

# **NRB Commercial Bank Limited**

Un-audited 2<sup>nd</sup> Quarter Consolidated Financial Statements for the period ended 30 September 2019

Consolidated Balance Sheet
As at 30 September 2019

Particulars	Note	At Sep 30, 2019	At Dec 31, 2018
rditiculais	Note	Taka	Taka
PROPERTY AND ASSETS			
Cash:	3a	5,523,906,336	4,087,776,033
In Hand (Including Foreign Currencies)	3.1a	1,582,838,618	1,175,923,504
Balance with Bangladesh Bank and its agent bank (s)	2.22	2 041 067 719	2 011 052 520
(including foreign currencies)	3.2a	3,941,067,718	2,911,852,530
Balance with other banks and financial institutions	4a	2,087,125,776	2,568,821,364
In Bangladesh		2,017,589,930	2,424,367,751
Outside Bangladesh		69,535,846	144,453,613
Money at call and short notice	5a	1,145,200,000	1,296,500,000
Investments	6a	14,867,908,671	8,276,747,100
Government		12,333,789,134	6,151,260,960
Others		2,534,119,537	2,125,486,140
Loans and advances	<b>7</b> a	55,708,982,935	48,151,880,309
Loans, cash credits, overdrafts etc./ investments	7.1a	55,011,135,510	46,652,692,885
Bills purchased and discounted	8a	697,847,425	1,499,187,423
Fixed assets including premises, furniture and fixtures	9a	481,670,619	481,956,568
Other assets	10a	3,294,485,142	2,279,183,504
Non - banking assets		-	-
Total assets		83,109,279,479	67,142,864,878
LIABILITIES AND CAPITAL			
Liabilities Borrowings from other banks, financial institutions and agents	11a	3,000,367,421	299,272,71
Deposits and other accounts	12a	64,609,215,118	54,085,640,20
Current accounts and other accounts	124	5,346,688,687	3,397,346,204
Bills payable		4,387,978,467	2,510,922,338
Savings bank deposits		4,635,106,587	3,693,607,998
Special notice deposits		6,137,746,270	6,190,907,515
Fixed deposits		13,321,072,362	12,144,206,953
Other deposits		30,780,622,745	22,457,486,571
Other liabilities	13a	8,195,443,768	5,663,641,146
Total liabilities :		75,805,026,307	60,048,554,072
Total Shareholders' Equity		7,263,045,933	7,053,640,397
Paid -up capital	14	5,710,951,240	5,145,001,340
Statutory reserve	15	1,111,032,109	1,050,341,869
Other reserve	16a	240,844	10,945,329
Retained earnings	17a	440,821,740	847,351,859
Minority Interest	17b	41,207,240	40,670,409
Total Equity		7,304,253,173	7,094,310,806
Total Liabilities and Shareholders' Equity		83,109,279,480	67,142,864,878
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Consolidated Balance Sheet
As at 30 September 2019

Particulars	Note	At Sep 30, 2019	At Dec 31, 2018 Taka	
		Taka		
OFF - BALANCE SHEET EXPOSURES				
Contingent liabilities	18	26,722,237,735	19,455,251,048	
Acceptances and endorsements		7,260,418,743	6,334,904,399	
Letters of guarantee		9,728,218,748	5,083,593,069	
Irrevocable letters of credit		5,297,955,135	4,627,495,838	
Bills for collection		4,435,645,109	3,409,257,742	
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				
otal Off-Balance Sheet exposures including contingent liabilities	-	26,722,237,735	19,455,251,048	
Other memorandum items				
Govt. Securities for sale		175,850,000	210,200,000	
Value of travellers cheques		· · ·		
Value of savings certificates (sanchaya patra)				
	L	175,850,000	210,200,000	

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

**Harunur Rashid** 

Chief Fianacial Officer

Khandoker Rashed Maqsood

Managing Director & CEO

Consolidated Profit and Loss Account

For the Period ended 30 September 2019

Particulars	Note	Jan'19-Sep'19	Jan'18-Sep'18	July'19-Sep'19	July'18-Sep'18
Faiticulais	NOTE	Taka	Taka	Taka	Taka
OPERATING INCOME					
Interest income	19a	4,976,233,191	4,077,283,826	1,763,692,474	1,417,273,162
Less: Interest paid on deposits and borrowings, etc.	20a	3,268,605,011	2,683,421,727	1,236,261,854	975,752,811
Net interest income		1,707,628,180	1,393,862,099	527,430,621	441,520,352
Investment income	21a	745,686,519	565,247,396	332,311,301	225,556,802
Commission, exchange and brokerage	22a	475,575,587	359,091,724	192,741,328	109,942,019
Other operating income	23a	140,203,206	114,802,630	53,218,016	39,069,575
Total operating income (A)	'	3,069,093,492	2,433,003,848	1,105,701,265	816,088,748
OPERATING EXPENSES					
Salary and allowances	24a	922,245,631	710,250,613	330,567,588	261,650,846
Rent, taxes, insurance, electricity, etc.	25a	223,624,936	203,967,330	73,284,009	66,696,780
Legal expenses	26a	1,746,258	1,490,700	634,738	229,550
Postage, stamps, telecommunication, etc.	27a	24,338,258	21,326,693	11,948,499	9,901,027
Stationery, printing, advertisement, etc.	28a	64,525,226	34,596,370	11,788,988	9,545,773
Chief Executive's salary and fees	29	13,100,000	7,625,000	4,970,000	3,615,833
Directors' fees & meeting expenses	30a	7,793,181	11,791,543	3,386,591	4,559,253
Auditors' fees	31a	-	-	-	-
Charges on loan losses	32a	-	-	-	-
Depreciation and repairs of Bank's assets	33a	122,191,378	140,523,265	39,514,841	42,279,042
Other expenses	34a	269,827,393	179,720,804	114,483,699	74,647,604
Total operating expenses (B)	'	1,649,392,260	1,311,292,317	590,578,953	473,125,707
Profit before provision (C = A-B)		1,419,701,231	1,121,711,531	515,122,312	342,963,041
Provision against loans and advances	35a	972,642,040	692,544,578	493,973,715	232,722,718
Provision for diminution in value of investments	36a	73,142,340	53,653,895	75,482,158	17,054,515
Provisions for off balance items and others	37a	62,405,993	(20,352,531)	23,957,384	19,533,054
Total provision (D)	'	1,108,190,374	725,845,942	593,413,257	269,310,287
Profit before taxation (C-D)		311,510,858	395,865,590	(78,290,945)	73,652,755
Provision for taxation	38a	90,864,006	188,447,942	(77,924,252)	49,479,381
Current tax		456,790,912	446,202,281	106,251,891	130,610,731
Deferred tax		(365,926,906)	(257,754,340)	(184,176,143)	(81,131,350)
Net profit after taxation	'	220,646,852	207,417,648	(366,693)	24,173,374
Appropriations:					
Statutory reserve		60,690,240.22	78,541,156	(14,758,279)	12,840,242
General reserve		-	-	-	-
Retained surplus	Į.	159,419,780	128,874,000	14,848,565	10,531,414
Minority Interest		536,831	2,492	(456,979)	801,719
Net Profit attributable to the Share Holder of Parent Company	/	220,110,021	207,415,156	90,286	74,744,262

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

**Harunur Rashid** 

**Chief Fianacial Officer** 

Khandoker Rashed Maqsood Managing Director & CEO

Consolidated Statement of Cash Flows For the Period ended 30 September 2019

Tor the renot ented 30 September .		Jan'19-Sep'19	Jan'18-Sep'18
Particulars	Note	Taka	Taka
A. Cash flows from operating activities		Tuna	rana
Interest receipts in cash		4,995,900,914	3,995,109,792
Interest paid in cash		(2,380,777,276)	(1,976,944,505)
Dividend receipts		27,201,854	12,749,199
Fee and commission receipts in cash		476,930,644	344,305,848
Recoveries on loans previously written off		-	-
Payments to employees		(1,029,501,418)	(717,951,524)
Payments to suppliers		(72,671,578)	(35,784,700)
Income taxes paid		(637,016,880)	(452,544,852)
Receipts from other operating activities	40a	834,959,921	726,587,698
Payments for other operating activities	41a	(538,049,929)	(549,014,632)
Operating profit before changes in operating assets & liabilities		1,676,976,252	1,346,512,324
Increase/decrease in operating assets and liabilities			
Purcahsed of Trading Security		-	-
Loans and advances to Other Bank(s)		-	-
Loans and advances to customers		(7,400,311,344)	(1,484,787,650)
Other assets	42a	17,898,711	25,748,955
Deposits from other bank(s)		(1,950,000,000)	(1,600,000,000)
Deposits from customers		12,473,278,680	7,046,096,327
Trading liabilities (short-term borrowings)		-	-
Other liabilities	43a	(16,689,288)	(977,007,199)
Net increase/(decrease) in operating liabilities		3,124,176,758	3,010,050,433
Net cash from operating activities (A)		4,801,153,010	4,356,562,758
B. Cash flows from investing activities		(	
(Purchase)/ sale of government securities	44	(6,192,553,459)	(1,239,785,713)
(Purchase)/sale of Non-trading Security		(384,023,256)	339,000,000
(Purcahse)/Sale of Share/Securities		(24,610,141)	(709,921,170)
(Purchase)/ sale of property, plant and equipment		(109,532,252)	(121,753,557)
Net cash from/(used) in investing activities(B)		(6,710,719,107)	(1,732,460,440)
C. Cash flows from financing activities		2 742 200 040	(224 624 400)
Borrowing from other Bank(s)/ Bangladesh Bank		2,713,380,010	(324,624,400)
Increase/(decrease) in long-term borrowings/ Loan Capital & Debt Capital		-	-
Receipt from issue of Ordinary Shares/Disbursement of Fraction Share		-	(245,000,072)
Dividend paid		2 712 200 010	(245,000,073) (569,624,473)
Net cash from/(used) in financing activities (C)  D.Net increase/(decrease) in cash and cash equivalents (A+B+C)		2,713,380,010 803,813,913	2,054,477,845
E. Effects of exchange rate changes on cash and cash equivalents		005,015,915	2,034,477,643
F. Cash and cash equivalents at the beginning of the year		7,954,057,697	5,493,330,062
Cash and cash equivalents at the end of the year [D+E+F]		8,757,871,611	7,547,807,907
Cash and cash equivalents at the end of the year [D+L++]		0,737,071,011	7,547,607,507
Cash and cash equivalents:			
Cash	3.1a	1,582,838,618	1,267,410,603
Prize Bonds	6.1	1,639,500	1,425,300
Money at call and on short notice	5a	1,145,200,000	817,500,000.00
Reverse Repo		, 2,222,230	- ,- :-,
Balance with Bangladesh Bank and its agent bank(s)	3.2a	3,941,067,718	2,731,476,277
Balance with other banks and financial institutions	4a	2,087,125,776	2,729,995,727
		8,757,871,612	7,547,807,907
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These Financial Statements should be read in conjunction with annexed notes (1 to 44)

Harunur Rashid Chief Fianacial Officer Khandoker Rashed Maqsood Managing Director & CEO

Consolidated Statement of Changes in Equity
As of 30 September 2019

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
Opening Balance	5,145,001,340	1,050,341,869	-	2,165,529	8,779,800	40,670,409	845,682,719	7,094,310,806
Addition of paid up capital by issuing Stock Dividend	565,949,900						(565,949,900)	-
Payment the Fraction of share to shareholder -2016							-	-
Effects of changes in accounting policy	-							-
Net profit after taxation for the Period							215,278,538	215,278,538
Change in Minority Interest						536,831	-	536,831
Profit from investment in Subsidiary							4,831,483	4,831,483
Transfer to statutory Reserve		60,690,240					(60,690,240)	-
Cash Dividend Paid for 2016							-	-
Reserve for HFT treasury securities					(8,754,770)		-	(8,754,770)
Reserve for HTM securities				(1,949,715)				(1,949,715)
Currency translation difference			-					-
Balance at 30 September 2019	5,710,951,240	1,111,032,109	•	215,814	25,030	41,207,240	439,152,599	7,304,253,173
Balance at 31 December 2018	5,145,001,340	1,050,341,869	-	2,165,529	8,779,800	40,670,409	845,682,719	7,094,310,806

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

Harunur Rashid Chief Fianacial Officer

Dhaka, 30 October 2019

Managing Director & CEO

Khandoker Rashed Maqsood

Balance Sheet
As at 30 September 2019

Particulars	Note	At Sep 30, 2019	At Dec 31, 2018
Particulars	Note	Taka	Taka
PROPERTY AND ASSETS			
Cash:	3	5,523,702,550	4,087,745,964
In Hand (Including Foreign Currencies)	3.1 F	1,582,634,832	1,175,893,435
Balance with Bangladesh Bank and its agent bank (s)	5.1	1,302,034,032	
(including foreign currencies)	3.2	3,941,067,718	2,911,852,530
Balance with other banks and financial institutions	4	2,043,998,362	2,524,684,870
In Bangladesh		1,974,462,516	2,380,231,257
Outside Bangladesh		69,535,846	144,453,613
Money at call and short notice	5	1,145,200,000	1,296,500,000
·	_	· · · · · ·	
Investments	6	14,549,908,247	7,941,549,494
Government		12,333,789,134	6,151,260,960
Others		2,216,119,113	1,790,288,533
Loans and advances	7 -	55,651,000,498	48,117,783,264
Loans, cash credits, overdrafts etc./ investments	7.1	54,953,153,073	46,618,595,841
Bills purchased and discounted	8	697,847,425	1,499,187,423
Fixed assets including premises, furniture and fixtures	9 —	475 720 655	474.053.154
Other assets	10	475,720,655 3,617,030,673	474,853,154 2,618,741,328
Non - banking assets	_		-
Total assets		83,006,560,986	67,061,858,074
	=		
LIABILITIES AND CAPITAL Liabilities			
Borrowings from other banks, financial institutions and agents	11	3,000,367,421	299,272,71
Dougaite and other assessmen	12	CA FOA 160 226	54 002 200 44
Deposits and other accounts  Current accounts and other accounts	12	<b>64,594,168,226</b> 5,346,688,687	<b>54,083,280,14</b> 1,022,531,737
Bills payable			209,141,940
• •		4,387,978,467	
Savings bank deposits		4,635,106,587	510,953,294
Special notice deposits		6,122,699,378	383,759,108
Fixed deposits		13,321,072,362	11,191,907,556
Other deposits	L	30,780,622,745	3,452,587,066
Other liabilities	13	8,159,844,570	5,631,698,497
Total liabilities :	_	75,754,380,217	60,014,251,357
Total Shareholders' Equity	<del>-</del>	7,252,180,769	7,047,606,716
Paid -up capital	14	5,710,951,240	5,145,001,340
Statutory reserve	15	1,111,032,109	1,050,341,869
Other reserve	16	240,844	10,945,329
Retained earnings	17	429,956,576	841,318,178
-	<u>L</u>		• • • •
Total Liabilities and Shareholders' Equity	_	83,006,560,986	67,061,858,074

Balance Sheet
As at 30 September 2019

Particulars	Note	At Sep 30, 2019	At Dec 31, 2018
Turticuluis	Note	Taka	Taka

# OFF - BALANCE SHEET EXPOSURES

Contingent liabilities	18	26,898,087,735	19,665,451,048
Acceptances and endorsements		7,260,418,743	6,334,904,399
Letters of guarantee		9,728,218,748	5,083,593,069
Irrevocable letters of credit		5,297,955,135	4,627,495,838
Bills for collection		4,435,645,109	3,409,257,742
Liability for Sale of Government Securities		175,850,000	210,200,000
Other contingent liabilities		-	-

#### Other commitments

Other memorandum items
Govt. Securities for sale
Value of travellers cheques

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**

Value of savings certificates (sanchaya patra)

26,898,087,735	19,665,451,048
175,850,000	210,200,000
-	
-	
175,850,000	210,200,000

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

Harunur Rashid

**Chief Fianacial Officer** 

Khandoker Rashed Maqsood

Managing Director & CEO

Statement of Cash Flows

For the Period ended 30 September 2019

For the Period ended 30 Septer		Jan'19-Sep'19	Jan'18-Sep'18
Particulars	Note	Taka	Taka
A. Cash flows from operating activities		Tuku	Tuku
Interest receipts in cash		4,986,644,612	3,459,404,762
Interest paid in cash		(2,380,487,063)	(1,866,888,745)
Dividend receipts		20,409,052	22,539,226
Fee and commission receipts in cash		462,022,839	323,640,268
Recoveries on loans previously written off		-	-
Payments to employees		(1,017,414,663)	(651,654,195)
Payments to suppliers		(64,488,041)	(29,664,036)
Income taxes paid		(633,209,886)	(414,912,229)
Receipts from other operating activities	40	833,798,462	734,136,023
Payments for other operating activities	41	(536,359,814)	(513,987,331)
Operating profit before changes in operating assets & liabilities		1,670,915,498	1,062,613,743
Increase/decrease in operating assets and liabilities	_	1,0,0,313,130	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Purcahsed of Trading Security		- 1	_
Loans and advances to Other Bank(s)		_	_
Loans and advances to customers		(7,364,140,647)	(3,169,669,901)
Other assets	42	31,068,417	(35,858,441)
Deposits from other bank(s)		(1,950,000,000)	(700,000,000)
Deposits from customers		12,460,888,082	1,900,984,736
Trading liabilities (short-term borrowings)		-	-
Other liabilities	43	(17,788,288)	165,464,898
Net increase/(decrease) in operating liabilities		3,160,027,564	(1,839,078,707)
Net cash from operating activities (A)		4,830,943,061	789,825,213
B. Cash flows from investing activities		,,-	,,
(Purchase)/ sale of government securities	44	(6,192,553,459)	(363,367,440
(Purchase)/sale of Non-trading Security		(384,023,256)	259,000,000
(Purcahse)/Sale of Share/Securities		(41,807,324)	(702,054,776
(Purchase)/ sale of property, plant and equipment		(109,004,451)	(50,721,419
Net cash from/(used) in investing activities(B)	<u>L</u>	(6,727,388,490)	(857,143,635
C. Cash flows from financing activities		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , ,
Borrowing from other Bank(s)/ Bangladesh Bank		2,701,094,705	1,373,857,861
Increase/(decrease) in long-term borrowings/ Loan Capital & Debt Capital		-	
Receipt from issue of Ordinary Shares/Disbursement of Fraction Share		-	(164
Dividend paid		-	(228,972,039
Net cash from/(used) in financing activities (C)	L	2,701,094,705	1,144,885,658
D.Net increase/(decrease) in cash and cash equivalents (A+B+C)		804,649,277	(488,722,942
E. Effects of exchange rate changes on cash and cash equivalents		-	-
F. Cash and cash equivalents at the beginning of the year		7,909,891,134	7,135,377,182
Cash and cash equivalents at the end of the year [D+E+F]	_	8,714,540,411	6,646,654,240
Cook and and analysis to the	_		
Cash and cash equivalents:	3.4 F	4 502 624 622 1	700 000 450
Cash	3.1	1,582,634,832	769,968,459
Prize bonds	6.1	1,639,500	1,349,200
Money at call and on short notice	5	1,145,200,000	-
Reverse Repo	3.2	2 041 067 719	2 962 400 495
Balance with Bangladesh Bank and its agent bank(s) Balance with other banks and financial institutions	3.2	3,941,067,718 2,043,998,362	2,862,409,185 3,012,927,396
	4	4,043,336,304	3,012,927,390

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

Harunur Rashid

Chief Fianacial Officer

Khandoker Rashed Maqsood Managing Director & CEO

Profit and Loss Account

For the Period ended 30 September 2019

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Particulars	Note	Jan'19-Sep'19	Jan'18-Sep'18	July'19-Sep'19	July'18-Sep'18
		Taka	Taka	Taka	Taka
OPERATING INCOME					
Interest income	19	4,967,843,968	4,071,792,069	1,760,821,277	1,415,144,341
Less: Interest paid on deposits and borrowings, etc.	20	3,269,181,877	2,683,667,328	1,236,261,854	975,752,811
Net interest income		1,698,662,090	1,388,124,741	524,559,424	439,391,531
		1,050,002,050	2,555,22 .,, .2	02 1,000, 12 1	.00,002,002
Investment income	21	738,893,717	555,350,037	331,294,341	222,714,696
Commission, exchange and brokerage	22	462,022,839	344,305,848	189,052,077	101,622,786
Other operating income	23	139,041,747	113,767,000	52,506,505	38,349,966
Total operating income (A)		3,038,620,393	2,401,547,626	1,097,412,347	802,078,978
OPERATING EXPENSES					
Salary and allowances	24	910,158,876	697,450,238	326,210,931	257,142,599
Rent, taxes, insurance, electricity, etc.	25	219,678,723	200,006,837	71,724,708	65,353,352
Legal expenses	26	1,746,258	1,489,650	634,738	229,550
Postage, stamps, telecommunication, etc.	27	23,579,224	20,701,955	11,668,996	9,691,378
Stationery, printing, advertisement, etc.	28	63,924,580	34,395,610	11,616,667	9,416,789
Chief Executive's salary and fees	29	13,100,000	7,625,000	4,970,000	3,615,833
Directors' fees & meeting expenses	30	7,760,681	11,696,943	3,386,591	4,526,753
Auditors' fees	31	-	-	-	-
Charges on loan losses	32	-	-	-	-
Depreciation and repairs of Bank's assets	33	120,223,113	138,618,667	38,921,480	41,661,269
Other expenses	34	269,833,848	181,050,454	113,801,039	75,450,182
Total operating expenses (B)		1,630,005,304	1,293,035,354	582,935,149	467,087,704
Profit before provision (C = A-B)		1,408,615,090	1,108,512,272	514,477,198	334,991,274
Provision against loans and advances	35	972,642,040	692,544,578	493,973,715	232,722,718
Provision for diminution in value of investments	36	70,115,855	43,614,446	70,337,495	18,534,291
Provisions for off balance items and others	37	62,405,993	(20,352,531)	23,957,384	19,533,054
Total provision (D)	'	1,105,163,889	715,806,492	588,268,593	270,790,063
Profit before taxation (C-D)		303,451,201	392,705,780	(73,791,395)	64,201,210
Provision for taxation	38	88,172,664	185,313,054	(77,994,490)	48,045,021
Current tax		453,874,088	442,918,284	106,136,770	128,816,400
Deferred tax		(365,701,424)	(257,605,230)	(184,131,260)	(80,771,379)
Net profit after taxation	'	215,278,538	207,392,726	4,203,095	16,156,189
Appropriations:					
Statutory reserve		60,690,240	78,541,156	(14,758,279)	12,840,242
General reserve		-	-	-	-
Retained surplus	!	154,588,297	128,851,570	18,961,374	3,315,947
Net Profit attributable to the Share Holder		215,278,538	207,392,726	4,203,095	16,156,189
Earnings per share (EPS)	39	0.3770	0.4233	(0.0333)	0.0330
- · · · ·				1 2-1	

