	884,640
2,000	63,134
3,250	3,250
-	5,274,846
556,956,489	791,995,143
-	39,583
4,984	4,984
-	250,000
142,959	7,305,459
5,135,228	-
18,835,716	22,688,839
76,197	-
1,802,679,404	1,486,579,768

12.1 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 of Saving Account
Interest Payable of SND Account
Interest Payable on Deposit Under Scheme
Interest Payable on borrowing from call
Interest Payable on borrowing from Bank & FIs

17,270,772	4,349,211
490,053	554,923
91,507,200	59,484,983
72,487,884	59,147,146
144,336,598	181,319,211
10,155,938	-
11,558,720	-
247,158,525	-
45,833	176,667
11,525,694	7,384,124
606,537,217	312,416,263

12.2 Current Income Tax Payable

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

Note: 37

101,490,177	13,040,607
117,391,612	88,449,570
-	-
-	-
218,881,789	101,490,177

12.3 Deferred Tax Payable

Opening Balance
Additional provision during the Year
Less: Adjustment

19,926,853	3,241,252
57,003,054	16,685,601
-	-
76,929,907	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.

12.4 Inter Branch General Account Balance

No. of Entry

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

8	638,494	-
35	562,297	-
	76,197	-

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

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

13 Share Capital

13.1 Authorized Capital

100,00,00,000 ordinary shares of Taka 10 each	10,000,000,000	10,000,000,000
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13.2 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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14 Statutory Reserve

Opening Balance at the beginning of the period	44,388,286	7,662,052
Add: Addition during the year *	110,628,401	36,726,234
Add./less Adjustment for Foreign Exchange Rate Fluctuation	-	-
Closing Balance at the end of the period	155,016,687	44,388,286

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

15 Other Reserve:

General Reserve (Note 15.1)	-	-
Assets Revaluation Reserve (Note 15.2)	-	-
Investment Revaluation Reserve (Note 15.3)	182,852,106	34,983,992
Foreign Currency Translation Gain/ (Loss) (Note 15.4)	-	-
	182,852,106	34,983,992

15.1 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.

15.2 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		-	-

15.3 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		147,868,114	32,231,017
Less : Adjustment during the year	(-)	-	-
Closing Balance at the end of the period		182,850,332	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

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

15.4 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

(+)

-	-
-	-
-	-

16 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
378,747,340	78,496,000
110,628,401	36,726,234
-	-
44,460,590	-
-	-
279,794,461	56,136,112

17 Contingent liabilities

9,118,287,221	4,492,661,041
---------------	---------------

17.1 Acceptances and Endorsements

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

461,104,457	226,276,793
267,174,269	118,432,733
42,349,417	44,760,500
2,044,259,458	854,068,300
2,814,887,601	1,243,538,325

17.2 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 17.2a)

-	-
-	-
-	-
1,596,033,943	939,681,706
1,596,033,943	939,681,706

17.2a Letters of Guarantee -Others

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

24,679,691	44,032,897
152,530,581	370,398,000
1,348,083,670	455,816,809
70,740,000	66,540,000
-	2,894,000
1,596,033,943	939,681,706

17.3 Irrevocable Letters of Credit

1,966,010,345	1,650,503,701
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17.4 Bills For Collection