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

Harunur Rashid

Chief Fianacial Officer

Khandoker Rashed Maqsood Managing Director & CEO

Statement of Changes in Equity
As of 30 September 2019

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	5,145,001,340	1,050,341,869	=	2,165,529	8,779,800	841,318,178	7,047,606,716
Less:							-
Stock Dividend yet to approved by BSEC	565,949,900					(565,949,900)	-
Cash Dividend@5% on holding of share as of 30.04.2018						-	-
Payment the Fraction of share to shareholder -2019						-	-
Effects of changes in accounting policy	-						-
Net profit after taxation for the Period						215,278,538	215,278,538
Transfer to statutory Reserve		60,690,240				(60,690,240)	-
Cash Dividend Paid for 2019						-	-
Reserve for HFT treasury securities					(8,754,770)	-	(8,754,770)
Reserve for HTM securities				(1,949,715)			(1,949,715)
Currency translation difference			-				_
Balance at 30 September 2019	5,710,951,240	1,111,032,109	-	215,814	25,030	429,956,575	7,252,180,768
Balance at 31 December 2018	5,145,001,340	1,050,341,869	-	2,165,529	8,779,800	841,318,178	7,047,606,716

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

Harunur Rashid Chief Fianacial Officer

Dhaka, 30 October 2019

Khandoker Rashed Maqsood Managing Director & CEO

Liquidity Statement Assets and Liability Maturity Analysis As of 30 September 2019

Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total
<u>Assets</u>						
Cash in hand and with banks	1,984,054,409	-	-	-	3,539,648,141	5,523,702,550
Balance with other banks and financial institutions	962,899,228	845,874,322	208,874,833	26,349,979	-	2,043,998,362
Money at call and on short notice	1,145,200,000	-	-	-	-	1,145,200,000
Investments	695,748,578	648,345,513.00	3,309,527,169	5,021,042,232	4,875,244,755	14,549,908,247
Loans and advances	14,856,294,449	7,485,000,966	15,845,706,915	9,989,320,780	7,474,677,389	55,651,000,498
Fixed assets including premises, furniture and fixtures	-	-	-	-	475,720,655	475,720,655
Other assets	-	-	2,793,793,716	583,155,056	240,081,901	3,617,030,673
Non-banking assets	-	-	-	-	-	-
Total Assets (A)	19,644,196,665	8,979,220,801	22,157,902,632	15,619,868,047	16,605,372,841	83,006,560,986
<u>Liabilities</u>						
Borrowings from Bangladesh Bank, other banks, financial institutions	(2,810,000,000)	-	(190,367,421)	-	-	(3,000,367,421)
and agents						
Deposits and other accounts	(11,508,540,354)	(13,197,683,626)	(22,827,013,687)	(11,497,601,119)	(5,563,329,440)	(64,594,168,226)
Provision and other liabilities	(671,863,160)	(1,640,690,572)	(1,657,829,362)	(3,922,071,299)	(267,390,176)	(8,159,844,570)
Total Liabilities (B)	(14,990,403,514)	(14,838,374,198)	(24,675,210,471)	(15,419,672,417)	(5,830,719,616)	(75,754,380,217)
Net Liquidity Gap-Excess/(Shortage) (A-B)	4,653,793,151	(5,859,153,397)	(2,517,307,839)	200,195,629	10,774,653,224	7,252,180,769

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

Harunur Rashid

Chief Fianacial Officer

Dhaka, 30 October 2019

Khandoker Rashed Maqsood Managing Director & CEO

#### **Selective Notes to the Consolidated Financial Statements**

For the Period ended 30 September 2019

#### 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 financial year 2019.

#### 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 maintained for unrealized loss arising from decreased value of investment in quoted shares that reflects in the accounts on quarterly basis.

### c. Revenue & Expense Recognition

Revenue & Expense is recognized on accrual basis. Interest on loans and advances ceases to be taken into income when such Loans & advances are classified as per BRPD circular no. 19 dated 27 December 2012 and is kept in interest suspense account. Interest on classified Loans & advances is accounted for as income when realized.

#### d. Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2018, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

#### e. Others:

- i. Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary.
- ii. The figures appearing in these Consolidated financial statements are expressed in Taka currency and rounded off to the nearest Taka unless otherwise stated.
- f. i. Total TK 18,484,087.15 has been decucted form Interest Income on Loans and Advances as it should be added with Interest Suspense of Classified Loans & Advances and adjusted with other liabilities and other Assets. TK 4,634,641.37 and TK 13,849,445.78 have been adjusted with Other Liabilities and Other Assets respectively

		F	At Sep 30, 2019 Taka	At Dec 31, 2018 Taka
3	Cash:	<u> </u>		
	Cash In Hand Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.1) (Note: 3.2)	1,582,634,832 3,941,067,718	1,175,893,435 2,911,852,530
		_	5,523,702,550	4,087,745,964
3a	Consolidated Cash:	Г	5 522 702 550	4 007 745 064
	NRBC Bank Limited NRBC Bank Securities Limited		5,523,702,550 203,786	4,087,745,964 30,069
	Title Bank Securities Enniced	<u>L</u>	5,523,906,336	4,087,776,033
		=		
3.1	Cash In Hand			
	In local currency In foreign currency	(Note: 3.1.1)	1,549,598,393	1,149,785,070
	in foreign currency	L	33,036,440 1,582,634,832	26,108,364 1,175,893,435
3.1.1	Cash In Hand:	=	, ,	, , ,
	Cash in Hand-Vault	Ε	1,504,353,893	1,097,237,070
	Cash in ATM & Branch Agent Point		45,244,500	52,548,000
2.1-	Canadidated Cook in Hand (Including Faucies Courses)	=	1,549,598,393	1,149,785,070
3.1a	Consolidated Cash In Hand (Including Foreign Currency) NRBC Bank Limited	Г	1,582,634,832	1,175,893,435
	NRBC Bank Securities Limited		203,786	30,069
		_	1,582,838,618	1,175,923,504
3.2	Balance with Bangladesh Bank and its agent bank(s)			
	In local currency (LCY)	(Note: 3.2.1)	3,715,970,107	2,870,864,674
	In foreign currency (FCY)	<u></u>	187,381,771 3,903,351,878	15,597,458 2,886,462,132
	Sonali Bank Ltd.	_	3,303,331,676	2,000,402,132
	(as an agent bank of Bangladesh Bank) - local currency		37,715,840	25,390,397.95
		_	3,941,067,718	2,911,852,530
3.2a	Balance with Bangladesh Bank and its agent bank(s)	Г	2 044 067 740	2 044 052 520
	NRBC Bank Limited NRBC Bank Securities Limited		3,941,067,718	2,911,852,530
	The ball occurred anniced	L	3,941,067,718	2,911,852,530
3.2.1	Balance with Bangladesh Bank and its agent bank(s)-LCY			
	Bangladesh Bank, Dhaka Office		3,703,058,462	2,865,788,851
	Bangladesh Bank, Chittagong Office Bangladesh Bank, Barisal Office		10,078,404 484,833	2,861,193 1,081,081
	Bangladesh Bank, Sylhet Office		245,182	581,160
	Bangladesh Bank, Rangpur Office		315,094	40,125
	Bangladesh Bank, Khulna Office		998,564	55,675.80
	Bangladesh Bank, Rajshahi Office		198,798	456,589.00
	Bangladesh Bank, Bogra Office	L	590,770 <b>3,715,970,107</b>	2,870,864,674
4	Balance with other banks and financial institutions		-, -,-	77 7-
-		_	- in	
	In Bangladesh	(Note: 4.1)	1,974,462,516	2,380,231,257
	Outside Bangladesh	(Note: 4.2)	69,535,846 <b>2,043,998,362</b>	144,453,613 <b>2,524,684,870</b>
4a	Consolidated Balance with other banks and financial institutions	=	2,043,330,302	2,324,004,070
	In Bangladesh	(Note: 4.1a)	2,017,589,930	2,424,367,751
	Outside Bangladesh	(Note: 4.2a)	69,535,846	144,453,613
		=	2,087,125,776	2,568,821,364
4.1	In Bangladesh			
7.1	<b>C</b>			
	i. Current Deposits:	r-	ır	
	Bank Asia Ltd, Ruhitpur Br.  Morgantile Bank Ltd, Main Br. (CD A/c)		675	325
	Mercantile Bank Ltd, Main Br (CD A/c) Standard Bank Ltd, Principal Br.		- 467	- 3,772
	NCC Bank Ltd., Bhaban Br. Visa Settlement		3,971,930	794,397
	Sonali Bank Ltd, Rangpur Corporate Br.		10,011,547	5,020,485
	Sonali Bank Ltd, Feni Br.		966,552	2,007,128
	Sonali Bank Ltd, Gopalgonj Branch	L	56,800 <b>15,007,971</b>	6,831,996 <b>14,658,103</b>
		=	13,007,371	14,030,103

ii. Special Notice Deposits

Mercantile Bank Ltd Main Br.   25,737,660   28,250,055			At Sep 30, 2019	At Dec 31, 2018	
Mercantile Bank Ltd, Agrabad Br.         4,150         5,999           Mercantile Bank Ltd, Barrisal Br.         1,604         5,000,000           Southeast Bank Ltd, Principal Br.         8,112,763         1,204           NCC Bank Ltd, Mothipel Br.         8,073,014         16,1444,178           Eastern Bank Ltd, Principal Br.         6,999,184         1,020,973           Jamuna Bank Ltd, Frincipal Br.         6,999,184         1,020,973           Agrani Bank Ltd, Frincipal Br.         7,280,982,11         49,002,899           Agrani Bank Ltd, Frincipal Br.         7,280,821         49,002,899           Agrani Bank Ltd, Frincipal Br.         7,280,821         49,002,899           Agrani Bank Ltd, Grapa Br.         7,280,821         3,255,832           Sonal bank Ltd, Gardin Stank Ltd         19,244         32,250,885           Sonal bank Ltd, Gardin Stank Ltd         19,244         32,250,885           Sonal bank Ltd, Gardin Stank Ltd, Gard				Taka	
Mercantile Bank Ltd, Agnabad Br.         4,150         5,999           Mercantile Bank Ltd, Barisal Br.         1,604         5,000,000           Southeast Bank Ltd, Barisal Br.         8,112,763         1,204           NCC Bank Ltd, Mothipell Br.         8,073,014         16,344,178           Eastern Bank Ltd, Principal Br.         6,999,184         1,002,973           Jamuna Bank Ltd, Foreign Br.         6,999,184         1,002,973           Agrani Bank Ltd, Foreignal Br.         7,280,821         4,902,879           Agrani Bank Ltd, Foreignal Br.         7,280,821         4,902,879           Agrani Bank Ltd, Songapon Br.         7,280,821         4,902,879           Agrani Bank Ltd, Grangeron Br.         3,245         32,250,885           Sonal blank Ltd, Garlage Br.         3,1974         3,614           Sonal blank Ltd, Garlage Br.         1,006,840         1,007,873           Sonal blank Ltd, Garlage Br.         6,008,460         1,007,823           Sonal blank Ltd, Garlage Br.         6,008,460         1,007,823           Trust Bank Ltd, Qack Copp Br.         1,008,460         1,007,823           Trust Bank Ltd, Qack Sopp Br.         1,008,400         1,008,400           Br. Fixed Deposits Receipt (FDRs)         2,007,475,523         2,107,475,523		Marcantila Pank I td Main Pr	25 727 660	28 205 005	
Mercantile Bank Ltd. Rairial Br.   1,604   5,100,000			25,757,000	28,295,095	
Mercantille Bank Ltd Rigishahl Br.   1,000,000		Mercantile Bank Ltd. Sylhet Br.	4,150	5,999	
Southeast Bank Ltd. Principal Br.   8,112,763   2,294   16,344,4178   Eastern Bank Ltd. Principal Br.   8,073,014   16,344,4178   Eastern Bank Ltd. Principal Br.   9,093,184   10,209,73   Agrani Bank Ltd. Principal Br.   15,111,531   49,002,897   Agrani Bank Ltd. Principal Br.   7,280,821   49,002,897   Agrani Bank Ltd. Principal Br.   7,280,821   49,002,897   49,015,107   49,0			-		
NCC Bank Ltd. Mothleel Br.   8,073,014   16,344,178   3,026,477   25,332,11   3amuna Bank Ltd. Froiegn Exchange Br.   6,933,184   1,020,973   Agrani Bank Ltd. Froiegn Exchange Br.   15,111,531   40,002,899   Agrani Bank Ltd. Froiegn Exchange Br.   15,111,531   40,915,107   40		· · · · · · · · · · · · · · · · · · ·	·		
Eastern Bank Ltd. Principal Br.   3,026,427   2,533,321   1,300,2897   Agran Bank Ltd. Principal Br.   1,511,15,531   4,002,899   Agran Bank Ltd. Principal Br.   1,202,073   151,115,531   4,002,899   4,003,107   4,003,10		·			
Agram Bank Ltd. Principal Br.   151.115.531   49.002.899   Agram Bank Ltd. Somal Bank Ltd.   19.284   33.350.685   33.50.685		· · · · · · · · · · · · · · · · · · ·			
Agrani Bank Ltd. Sonargaon Br.         7,280,821         4,915,107           Khuha Corp. Branch Sonail Bank Ltd         19,284         3,2350,685           Sonail bank Ltd. Tangail Br.         3,245         3,250           Sonail bank Ltd. Narsingdi Br.         11,267,672         54,007,623           Sonail bank Ltd. Khuha Corporate Br.         12,675,621         2,820           Sonail bank Ltd. Khuha Corporate Br.         6,008,460         15,247,140           Janata Bank Ltd., Dical Office Br         6,008,460         3,828,861           Trust Bank Ltd., Olikhusha Corp Br         15,247,140         3,828,861           Trust Bank Ltd., Oca Sah Settlement Account         4,254,094         3,828,861           III. Fixed Deposits Receipt (FDRs)           TRUR lending with Banks         1,706,475,523         2,107,475,523           FDR lending with Brokerage Houses Trading A/C           MBL Securities Ltd         34,458         34,458           IIDFC Securities Ltd         34,458         3,458           IIDFC Securities Ltd         34,458         1,078           NRBC Sank Limited         1,974,462,516         2,380,231,257           NRBC Bank Securities Limited         1,974,462,516         2,880,231,257           RAS Cank Limited <th></th> <th>ğ ğ</th> <th>6,993,184</th> <th>1,020,973</th>		ğ ğ	6,993,184	1,020,973	
Khulna Corp. Farnch Sonali Bank Ltd Sant Bank Ltd Sonali Bank Ltd Bartul Mokarram Br. 3,245 Sonali Bank Ltd Bartul Mokarram Br. 3,255 Sonali Bank Ltd Bartul Mokarram Br. 5,007,623 Sonali Bank Ltd. Dilkusha Corporate Br. 12,657,621 Sonali Bank Ltd. Dilkusha Corporate Br. 12,657,621 Sonali Bank Ltd. Local Office Br 15,008,460 Sonali Bank Ltd. QCash Settlement Account 24,566,564 Sonali Bank Ltd. QCash Settlement Account 3,560,565 Sonali Bank Bank Ltd. QCash Settlement Account 3,560,565 Sonali Bank Bank Bank Bank Bank Bank Bank Bank					
Sonali bank Ltd fangali Br.   3,245   32,253   Sonali bank Ltd fangali Mokaram Br.   31,974   3,614   Sonali bank Ltd. Narsingdi Br.   54,007,623   54,007,623   54,007,623   50,0016 bank Ltd. Khuka Corporate Br.   12,657,621   2,820   50,0016 bank Ltd. Khuka Corporate Br.   6,008,460   15,247,140   3,828,861   15,247,140   3,828,861   15,247,140   3,828,861   15,247,140   3,828,861   15,247,140   3,828,861   16,254,002   16,254,		· ·			
Sonali bank ttd. flastiul Mokarram Br.   \$1,974   \$3,614   \$0,76,23   \$0,007,623			-		
Sonali bank ttd. Hullusha Corporate Br.   2,657,621   2,820   Sonali bank ttd., Local Office Br   6,008,460   15,247,140		Sonali bank Ltd.Baitul Mokarram Br.			
Sonali bank Ltd., Koulon Corporate Br.   Janata Bank Ltd., Loul Office Br   15,247,140   15,247,140   15,247,140   15,247,140   15,247,140   15,247,140   15,247,140   12,254,084   3,828,861   1248,566,964   2257,445,611   181. Fixed Deposits Receipt (FDRs)			-		
Janata Bank Ltd., Local Office Br   15,247,140   15,247		·	12,657,621	2,820	
Trust Bank Ltd, Dilkhusha Corp Br		·	6.008.460		
FDR lending with Banks   1,706,475,523   2,107,475,523   1,706,475,523   2,107,475,523   1,706,475,523   2,107,475,523   1,706,475,523   1,706,475,523   2,107,475,523   1,706,475,523   1,706,475,523   2,107,475,523   1,706,475,523   1,706,475,523   2,107,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,707,475,523   1,708,475,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803,803,803,803,803,803,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803   1,708,803,803,803,803,803,803,803,803,803,8		·			
FDR lending with Banks   1,706,475,523   2,107,475,523   1,706,475,523   2,107,475,523   1,706,475,523   1,706,475,523   2,107,475,523   1,706,475,523   1,706,475,523   2,107,475,523   1,706,475,523   1,706,475,523   1,706,475,523   2,107,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,706,475,523   1,708,455,681   1,7088   1,0788   1		Trust Bank Ltd, Q Cash Settlement Account	4,254,084	3,828,861	
FDR lending with Banks   1,706,475,523   2,107,475,523   1,706,475,523   2,107,475,523   1,706,475,523   2,107,475,523   1,706,475,523   1,707,885   1,708,885   1,7			248,566,964	257,445,611	
FDR lending with NBFIs   1,706,475,523   2,107,475,523   1,706,475,523   2,107,475,523   2,1		iii. Fixed Deposits Receipt (FDRs)			
FDR lending with NBFIs   1,706,475,523   2,107,475,523   1,706,475,523   2,107,475,523   2,1		FDR lending with Banks	_	_	
1,706,475,523   2,107,475,523   1,106,475,52			1,706,475,523	2,107,475,523	
MBL Securities Ltd		• • •			
IIDFC Securities Ltd   1,788   1,0788   1,0788   1,0788   1,068,121   606,774   1,074   1,068,121   606,774   1,074   1,068,121   606,774   1,074		iv. Balance with Brokerage Houses Trading A/C.			
NRBC Securities Ltd         4,366,812         606,774           4,11         Consolidated In Bangladesh           NRBC Bank Limited NRBC Bank Securities Limited         1,974,462,516 68,862,639         2,380,231,257 82,939,059           Less: Inter company transaction         2,043,325,155 2,463,170,316         2,643,170,316           4.2         Outside Bangladesh         2           Current Deposits:           Habib American Bank NY, USD         57,531,239 3,233,507         73,429,090 46,858,127           AB Bank Ltd Mumbai Acu Dollar         1,747,716 1,747,716         1,740,558           Mashreq Bank PSC NY, USD         3,233,507         46,858,127           AB Bank Ltd Mumbai Acu Dollar         1,747,716         1,740,558           Mashreq Bank PSC London GBP         456,265         846,882           United Bank Of India, Kolkata, Acu Euro         16,429           Mashreq Bank PSC London EURO         1,199,816         85,746           National Bank Of Pakistan Tokyo Jpy         3,557,4         4,392,511           Kookmin Bank Osea         427,762         1,584,041           Habib Metro Bank Limited Karachi Acu Dollar         766,092         1,800,598           Banca UBAE S.P.A., Italy         40,000         50,933,846         144,453,613           NBC Bank Limited<		MBL Securities Ltd	34,458	34,458	
4.1a Consolidated In Bangladesh           NRBC Bank Limited         1,974,462,516         2,380,231,257           NRBC Bank Securities Limited         6,886,659         82,939,059           Less: Inter company transaction         2,043,325,115         2,403,325,115         2,403,325,115         2,403,325,175         2,625,735,225         3,8802,565         2,227,358,930         2,242,467,751           4.2         Current Deposits:           Eurrent Deposits:           Habib American Bank NY, USD         57,531,239         73,429,090           Mashreq Bank PSC NY, USD         3,233,507         46,858,127           AB Bank Ltid Mumbai Acu Dollar         57,531,239         73,429,090           Mashreq Bank PSC NY, USD         3,233,507         46,858,127           AB Bank Ltid Mumbai Acu Dollar         57,531,239         73,429,090           Mashreq Bank PSC NY, USD         3,233,507         46,858,127           AB Bank Ltid Mumbai Acu Dollar         2,765,030         5,0593,24           United Bank Of India Kolkata, Acu Euro <th co<="" th=""><th></th><th>IIDFC Securities Ltd</th><th>10,788</th><th>10,788</th></th>	<th></th> <th>IIDFC Securities Ltd</th> <th>10,788</th> <th>10,788</th>		IIDFC Securities Ltd	10,788	10,788
4.1a Consolidated In Bangladesh           NRBC Bank Limited NRBC Bank Securities Limited         1,974,462,516 68,862,639         2,380,231,257 82,939,059           Less: Inter company transaction         2,043,325,155 2,463,170,316         2,463,170,316           4.2 Outside Bangladesh         Current Deposits:         V           Habib American Bank NY, USD         57,531,239         73,429,090           Mashreq Bank PSC NY, USD         3,233,507         46,882,127           AB Bank Ltd Mumbai Acu Dollar         1,747,716         1,740,558           Mashreq Bank PSC London GBP         456,265         846,882           United Bank of India, Kolkata, Acu Euro         16,429         16,429           Mashreq Bank PSC London EURO         2,825,031         85,746           Mashreq Bank Mumbai Acu Dollar         1,199,816         85,746           National Bank Of Pakistan Tokyo Jpy         35,574         4,325,131           Kookmin Bank Seoul Korea         427,762         1,584,041           Habib Metro Bank Limited Karachi Acu Dollar         766,092         1,800,598           Banca UBAE S.P.A., Italy         446,060         1,800,598           Banca UBAE S.P.A. Italy         446,060         1,800,598           Banca UBAE S.P.A. Italy         466,092         1,4453,613 <t< th=""><th></th><th>NRBC Securities Ltd</th><th>4,366,812</th><th>606,774</th></t<>		NRBC Securities Ltd	4,366,812	606,774	
NRBC Bank Limited         1,974,462,516         2,380,231,257           NRBC Bank Securities Limited         68,862,639         82,939,059           Less: Inter company transaction         2,043,325,155         2,463,170,316           Less: Inter company transaction         25,735,225         38,802,655           4.2 Outside Bangladesh         Current Deposits:         ST,531,239         73,429,090           Mashreq Bank PSC NY, USD         57,531,239         73,429,090           Mashreq Bank PSC NY, USD         3,233,507         46,858,127           AB Bank Ltd Mumbai Acu Dollar         1,747,716         1,740,558           Mashreq Bank PSC London GBP         456,265         846,882           United Bank Of India Kolkata Acu Dollar         2,765,030         5,059,324           United Bank Of India Kolkata Acu Euro         16,429         456,265         846,882           United Bank Of India, Kolkata, Acu Euro         16,429         2,825,031         85,746         85,746           Mashreq Bank Mumbai Acu Dollar         1,199,816         85,746         85,746           National Bank Of Pakistan Tokyo Jpy         35,574         4,392,511         86,882           Kookmin Bank Seoul Korea         427,762         1,584,041         1,404,50,613         1,404,50,613         1,404,50,613			4,412,058	652,020	
NRBC Bank Securities Limited         6,886,639         82,939,059           Less: Inter company transaction         2,043,325,155         2,463,170,316           Less: Inter company transaction         25,735,225         38,802,565           4.2         Outside Bangladesh           Eurrent Deposits:           Habib American Bank NY, USD         57,531,239         73,429,090           Mashreg Bank PSC NY, USD         3,233,507         46,858,127           AB Bank Ltd Mumbai Acu Dollar         1,747,716         1,740,558           Mashreg Bank PSC London GBP         456,265         846,882           United Bank Of India Kolkata Acu Dollar         2,765,030         5,059,324           United Bank Of India Kolkata, Acu Euro         16,429         2,825,031           Mashreg Bank Membai Acu Dollar         1,199,816         8,746           National Bank Of Pakistan Tokyo Jpy         35,574         4,392,511           Kookmin Bank Seoul Korea         427,762         1,584,041           Habib Metro Bank Limited Karachi Acu Dollar         910,358         5,831,704           Banca UBAE S.P.A., Italy         446,060         1,005,988           Banca UBAE S.P.A., Italy         446,060         1,005,988         1,005,988           Ross Bank Limited India         69	4.1a	Consolidated in Bangladesh			
Less: Inter company transaction         2,043,325,155         2,463,170,316           4.2         Outside Bangladesh         2,017,589,930         2,424,367,751           Current Deposits:           Habib American Bank NY, USD         57,531,239         73,429,090           Mashreq Bank PSC NY, USD         3,233,507         46,858,127           AB Bank Ltd Mumbai Acu Dollar         1,747,716         1,740,558           Mashreq Bank PSC London GBP         456,265         846,882           United Bank Of India Kolkata Acu Dollar         2,765,030         5,059,324           United Bank of India, Kolkata, Acu Euro         16,429         2,825,031           Mashreq Bank PSC London EURO         2,825,031         85,746           National Bank Of Pakistan Tokyo Jpy         35,574         4,392,511           Kookmin Bank Seoul Korea         427,762         1,584,041           Habib Metro Bank Limited Karachi Acu Dollar         766,092         1,800,598           Banca UBAE S.P.A., Italy         446,060         910,358         5,831,704           Avis Bank Limited India         910,358         5,831,704           Avis Bank Limited India         69,535,846         144,453,613           NRBC Bank Limited         69,535,846         144,453,613		NRBC Bank Limited	1,974,462,516	2,380,231,257	
Less: Inter company transaction         25,735,225         38,802,565           4.2 Outside Bangladesh         Current Deposits:           Habib American Bank NY, USD         57,531,239         73,429,090           Mashreq Bank PSC NY, USD         3,233,507         46,858,127           AB Bank Ltd Mumbai Acu Dollar         1,747,716         1,740,558           Mashreq Bank PSC London GBP         456,265         846,882           United Bank Of India Kolkata Acu Dollar         2,765,030         5,059,324           United Bank PSC London EURO         -         2,825,031           Mashreq Bank PSC London EURO         -         2,825,031           Mashreq Bank Mumbai Acu Dollar         1,199,816         85,746           National Bank Of Pakistan Tokyo Jpy         35,574         4,392,511           Kookmin Bank Seoul Korea         427,762         1,584,041           Habib Metro Bank Limited Karachi Acu Dollar         766,092         1,800,598           Banca UBAE S.P.A., Italy         446,060         910,358         5,831,704           Axis Bank Limited India         910,358         5,831,704         69,535,846         144,453,613           NRBC Bank Limited         69,535,846         144,453,613         1         -         -         - <td< th=""><th></th><th>NRBC Bank Securities Limited</th><th></th><th></th></td<>		NRBC Bank Securities Limited			
4.2 Outside Bangladesh         2,017,589,930         2,424,367,751           Current Deposits:           Habib American Bank NY, USD         57,531,239         73,429,090           Mashreq Bank PSC NY, USD         3,233,507         46,858,127           AB Bank Ltd Mumbai Acu Dollar         1,747,716         1,740,558           Mashreq Bank PSC London GBP         456,265         846,882           United Bank Of India Kolkata Acu Dollar         2,765,030         5,059,324           United Bank Of India, Kolkata, Acu Euro         16,429         16,429           Mashreq Bank PSC London EURO         -         2,825,031           Mashreq Bank Mumbai Acu Dollar         1,199,816         85,746           National Bank Of Pakistan Tokyo Jpy         35,574         4,392,511           Kookmin Bank Seoul Korea         427,762         1,584,041           Habib Metro Bank Limited Karachi Acu Dollar         766,092         1,800,598           Banca UBAE S.P.A., Italy         446,060         1,800,598           Axis Bank Limited India         910,358         5,831,704           4.2         69,535,846         144,453,613           NRBC Bank Limited         69,535,846         144,453,613           NRBC Bank Limited         69,535,846         144,453		Local Inter company transaction			
4.2 Outside Bangladesh         Current Deposits:         Habib American Bank NY, USD         Mashreq Bank PSC NY, USD       3,233,507       46,858,127         AB Bank Ltd Mumbai Acu Dollar       1,747,716       1,740,558         Mashreq Bank PSC London GBP       456,265       846,882         United Bank of India Kolkata Acu Dollar       2,765,030       5,059,324         United Bank of India, Kolkata, Acu Euro       16,429       16,429         Mashreq Bank PSC London EURO       -       2,825,031         Mashreq Bank Mumbai Acu Dollar       1,199,816       85,746         National Bank Of Pakistan Tokyo Jpy       35,574       4,392,511         Kookmin Bank Seoul Korea       427,762       1,584,041         Habib Metro Bank Limited Karachi Acu Dollar       766,092       1,800,598         Banca UBAE S.P.A., Italy       446,060       40,050         Axis Bank Limited India       910,358       5,831,704         4.2a       Consolidated Outside Bangladesh (Nostro Accounts)       69,535,846       144,453,613         NRBC Bank Limited       69,535,846       144,453,613         Less: Inter company transaction       -       -		Less. Inter company transaction			
Habib American Bank NY, USD   57,531,239   73,429,090   Mashreq Bank PSC NY, USD   3,233,507   46,858,127   AB Bank Ltd Mumbai Acu Dollar   1,747,716   1,740,558   Mashreq Bank PSC London GBP   456,265   846,882   United Bank Of India Kolkata Acu Dollar   2,765,030   5,059,324   United Bank of India, Kolkata, Acu Euro   16,429   Mashreq Bank PSC London EURO   - 2,825,031   Mashreq Bank PSC London EURO   - 2,825,031   Mashreq Bank Mumbai Acu Dollar   1,199,816   85,746   National Bank Of Pakistan Tokyo Jpy   33,574   4,392,511   Kookmin Bank Seoul Korea   427,762   1,584,041   Habib Metro Bank Limited Karachi Acu Dollar   766,092   1,800,598   Banca UBAE S.P.A., Italy   446,060   Axis Bank Limited India   910,358   5,831,704   444,453,613   444,453,613   1,800,598   1,800,59	4.2	Outside Bangladesh			
Mashreq Bank PSC NY, USD       3,233,507       46,858,127         AB Bank Ltd Mumbai Acu Dollar       1,747,716       1,740,558         Mashreq Bank PSC London GBP       456,265       846,882         United Bank Of India Kolkata Acu Dollar       2,765,030       5,059,324         United Bank of India, Kolkata, Acu Euro       16,429       2,825,031         Mashreq Bank PSC London EURO       -       2,825,031         Mashreq Bank Mumbai Acu Dollar       1,199,816       85,746         National Bank Of Pakistan Tokyo Jpy       35,574       4,392,511         Kookmin Bank Seoul Korea       427,762       1,584,041         Habib Metro Bank Limited Karachi Acu Dollar       766,092       1,800,598         Banca UBAE S.P.A., Italy       446,060       910,358       5,831,704         Axis Bank Limited India       910,358       5,831,704         MRBC Bank Limited       69,535,846       144,453,613         NRBC Bank Securities Limited       69,535,846       144,453,613         Less: Inter company transaction       -       -		Current Deposits:			
AB Bank Ltd Mumbai Acu Dollar 1,747,716 1,740,558 Mashreq Bank PSC London GBP 456,265 846,882 United Bank Of India Kolkata Acu Dollar 2,765,030 5,059,324 United Bank of India, Kolkata, Acu Euro 16,429 Mashreq Bank PSC London EURO 16,429 Mashreq Bank Mumbai Acu Dollar 1,199,816 85,746 National Bank Of Pakistan Tokyo Jpy 35,574 4,392,511 Kookmin Bank Seoul Korea 427,762 1,584,041 Habib Metro Bank Limited Karachi Acu Dollar 766,092 1,800,598 Banca UBAE S.P.A., Italy 446,060 Axis Bank Limited India 910,358 5,831,704 Axis Bank Limite		Habib American Bank NY, USD	· · ·	, ,	
Mashreq Bank PSC London GBP       456,265       846,882         United Bank Of India Kolkata Acu Dollar       2,765,030       5,059,324         United Bank of India, Kolkata, Acu Euro       16,429         Mashreq Bank PSC London EURO       -       2,825,031         Mashreq Bank Mumbai Acu Dollar       1,199,816       85,746         National Bank Of Pakistan Tokyo Jpy       35,574       4,392,511         Kookmin Bank Seoul Korea       427,762       1,584,041         Habib Metro Bank Limited Karachi Acu Dollar       766,092       1,800,598         Banca UBAE S.P.A., Italy       446,060       446,060         Axis Bank Limited India       910,358       5,831,704         4.2a Consolidated Outside Bangladesh (Nostro Accounts)       69,535,846       144,453,613         NRBC Bank Limited       69,535,846       144,453,613         NRBC Bank Securities Limited       -       -         Less: Inter company transaction       -       -       -		·			
United Bank Of India Kolkata Acu Dollar       2,765,030       5,059,324         United Bank of India, Kolkata, Acu Euro       16,429					
United Bank of India, Kolkata, Acu Euro       16,429         Mashreq Bank PSC London EURO       -       2,825,031         Mashreq Bank Mumbai Acu Dollar       1,199,816       85,746         National Bank Of Pakistan Tokyo Jpy       35,574       4,392,511         Kookmin Bank Seoul Korea       427,762       1,584,041         Habib Metro Bank Limited Karachi Acu Dollar       766,092       1,800,598         Banca UBAE S.P.A., Italy       446,060       446,060         Axis Bank Limited India       910,358       5,831,704         4.2a       Consolidated Outside Bangladesh (Nostro Accounts)       69,535,846       144,453,613         NRBC Bank Limited       69,535,846       144,453,613         NRBC Bank Securities Limited       -       -         Less: Inter company transaction       -       -		·			
Mashreq Bank PSC London EURO       -       2,825,031         Mashreq Bank Mumbai Acu Dollar       1,199,816       85,746         National Bank Of Pakistan Tokyo Jpy       35,574       4,392,511         Kookmin Bank Seoul Korea       427,762       1,584,041         Habib Metro Bank Limited Karachi Acu Dollar       766,092       1,800,598         Banca UBAE S.P.A., Italy       446,060       446,060         Axis Bank Limited India       910,358       5,831,704         4.2a       Consolidated Outside Bangladesh (Nostro Accounts)       69,535,846       144,453,613         NRBC Bank Limited       69,535,846       144,453,613         NRBC Bank Securities Limited       69,535,846       144,453,613         Less: Inter company transaction       -       -				3,039,324	
Mashreq Bank Mumbai Acu Dollar       1,199,816       85,746         National Bank Of Pakistan Tokyo Jpy       35,574       4,392,511         Kookmin Bank Seoul Korea       427,762       1,584,041         Habib Metro Bank Limited Karachi Acu Dollar       766,092       1,800,598         Banca UBAE S.P.A., Italy       446,060       446,060         Axis Bank Limited India       910,358       5,831,704         4.2a       Consolidated Outside Bangladesh (Nostro Accounts)       69,535,846       144,453,613         NRBC Bank Limited       69,535,846       144,453,613         NRBC Bank Securities Limited       69,535,846       144,453,613         Less: Inter company transaction       -       -			-	2,825,031	
Kookmin Bank Seoul Korea       427,762       1,584,041         Habib Metro Bank Limited Karachi Acu Dollar       766,092       1,800,598         Banca UBAE S.P.A., Italy       446,060       910,358       5,831,704         Axis Bank Limited India       69,535,846       144,453,613         4.2a Consolidated Outside Bangladesh (Nostro Accounts)       69,535,846       144,453,613         NRBC Bank Limited       69,535,846       144,453,613         NRBC Bank Securities Limited       -       -         Less: Inter company transaction       -       -		·	1,199,816		
Habib Metro Bank Limited Karachi Acu Dollar       766,092       1,800,598         Banca UBAE S.P.A., Italy       446,060       910,358       5,831,704         Axis Bank Limited India       69,535,846       144,453,613         4.2a Consolidated Outside Bangladesh (Nostro Accounts)       69,535,846       144,453,613         NRBC Bank Limited       69,535,846       144,453,613         NRBC Bank Securities Limited       -       -         Less: Inter company transaction       -       -		National Bank Of Pakistan Tokyo Jpy	35,574	4,392,511	
Banca UBAE S.P.A., Italy         446,060           Axis Bank Limited India         910,358         5,831,704           69,535,846         144,453,613           NRBC Bank Limited         69,535,846         144,453,613           NRBC Bank Securities Limited         69,535,846         144,453,613           Less: Inter company transaction         69,535,846         144,453,613					
Axis Bank Limited India       910,358       5,831,704         4.2a       Consolidated Outside Bangladesh (Nostro Accounts)       69,535,846       144,453,613         NRBC Bank Limited       69,535,846       144,453,613         NRBC Bank Securities Limited       -       -         Less: Inter company transaction       -       -				1,800,598	
A.2a Consolidated Outside Bangladesh (Nostro Accounts)         69,535,846         144,453,613           NRBC Bank Limited         69,535,846         144,453,613           NRBC Bank Securities Limited         -         -           Less: Inter company transaction         -         -		·		E 921 704	
4.2a Consolidated Outside Bangladesh (Nostro Accounts)         NRBC Bank Limited       69,535,846       144,453,613         NRBC Bank Securities Limited       -       -         Less: Inter company transaction       -       -		Axis balik Lillited IIIdia			
NRBC Bank Limited       69,535,846       144,453,613         NRBC Bank Securities Limited       -       -         Less: Inter company transaction       -       -	4.2a	Consolidated Outside Bangladesh (Nostro Accounts)	03,333,640	144,433,013	
Less: Inter company transaction         69,535,846         144,453,613			69,535,846	144,453,613	
Less: Inter company transaction		NRBC Bank Securities Limited	-	-	
		Loss: Inter-company transaction	69,535,846	144,453,613	
03,353,040 144,453,015		Less, litter company transaction	69,535,846	144,453,613	

At Sep 30, 2019	At Dec 31, 2018
Taka	Taka

5 Money at call and short notice

			At Sep 30, 2019	At Dec 31, 2018
		L	Taka	Taka
	In Bangladesh	(Note: 5.1)	1,145,200,000	1,296,500,000.00
	Outside Bangladesh	L	1,145,200,000	1,296,500,000.00
		=		
5.1	Money at call and short notice : In Bangladesh			
	Manayat cell and shout notice to Dayle	Г		850,000,000
	Money at call and short notice to Banks  Money at call and short notice to NBFIs		1,145,200,000	446,500,000
	money at our and one reacted to rights	_	1,145,200,000	1,296,500,000
		<del>-</del>	<del></del>	
5a	Consolidated money at call and on short notice			
	NRBC Bank Limited	Г	1,145,200,000	1,296,500,000
	NRBC Bank Securities Limited		-	-
		=	1,145,200,000	1,296,500,000
6	Investments			
	Type of Investment			
	Treasury Bill	Γ	3,452,939,563	210,803,562
	Treasury Bond		8,879,210,071	5,939,497,099
	Prize Bond		1,639,500	960,300
	Other Investment	L	2,216,119,113	1,790,288,533
	Nature wise:	<del>-</del>	14,549,908,247	7,941,549,494
	Held for Trading	Г	4,286,977,892	798,898,750
	Held to Maturity		8,045,171,742	5,351,401,910
	Others		2,217,758,613	1,791,248,833
		=	14,549,908,247	7,941,549,494
	Claim wise:			
	Government securities Other investments	(Note: 6.1) (Note: 6.2)	12,333,789,134	6,151,260,960
	Other investments	(Note. 6.2)	2,216,119,113 <b>14,549,908,247</b>	1,790,288,533 <b>7,941,549,494</b>
6a	Consolidated investments	=	1.,0.10,000,2.17	1,0 12,0 10, 10 1
		_		
	NRBC Bank Limited		14,549,908,247	7,941,549,494
	NRBC Bank Securities Limited	L	318,000,424	335,197,607
	Less: Inter company transaction	_	14,867,908,671	8,276,747,100
	Less. Inter company transaction	_	14,867,908,671	8,276,747,100
6.1	Government securities	=	<u> </u>	, , ,
		_	1	
	Treasury bills	(Note: 6.1.1)	12,332,149,634	6,150,300,660
	Prize Bond	L	1,639,500 <b>12,333,789,134</b>	960,300 <b>6.151.260.960</b>
6.1.1	Treasury bills:	=	12,333,703,134	0,131,200,300
	,			
	a.Unencumbered			
	i. Held for Trading(HFT)			
	i. Held for Hading(III 1)			
	91 Days Treasury Bills	Γ	938,049,017	-
	182 Days Treasury Bills		1,447,303,087	-
	364 Days Treasury Bills		1,067,587,459	-
	2 Year Treasury Bonds		330,372,939	467,011,350
	5 Year Treasury Bonds 10 Year Treasury Bonds		- 65,750,393	- 331,887,400
	15 Year Treasury Bonds		437,914,998	331,887,400
	20 Year Treasury Bonds		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-
			4,286,977,892	798,898,750
	ii. Held to Maturity(HTM)			
	91 Days Treasury Bills	Г	<u> </u>	
	182 Days Treasury Bills		245,080,000	210,803,562
		ı	5,500,000	220,000,002