2,741,355,333	658,937,308
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		Amount in Taka	
		Jan'15-Sep'15	Jan'14-Sep'14
18 Interest Income			
<u>Interest on Loans and Advances:</u>			
Loans and Advances	1,873,653,107	847,441,985	
Bills Purchased and Discounted	8,904,530	1,821,440.15	
	<u>1,882,557,637</u>	<u>849,263,425</u>	
<u>Interest on:</u>			
Balance with Bangladesh Bank	-	-	
Balance with foreign banks	-	-	
Balance With Banks and Fis	190,802,292	299,990,309	
	<u>190,802,292</u>	<u>299,990,309</u>	
	<u>2,073,359,929</u>	<u>1,149,253,734</u>	
19 Interest Paid on Deposits and Borrowings, etc.			
Interest Paid on Deposits (Note 19.1)	1,464,891,170	837,752,250	
Interest Paid on Borrowings (Note 19.2)	538,294,640	159,643,784	
	<u>2,003,185,810</u>	<u>997,396,034</u>	
19.1 Interest Paid On Deposits			
Current Account	6,904,387	2,412,284	
Savings Account [Customer and Staff]	17,645,863	5,246,352	
Special Notice Deposits	25,165,101	4,691,197	
Interest paid on Sohoj Sanchay	3,136,730	-	
Fixed Deposit Receipts	942,402,850	660,158,970	
Deposit under Schemes and Others	469,636,238	165,243,446	
	<u>1,464,891,170</u>	<u>837,752,250</u>	
19.2 Interest Paid on Borrowings			
Interest Paid on Borrowing from Bangladesh Bank	4,953,339	18,870	
Interest Paid on Call money borrowing	16,057,528	16,928,812	
Interest Paid on REPO Borrow from Other Bank and FI	14,010,285	4,585,680	
Interest Paid on Refinance from Bangladesh Bank (SPL)	4,394,233	631,944	
Interest Paid on Other Bank Deposit	49,136,389	137,401,077	
Interest Paid on Secondary Security Purchased	449,742,866	77,400	
	<u>538,294,640</u>	<u>159,643,784</u>	
20 Investment Income			
Interest on Treasury Bill	17,571,306	23,462,810	
Interest Income Money at Call	10,547,347	16,112,938	
Interest on Treasury Bond	719,426,122	265,589,310	
Interest on Bond	87,250,153	11,442,469	
Interest on Zero Coupon Bond	-	16,250,000	
Dividend Income	7,014,008	139,700	
Gain on Sale of Shares and Debentures	166,977	4,817,743	
Gain on Sale of Approve Securities	202,008,323	34,957,204	
	<u>1,043,984,236</u>	<u>372,772,173</u>	
21 Commission, Exchange and Brokerage			
Commission on L/C	33,657,521	17,067,058	
Commission on Bank Guarantee	15,295,096	5,364,700	
Commission on Export Bills	735,700	278,500	
Commission on Accepted Bills	24,207,856	8,281,346	
Commission on Clean Bill	54,574	16,092	
Commission on Remittance	800,735	312,613	
Commission on Sale of FC Cash	93,114	19,361	
Commission from Other Services	4,305	1,100	
Underwriting Commission	324,000	20,500	
Exchange gain	54,102,832	36,214,394	
	<u>129,275,733</u>	<u>67,575,663</u>	

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-Sep'15	Jan'14-Sep'14
22 Other Operating Income			
Service Charges and Fees	10,829,078	6,269,178	
Income from Card Services	11,915,884	1,789,230	
Charges on Trade Finance	24,077,909	5,839,564	
Miscellaneous Earnings	4,621,231	2,381,436	
	<u>51,444,101</u>	<u>16,279,408</u>	
23 Salaries and Allowances			
Basic Salary	115,876,786	79,903,554	
Festival Bonus	24,870,700	17,626,680	
Bank Contribution To Provident Fund	9,195,727	6,199,806	
Allowances	115,682,618	80,739,174	
	<u>265,625,831</u>	<u>184,469,214</u>	
24 Rent, Taxes, Insurance, Electricity, etc.			
Rent, Rate and Taxes	109,334,883	84,946,490	
Insurance Expenses	13,200,418	3,148,058	
Electricity and Other Utility Expenses	14,644,587	8,566,574	
	<u>137,179,887</u>	<u>96,661,122</u>	
25 Legal expenses			
Notary Public and Other Charge	49,921	23,926	
Legal and Consultancy fees	93,475	106,450	
	<u>143,396</u>	<u>130,376</u>	
26 Postage, Stamps, Telecommunication, etc			
Stamps and Cartridge Cost	33,894	43,416	
Postage & Courier Charges	972,406	308,038	
Telephone Charges	2,766,109	2,221,199	
SWIFT, FAX, Internet, WAN, Radio Link & DDN Charges	7,821,081	4,529,974	
	<u>11,593,490</u>	<u>7,102,628</u>	
27 Stationery, Printing, Advertisement, etc			
Stationary and Printing Expenses	6,476,174	5,160,607	
Publicity, Advertisement, etc	4,676,382	17,466,321	
Computer Expenses	1,787,460	1,067,623	
	<u>12,940,016</u>	<u>23,694,551</u>	
28 Chief Executive's salary and fees			
Basic Salary	4,382,258	3,950,000	
Festival Bonus	1,000,000	900,000	
Allowances	2,475,000	2,475,000	
	<u>7,857,258</u>	<u>7,325,000</u>	
29 Directors' Fees & Meeting Expenses			
Directors' Fees	1,265,000	1,426,000	
Travelling and Haltage	4,166,517	-	
Board Meeting Expenses	1,235,216	799,450	
	<u>6,666,733</u>	<u>2,225,450</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-Sep'15	Jan'14-Sep'14
30 Auditors' Fees			
Statutory	-	-	-
Others	-	-	-
31 Charges on Loan Losses			
Loan-written off	-	-	-
Interest waived	-	-	-
32 Depreciation and Repairs of Bank's Assets			
<u>Depreciation of Bank's Assets-Own Assets (a):</u>			
Land, Building and Construction	-	-	-
Furniture & Fixtures	9,854,466	1,682,134	
Equipment and Machinery	43,590,724	25,515,348	
Vehicle	2,976,667	2,391,667	
Books	3,506	1,840	
	<u>56,425,363</u>	<u>29,590,988</u>	
<u>Depreciation of Bank's Assets-Leased Assets (b):</u>			
Land, Building and Construction	-	-	-
Furniture & Fixtures	-	-	-
Equipment and Machinery	-	-	-
Vehicle	4,065,993	4,065,994	
	<u>4,065,993</u>	<u>4,065,994</u>	
<u>Depreciation has been charged from the month of purchased</u>			
<u>Repair, Renovation & Maintenance of Bank's Assets ©:</u>			
Repair of Land, Building and Construction	10,384	120,940	
Repair of Furniture and Fixtures	107,336	40,555	
Office Equipment and Machinery	1,565,285	385,173	
Repair Rented Property	99,240	90,483	
Electronics Repair and Replacement	1,517,707	1,621,149	
Repair and servicing of Computer	7,320	24,840	
Repair, Repacement and Servicing of Motor Vehicle	1,212,293	712,038	
Plant Maintenance	32,200	67,150	
	<u>4,551,765</u>	<u>3,062,328</u>	
<u>Amortization of Assets (d)</u>			
Amortization of of Preliminary Expenses	-	12,129,545	
Amortization of Pre-Operating Expenses/Formation Expense of the Bank	-	19,709,101	
	<u>-</u>	<u>31,838,646</u>	
Total [a+b+c+d]	<u>65,043,121</u>	<u>68,557,956</u>	