	ſ	A+ C 20, 2040	A+ D 24 2040
		At Sep 30, 2019 Taka	At Dec 31, 2018 Taka
	364 Days Treasury Bills	IdNa	Iaka
	2 Year Treasury Bonds	106,190,925	-
	5 Year Treasury Bonds	2,352,751,126	1,259,592,793
	10 Year Treasury Bonds	2,974,835,535	1,837,725,868
	,		
	15 Year Treasury Bonds 20 Year Treasury Bonds	1,492,804,170 873,509,986	1,452,252,441 591,027,248
	20 Teal Treasury Bolius	8,045,171,742	5,351,401,910
	<b>b. Encumbered :</b> None of the securitites were being lien under re-purcahsed agreement	0,043,171,742	3,331,401,310
	at another to a the second test were being her under the pareaused agreement		
6.1a	Consolidated Government securities		
0	NRBC Bank Limited	12,333,789,134	6,151,260,960
	NRBC Bank Securities Limited	-	-
		12,333,789,134	6,151,260,960
	Less: Inter company transaction		
	Ecss. Inter-company transaction	12,333,789,134	6,151,260,960
6.2	Other investments	12,333,763,134	0,131,200,300
0.2	other investments		
	a. Quoted shares & Mutual Funds		
	Investment in IPO Subscription	2,010,600	104,660
	Investment in SWIFT Share (6 no. of Share) of SWIFT SCRL, Belgium	2,779,967	2,779,967
	Investment in Listed Company Share Through NRBC Bank Securities Limited	788,305,290	728,403,906
	Mutual Fund(MFs) Through NRBC Bank Securities Limited	700,303,230	20,000,000
	Trideal Fana(ini 3) Triough Tribe Bank Securities Enniced	793,095,857	751,288,533
	•	755,055,057	731,200,333
	b. Investment in Preference Share:		
	Preference Share- Regent Energy and Power Ltd.	33,023,256	40,000,000
	5 5,	33,023,256	40,000,000
	c. Investment in Bond:	· · ·	· · ·
	BSRM Convertible Bond	-	99,000,000
	Mercantile Bank Subordinated Bond	180,000,000	270,000,000
	Trust Bank Subordinated Bond	60,000,000	90,000,000
	Subordinated Bond issued by Banks/Financial Institutions	650,000,000	-
	AB Bank Subordinated Bond	40,000,000	60,000,000
	UCBL Subordinated Bond	60,000,000	80,000,000
	MTB Subordinated Bond	160,000,000	160,000,000
	2nd AB Bank Subordinated Bond	240,000,000	240,000,000
		1,390,000,000	999,000,000
	Total (a+b+c)	2,216,119,113	1,790,288,533
6.2a	Consolidated other investments	<del></del> -	
	NRBC Bank Limited	2,216,119,113	1,790,288,533
	NRBC Bank Securities Limited	318,000,424	335,197,607
	·	2,534,119,537	2,125,486,140
	Less: Inter company transaction	-	-
	•	2,534,119,537	2,125,486,140

		At Sep 30, 2019 Taka	At Dec 31, 2018 Taka
		Taka	Tana
7	Loans and advances	55,651,000,498	42,960,513,008
7.1	Broad category-wise breakup		
	In Bangladesh		
	Loans Overdrafts	32,647,235,546	27,569,266,158
	Cash Credit	12,380,300,427 9,925,617,100	9,591,519,053 9,457,810,629
		54,953,153,073	46,618,595,841
	Outside Bangladesh		
	Loans Overdrafts	-	-
	Cash Credit	-	- -
		-	-
	On Physics and Later and American	54,953,153,073	46,618,595,841
7.1a	Consolidated Loans and advances  NRBC Bank Limited	54,953,153,073	46,618,595,841
	NRBC Bank Securities Limited	106,823,988	70,653,291
		55,059,977,061	46,689,249,132
	Less: Inter company transaction	48,841,552	36,556,246
		55,011,135,510	46,652,692,885
7.2	Product wise Loans and Advances:		
		_	1
	Overdraft Code Condition	12,380,300,427	8,092,331,630
	Cash Credit Time loan	9,925,617,100 5,329,412,787	9,457,810,629 5,375,350,895
	Term loan	8,382,428,443	6,476,351,833
	Payment Against Document	190,890,695	137,561,646
	Loans against Trust Receipt	2,639,801,224	2,417,422,899
	Packing Credit EDF Loan	719,207,446	525,633,098
	SME Credit	85,000,505 5,527,123,548	279,673,358 3,941,995,282
	Lease Finance	582,321,298	521,905,312
	Hire Purchase	1,742,139,273	1,541,523,331
	Consumer Loan Staff Loan	974,908,065	729,547,731
	Other Loans and Advances	524,218,203 5,949,784,060	485,725,947 6,635,762,249
		54,953,153,073	46,618,595,841
7.3	Classification of loans, advances and lease/investments		
	Unclassified		
	Standard	48,839,881,128	44,612,212,115
	Special Mention Account (SMA)	1,707,943,573	2,091,171,149
		50,547,824,701	46,703,383,264
	Classified		
	Substandard	2,135,655,261	130,276,607
	Doubtful	670,360,854	235,240,636
	Bad/Loss	2,297,159,682	1,048,882,758
		5,103,175,797	1,414,400,000
8	Bills purchased and discounted:		
	Repayable in Bangladesh	-	919,727,883
	Repayable outside Bangladesh	697,847,425	579,459,541
9-	Consolidated Bills purchased and discounted:	697,847,425	1,499,187,423
8a	Consolidated Dills purchased and discounted:		
	NRBC Bank Limited	697,847,425	1,499,187,423
	NRBC Bank Securities Limited	697,847,425	1,499,187,423
		,	_,,

		At Sep 30, 2019	At Dec 31, 2018
9	Fixed assets including premises, furniture and fixtures of the Bank	Taka	Taka
	Land, Building and Construction		
	Furniture and fixures	379,451,003	328,694,024
	Equipment and Machinery	355,647,368	315,225,583
	Computer & Computer Equipment	183,284,344	172,281,965
	Intangible Assets/ Bangladesh Made Software	163,849,965	157,026,657
	Motor Vehicles Professionals and Reference Books	46,850,000	46,850,000
	Leased Assets: Motor Vehicle	23,370 20,330,624	23,370 27,106,624
	200000 / ISSUE HIGHER PERIOD	1,149,436,673	1,047,208,223
	Less: Accumulated Depreciation	673,716,018	572,355,069
	Book Value	475,720,655	474,853,154
	A schedule of fixed assets is given in Annexure- A.		
9a	Consolidated Fixed assets including premises, furniture and fixtures		
	At cost:		
	NRBC Bank Limited	1,149,436,673	1,047,208,223
	NRBC Bank Securities Limited	12,544,269 1,161,980,942	12,016,468 1,059,224,691
	Accumulated depreciation:	1,101,300,342	1,000,224,001
	NRBC Bank Limited	673,716,018	572,355,069
	NRBC Bank Securities Limited	6,594,305	4,913,054
		680,310,323	577,268,122
	Net Book Value	481,670,619	481,956,568
10	Other assets		
	i. Income Generating-Equity Investment		
	90% equity shareholding of NRBC Bank Securities limited	360,000,000	360,000,000
	ii. Non-Income Generating		
	Advance Security Deposit inluding s. Deposit agst connection TNT, Electricity, etc	4,255,926	3,988,129
	Stock of Stationery and printing items [Note -10.1]	11,102,370	10,538,910
	Suspense Account [Note -10.2]	105,495,477	96,479,096
	Deffered Tax Assets [Note -10.3]	661,511,860	295,810,436
	Stamps in Hand	2,933,428	1,994,890
	Advance Office Rent	173,152,549	213,505,144
	Interest Receivable on Loans and Advances (LDOs)	-	7,435,667
	Interest Receivable on Balance with Other Banks & FIs	40,308,219	51,675,476
	Interest Receivable on Call and Short Notice Loan	691,682	1,102,556
	Interest Receivable on Treasury Bonds	179,944,744	141,637,371
	Interest Receivable on Treasury Bill	-	21,925,893
	Interest Receivable on Coupon Bonds	12,703,562	-
	Prepaid Insurance Premium	2,407,106	1,611,165
	Prepaid Expense-Others	1,095	1,095
	Advance Income Tax [Note -10.4]	2,015,485,048	1,382,275,162
	Membership with Visa Worldwide PLC Ltd	2,311,500	2,311,500
	Prepaid for Furnishing cost & Passage for Travel (LFA)	44,720,152	21,498,945
	Dividend Receivable on Share/Preference Share	3,675	4,949,895
		3,257,030,673	2,258,741,328
10a	Consolidated Other assets	3,617,030,673	2,618,741,328
	NRBC Bank Limited	3,617,030,673	2,618,741,328
	NRBC Bank Securities Limited	38,621,678	21,644,978
		3,655,652,351	2,640,386,306
	Less: Inter company transaction	361,167,209 3 294 485 142	361,202,802 <b>2,279,183,504</b>
10	Charle of Stationary and existing items	3,294,485,142	2,213,103,304
10	Stock of Stationery and printing items		
	Printing Stationery	9,033,518	7,493,468
	Security Papers	872,992	882,942
	Security Stationery - CARD	1,195,860	2,162,500
		11,102,370	10,538,910

At Sep 30, 2019	At Dec 31, 2018
Taka	Taka

## 10 Suspense Account:

Advance against New Branches	13,684,000	13,854,100
9	, ,	, ,
Advance against Suppliers	8,068,889	12,599,344
Receivable agst Principal for Govt. Securities (BSP/PSP/3MB)	52,675,341	41,231,341
Advance against TA/DA	63,650	55,650
Advance against Postage	(1,680)	-
Advance against Furniture/ Fixture	1,350	
Cash Remitted to HO/Feeding Branch	7,967,000	9,734,355
Suspense A/C Bank POS and NPSB TXT Dispute Account	365,514	61,427
Suspense Others	9,179,801	5,744,827
Interest Receivable Against payment for Interest of Govt. Securities (BSP/PSP/3MB)	11,013,231	9,484,726
Foreign Remmittance Agencies	103,350	1,454,812
Stamp for Utility Bill Collection	1,075,340	
Xpress Money Transfer	74,056	-
Receivable Against expense of Defaulter/CL	1,225,636	1,108,194
	105,495,477	95,871,596

## 10 Deferred Tax Assets

Opening Balance	295,810,436	189,517,796
Additional provision during the Year	365,701,424	106,292,640
Less: Adjustment/Settlement	-	-
	661,511,860	295,810,436

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

#### 10 Advance Income Tax

Advance Corp. Tax & Withhloding Tax in details		
	2,015,485,048	1,382,275,162
<u>Less:</u> Settlement during the year	-	-
	2,015,485,048	1,382,275,162
Add: Advance Corp. Tax & Withhloding Tax during the year [Tax on interest and vehicle]	633,209,886	
Add: Paid during the year	-	516,276,517
Opening Balance	1,382,275,162	865,998,645

# Advance Corporate Tax ( Under Section #64 of ITO, 1984)

TDS@10% & 15% on Interest Income from FDR and Balace with with Bank & FIs
TDS @ 20% on Cash Dividend received from Quoted Share
Tax deposited @ 5% on commission on L/C
Upfront @ 5% on Interest of T-Bills/Reverse REPO deducted by Bangladesh Bank
Advance Tax to City Corporation under section 52K
Advance Tay for Bank's Pool Vehicles

2,015,485,048	1,382,275,162
1,070,000	800,000
28,125	11,250
40,402,895	40,402,895
11,588,742	13,187,582
11,359,102	18,150,203
645,386,806	605,106,964
1,305,649,377	704,616,268

In Bar Outside Sangle Bangle B	ladesh Bank (Refinance under SPD/SME/WE) ladesh Bank (LS/REPO) ladesh Bank Bank, other Banks & Fis ladesh Bank Securities Limited ladesh Bank Limited ladesh Bank Limited ladesh Bank, other Banks, Fiant ladesh Bank Securities Limited ladesh Bank Securities Limited ladesh Bank (Note-12.1) ladesh Bank Securities Limited ladesh Bank Limited ladesh Bank Limited ladesh Bank Securities Limited ladesh Bank Securities Limited	- [ -	3,000,367,421  190,367,421  190,367,421  350,000,000 2,460,000,000 3,000,367,421  - 3,000,367,421  - 3,000,367,421  - 3,000,367,421  - 4,700,000,000 62,894,168,226 64,594,168,226 64,594,168,226 64,594,168,226 64,782,118	299,272,717  299,272,717  299,272,717  299,272,717  299,272,717  299,272,717  299,272,717  3,650,000,000 50,433,280,144 54,083,280,144
Outside 11.1 In Bail Bangle Ba	de Bangladesh  Ingladesh  Ingladesh  Ingladesh Bank (Refinance under SPD/SME/WE) Ingladesh Bank (LS/REPO) Ingladesh Bank (Bank Securities From Banks & Fise  Ingladesh Bank (Bank Securities Limited) Ingladesh Bank Securities Limited Inter company transaction  Ingladesh Bank Securities Limited Inter company transaction  Ingladesh Bank (Note-12.1) Ingladesh Bank (Note-12.2) Ingladesh Bank Limited Inglad	ncial Institutions and Agents	3,000,367,421  190,367,421  350,000,000 2,460,000,000 3,000,367,421  3,000,367,421  - 3,000,367,421  - 3,000,367,421  - 3,000,367,421  - 4,700,000,000 62,894,168,226 64,594,168,226 64,594,168,226	299,272,717  299,272,717  299,272,717  299,272,717  299,272,717  299,272,717  299,272,717  3,650,000,000 50,433,280,144 54,083,280,144
Bangle Bangle Bangle Bangle Bangle Bangle Bangle Bangle Bangle Borroom Borroom Borroom Borroom Borroom Borroom Bangle Ban	ngladesh ladesh Bank (Refinance under SPD/SME/WE) ladesh Bank (LS/REPO) ladesh Bank (LIS/REPO) ladesh Bank (LIS/REPO) ladesh Bank (LIS/REPO) ladesh Bank (LIS/REPO) ladesh Bank, other Banks & Fis ladesh Bank, other Banks, Fiant ladesh Bank Limited ladesh Bank Limited ladesh Bank (LIS/REPO) ladesh Bank Limited ladesh Bank (Note-12.1) ladesh Bank (Note-12.1) ladesh Bank Limited ladesh Bank	ncial Institutions and Agents	190,367,421	299,272,137 - 580 - 299,272,717 - 299,272,717 - 299,272,717 - 299,272,717 - 3,650,000,000 50,433,280,144 54,083,280,144
Bangle Ba	ladesh Bank (Refinance under SPD/SME/WE) ladesh Bank (LS/REPO) ladesh Bank Bank, other Banks & Fis ladesh Bank Securities Limited ladesh Bank Limited ladesh Bank Limited ladesh Bank, other Banks, Fiant ladesh Bank Securities Limited ladesh Bank Securities Limited ladesh Bank (Note-12.1) ladesh Bank Securities Limited ladesh Bank Limited ladesh Bank Limited ladesh Bank Securities Limited ladesh Bank Securities Limited	ncial Institutions and Agents	3,000,367,421 3,000,367,421 3,000,367,421 3,000,367,421 - 3,000,367,421 - 3,000,367,421 - 3,000,367,421 64,594,168,226 64,594,168,226	299,272,717 299,272,717 299,272,717 299,272,717 299,272,717 3,650,000,000 50,433,280,144 54,083,280,144
Bangl	ladesh Bank (LS/REPO) ladesh Bank-FCY (GBP/EURO/USD) ladesh Bank (LS/REPO) ladesh Bank (LIS/REPO) ladesh Bank (LIS/REPO) ladesh Bank Bank (LIS/REPO) ladesh Bank Bank (LIS/REPO) ladesh Bank Bank, other Banks, Fiant ladesh Bank Limited ladesh Bank Limited ladesh Bank Securities Limited ladesh Bank Securities Limited ladesh Bank (Note-12.1) ladesh Bank (Note-12.2) ladesh Bank Limited ladesh Bank Limited ladesh Bank Securities Limited ladesh Bank Securities Limited	ncial Institutions and Agents	3,000,367,421 3,000,367,421 3,000,367,421 3,000,367,421 - 3,000,367,421 - 3,000,367,421 - 3,000,367,421 64,594,168,226 64,594,168,226	299,272,717 299,272,717 299,272,717 299,272,717 299,272,717 3,650,000,000 50,433,280,144 54,083,280,144
Bangle Ba	ladesh Bank-FCY ( GBP/EURO/USD) ladesh Bank ( LS/REPO) ladesh Bank ( LS/REPO) ladesh Bank ( LS/REPO) ladesh Bank ( LS/REPO) ladesh Bank ( Short Notice from Bank ladesh Bank Securities Bank, other Banks, Fiant ladesh Bank Limited ladesh Bank Securities Limited later company transaction lasits and other accounts lasit from Inter Bank (Note-12.1) lasit from Customers (Note-12.2) ladesh Limited label Bank Limited label Bank Limited label Bank Securities Limited label Bank Securities Limited	ncial Institutions and Agents  [	2,460,000,000 3,000,367,421 3,000,367,421 - 3,000,367,421 - 3,000,367,421 - 3,000,367,421 - 4,700,000,000 62,894,168,226 64,594,168,226 64,594,168,226	299,272,717 299,272,717 299,272,717 299,272,717 299,272,717 3,650,000,000 50,433,280,144 54,083,280,144
Bangla Borro Borro Borro Borro Borro Borro Borro Interest Properties Interest Properties Interest Properties Interest Properties Interest Properties Interest Properties Interest Inter	ladesh Bank (LS/REPO) loving Short Notice from Bank lovings Call and Short Notice from Banks & Fis lovings from Bangladesh Bank, other Banks, Fiant E Bank Limited E Bank Securities Limited Inter company transaction  sits and other accounts sit from Inter Bank (Note-12.1) sit from Customers (Note-12.2)  lolidated Deposits and other accounts E Bank Limited E Bank Securities Limited E Bank Securities Limited	ncial Institutions and Agents	2,460,000,000 3,000,367,421 3,000,367,421 - 3,000,367,421 - 3,000,367,421 - 3,000,367,421 - 4,700,000,000 62,894,168,226 64,594,168,226 64,594,168,226	299,272,717 299,272,717 299,272,717 299,272,717 299,272,717 3,650,000,000 50,433,280,144 54,083,280,144
11a Borro  NRBC NRBC Less:  12 Depo Depo Depo  12a Consc NRBC NRBC NRBC NRBC NRBC NRBC NRBC NRBC	owings Call and Short Notice from Banks & Fis owings from Bangladesh Bank, other Banks, Fiant Bank Limited Bank Securities Limited Inter company transaction  sits and other accounts sit from Inter Bank (Note-12.1) sit from Customers (Note-12.2)  olidated Deposits and other accounts  Bank Limited Bank Securities Limited	ncial Institutions and Agents	2,460,000,000 3,000,367,421 3,000,367,421 - 3,000,367,421 - 3,000,367,421 - 3,000,367,421 - 4,700,000,000 62,894,168,226 64,594,168,226 64,594,168,226	299,272,717 - 299,272,717 <b>299,272,717</b> <b>3,650,000,000</b> 50,433,280,144 <b>54,083,280,144</b>
NRBC NRBC  Less:  12 Depo  Depo Depo  12a Consc  NRBC NRBC  Less:  12.1 Depo  Fixed AB Ba Agrar Uttar One E Rupal Sonal Janati	Bank Limited Bank Securities Limited Inter company transaction  sits and other accounts  sit from Inter Bank (Note-12.1) sit from Customers (Note-12.2)  colidated Deposits and other accounts  Bank Limited Bank Securities Limited	ncial Institutions and Agents	3,000,367,421 - 3,000,367,421 - 3,000,367,421 1,700,000,000 62,894,168,226 64,594,168,226 64,594,168,226	299,272,717 - 299,272,717 <b>299,272,717</b> <b>3,650,000,000</b> 50,433,280,144 <b>54,083,280,144</b>
NRBC NRBC  Less:  12 Depo  Depo Depo  12a Consc  NRBC NRBC  Less:  12.1 Depo  Fixed AB Ba Agrar Uttar One E Rupal Sonal Janati	Bank Limited Bank Securities Limited Inter company transaction  sits and other accounts  sit from Inter Bank (Note-12.1) sit from Customers (Note-12.2)  colidated Deposits and other accounts  Bank Limited Bank Securities Limited	[ - - - [	3,000,367,421 - 3,000,367,421 1,700,000,000 62,894,168,226 64,594,168,226	299,272,717 299,272,717 299,272,717 3,650,000,000 50,433,280,144 54,083,280,144
Less:  12 Depo Depo Depo 12a Conso NRBC NRBC Less:  12.1 Depo Fixed AB Ba Agrar Uttar One E Rupal Sonal Janati	Bank Securities Limited  Inter company transaction  sits and other accounts  sit from Inter Bank (Note-12.1) sit from Customers (Note-12.2)  plidated Deposits and other accounts  Bank Limited Bank Securities Limited	- - - [	3,000,367,421 - 3,000,367,421 1,700,000,000 62,894,168,226 64,594,168,226	299,272,717 299,272,717 299,272,717 3,650,000,000 50,433,280,144 54,083,280,144
12 Depo Depo Depo 12a Conso NRBC NRBC Less: 12.1 Depo Fixed AB Ba Agrar Uttar One E Rupal Sonal Janati	sits and other accounts sit from Inter Bank (Note-12.1) sit from Customers (Note-12.2) plidated Deposits and other accounts Bank Limited Bank Securities Limited	- = [	1,700,000,000 62,894,168,226 64,594,168,226	3,650,000,000 50,433,280,144 <b>54,083,280,14</b> 4
12 Depo Depo Depo Depo 12a Conso NRBC NRBC Less: 12.1 Depo Fixed AB Ba Agrar Uttar One E Rupal Sonal Janati	sits and other accounts sit from Inter Bank (Note-12.1) sit from Customers (Note-12.2) plidated Deposits and other accounts Bank Limited Bank Securities Limited	- - [	1,700,000,000 62,894,168,226 <b>64,594,168,226</b> 64,594,168,226	3,650,000,000 50,433,280,144 <b>54,083,280,14</b> 4
Depo Depo  12a Conso  NRBC  NRBC  Less:  12.1 Depo  Fixed  AB Ba Agrar  Uttar  One E  Rupal  Sonal  Janati	sit from Inter Bank (Note-12.1) sit from Customers (Note-12.2)  plidated Deposits and other accounts  Bank Limited Bank Securities Limited	[ -	62,894,168,226 64,594,168,226 64,594,168,226	50,433,280,144 <b>54,083,280,144</b>
12a Conso NRBC NRBC Less: 12.1 Depo Fixed AB Ba Agrar Uttar One E Rupal Sonal Janati	sit from Customers (Note-12.2)  olidated Deposits and other accounts  Bank Limited Bank Securities Limited	[ - [	62,894,168,226 64,594,168,226 64,594,168,226	50,433,280,144 <b>54,083,280,144</b>
12a Consc NRBC NRBC Less: 12.1 Depo Fixed AB Ba Agrar Uttar One E Rupal Sonal Janat	olidated Deposits and other accounts  Bank Limited  Bank Securities Limited	[ - [	64,594,168,226 64,594,168,226	54,083,280,144
NRBC NRBC Less: 12.1 Depo Fixed AB Ba Agrar Uttar One E Rupal Sonal Janat	Bank Limited Bank Securities Limited	<del>-</del> [	64,594,168,226	
Less:  12.1 Depo Fixed AB Ba Agrar Uttar One E Rupal Sonal Janat	Bank Securities Limited	[		54,083,280,144
Less:  12.1 Depo Fixed AB Ba Agrar Uttar One E Rupal Sonal Janat			40,782,118	
12.1 Depo Fixed AB Ba Agrar Uttar One E Rupal Sonal Janat				41,162,630
12.1 Depo Fixed AB Ba Agrar Uttar One E Rupal Sonal Janat	Inter company transaction		64,634,950,343 25,735,225	54,124,442,774 38,802,565
Fixed AB Ba Agrar Uttar One E Rupal Sonal Janat		- -	64,609,215,118	54,085,640,209
AB Ba Agrar Uttar One E Rupal Sonal Janat	sits from Inter Bank			
Agrar Uttar One E Rupal Sonal Janat	nk Ltd	Г	-	400,000,000
One E Rupal Sonal Janat	ni Bank Ltd		400,000,000	-
Rupal Sonal Janat	a Bank Limited		-	1,500,000,000
Sonal Janat	Bank Limited		500,000,000	-
Janat	li Bank Limited li Bank Limited		500,000,000	700,000,000
	a Bank Limited		300,000,000	500,000,000
	na Bank Limited		-	500,000,000
	ahi Krishi Unnayan Bank		-	50,000,000
12.2 Depo	sits and other accounts	=	1,700,000,000	3,650,000,000
·				
	rent accounts and other accounts ent Deposit	Γ	3,408,534,229	2,168,573,948
	gn Currency Deposit		79,883,437	111,390,068
,	ry for Retail Business		8,564,443	8,906,018
Sundi	ry Deposit for retailer Point		19,114	38
Sundi	ry Deposit	Note: 12.2.1	1,849,687,463 <b>5,346,688,687</b>	1,108,476,132 <b>3,397,346,204</b>
	s Payable	- -		
Pay O	rider	_	4,387,978,467	2,510,922,338
<u>iii. Sa</u>	vings Bank Deposit		4,635,106,587	3,693,607,998
	rm Deposit/Fixed Deposit	г	11 (24 072 262 1	12 444 200 050
	Deposit		11,621,072,362 6,122,699,378	12,144,206,953
	Term Denosit		30,780,622,745	6,229,710,080 22,457,486,571
Deho	Term Deposit sit Under Schemes		30,700,022,743	40,831,403,605

		At Sep 30, 2019	At Dec 31, 2018
		Taka	Taka
2.2.1	Sundry Depsoit		
	Margin on Letter of Guarantee	645,438,334	288,107,136
	Margin on Letter of Guarantee	449,857,785	316,506,404
	Margin on Bills	105,619,356	90,655,154
	Margin on Others	99,140,657	55,140,092
	<u> </u>	7,423,967	55,140,092
	Margin on IDBC/IDBP Collected Bills		FF 000 000
	Sale Proceeds of Govt. Savings Certificates	88,165,000	55,900,000
	Security Deposits Risk Fund on Loans and Advances	3,066,301	3,228,539
		4,716,634	4,610,674
	Recognized Provident Fund Balance	-	4,985,940
	Service Charge on Loans and Advance	6 424 022	F 000 207
	Employees Welfare Fund	6,134,823	5,968,387
	Value Added Tax-VAT	9,624,576	125,322,082
	Excise Duty	2,348,775	
	Withholding Tax	61,983,099	
	Value Added Tax - VAT on Utility Bills Collection	26,745,728	21,261,077
	Sundry Creditors	7,695,076	4,638,353
	Proceed from Lottery Sale	500	2,600
	Bills/ Fees Collection-Agent Point	3,845	30,621
	Sundry Creditors Forex EFTN TXN	12,138,986	160,340
	Sundry NPSB Txn_ Dispute A/C	11,413,728	415,432
	Sundry Txn Fees Q-Cash/NPSB/VSA for Settlement	165	
	Sundry VISA Txn_ Dispute A/C	33,813	47,699
	Dividend Payable	21,626,274	21,626,274
	Sundry Deposit-Agent Point	100,659	95,420
	Other Sundry Deposits	286,409,384	109,773,908
		1,849,687,463	1,108,476,132
12.3	Demand and Time Deposits		
	A. Demand Deposits		
	Current Accounts and Other Accounts	3,408,534,229	2,168,573,948
	Savings Deposits (9%)	417,159,593	332,424,720
	Sundry Deposit	1,849,687,463	1,108,476,132
	Foreign Currency Deposit	79,883,437	111,390,068
	Deposit Under Q-Cash	8,564,443	8,906,018
	M-Pay Deposit Account	19,114	38
	Bills Payable	4,387,978,467	2,510,922,338
		10,151,826,746	6,240,693,261
	B. Time Deposits		
	Savings Deposits (91%)	4,217,946,994	3,361,183,278
	Short Notice Deposits	6,122,699,378	6,229,710,080
	Fixed Deposits	13,321,072,362	15,794,206,953
	Deposit Under Schemes	30,780,622,745	22,457,486,571
	-p	54,442,341,479	47,842,586,883

54,083,280,144

64,594,168,226

12.2.1

**Total Demand and Time Deposits** 

Accumulated Provision against unclassified Loans and Advances (Note 13.1)  Accumulated Provision against classified Loans and Advances (Note 13.2)  Accumulated Provision against classified Loans and Advances (Note 13.2)  Accumulated Provision for Off Balance Sheet items(Note 13.4)  Payable to Recognised NRGE Bank Employees' Gratuity Fund (Note 13.5)  Accused Interest payable (Note 13.7)  Coupon interest Payable (Note 13.7)  Interest Suspense of Classified Loans & Advances  Payable/Provision for Incentive Bonus-Employees  Payable/Provision for Incentive Bonus-Employees  Provision for Telephone Bill-Office  Provision for Telephone Bill-Mesudene  Provision for Power and Electricity Expense  Provision for Office Ren  Provision for Finding and Salverage Bill  Provision for Office respenditure  Provision for Office Ren  Provision for Offic			At Sep 30, 2019	At Dec 31, 2018
Accumulated Provision against unclassified Loans and Advances (Note 13.1) Accumulated Provision against classified Loans and Advances (Note 13.2) Accumulated Provision for Off Balance Sheet Lines (Note 13.4) Paybale to Recognized NIRGC Bank Employees' Gratuity Fund (Note 13.5) Accured Interest paybale (Note 13.3) Coupon Interest Paybale (Note 13.3) Cuprent Incerest paybale (Note 13.7) Interest Suspense of Classified Loans & Advances 125,863,698 126,708,109 1294 Payable Provision for Incentive Borusi-Employees 1,364,395 Payable Provision for Telephone Bill-Office 120,727 1,237	42	Out on the billion	Taka	Taka
Accumulated Provision for Off Balance Sheet Irem (Note 13.4)	13	Other Liabilities		
Accumulated Provision for Off Balance Sheet Items(Note 13.4)   22,2865,926   160,459,93   Accumed Interest payable (Note 13.3)   2,374,399,026   1,489,314,89   Coupon Interest Payable (Note 13.3)   3,610,688		Accumulated Provision against unclassified Loans and Advances (Note 13.1)	446,458,225	409,724,751
Paybale to Recognized NRBC Bank Employees' Gratuity Fund (Note 13.5)			1,659,645,243	723,736,676
Coupon Interest Payable (Note 13.3)   2,374,399,026   1,489,314,89		· · · · · · · · · · · · · · · · · · ·	222,865,926	160,459,933
Coupon Interest Payable   3,610,688   2,147,730,75				-
Current Income Tax Payable (Note 13.7)				1,489,314,899
Interest Suspense of Classified Loans & Advances   325,863.498   156,786,91   Papable/Provision for Ciffee Rent   2,153,071   1,364,397   72,413,87   72,413,87   72,413,87   72,413,87   72,413,87   72,413,87   72,413,87   72,413,87   72,413,87   72,413,87   72,413,87   72,64   74,67   72,67		·		2 147 720 762
Payable/Provision for Incentive Bonus-Employees   1,364,395   72,413,18   Provision for Office Rent   2,153,071   1,237,06   Provision for Telephone Bill-Office   20,777   39,61   Provision for Telephone Bill-Resudence   14   1   1,257,000   1,				
Provision for Office Rent   1,237,007   3,961   7,977   3,961   7,977   3,961   7,977   3,961   7,977   3,961   7,977   3,961   7,977   3,961   7,977   7,978   7,98   7,988		•	' '	72,413,187
Provision for Telephone Bill-Resudence				1,237,069
Provision for Power and Electricity Expense         247,197         726,452           Provision for Other expenditure         20,538         20,538           Provision for Other expenditure         9,585         22,958           Provision for Postage         1,922         1,858           Provision for Fostage         1,922         1,858           Provision for Expertal as Security and Cleaning Support Staff         112,121         2           F. Cheld Against 18TB Bills, EDF Loan and Others         330,404,595         362,283,74           Adulf Fee Payable         57,500         402,50           Accrued Revenue for Disbursement-Cards Business         18,025,087         1,588,39           Lease Payable for Lease Hold Property         -         -           Inter Branch General Account (IBGA) Credit Balance (Note 13.8)         1,041,252         2,387,08           Standard         431,083,638         389,808,47         15,374,587         19,916,27           Standard Stander         431,083,638         389,808,47         15,374,587         19,916,27           13.2 Provision against classified off loans, advances and lease/investments         282,058,247         7,7158,01         20,924,75           13.3 Accrued Interest         1,659,645,243         723,384,342         60,279,47         19,916,27 </td <td></td> <td>Provision for Telephone Bill-Office</td> <td>20,727</td> <td>39,614</td>		Provision for Telephone Bill-Office	20,727	39,614
Provision for Pinting and Stationery   20,538   20,538   Provision for Other expenditure		•		14
Provision for Other expenditure		, ,		726,451
Provision for Masa, Gas and Sewerage Bill   9,585   22,95			20,538	20,538
Provision for Potatage			- 0 585	22 950
Provision for diminution of Shares and Others (Note 13.6)   Payable/Provision for Exgratia-Security and Cleaning Support Staff   114,212   114,213   114,2		<del>_</del>	· ·	· ·
Payable/Provision for Ex-gratia-Security and Cleaning Support Staff   114,212   3-38,28,274   5-4164 Against BTB Bills, EDF Loan and Others   330,404,595   363,283,74   363,283,283,283,283,283,283,283,283,283,28		•		32,401,536
Audit Fees Payable   \$7,500   \$402,50   Accrued Revenue for Disbursement-Cards Business   \$1,050,087   \$1,588,39   \$1,588,39   \$1,011,252   \$2,387,08   \$1,011,252   \$2,387,08   \$1,011,252   \$2,387,08   \$1,011,252   \$2,387,08   \$1,011,252   \$2,387,08   \$1,011,252   \$2,387,08   \$1,011,252   \$2,387,08   \$1,011,252   \$2,387,08   \$1,011,252   \$2,387,08   \$1,011,252   \$2,387,08   \$1,011,252   \$2,387,08   \$1,011,252   \$2,387,08   \$1,011,252   \$2,387,08   \$3,199,844,570   \$5,631,698,49   \$1,011,252   \$1,011,011,012   \$1,011,0				-
Accrued Revenue for Disbursement-Cards Business   1,588,39		FC Held Against BTB Bills, EDF Loan and Others	330,404,595	363,283,743
Lease Payable for Lease Hold Property   Inter Branch General Account (IBGA) Credit Balance (Note 13.8)   1,041,252   2,387,08   8,159,844,570   5,631,698,49		•	•	402,500
Inter Branch General Account (IBGA) Credit Balance (Note 13.8)   1,041,252   2,387,08   8,159,844,570   5,631,698,498,49   5,631,698,498,49			18,025,087	1,588,392
13.1   Provision against Unclassified off loans, advances and lease/investments			1 044 252	2 207 000
13.1   Provision against Unclassified off loans, advances and lease/investments		inter Branch General Account (IBGA) Credit Balance (Note 13.8)		
Standard   Special Mention Account (SMA)   15,374,587   19,916,277   19,916,277   19,916,277   19,916,277   19,916,277   19,916,277   19,916,277   19,916,277   19,916,277   19,916,277   10,916,177   10,402,654   66,279,477   10,402,654   66,279,477   10,402,654   66,279,477   10,402,654			8,133,844,370	3,031,030,437
Standard   Special Mention Account (SMA)   15,374,587   19,916,277   19,916,277   19,916,277   19,916,277   19,916,277   19,916,277   19,916,277   19,916,277   19,916,277   19,916,277   10,916,177   10,402,654   66,279,477   10,402,654   66,279,477   10,402,654   66,279,477   10,402,654	13.1	Provision against Unclassified off loans, advances and lease/investments		
15,374,587   19,916,277   446,458,225   409,724,75   13.2   Provision against classified off loans, advances and lease/investments		•		
Substandard   282,058,247   27,158,01   104,202,654   66,279,475   284,058,247   1,273,384,342   630,299,18   1,659,645,243   723,736,675   1,659,645,243   1,273,384,342   630,299,18   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   1,273,384,342   630,299,18   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   1,273,384,342   630,299,18   1,659,645,243   1,273,384,342   630,299,18   1,659,645,243   1,273,384,342   630,299,18   1,659,645,243   1,273,384,342   630,299,18   1,659,645,243   1,273,386,675   1,273,373,66,675   1,273,373,66,675   1,273,373,66,675   1,273,373,66,675   1,273,386,675   1,273,373,375   1,273,386,675   1,273,373,375   1,273,386,675   1,273,373,375   1,273,386,675   1,273,373,375   1,273,386,675   1,273,373,375   1,273,386,675   1,273,386,675   1,273,386,675   1,273,373,375   1,273,386,675   1,273,373,375				389,808,475
Substandard   282,058,247   27,158,01     Doubtful   104,202,654   66,279,47     Bad/Loss   1,273,384,342   630,299,18     1,659,645,243   723,736,677     Interest Payable on CD A/C   929   -		Special Mention Account (SMA)		
Doubtful Bad/Loss   104,202,654   66,279,475   1,273,384,342   630,299,18   1,659,645,243   723,736,675   1,273,384,342   630,299,18   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   1,659,645,245   1	13.2	Provision against classified off loans, advances and lease/investments	440,436,223	405,724,751
Doubtful Bad/Loss   104,202,654   66,279,475   1,273,384,342   630,299,18   1,659,645,243   723,736,675   1,273,384,342   630,299,18   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   723,736,675   1,659,645,243   1,659,645,245   1				
1,273,384,342   630,299,18   1,659,645,243   723,736,675   13.3 Accrued Interest Payable on CD A/C   929   1				
1,659,645,243   723,736,676   723,736,776   723,736,676   723,736,676   723,736,676   723,736,676   723,736,676   723,736,676   723,736,776   723,736,676				
Interest Payable on CD A/C   29,335,772		bady Loss		
Interest Payable on SB A/C   29,335,772   -	13.3	Accrued Interest		-, -, -, -
Interest Payable on SB A/C   29,335,772   -		1.1	020	
Interest Payable on SND A/C Interest Payable of FDR-Day basis Interest Payable of FDR-I month Interest Payable of FDR-1 month Interest Payable of FDR-1 month-Agent Interest Payable of FDR-3 months Interest Payable of FDR-3 months Interest Payable of FDR-3 months Interest Payable of FDR-6 months-Agent Interest Payable of FDR-9 months-Agent Interest Payable of FDR-9 months-Agent Interest Payable of FDR-12 months & above Interest Payable of FDR-12 months & above Interest Payable of FDR-12 months - Agent Interest Payable of FDR-12 months Interest Payable of FDR-24 months Interest Payable of FDR-24 months Interest Payable of FDR-24 months Interest Payable of FDR-36 months Interest Payable on Deposit Under Scheme Interest Payable on Deposit Under Scheme Interest Payable on borrowing from Bangladesh Bank Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs		·		-
Interest Payable of FDR-Day basis 5,750,920 4,008,30 Interest Payable of FDR-1 month 297,469 323,83 Interest Payable of FDR-1 month-Agent 20 Interest Payable of FDR-3 months 38,208,791 67,359,30 Interest Payable of FDR-3 months-Agent 103,609 Interest Payable of FDR-6 months 72,154,092 83,495,85 Interest Payable of FDR-6 months-Agent 137,481 Interest Payable of FDR-9 months-Agent (800) Interest Payable of FDR-12 months Above 149,180,550 Interest Payable of FDR-12 months Agent 60,643 Interest Payable of FDR-12 months Agent 60,643 Interest Payable of FDR-24 months 60,643 Interest Payable of FDR-24 months 60,643 Interest Payable of FDR-24 months 60,643 Interest Payable of FDR-36 months 727,540,176 Interest Payable on Deposit Under Scheme 1,942,120,192 39,096,05 Interest Payable on borrowing from Bangladesh Bank 5,464,239 13,681,28 Interest Payable on Bepo borrowing from Other Banks & FIs 409,751 574,112		· · · · · · · · · · · · · · · · · · ·		
Interest Payable of FDR-1 month Interest Payable of FDR-1 month-Agent Interest Payable of FDR-3 months Interest Payable of FDR-3 months Interest Payable of FDR-3 months Interest Payable of FDR-3 months-Agent Interest Payable of FDR-6 months Interest Payable of FDR-6 months Interest Payable of FDR-6 months-Agent Interest Payable of FDR-9 months-Agent Interest Payable of FDR-9 months-Agent Interest Payable of FDR-12 months & above Interest Payable of FDR-12 months Agent Interest Payable of FDR-12 months - Agent Interest Payable of FDR-12 months - Agent Interest Payable of FDR-12 months - Agent Interest Payable of FDR-24 months Interest Payable of FDR-24 months Interest Payable of FDR-36 months Interest Payable on Deposit Under Scheme Interest Payable on Deposit Under Scheme Interest Payable on borrowing from Bangladesh Bank Interest Payable on borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs		•		4,008,307
Interest Payable of FDR-3 months  Interest Payable of FDR-3 months-Agent Interest Payable of FDR-6 months Interest Payable of FDR-6 months Interest Payable of FDR-6 months Interest Payable of FDR-6 months-Agent Interest Payable of FDR-9 months-Agent Interest Payable of FDR-12 months & above Interest Payable of FDR-12 months-Agent Interest Payable of FDR-24 months Interest Payable of FDR-24 months Interest Payable of FDR-36 months Interest Payable on Deposit Under Scheme Interest Payable on Deposit Under Scheme Interest Payable on borrowing from Bangladesh Bank Interest Payable on borrowing from Other Banks & Fis Interest Payable on Repo borrowing from Other Banks & Fis Interest Payable on Repo borrowing from Other Banks & Fis Interest Payable on Repo borrowing from Other Banks & Fis Interest Payable on Repo borrowing from Other Banks & Fis Interest Payable on Repo borrowing from Other Banks & Fis Interest Payable on Repo borrowing from Other Banks & Fis		Interest Payable of FDR-1 month		323,832
Interest Payable of FDR-3 months-Agent Interest Payable of FDR-6 months Interest Payable of FDR-6 months Interest Payable of FDR-6 months-Agent Interest Payable of FDR-9 months-Agent Interest Payable of FDR-9 months-Agent Interest Payable of FDR-12 months & above Interest Payable of FDR-12 months-Agent Interest Payable of FDR-12 months-Agent Interest Payable of FDR-12 months-Agent Interest Payable of FDR-24 months Interest Payable of FDR-24 months Interest Payable of FDR-24 months Interest Payable of FDR-36 months Interest Payable on Deposit Under Scheme Interest Payable on Deposit Under Scheme Interest Payable on borrowing from Bangladesh Bank Interest Payable on borrowing from Other Banks & Fis Interest Payable on Repo borrowing from Other Banks & Fis Interest Payable on Repo borrowing from Other Banks & Fis Interest Payable on Repo borrowing from Other Banks & Fis Interest Payable on Repo borrowing from Other Banks & Fis Interest Payable on Repo borrowing from Other Banks & Fis		Interest Payable of FDR-1 month-Agent	20	
Interest Payable of FDR-6 months  Interest Payable of FDR-6 months-Agent Interest Payable of FDR-9 months-Agent Interest Payable of FDR-9 months-Agent Interest Payable of FDR-12 months & above Interest Payable of FDR-12 months & above Interest Payable of FDR-12 months-Agent Interest Payable of FDR-12 months Agent Interest Payable of FDR-24 months Interest Payable of FDR-24 months Interest Payable of FDR-24 months Interest Payable of FDR-36 months Interest Payable on Deposit Under Scheme Interest Payable on Deposit Under Scheme Interest Payable on borrowing from Bangladesh Bank Interest Payable on borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs		Interest Payable of FDR-3 months	38,208,791	67,359,304
Interest Payable of FDR-6 months-Agent Interest Payable of FDR-9 months-Agent Interest Payable of FDR-12 months & above Interest Payable of FDR-12 months & above Interest Payable of FDR-12 months-Agent Interest Payable of FDR-12 months-Agent Interest Payable of FDR-24 months Interest Payable of FDR-24 months Interest Payable of FDR-24 months Interest Payable of FDR-36 months Interest Payable on Deposit Under Scheme Interest Payable on Deposit Under Scheme Interest Payable on borrowing from Bangladesh Bank Interest Payable on borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs			•	
Interest Payable of FDR-9 months-Agent  Interest Payable of FDR-12 months & above Interest Payable of FDR-12 months & above Interest Payable of FDR-12 months-Agent Interest Payable of FDR-12 months Interest Payable of FDR-24 months Interest Payable of FDR-24 months - Agent Interest Payable of FDR-24 months Interest Payable of FDR-36 months Interest Payable on Deposit Under Scheme Interest Payable on Deposit Under Scheme Interest Payable on borrowing from Bangladesh Bank Interest Payable on borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs		•		83,495,850
Interest Payable of FDR-12 months & above       149,180,550       226,321,98         Interest Payable of FDR-12 months-Agent       60,643       -         Interest Payable of FDR-24 months       6,962,937       -         Interest Payable of FDR-24 months - Agent       109,626       -         Interest Payable of FDR-36 months       27,540,176       -         Interest Payable on Deposit Under Scheme       1,942,120,192       39,096,05         Interest Payable on borrowing from Bangladesh Bank       5,464,239       13,681,28         Interest Payable on borrowing from Other Banks & FIs       23,437,361       23,382,63         Interest Payable on Repo borrowing from Other Banks & FIs       409,751       574,11			•	
Interest Payable of FDR-12 months-Agent Interest Payable of FDR-24 months Interest Payable of FDR-24 months Interest Payable of FDR-24 months - Agent Interest Payable of FDR-36 months Interest Payable on Deposit Under Scheme Interest Payable on Deposit Under Scheme Interest Payable on borrowing from Bangladesh Bank Interest Payable on borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs				226 321 987
Interest Payable of FDR-24 months Interest Payable of FDR-24 months -Agent Interest Payable of FDR-24 months -Agent Interest Payable of FDR-36 months Interest Payable on Deposit Under Scheme Interest Payable on Deposit Under Scheme Interest Payable on borrowing from Bangladesh Bank Interest Payable on borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs		•		-
Interest Payable of FDR-36 months  Interest Payable on Deposit Under Scheme Interest Payable on borrowing from Bangladesh Bank Interest Payable on borrowing from Other Banks & FIs Interest Payable on Repo borrowing from Other Banks & FIs			•	-
Interest Payable on Deposit Under Scheme 1,942,120,192 39,096,05 Interest Payable on borrowing from Bangladesh Bank 5,464,239 Interest Payable on borrowing from Other Banks & FIs 23,437,361 Interest Payable on Repo borrowing from Other Banks & FIs 409,751 574,11		Interest Payable of FDR-24 months -Agent	109,626	-
Interest Payable on borrowing from Bangladesh Bank 5,464,239 Interest Payable on borrowing from Other Banks & FIs 23,437,361 Interest Payable on Repo borrowing from Other Banks & FIs 409,751 574,11		·		-
Interest Payable on borrowing from Other Banks & FIs  Interest Payable on Repo borrowing from Other Banks & FIs  23,437,361  23,382,63  409,751  574,11				39,096,056
Interest Payable on Repo borrowing from Other Banks & FIs 409,751 574,11				13,681,283
378,001			•	· · · · · · · · · · · · · · · · · · ·
		menese applie on portorning nome can money and onorthodice	447,301	370,030
2,374,399,026 458,821,42			2,374,399,026	458,821,426