		Amount in Taka	
		Jan'15-Sep'15	Jan'14-Sep'14
33 Other Expenses			
Bank Charges	566,114	311,436	
Contractual Staff Expense	6,879,495	3,214,155	
Car Expenses	1,795,307	1,889,784	
Discount and Commission Paid	507,202	593,062	
Training and Internship	2,818,373	1,753,908	
Security and Cleaning	32,512,484	18,544,992	
Exgratia	3,311,760	1,775,160	
Subscription	1,758,642	2,737,726	
Entertainment and other Expenses	3,037,924	2,661,205	
Travelling Expenses	3,078,113	1,143,535	
Conveyance, Carriage and Freight	1,364,604	797,452	
Business Development and Publicity	4,040,243	901,532	
Liveries and Uniforms	243,500	153,740	
Medical Expenses	421,660	127,536	
Newspaper, Magazine and Periodicals	217,711	155,525	
Loss on Sale of Securities	199,757	578,700	
Interest Expense on Leased Properties	2,516,911	2,574,699	
Card Division Charges and Expenses	5,479,950	3,293,463	
Donations & CSR	1,016,000	1,000,000	
Leave Encashment	31,800	-	
Agent Account opening Charge	1,600	-	
LFA & Furniture Allowance	23,755,676	15,121,660	
Gratuity	11,000,000	-	
Miscellaneous Expenses	8,133,409	7,102,778	
Loss on Revaluation of Govt. Securities	11,280,175	1,606,688	
	<u>125,968,411</u>	<u>68,038,734</u>	
34 Provision against loans and advances			
Provision for Classified Loans and Advances	17,341,984	-	
Provision for Unclassified Loans and Advances	71,380,330	72,520,879	
	<u>88,722,314</u>	<u>72,520,879</u>	
35 Provision for Diminution in Value of Investments			
Adjsutment of Quoted Company Share Value	(5,274,846)	1,408,613	
Others	-	-	
	<u>(5,274,846)</u>	<u>1,408,613</u>	
36 Other Provisions			
Provision required on Off-Balance Sheet Exposures	25,270,572	21,663,509	
Others	-	-	
	<u>25,270,572</u>	<u>21,663,509</u>	
37 Provision for Taxation			
Current Tax Payable	117,391,612	(8,860,245)	
Deferred Tax Liability	57,003,054	15,973,173	
	<u>174,394,666</u>	<u>7,112,928</u>	
38 Earnings Per Share (EPS)			
Profit after Taxation	378,747,340	47,573,986	
Number of Ordinary Shares outstanding	444,605,900	444,605,900	
Earnings Per Share	0.8519	0.1070	