			At Sep 30, 2019	At Dec 31, 2018
			Taka	Taka
13.4	Movement the Provision against Off Balance Sheet (OBS	) items		
	Provision held at the beginning of the period		160,459,933	165,914,312
	Less : Transferred to general reserve		-	-
	Add: Provision made during the period		62,405,993	-
	Less: Adjustment during the period		222 865 026	5,454,379
	Provision held as on 30 September-2019		222,865,926	160,459,933
13.5	Recognized NRBC Bank Employees' Gratuity Fund			
	Opening Balance		-	-
	Add: Contribution made by Bank during the year		-	21,000,000
	Less: Release from Bank to the Fund		-	21,000,000
	Closing Balance		<u> </u>	-
12 (	(Ref:08.01.0000.03502.0021.2014/322) as per clause 2, 3 manage the fund and settle the liabilities of employees.  6 Current Income Tax Payable	, 4 of Part-C of First Schedule	e, Income Tax Ordinance 1984. "T	he Trusty" will
13.0	Current income Tax Payable			
	Opening Balance		2,147,730,763	1,437,390,036
	Add: Provision during the Period		453,874,088	734,330,756
	Less: Adjustment during the period		-	23,990,029
	Less: Payment		2,601,604,851	2,147,730,763
13.7	7 Provision for diminution of Shares and Others			
	Ononing Palanco		22 401 526	22 401 526
	Opening Balance Add: Adjsutment of Quoted Company Share Value		32,401,536 70,115,855	32,401,536
	Opening Balance Add: Adjsutment of Quoted Company Share Value		32,401,536 70,115,855 <b>102,517,391</b>	32,401,536 - <b>32,401,536</b>
13.8	. •		70,115,855	, , , , , , , , , , , , , , , , , , ,
13.8	Add: Adjsutment of Quoted Company Share Value  3 Inter Branch General Account Balance		70,115,855 102,517,391	, , , , , , , , , , , , , , , , , , ,
13.8	Add: Adjsutment of Quoted Company Share Value  3 Inter Branch General Account Balance Inter Branch General Account Credit Balance	72	70,115,855 102,517,391 2,083,432	, , , , , , , , , , , , , , , , , , ,
13.8	Add: Adjsutment of Quoted Company Share Value  3 Inter Branch General Account Balance	72 16	70,115,855 102,517,391	, , , , , , , , , , , , , , , , , , ,
13.8	Add: Adjsutment of Quoted Company Share Value  3 Inter Branch General Account Balance Inter Branch General Account Credit Balance	16	70,115,855 102,517,391 2,083,432 1,042,180 1,041,252	-
13.8 13a	Add: Adjsutment of Quoted Company Share Value  3 Inter Branch General Account Balance Inter Branch General Account Credit Balance Inter Branch General Account Debit Balance	16	70,115,855 102,517,391 2,083,432 1,042,180 1,041,252	-
	Add: Adjsutment of Quoted Company Share Value  B Inter Branch General Account Balance Inter Branch General Account Credit Balance Inter Branch General Account Debit Balance  Note: Aging of Outstanding amount of Inter Branch Gene	16	70,115,855 102,517,391 2,083,432 1,042,180 1,041,252	, , , , , , , , , , , , , , , , , , ,
	Add: Adjsutment of Quoted Company Share Value  B Inter Branch General Account Balance Inter Branch General Account Credit Balance Inter Branch General Account Debit Balance  Note: Aging of Outstanding amount of Inter Branch Gene  Consolidated Other liabilities	16	70,115,855 102,517,391  2,083,432 1,042,180 1,041,252  an 01 month	32,401,536 - - -
	Add: Adjsutment of Quoted Company Share Value  3 Inter Branch General Account Balance Inter Branch General Account Credit Balance Inter Branch General Account Debit Balance Note: Aging of Outstanding amount of Inter Branch Gene Consolidated Other liabilities  NRBC Bank Limited	16	70,115,855 102,517,391 2,083,432 1,042,180 1,041,252 an 01 month  8,159,844,570 36,766,407 8,196,610,977	5,631,698,497 33,145,451 5,664,843,948
	Add: Adjsutment of Quoted Company Share Value  3 Inter Branch General Account Balance Inter Branch General Account Credit Balance Inter Branch General Account Debit Balance Note: Aging of Outstanding amount of Inter Branch Gene Consolidated Other liabilities  NRBC Bank Limited	16	70,115,855 102,517,391  2,083,432 1,042,180 1,041,252  an 01 month  8,159,844,570 36,766,407	5,631,698,497 33,145,451

		At Sep 30, 2019	At Dec 31, 2018
		Taka	Taka
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
14.2	Issued, Subscribed and Paid-up-Capital		
	571,095,124 ordinary shares of Taka 10 each issued for cash	5,710,951,240	5,145,001,340
15	Statutory Reserve		
	Opening Balance at the beginning of the period	1,050,341,869	737,865,685
	Add: Addition during the year *	60,690,240	312,476,184
	Add./less Adjustment for Foreign Exchange Rate Fluctuation	-	-
	Closing Balance at the end of the period	1,111,032,109	1,050,341,869

#### Other Reserve:

General Reserve (Note 16.1) Assets Revaluation Reserve (Note 16.2) Investment Revaluation Reserve (Note 16.3) 240,844 10,945,329 Foreign Currency Translation Gain/ (Loss) (Note 16.4) 240,844 10,945,329 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		8,779,800	-
Add: Addition during the year	(+)	-	8,779,800
Less: Adjustment during the year	(-)	8,754,770	-
Closing Balance at the end of the period		25,030	8,779,800

# **Revaluation Reserve for HTM Securities**

Opening Balance at the beginning of the period		2,165,529	82,723
Add: Addition during the year	(+)	-	2,082,806
Less : Adjustment during the year	(-)	1,949,715	-
Closing Balance at the end of the period		215,814	2,165,529

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.

#### 16.4 Foreign Currency Translation Gain/ (Loss)

			At Sep 30, 2019	At Dec 31, 2018
			Taka	Taka
	Opening Balance at the beginning of the period		-	-
	Add: Addition during the year	(+)	-	-
	Closing Balance at the end of the period		-	-
16a	Consolidated Other Reserve:			
	NRBC Bank Limited		240,844	10,945,32
	NRBC Bank Securities Limited		240,844	10,945,329
17	Retained Earnings/Movement of Profit and Loss Account			-
	Opening Balance		841,318,178	709,451,70
	Add: Post-Tax Profit during the period	(+)	215,278,538	934,342,80
	Less: Transfer to Statutory Reserve	(-)	60,690,240	312,476,18
	Less: Cash Dividend	(-)	-	245,000,07
	Less: Stock Dividend	(-)	565,949,900	244,999,88
	Less: Payment the Fraction of share to shareholder	(-)	-	193
	Less: Transfer to General Reserve	(-)	-	-
	Add/(Less): Foreign Exchange Translation Loss		429,956,576	841,318,178
17a	Retained Earnings/Movement of Profit and Loss Account			· · ·
	NRBC Bank Limited		429,956,576	841,318,178
	NRBC Bank Securities Limited		12,072,405	6,704,09
	WINDE Bally Securities Limited		442,028,980	848,022,26
	Less: Minority Interest		1,207,240	670,40
	2000 minority interest		440,821,740	847,351,859
17b	Non-Controlling Interest			
	NRBC Bank Securities Limited:			
	Equity Capital of Minority Group		40,000,000	40,000,00
	Add: Retained Earning/(Loss)		1,207,240 <b>41,207,240</b>	670,409 <b>40,670,40</b> 9
18	Contingent liabilities		26,898,087,735	12,934,947,050
18.1	L Acceptances and Endorsements			
	Accepted Bills Against BTB LC - Local		2,549,583,578	2,249,131,53
	Accepted Bills Against BTB LC - Foreign		553,076,837	767,282,38
	Customer Liability agst EDF Fund		213,503,483	147,900,04
	Bankers Liability against EDF Fund		-	,
	Accepted Bills Against BTB LC EPZ		2,014,305,286	1,079,424,32
	Accepted Bills Against LC Cash		1,929,949,559	2,091,166,09
	Accepted bills Against LC Cash		7,260,418,743	6,334,904,39
18.2	2 Letters of Guarantee			
	Money for which the Bank is in contingently liable in respect of g	uarantees issued		
	Directors		-	-
	2.1.00.0.0		-	-
	Government			
	Government Banks and other Financial Institutions		-	-
	Government		9,728,218,748 9,728,218,748	5,083,593,069 <b>5,083,593,0</b> 69

# 18.2a Letters of Guarantee -Others

Shipping Guarantee Against Cash LC-Sight

Bid Bond Local
Performance Guarantee Local
Advance Payment Guarantee Local
Shipping Guarantee agst. BTB LC
Performance Guarantee Foreign

	At Sep 30, 2019	At Dec 31, 2018
Taka		Taka
	935,989,021	329,463,123
	5,769,517,396	3,273,095,563
	2,870,866,428	1,412,543,129
	-	-
	-	-
	9,728,218,748	5,083,593,069
	5,297,955,135	4,627,495,838
	4,435,645,109	3,409,257,742
		•
	175,850,000	210,200,000