		Amount in Taka	
		Jan'15-Sep'15	Jan'14-Sep'14
39 Receipts from Other Operating Activities			
Interest on Treasury Bill	17,571,306	26,128,257	
Interest on Money at call	10,514,014	16,025,438	
Interest on Treasury Bond	671,494,421	196,573,534	
Interest on Bond	112,771,422	11,442,469	
Interest on Zero Coupon Bond	-	5,917,120	
Gain on Sale of Shares and Debentures	166,976.57	4,817,743	
Gain on Sale of Approve Securities	202,008,323	34,957,204	
Service Charges and Fees	10,829,078	6,269,178	
Income from Card Services	11,915,884	1,789,230	
Charges on Trade Finance	24,077,909	5,839,564	
Miscellaneous Earnings	4,621,231	2,381,436	
	<u>1,065,970,564</u>	<u>312,141,173</u>	
40 Payments for Other Operating Activities			
Rent, Taxes, Insurance, Electricity, etc	133,541,078	100,241,626	
Legal expenses	143,396	130,376	
Audit Fees	250,000	200,000	
Postage, Stamps, Telecommunication, etc	11,993,029	7,473,098	
Directors' fees & Meeting Expenses	6,666,733	2,225,450	
Repair, Renovation & Maintenance of Bank's Assets	4,612,899	3,078,928	
Payment for Donation & CSR	7,162,500	2,000,000	
Other Expenses	132,268,411	68,041,250	
	<u>296,638,046</u>	<u>183,390,728</u>	
41 Payment/(Settled) for Other Assets			
Advance Security Deposit	669,060	306,956	
Inter Branch General Account Balance	-	28,030,630	
Suspense Account	163,574,916	4,474,206	
Advance Rent	(16,542,098)	111,409,423	
Advance Income Tax	39,553,018	35,732,839	
	<u>187,254,896</u>	<u>179,954,055</u>	
42 (Payment)/Received of Other Liabilities			
FC Held Against BTB Bills, EDF Loan and Others	(235,038,654)	658,566,346	
Lease Payable for Lease Hold Property	(3,853,123)	(2,619,805)	
Adjustment Account Clearing	-	-	
Interest Adjusting A/C	-	-	
Inter Branch General Account Balance	76,197	-	
	<u>(238,815,580)</u>	<u>655,946,541</u>	
43 (Purchase)/ Sale of Government Securities			
Treasury Bills-HFT	496,005,857	2,373,111,624	
Treasury Bills-HTM	(722,195,429)	759,709,559	
Less: Decrease of Revaluation Gain on Treasury Bills which is non cash	147,868,114	(61,573,805)	
	<u>(78,321,459)</u>	<u>3,071,247,377</u>	

NRB Commercial Bank Limited
Schedule of Property, Plant & Equipment for Accounting Purpose
For the Period ended 30 September 2015

Sl NO.	Properties & Assets	Assets					Depreciation			Book Value
		Opeling Balance	Addition during the year	Disposal during the year	Closing Balance	Rate of Depreciation 2.50%	Opeling Balance	Addition during the year	Disposal during the year	
1	Land, Building and Construction	-	-	-	-	2.50%	-	-	-	-
2	Furniture and fixtures	110,682,157	39,224,751	-	149,906,908	10.00%	3,996,729	9,854,466	-	136,113,061
3	Equipment and Machinery	255,111,985	75,575,085	-	330,687,069	20.00%	51,919,307	43,590,724	-	235,119,689
4	Motor Vehicles	16,500,000	10,750,000	-	27,250,000	20.00%	3,650,000	2,976,667	-	20,623,334
5	Professionals and Reference Books	23,370	-	-	23,370	20.00%	3,009	3,506	-	16,856
6	Leased Assets: Motor Vehicle	27,106,624	-	-	27,106,624	20.00%	6,923,366	4,065,993	-	16,117,264
	Total	409,424,136	125,549,836		534,973,971		66,492,411	60,491,356	-	407,990,205
										126,983,767

NRB Commercial Bank Limited
Schedule of Property, Plant & Equipment for Tax Purpose (3rd Schedule As Per IT Rule of Income Act, 1984)
For the Period ended 30 September 2015

Sl 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	
1	Land, Building and Construction	-	-	-	-	2.50%	-	-	-	-
2	Furniture and fixtures	110,682,157	39,224,751	-	149,906,908	10.00%	11,194,076	13,871,283	-	124,841,549
3	Office Equipment and Machinery	82,966,772	61,434,253	-	144,401,025	10.00%	17,010,752	12,739,027	-	114,651,246
4	Computer and Computer Equipment	132,068,522	6,976,975	-	139,045,497	30.00%	48,971,915	27,022,075	-	63,051,507
5	Bangladesh Made Computer Software	40,076,690	7,163,857	-	47,240,547	50.00%	25,965,327	10,637,610	-	10,637,610
6	Motor Vehicles	16,500,000	10,750,000	-	27,250,000	20.00%	3,646,667	4,720,667	-	18,882,667
7	Professionals and Reference Books	23,370	-	-	23,370	30.00%	7,011	4,908	-	11,451
8	Leased Assets: Motor Vehicle	27,106,624	-	-	27,106,624	20.00%	6,622,958	4,096,733	-	16,386,933
Total		409,424,135	125,549,836		534,973,971		113,418,706	73,092,303	-	348,462,963