# 18.3 Irrevocable Letters of Credit

18.4 Bills For Collection

18.5 Liability for Sale of Govt. Securities

Taka			Jan'19-Sep'19	Jan'18-Sep'18
Interest on Loans and Advances:   Loans and Advances	40	The Maria	Taka	Taka
Loans and Advances	19	Interest Income		
Bills Purchased and Discounted		Interest on Loans and Advances:		
Interest on:		Loans and Advances	4,747,185,568	3,943,589,645
Interest no:   Bangladesh Bank   Foreign and Domestic Bank & Financial Institutions in Foreign Currency (FCY)   191,999,137   116,976,107   191,999,137   136,976,133,191   191,977,20,699   136,933   136,933,191   191,999,137   136,976,133,191   191,999,137   136,976,133,191   191,977,385,256   191,999,137   136,976,133,191   191,999,137   136,976		Bills Purchased and Discounted		
Bangladesh Bank   Foreign and Domestic Bank & Financial Institutions in Foreign Currency (FCY)   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,139   191,999,137   191,999,139   1		The sales	4,775,844,831	3,954,815,963
Foreign and Domestic Bank & Financial Institutions in Foreign Currency (FCY)   1919.991.37   116.976.107   191.999.137   116.976.107   191.999.137   116.976.107   191.999.137   116.976.107   191.999.137   116.976.107   191.999.137   116.976.107   191.999.137   116.976.107   191.999.137   116.976.107   191.999.137   116.976.107   191.999.137   116.976.107   191.999.137   191.9		interest on:		
Bank & Financial Institutions in Local Currency (LCY)   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137   116,976,107   191,999,137		9	-	-
191,999,137   116,976,107			101 000 127	- 116 076 107
19a   Consolidated Interest Income		Balik & Fillancial histitutions in Local Currency (LCT)		
19a				-,, -
NRBC Bank Limited         4,967,843,968         4,071,792,061           NRBC Bank Securities Limited         9,256,300         5,844,692           Less: Inter company transaction         86,67,079         352,936           Less: Inter company transaction         86,67,079         352,936           20         Interest Paid on Deposits and Borrowings, etc.           Linterest Paid on Deposits (Note 20.1) Interest Paid on Borrowings (Note 20.2)         2,951,061,938 31,119,939 202,554,716         2,481,112,612 318,119,939 202,554,716           ANBC Bank Limited NRBC Bank Scurities Limited         3,269,181,877 2,683,667,328         2,683,667,328           NRBC Bank Limited NRBC Bank Scurities Limited         3,269,181,877 2,683,667,328         2,683,772,091 2,683,774,663           Less: Inter company transaction         3,269,181,877 3,269,381,877 2,683,667,328         3,269,181,877 2,683,667,328           NBBC Bank Limited NRBC Bank Limited NRBC Bank Limited Securities Limited NRBC Bank Securities Limited Security (Security Security Secu			4,967,843,968	4,071,792,069
NRBC Bank Securities Limited   9,255,030   5,844,692   4,977,00,270   4,077,636,762   4,977,00,270   52,395   4,976,233,191   4,077,636,762   4,976,233,191   4,077,283,826   4,976,233,191   4,077,283,826   4,976,233,191   4,077,283,826   4,976,233,191   4,077,283,826   4,976,233,191   4,077,283,826   4,976,233,191   4,077,283,826   4,976,233,191   4,077,283,826   4,976,233,193   2,481,112,612   318,119,393   2,2683,667,328   2,2683,667,328   2,2683,667,328   2,2683,667,328   2,2683,667,328   2,2683,667,328   2,2683,667,328   2,2683,726,726   2,2683,726,726   2,2683,726,726   2,2683,726,726   2,2683,726,726   2,2683,726,726   2,2683,726,726   2,2683,726,726   2,2683,726,726   2,2683,726,726   2,2683,726,726   2,2683,726,726   2,2683,726,726   2,2683,726,727   2,2683,726,726   2,2683,726,726   2,2683,726,726   2,2683,726,727   2,2683,726,726   2,2683,726,726   2,2683,726,727   2,2683,726,726   2,2683,726,726   2,2683,726,727   2,2683,727   2,2683,726,727   2,2683,726,727   2,2683,726,727   2,2683,727	19a	Consolidated Interest Income		_
Less: Inter company transaction 4,977,300,270 4,077,636,762 867,079 352,936 4,976,233,191 4,077,235,226 20 Interest Paid on Deposits and Borrowings, etc.  Interest Paid on Deposits (Note 20.1) 2,951,061,938 2,481,112,612 1,112,612 1,112,612 1,112,612 1,112,612 1,112,612 1,112,613 1,112,933 1,112,933 1,112,933 1,112,935 1,112				
Less: Inter company transaction   867,079   352,936   4,976,233,191   4,077,283,826   4,976,233,191   4,077,283,826   4,976,233,191   4,077,283,826   4,976,233,191   4,077,283,826   4,976,233,191   4,077,283,826   4,976,233,191   4,077,283,826   4,976,233,191   4,077,283,826   4,876,112,612   318,119,939   2,02,554,716   3,269,181,877   2,683,667,328   2,681,18,973   2,683,667,328   2,681,18,977   2,683,667,328   2,681,18,977   2,683,667,328   2,681,18,977   2,683,667,328   2,681,18,977   2,683,667,328   2,683,774,663		NRBC Bank Securities Limited		
New Park   Par		Less: Inter company transaction		<u> </u>
Interest Paid on Deposits (Note 20.1)		2000 met company variousless		
Interest Paid on Deposits (Note 20.1)				
Interest Paid on Borrowings (Note 20.2)	20	Interest Paid on Deposits and Borrowings, etc.		
20a Consolidated Interest Paid on Deposits and Borrowings, etc.           NRBC Bank Limited         3,269,181,877         2,683,667,328           NRBC Bank Securities Limited         290,213         107,335           Less: Inter company transaction         867,079         352,936           Less: Inter company transaction         867,079         352,936           20.1 Interest Paid On Deposits           Current Account         9,495,962         7,218,332           Savings Account [Customer]         67,621,398         60,435,366           Savings Account [Staff]         1,297,538         1,152,033           Special Notice Deposits         230,136,105         183,023,860           Interest paid on Sohoj Sanchay         30,183,895         24,987,719           Fixed Deposit Receipts         690,812,844         900,982,233           Interest Paid on Foreign Currency Deposit         1,921,514,297         1,303,382,356           Deposit under Schemes and Others         1,921,514,297         1,303,381,235           Deposit under Schemes and Others         1,921,514,297         1,303,381,235           Tilterest Paid on Borrowing         3,2154,583         2,7051,667           Interest Paid on REPO Borrow from Other Bank and FI         15,747,719         8,023,016 <th></th> <td></td> <td></td> <td></td>				
NRBC Bank Limited   3,269,181,877   2,683,667,328   107,335   10		Interest Paid on Borrowings (Note 20.2)		
NRBC Bank Limited         3,269,181,877         2,683,667,328           NRBC Bank Securities Limited         290,213         107,335           Less: Inter company transaction         867,079         352,936           3,268,605,011         2,683,721,727           20.1 Interest Paid On Deposits           Current Account         9,495,962         7,218,332           Savings Account [Customer]         67,621,398         60,435,366           Savings Account [Staff]         1,297,538         1,152,033           Special Notice Deposits         230,136,105         183,023,860           Interest paid on Sohoj Sanchay         30,183,895         24,987,719           Fixed Deposit Receipts         690,812,844         900,982,233           Interest Paid on Foreign Currency Deposit         69,812,844         900,982,233           Deposit under Schemes and Others         1,921,514,297         1,303,318,235           20.2 Interest Paid on Borrowing         1,921,514,297         1,303,318,235           Interest Paid on Borrowings         14,957,619         -           Interest Paid on Refinance from Bangladesh Bank         -         -           Interest Paid on Refinance from Bangladesh Bank         15,747,719         8,023,016           Interest Paid on Refinance from Bangl			3,203,161,677	2,083,007,328
NRBC Bank Securities Limited         290,213         107,335           Less: Inter company transaction         3,269,472,091         2,683,774,663           867,079         352,936           3,268,605,011         2,683,421,727           20.1 Interest Paid On Deposits           Current Account         9,495,962         7,218,332           Savings Account [Customer]         67,621,398         60,435,366           Savings Account [Staff]         1,297,538         1,152,033           Special Notice Deposits         230,136,105         183,023,860           Interest paid on Sohoj Sanchay         30,183,895         24,987,719           Fixed Deposit Receipts         690,812,844         900,982,233           Interest Paid on Foreign Currency Deposit         1,921,514,297         1,303,318,235           Deposit under Schemes and Others         1,921,514,297         1,303,318,235           2,02         Interest Paid on Borrowing         1,4957,619         -           Interest Paid on Call money borrowing         32,154,583         2,7051,667           Interest Paid on Refinance from Bangladesh Bank         1         -           Interest Paid on Refinance from Bangladesh Bank         539,427         1,863,419           Interest Paid on Other Bank Deposit </th <th>20a</th> <th>Consolidated Interest Paid on Deposits and Borrowings, etc.</th> <th></th> <th></th>	20a	Consolidated Interest Paid on Deposits and Borrowings, etc.		
Less: Inter company transaction   3,269,472,091   2,683,774,663   867,079   352,936   3268,605,011   2,683,421,727   2,683,4		NRBC Bank Limited	3,269,181,877	2,683,667,328
Less: Inter company transaction   867,079   352,936   3,268,605,011   2,683,421,727   20.1   Interest Paid On Deposits   9,495,962   7,218,332   5,2368   2,498,768   2,498,719   2,5621,808   2,498,719   2,5621,808   2,498,719   2,5621,808   2,551,061,938   2,487,719   2,551,061,938   2,481,112,612   2,551,061,938		NRBC Bank Securities Limited		
20.1 Interest Paid On Deposits         3,268,605,011         2,683,421,727           20.1 Interest Paid On Deposits           Current Account         9,495,962         7,218,332           Savings Account [Customer]         67,621,398         60,435,366           Savings Account [Staff]         1,297,538         1,152,033           Special Notice Deposits         230,136,105         183,023,860           Interest paid on Sohoj Sanchay         30,183,895         24,987,719           Fixed Deposit Receipts         690,812,844         900,982,233           Interest Paid on Foreign Currency Deposit         1,00         5,164.88           Deposit under Schemes and Others         1,921,514,297         1,303,318,235           Test Paid on Borrowings         2,951,061,938         2,481,112,612           Interest Paid on Borrowing from Bangladesh Bank         -         -           Interest Paid on Call money borrowing         32,154,583         27,051,667           Interest Paid on REPO Borrow from Other Bank and FI         15,747,719         8,023,016           Interest Paid on Other Bank Deposit         172,842,222         147,063,681           Interest Paid on SWAP Transaction         -         - <t< th=""><th></th><td>Local Inter company transaction</td><td></td><td></td></t<>		Local Inter company transaction		
Current Account   Savings Account [Customer]   67,621,398   60,435,366   Savings Account [Staff]   1,297,538   1,152,033   Special Notice Deposits   230,136,105   183,023,860   Interest paid on Sohoj Sanchay   30,183,895   24,987,719   Fixed Deposit Receipts   690,812,844   900,982,233   Interest Paid on Foreign Currency Deposit   -100   -5,164.88   Deposit under Schemes and Others   1,921,514,297   1,303,318,235   2,951,061,938   2,481,112,612		Less: Inter company transaction		
Current Account         9,495,962         7,218,332           Savings Account [Customer]         67,621,398         60,433,366           Savings Account [Staff]         1,297,538         1,152,033           Special Notice Deposits         230,136,105         183,023,860           Interest paid on Sohoj Sanchay         30,183,895         24,987,719           Fixed Deposit Receipts         690,812,844         900,982,233           Interest Paid on Foreign Currency Deposit         -100         5,164,88           Deposit under Schemes and Others         1,921,514,297         1,303,318,235           2,951,061,938         2,481,112,612           20.2 Interest Paid on Borrowing         14,957,619         -           Interest Paid on USD Borrowings         14,957,619         -           Interest Paid on Call money borrowing         32,154,583         27,051,667           Interest Paid on REPO Borrow from Other Bank and FI         15,747,719         8,023,016           Interest Paid on Other Bank Deposit         539,427         1,863,419           Interest Paid on SwaP Transaction         -         -           Interest Paid on SwaP Transaction         -         -           Interest Paid on SwaP Transaction         -         -           Interest Paid on Secondary Security P				
Savings Account [Customer ]         67,621,398         60,435,366           Savings Account [Staff]         1,297,538         1,152,033           Special Notice Deposits         230,136,105         183,023,860           Interest paid on Sohoj Sanchay         30,183,895         24,987,719           Fixed Deposit Receipts         690,812,844         900,982,233           Interest Paid on Foreign Currency Deposit         -00         -5,164.88           Deposit under Schemes and Others         1,921,514,297         1,303,318,235           2,951,061,938         2,481,112,612    20.2 Interest Paid on Borrowing  Interest Paid on Borrowings  Interest Paid on USD Borrowings  Interest Paid on Call money borrowing  Interest Paid on REPO Borrow from Other Bank and FI  Interest Paid on REPO Borrow from Other Bank and FI  Interest Paid on Refinance from Bangladesh Bank  Interest Paid on Other Bank Deposit  Rebate on Loan Interest of G. Borrower  Interest Paid on SWAP Transaction  Interest Paid on SWAP Transaction  Interest Paid on SWAP Transaction  Interest Paid on Secondary Security Purchased  18,552,934	20.1	Interest Paid On Deposits		
Savings Account [Staff]   1,297,538   1,152,033   Special Notice Deposits   230,136,105   183,023,860   Interest paid on Sohoj Sanchay   30,183,895   24,987,719   Fixed Deposit Receipts   690,812,844   900,982,233   Interest Paid on Foreign Currency Deposit   -100   5,164.88   Deposit under Schemes and Others   1,921,514,297   1,303,318,235   2,951,061,938   2,481,112,612		Current Account	9,495,962	7,218,332
Special Notice Deposits         230,136,105         183,023,860           Interest paid on Sohoj Sanchay         30,183,895         24,987,719           Fixed Deposit Receipts         690,812,844         900,982,233           Interest Paid on Foreign Currency Deposit         -100         5,164.88           Deposit under Schemes and Others         1,921,514,297         1,303,318,235           2,951,061,938         2,481,112,612           20.2 Interest Paid on Borrowings         14,957,619         -           Interest Paid on USD Borrowings         14,957,619         -           Interest Paid on Call money borrowing         32,154,583         27,051,667           Interest Paid on Refinance from Bangladesh Bank         15,747,719         8,023,016           Interest Paid on Refinance from Bangladesh Bank         539,427         1,863,419           Interest Paid on Other Bank Deposit         172,842,222         147,063,681           Rebate on Loan Interest of G. Borrower         -         -           Interest Paid on SWAP Transaction         -         -           Interest Paid on Secondary Security Purchased         81,878,368         18,552,934			· · ·	
Interest paid on Sohoj Sanchay   33,183,895   24,987,719   Fixed Deposit Receipts   690,812,844   900,982,233   Interest Paid on Foreign Currency Deposit   -100   - 5,164.88   1,921,514,297   1,303,318,235   2,951,061,938   2,481,112,612   - 2,951,061,938   2,481,112,612   - 2,251,061,938   2,251,061,938   2,251,061,938   2,251,061,938   2,251,061,938   2,251,061,938   2,251,061,938   2,251,061,938   2,251,06		-		
Fixed Deposit Receipts   690,812,844   900,982,233   1nterest Paid on Foreign Currency Deposit   1,000,982,233   1,921,514,297   1,303,318,235   2,951,061,938   2,481,112,612   20.2   Interest Paid on Borrowings   14,957,619   -				
Interest Paid on Foreign Currency Deposit Deposit under Schemes and Others  Interest Paid on Borrowings  Interest Paid on Borrowings  Interest Paid on Borrowings  Interest Paid on Borrowings  Interest Paid on USD Borrowings  Interest Paid on Call money borrowing Interest Paid on REPO Borrow from Other Bank and FI Interest Paid on Refinance from Bangladesh Bank Interest Paid on Refinance from Bangladesh Bank Interest Paid on Other Bank Deposit Rebate on Loan Interest of G. Borrower Interest Paid on SWAP Transaction Interest Paid on Secondary Security Purchased  - 10,2481,112,612  - 2,481,112,612				
2,951,061,938       2,481,112,612         20.2 Interest Paid on Borrowings         Interest Paid on Borrowing from Bangladesh Bank       -       -         Interest Paid on USD Borrowings       14,957,619       -         Interest Paid on Call money borrowing       32,154,583       27,051,667         Interest Paid on REPO Borrow from Other Bank and FI       15,747,719       8,023,016         Interest Paid on Refinance from Bangladesh Bank       539,427       1,863,419         Interest Paid on Other Bank Deposit       172,842,222       147,063,681         Rebate on Loan Interest of G. Borrower       -       -         Interest Paid on SWAP Transaction       -       -         Interest Paid on Secondary Security Purchased       81,878,368       18,552,934				
Interest Paid on Borrowings  Interest Paid on Borrowing from Bangladesh Bank Interest Paid on USD Borrowings Interest Paid on Call money borrowing Interest Paid on REPO Borrow from Other Bank and FI Interest Paid on Refinance from Bangladesh Bank Interest Paid on Refinance from Bangladesh Bank Interest Paid on Other Bank Deposit Rebate on Loan Interest of G. Borrower Interest Paid on SWAP Transaction Interest Paid on Secondary Security Purchased  Interest Paid on Secondary Security Purchased  Interest Paid on Secondary Security Purchased		Deposit under Schemes and Others		
Interest Paid on Borrowing from Bangladesh Bank Interest Paid on USD Borrowings Interest Paid on Call money borrowing Interest Paid on REPO Borrow from Other Bank and FI Interest Paid on Refinance from Bangladesh Bank Interest Paid on Other Bank Deposit Rebate on Loan Interest of G. Borrower Interest Paid on SWAP Transaction Interest Paid on Secondary Security Purchased	20.2	Interest Paid on Rorrowings	2,951,061,938	2,481,112,612
Interest Paid on USD Borrowings 14,957,619 Interest Paid on Call money borrowing 32,154,583 27,051,667 Interest Paid on REPO Borrow from Other Bank and FI 15,747,719 8,023,016 Interest Paid on Refinance from Bangladesh Bank 539,427 1,863,419 Interest Paid on Other Bank Deposit 172,842,222 147,063,681 Rebate on Loan Interest of G. Borrower Interest Paid on SWAP Transaction Interest Paid on Secondary Security Purchased 81,878,368 18,552,934	20.2	interest Faid on Borrowings		
Interest Paid on Call money borrowing Interest Paid on REPO Borrow from Other Bank and FI Interest Paid on REPO Borrow from Other Bank and FI Interest Paid on Refinance from Bangladesh Bank Interest Paid on Other Bank Deposit Rebate on Loan Interest of G. Borrower Interest Paid on SWAP Transaction Interest Paid on Secondary Security Purchased  32,154,583 27,051,667 8,023,016 15,747,719 1,863,419 1,863,419 172,842,222 147,063,681 172,842,222 147,063,681 172,842,222 147,063,681 18,552,934		ŭ ŭ	-	-
Interest Paid on REPO Borrow from Other Bank and FI Interest Paid on Refinance from Bangladesh Bank Interest Paid on Other Bank Deposit Rebate on Loan Interest of G. Borrower Interest Paid on SWAP Transaction Interest Paid on Secondary Security Purchased  15,747,719 8,023,016 1,863,419 1,72,842,222 147,063,681 172,842,222 147,063,681 172,842,222 147,063,681 18,552,934		•		-
Interest Paid on Refinance from Bangladesh Bank Interest Paid on Other Bank Deposit Rebate on Loan Interest of G. Borrower Interest Paid on SWAP Transaction Interest Paid on Secondary Security Purchased  1,863,419 147,063,681		, g		
Interest Paid on Other Bank Deposit  Rebate on Loan Interest of G. Borrower  Interest Paid on SWAP Transaction  Interest Paid on Secondary Security Purchased  172,842,222  147,063,681				
Interest Paid on SWAP Transaction Interest Paid on Secondary Security Purchased 81,878,368 18,552,934		5		
Interest Paid on Secondary Security Purchased 81,878,368 18,552,934			-	-
			91 070 260	18 552 024
318,119,939 202,554,716		microsoft and on Secondary Security Furchased	318,119,939	202,554,716

		Jan'19-Sep'19 Taka	Jan'18-Sep'18 Taka
21	Investment Income		
	Interest on Treasury Bill	54,195,601	_
	Interest Income Money at Call	35,612,968	19,643,77
	Interest on Treasury Bond	541,022,825	382,812,27
	Interest on Bangladesh Bank Bill	541,022,025	302,012,27
	Interest on Coupon Bond	52,761,436	72,347,94
	Interest on Reverse Repo	54,260	72,347,34
	·	· ·	9.044.00
	Dividend Income	15,462,832	8,044,60
	Gain on Sale of Shares and Securities listed with DSE/CSE	269,879	14,231,74
	Gain on Sale of Bonus Shares and Securities listed with DSE/CSE		-
	Gain on Sale of Assets, Properties and Others	99,999	
	Gain on Sale of Govt. Approve Securities	39,413,916	58,269,70
		738,893,717	555,350,03
21a	Consolidated Investment income		
	NRBC Bank Limited	738,893,717	555,350,03
	NRBC Bank Securities Limited	6,792,802	9,897,35
		745,686,519	565,247,39
	Less: Inter company transaction	745,686,519	- 565,247,39
22	Commission, Exchange and Brokerage	743,000,313	303,247,3
	Commission on Letter of Credit inluding BTB LC. Export LC Confirmation	80,096,231	68,164,65
	Commission on Bank Guarantee	99,789,470	38,166,88
	Commission on Export Bills	4,960,710	3,704,2
	Commission on Accepted of export Bills	58,567,629	47,848,0
	Commission on Clean (FBP/IBP Purcahsed) Bill	339,812	113,1
	Commission on Remittance including Foreign Remittance	7,310,794	3,522,2
	Commission on Sale of FC Cash	130,255	72,2
	Commission on Merchant Banking Services	164,235	206,9
	Underwriting Commission for selling of Govt. Securities	122,011	580,10
	Commission on Agent Banking	79,035	11,08
	Commission on Merchant Banking Services	-	-
	Exhange gain	210,462,657 462,022,839	181,916,08 <b>344,305,8</b> 4
	Exhange gain  Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.	462,022,839	344,305,84
<b>22</b> a	Commission income arises on service provided by the bank recognized on a cash basis. Co	462,022,839	344,305,84
<b>22</b> a	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited	462,022,839 ommission charged the Custome 462,022,839	<b>344,305,8</b> 4 r on Letter of Cred
<b>22</b> a	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage	462,022,839  ommission charged the Custome  462,022,839  14,907,805	344,305,84 r on Letter of Cred 344,305,84 16,748,3
22a	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited	462,022,839  ommission charged the Customer  462,022,839 14,907,805 476,930,644	344,305,84 r on Letter of Cred 344,305,84 16,748,33 361,054,16
22a	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited	462,022,839  ommission charged the Custome  462,022,839  14,907,805	344,305,84 344,305,84 16,748,33 361,054,11 1,962,44
222a 23	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited	462,022,839  ommission charged the Customer  462,022,839 14,907,805 476,930,644 1,355,057	344,305,84 344,305,84 16,748,33 361,054,11 1,962,44
	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income  Service Charges and Fees	462,022,839  ommission charged the Customer  462,022,839 14,907,805 476,930,644 1,355,057 475,575,587	344,305,84 or on Letter of Cred 344,305,84 16,748,33 361,054,14 1,962,44 359,091,73
	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income	462,022,839  ommission charged the Customer  462,022,839 14,907,805 476,930,644 1,355,057 475,575,587	344,305,84 r on Letter of Crec  344,305,84 16,748,33 361,054,10 1,962,44 359,091,73
	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income  Service Charges and Fees	462,022,839  ommission charged the Customer  462,022,839 14,907,805 476,930,644 1,355,057 475,575,587	344,305,84  on Letter of Crec  344,305,84  16,748,32  361,054,10  1,962,44  359,091,73  13,355,3  211,0
	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income  Service Charges and Fees Locker Rental Income	462,022,839  ommission charged the Customer  462,022,839 14,907,805 476,930,644 1,355,057 475,575,587  24,137,543 321,000	344,305,84  344,305,84  16,748,33  361,054,10  1,962,44  359,091,73  13,355,3  211,0  809,7
	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income  Service Charges and Fees Locker Rental Income Online Transaction Commission	462,022,839 ommission charged the Custome  462,022,839 14,907,805 476,930,644 1,355,057 475,575,587  24,137,543 321,000 1,159,476	344,305,84 16,748,3 361,054,1 1,962,4 359,091,7 13,355,3 211,0 809,7 7,203,5
	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income  Service Charges and Fees Locker Rental Income  Online Transaction Commission Income from Card Services	462,022,839 ommission charged the Custome  462,022,839 14,907,805 476,930,644 1,355,057 475,575,587  24,137,543 321,000 1,159,476 7,648,165	344,305,84 r on Letter of Cred 344,305,8 16,748,3 361,054,1 1,962,4 359,091,7 13,355,3 211,0 809,7 7,203,5 79,821,8
	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income  Service Charges and Fees Locker Rental Income  Online Transaction Commission Income from Card Services Charges on Trade Finance	462,022,839  ommission charged the Customer  462,022,839 14,907,805 476,930,644 1,355,057 475,575,587  24,137,543 321,000 1,159,476 7,648,165 88,351,742 400 17,423,421	344,305,84 16,748,3 361,054,1 1,962,4 359,091,7 13,355,3 211,0 809,7 7,203,5 79,821,8 212,365,3
23	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income  Service Charges and Fees Locker Rental Income  Online Transaction Commission Income from Card Services Charges on Trade Finance Brokerage House Income	462,022,839  ommission charged the Custome  462,022,839 14,907,805 476,930,644 1,355,057 475,575,587  24,137,543 321,000 1,159,476 7,648,165 88,351,742 400	344,305,84 r on Letter of Cred 344,305,8 16,748,3 361,054,1 1,962,4 359,091,7 211,0 809,7 7,203,5 79,821,8 2 12,365,3
23	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income  Service Charges and Fees Locker Rental Income Online Transaction Commission Income from Card Services Charges on Trade Finance Brokerage House Income Miscellaneous Earnings  Consolidated Other Operating Income	462,022,839  ommission charged the Custome  462,022,839  14,907,805  476,930,644  1,355,057  475,575,587   24,137,543  321,000  1,159,476  7,648,165  88,351,742  400  17,423,421  139,041,747	344,305,84 r on Letter of Creck 344,305,84 16,748,3: 361,054,11 1,962,44 359,091,77  13,355,3 211,0 809,7 7,203,5 79,821,8 2 12,365,3 113,767,00
	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income  Service Charges and Fees Locker Rental Income Online Transaction Commission Income from Card Services Charges on Trade Finance Brokerage House Income Miscellaneous Earnings  Consolidated Other Operating Income  NRBC Bank Limited	462,022,839  ommission charged the Custome  462,022,839 14,907,805 476,930,644 1,355,057 475,575,587  24,137,543 321,000 1,159,476 7,648,165 88,351,742 400 17,423,421 139,041,747	344,305,84 r on Letter of Creck 344,305,84 16,748,3: 361,054,11 1,962,44 359,091,77  13,355,3 211,0 809,7 7,203,5 79,821,8 2 12,365,3 113,767,00
23	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income  Service Charges and Fees Locker Rental Income Online Transaction Commission Income from Card Services Charges on Trade Finance Brokerage House Income Miscellaneous Earnings  Consolidated Other Operating Income	462,022,839  462,022,839  14,907,805  476,930,644  1,355,057  475,575,587   24,137,543  321,000  1,159,476  7,648,165  88,351,742  400  17,423,421  139,041,747  1,161,459	344,305,84 r on Letter of Creck 344,305,84 16,748,3: 361,054,11 1,962,44 359,091,72  13,355,3 211,0 809,7 7,203,5 79,821,8 2 12,365,3 113,767,00 1,035,62
23	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income  Service Charges and Fees Locker Rental Income Online Transaction Commission Income from Card Services Charges on Trade Finance Brokerage House Income Miscellaneous Earnings  Consolidated Other Operating Income  NRBC Bank Limited NRBC Bank Securities Limited	462,022,839  ommission charged the Custome  462,022,839 14,907,805 476,930,644 1,355,057 475,575,587  24,137,543 321,000 1,159,476 7,648,165 88,351,742 400 17,423,421 139,041,747	344,305,84 r on Letter of Creck 344,305,84 16,748,3: 361,054,11 1,962,44 359,091,72  13,355,3 211,0 809,7 7,203,5 79,821,8 2 12,365,3 113,767,00 1,035,62
23	Commission income arises on service provided by the bank recognized on a cash basis. Co and letter of Guarantee are credited to income at the time of effecting the transaction.  Consolidated Commission, Exchange and Brokerage  NRBC Bank Limited  NRBC Bank Securities Limited  Less: Inter company transaction  Other Operating Income  Service Charges and Fees Locker Rental Income Online Transaction Commission Income from Card Services Charges on Trade Finance Brokerage House Income Miscellaneous Earnings  Consolidated Other Operating Income  NRBC Bank Limited	462,022,839  462,022,839  14,907,805  476,930,644  1,355,057  475,575,587   24,137,543  321,000  1,159,476  7,648,165  88,351,742  400  17,423,421  139,041,747  1,161,459	344,305,84 r on Letter of Cred 344,305,84 16,748,3

		Jan'19-Sep'19	Jan'18-Sep'18
24	Salaries and Allowances	Taka	Taka
24	Salaties and Allowances		
	Basic Salary	298,330,588	214,943,476
	Festival Bonus	60,596,900	47,442,100
	Yearly incentive Bonus	- 514.607	5,124,938
	Incentive (Recovery/Campaign) Bonus Leave Encashment/Retirement/Service benefit on Resignation from bank	514,607	12,065,908
	Contributed to Recognized NRBC Employees' Gratuity Fund Payment/Expense	35,000,000	12,000,000
	Bank Contribution To Recognized NRBC Employees' Provident Fund	24,365,943	19,602,693
	Salary of Security and Cleaning support Staff	79,162,105	78,117,513
	Exgratia to Security and Cleaning support Staff	8,968,776	7,344,454
	House Furnishing Cost Passage for Travel	13,513,809 42,571,087	12,097,400 33,982,816
	Contractual Staff Salary/Expense	13,055,807	4,328,531
	Allowances	334,079,254	250,400,409
		910,158,876	697,450,238
24a	Consolidated Salaries and Allowances		
	NODER THE SELECTION OF SELECTIO	040 450 076	607.450.220
	NRBC Bank Limited NRBC Bank Securities Limited	910,158,876 12,086,755	697,450,238 12,800,375
	Midd built decurried Entitled	922,245,631	710,250,613
	Less: Inter company transaction	-	-
		922,245,631	710,250,613
25	Rent, Taxes, Insurance, Electricity, etc.		
	Rent, Rate and Taxes including Trade License/Sign Board Tax/Toll/Parking	165,272,437	156,454,213
	Rates, Taxes and Duties	2,351,151	,
	Insurance Expenses inluding DMB Inurance to BB (Note 25.1)	16,892,158	13,354,827
	Electricity and Utility Expenses (WASA/Water Supply by Div./Purasuva)	35,162,977	30,197,797
		219,678,723	200,006,837
25.1	Insurance Expenses inluding DMB Inurance to BB		
	Deposit Money Insurance to Bangladesh Bank	12,990,697	10,509,347
	Central Insurance Policy (Cash in safe, Counter & Transit )	2,524,274	1,715,487
	Vehicle Insurance	608,761	293,570
	Central Insurance Policy (Fixed Assets)	768,427 <b>16,892,158</b>	836,423 <b>13,354,827</b>
25a	Consolidated Rent, Taxes, Insurance, Electricity, etc.	10,832,138	13,334,627
	NRBC Bank Limited	219,678,723	200,006,837
	NRBC Bank Securities Limited	3,946,213 223,624,936	3,960,493 203,967,330
	Less: Inter company transaction	-	203,307,330
		223,624,936	203,967,330
26	Legal, Regulatory Fees and Documentation Expense		
	Notary Public and Other Charge	-	4,000
	Consultancy/Professional Fees and Charges	673,056	197,750
	Lawyer Fees and Charge Power of Attorney/Court Fees with Stamp Charge	776,188	1,223,900
	RISC and SEC Fees	184,000 98,014	32,000 5,000
	DSE and CDBL Fees	15,000	27,000
		1,746,258	1,489,650
26a	Consolidated Legal/Preliminary Expense		
		. =	4 100 5==
	NRBC Bank Limited NRBC Bank Securities Limited	1,746,258	1,489,650 1,050
	NNDC DAIR SECURICES LIMITED	1,746,258	1,490,700
	Less: Inter company transaction		,,
		1,746,258	1,490,700

# 27 Postage, Stamps, Telecommunication, etc

Stamps and Cartridge Cost			Jan'19-Sep'19	Jan'18-Sep'18
Stamps and Cartridge Cost   Gov. Postal/Registered Postal Service Charge   29,579   38,555   29,579   38,555   29,579   38,555   29,579   38,555   29,579   38,555   29,579   20,579				=
Conv. Postal/Registered Postal Service Charge			Tuku	Tuku
1,973,703		Stamps and Cartridge Cost	62,027	59,799
Telephone Bill Office		Govt. Postal/Registered Postal Service Charge	29,579	38,555
Telephone Bill Residence   695,892   551,781     Mobile Expense - Residence   11,1540   99,719     Internet Charges   9,719   10,951,516   902,261     SWIFT Charges   5,009,039   4,648,510     WANC Langes   5,009,039   4,648,610     WANC Langes   6,347,116   10,592,836		Courier Charges	1,973,703	1,746,221
Mobile Expense - Recidence		Telephone Bill Office	5,897,520	4,939,554
Name		Telephone Bill Residence	695,892	551,780
Internet Charges   1,095,156   902,266   509019   4,64822   20,701,955   7,814,866   23,579,224   20,701,955   23,579,224   20,701,955   23,579,224   20,701,955   23,579,224   20,701,955   23,579,224   20,701,955   23,579,224   20,701,955   24,338,256   24,2788   24,338,256   21,326,693   24,338,256   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258		Mobile Expense - Residence	11,540	
SMFT Charges		FAX Charges	9,719	-
MAN Charges		Internet Charges	1,095,156	902,260
NRSC Bank Limited		SWIFT Charges	5,009,039	4,648,926
27.		WAN Charges	8,795,050	7,814,860
NRBC Bank Limited   23,579,224   20,701,955   759,034   624,738			23,579,224	20,701,955
NRBC Bank Securities Limited   759,034   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,338,258   21,326,693   24,238,258   21,226,693   21,0964,851   21,825,813   21,0964,851   21,825,813   21,0964,851   21,825,813   23,245,880	27a	Consolidated Postage, Stamps, Telecommunication, etc		
Less: Inter company transaction		NRBC Bank Limited	23,579,224	20,701,955
Less: Inter company transaction 24,338,258 21,326,693 28 Stationery, Printing, Advertisement, etc  Stationary and Printing Expenses [Note:28.02] 17,650,371 19,858,133 Advertisement and Sponsorship Expense [Note:28.02] 10,964,851 18,422,933 Computer Expenses including Toner, Ribon, Other Computer Expenses [Note:28.03] 10,964,851 18,422,933 28.1 Stationery and Printing Expenses  Printing Stationery Security Papers/ Stationeries Office Stationeries Utensil and Crockeries 5,548,102 3,241,688 Office Stationeries 17,650,371 12,858,139 Utensil and Crockeries 5,5548,102 3,241,688 Office Stationeries 8,559,281 4,653,087 Utensil and Crockeries 6,547,116 12,858,139  28.2 Advertisement and Sponsorship Expense  Advertisement in News Papers and Megazine Advertisement in News Papers and Megazine Advertisement in Readio, Television and Online Media 700,100 7,823,600 5000 Souvenit/ Calender / Dairy 3,908,500 5000				624,738
Stationery, Printing, Advertisement, etc   Stationery, Printing Expenses [Note:28.01]   17,650,371   12,858,131   18,422,931   35,309,359   3,114,531   34,395,610   34,241,688   36,602,416,888   3			24,338,258	21,326,693
Stationery, Printing, Advertisement, etc		Less: Inter company transaction	24 220 250	21 226 602
Advertisement and Sponsorship Expense [Note:28.02] 10.964,851 31.422,931 Computer Expenses including Toner, Ribon, Other Computer Expenses [Note:28.03] 33,309,359 31.14,531  28.1 Stationery and Printing Expenses  Printing Stationery Security Papers/ Stationeries Office Stationeries Office Stationeries Office Stationeries Utensil and Crockeries  Advertisement and Sponsorship Expense  Advertisement in News Papers and Megazine Advertisement in News Papers and Megazine Advertisement in Radio, Television and Online Media Souvenir/ Calender/ Dairy Miscellaneous Advertisement Sponsorship of Program, event and Sports Sponsorship of Program, event and Sports  Computer Papers/Stationeries Computer Papers/Stationeries Toner, Ribon, Printer Ink Expenses Data Base Software related Expense Data Base Software Annual Maintenance Expense Data Base Softwar	28	Stationery, Printing, Advertisement, etc	24,336,236	21,320,033
Advertisement and Sponsorship Expense [Note:28.02] 10.964,851 31.422,931 Computer Expenses including Toner, Ribon, Other Computer Expenses [Note:28.03] 33,309,359 31.14,531  28.1 Stationery and Printing Expenses  Printing Stationery Security Papers/ Stationeries Office Stationeries Office Stationeries Office Stationeries Utensil and Crockeries  Advertisement and Sponsorship Expense  Advertisement in News Papers and Megazine Advertisement in News Papers and Megazine Advertisement in Radio, Television and Online Media Souvenir/ Calender/ Dairy Miscellaneous Advertisement Sponsorship of Program, event and Sports Sponsorship of Program, event and Sports  Computer Papers/Stationeries Computer Papers/Stationeries Toner, Ribon, Printer Ink Expenses Data Base Software related Expense Data Base Software Annual Maintenance Expense Data Base Softwar		Stationary and Printing Evponces [Nato:29 01]	17 650 271	12 050 120
Computer Expenses Including Toner, Ribon, Other Computer Expenses [Note:28.03]   3.3,309,359   3.114,531   3.3,209,359   3.3,435,5610   3.4,335,5610   3.4,335,5610   3.4,335,5610   3.4,335,5610   3.4,268,441				
8.1 Stationery and Printing Expenses         63,924,580         34,395,610           Printing Stationery         2,665,334         4,726,841         2,265,341         2,241,688         0,539,281         4,653,087         3,241,688         0,539,281         4,653,087         17,650,371         12,858,133         17,650,371         12,858,133         17,650,371         12,858,133         12,858,133         17,650,371         12,858,133         12,858,133         17,650,371         12,858,133         12,858,133         12,858,133         12,858,133         12,858,133         12,858,133         17,650,371         12,858,133 <t< td=""><td></td><td></td><td></td><td></td></t<>				
28.1 Stationery and Printing Expenses           Printing Stationery Security Papers/ Stationeries Office Stationeries Utensil and Crockeries Advertisement and Sponsorship Expense Advertisement in News Papers and Megazine Advertisement for Mourn/Death (VAT Exempted) in News Paper Hoarding & Neon Sign and Misc Advertisement Advertisement in Radio, Television and Online Media Osouvenir/ Calender / Dairy Advertisement in Radio, Television and Online Media Souvenir/ Calender / Dairy Miscellaneous Advertisement Sponsorship of Program, event and Sports Utensil and Crockerisement Utensil and Crockerise Utensil and Crockerisement Utensil and Crockerise Utensil and Cro		Computer Expenses including Toner, Ribon, Other Computer Expenses [Note:28.03]		
Security Papers/ Stationeries Office Stationeries	28.1	Stationery and Printing Expenses		34,333,010
Security Papers/ Stationeries Office Stationeries		Printing Stationery	2.665.334	4.726.841
Office Stationeries Utensil and Crockeries         8,539,281 897,654         4,653,087 236,523           28.2 Advertisement and Sponsorship Expense           Advertisement in News Papers and Megazine Advertisement for Mourn/Death (VAT Exempted) in News Paper Hoarding & Neon Sign and Misc Advertisement         6,347,116         10,592,836 2,000 2,000 4,000 2,000 4,000 2,000 4,000		-		
Utensil and Crockeries         897,654         236,523           17,650,371         12,858,131           28.2 Advertisement and Sponsorship Expense           Advertisement in News Papers and Megazine Advertisement for Mourn/Death (WAT Exempted) in News Paper Hoarding & Neon Sign and Misc Advertisement Hoarding & Neon Sign and Misc Advertisement Advertisement in Radio, Television and Online Media Souvenir/ Calender / Dairy Miscellaneous Advertisement Sponsorship of Program, event and Sports Sponsorship of Sponsor				
28.2 Advertisement and Sponsorship Expense           Advertisement in News Papers and Megazine         6,347,116         10,592,836           Advertisement for Mourn/Death (VAT Exempted) in News Paper         -				
Advertisement in News Papers and Megazine Advertisement for Mourn/Death (VAT Exempted) in News Paper Hoarding & Neon Sign and Misc Advertisement Advertisement in Radio, Television and Online Media Souvenir/ Calender / Dairy Miscellaneous Advertisement Sponsorship of Program, event and Sports  28.3 Computer and Software related Expense  Computer Papers/Stationeries Computer Papers/Stationeries Toner, Ribon, Printer Ink Expenses CBS Annual Maintenance Expense Data Base Software Annual Maintenance Expense Data Base Software Annual Maintenance Expense DC and DRC Maintenance Expense DC and DRC Maintenance Expense DC and DRC Maintenance Expense Spare Parts for Computer & Hardware  NRBC Bank Limited NRBC Bank Limited NRBC Bank Limited NRBC Bank Limited NRBC Bank Securities Limited NRBC Bank Securities Limited Less: Inter company transaction		Sterior and Groteries		12,858,139
Advertisement for Mourn/Death (VAT Exempted) in News Paper Hoarding & Neon Sign and Misc Advertisement Advertisement in Radio, Television and Online Media Souvenir/ Calender / Dairy Miscellaneous Advertisement Sponsorship of Program, event and Sports  Computer and Software related Expense  Computer Papers/Stationeries Toner, Ribon, Printer Ink Expenses CBS Annual Maintenance Expense  CBS Annual Maintenance Expense  Software (Other) Maintenance Cost/Expense  Data Base Software Annual Maintenance Expense  Software (Other) Maintenance Cost/Expense DC and DRC Maintenance Cost/Expense Parts purchased (Replacement) for DC and DRC Other IT Enable Expenses Spare Parts for Computer & Hardware  NRBC Bank Limited NRBC Bank Limited NRBC Bank Limited NRBC Bank Limited NRBC Bank Securities Limited  NRBC Bank Securities Limited NRBC Bank Securities Limited  NRBC Bank Securities Limited  NRBC Bank Securities Limited  NRBC Bank Securities Limited  NRBC Bank Securities Limited  NRBC Bank Limited NRBC Bank Securities Limited  NRBC Bank Securities Limited  NRBC Bank Limited NRB	28.2	Advertisement and Sponsorship Expense		
Advertisement for Mourn/Death (VAT Exempted) in News Paper Hoarding & Neon Sign and Misc Advertisement Advertisement in Radio, Television and Online Media Souvenir/ Calender / Dairy Miscellaneous Advertisement Sponsorship of Program, event and Sports  28.3 Computer and Software related Expense  Computer Papers/Stationeries Toner, Ribon, Printer Ink Expenses CBS Annual Maintenance Expense Data Base Software Annual Maintenance Expense Software (Other) Maintenance Cost/Expense DC and DRC Maintenance Cost/Expense Parts purchased (Replacement) for DC and DRC Other IT Enable Expenses  NRBC Bank Limited NRBC Bank Limited NRBC Bank Limited NRBC Bank Limited NRBC Bank Securities Limited Less: Inter company transaction		Advertisement in News Paners and Megazine	6 347 116	10 592 836
Hoarding & Neon Sign and Misc Advertisement   2,450   7,000   Advertisement in Radio, Television and Online Media   702,100   7,823,600   3,908,500   - 3,908,500   - 4,685   4,500   - 4,685   4,500   - 5,685   - 5,685   - 6,885   - 6,			0,547,110	10,332,030
Advertisement in Radio, Television and Online Media Souvenir/ Calender / Dairy Miscellaneous Advertisement Sponsorship of Program, event and Sports  28.3 Computer and Software related Expense  Computer Papers/Stationeries Toner, Ribon, Printer Ink Expenses CBS Annual Maintenance Expense  Data Base Software Annual Maintenance Expense  Data Base Software Annual Maintenance Expense  DC and DRC Maintenance Expense  DC and DRC Maintenance Expense  Parts purchased (Replacement) for DC and DRC Other IT Enable Expenses  Spare Parts for Computer & Hardware  NRBC Bank Limited NRBC Bank Limited NRBC Bank Securities Limited  NRBC Bank Securities Limited  NRBC Bank Securities Limited  Less: Inter company transaction			2 450	2 000
Souvenir/ Calender / Dairy   3,908,500   -				-
Miscellaneous Advertisement Sponsorship of Program, event and Sports       4,685       4,500         28.3 Computer and Software related Expense         Computer Papers/Stationeries         Toner, Ribon, Printer Ink Expenses         CBS Annual Maintenance Expense       4,233,927       2,011,355         CBS Annual Maintenance Expense       5,368,972       -         Data Base Software Annual Maintenance Expense       11,900,000       -         Software (Other) Maintenance Cost/Expense       3,610,740       -         DC and DRC Maintenance Expense       1,500,000       -         Parts purchased (Replacement) for DC and DRC       642,440       1,380         Other IT Enable Expenses       7,921,858       184,182         Spare Parts for Computer & Hardware       -       -         NRBC Bank Limited       63,924,580       34,395,610         NRBC Bank Limited       600,646       200,760         NRBC Bank Securities Limited       64,525,226       34,596,370         Less: Inter company transaction       64,525,226       34,596,370		•	-	7,823,000
Sponsorship of Program, event and Sports   10,964,851   18,422,936   10,964,851   18,422,936   131,422   917,618   131,422		,		4 500
28.3 Computer and Software related Expense         Computer Papers/Stationeries       131,422       917,618         Toner, Ribon, Printer Ink Expenses       4,233,927       2,011,355         CBS Annual Maintenance Expense       11,900,000       -         Data Base Software Annual Maintenance Expense       11,900,000       -         Software (Other) Maintenance Cost/Expense       3,610,740       -         DC and DRC Maintenance Expense       1,500,000       -         Parts purchased (Replacement) for DC and DRC       642,440       1,380         Other IT Enable Expenses       7,921,858       184,182         Spare Parts for Computer & Hardware       -       -         Tossion of the property of the prope			4,063	4,300
28.3 Computer and Software related Expense       131,422       917,618         Computer Papers/Stationeries       1,233,927       2,011,355         CBS Annual Maintenance Expense       5,368,972       -         Data Base Software Annual Maintenance Expense       11,900,000       -         Software (Other) Maintenance Cost/Expense       3,610,740       -         DC and DRC Maintenance Expense       1,500,000       -         Parts purchased (Replacement) for DC and DRC       642,440       1,380         Other IT Enable Expenses       7,921,858       184,182         Spare Parts for Computer & Hardware       -       -         NRBC Bank Limited       63,924,580       34,395,610         NRBC Bank Securities Limited       600,646       200,760         Less: Inter company transaction       64,525,226       34,596,370		Sponsorship of Program, event and Sports	10.964.851	18.422.936
Toner, Ribon, Printer Ink Expenses	28.3	Computer and Software related Expense		
Toner, Ribon, Printer Ink Expenses		Computer Papers/Stationeries	131.422	917.618
CBS Annual Maintenance Expense       5,368,972       -         Data Base Software Annual Maintenance Expense       11,900,000       -         Software (Other) Maintenance Cost/Expense       3,610,740       -         DC and DRC Maintenance Expense       1,500,000       -         Parts purchased (Replacement) for DC and DRC       642,440       1,380         Other IT Enable Expenses       7,921,858       184,182         Spare Parts for Computer & Hardware       -       -         NRBC Bank Limited       63,924,580       34,395,610         NRBC Bank Limited       600,646       200,760         NRBC Bank Securities Limited       600,646       200,760         Less: Inter company transaction       64,525,226       34,596,370				•
Data Base Software Annual Maintenance Expense   11,900,000   -		·		-
Software (Other) Maintenance Cost/Expense   3,610,740   - 1,500,000		·		_
DC and DRC Maintenance Expense 1,500,000 - Parts purchased (Replacement) for DC and DRC 642,440 1,380 Other IT Enable Expenses 7,921,858 184,182 Spare Parts for Computer & Hardware -  Consolidated Stationery, Printing, Advertisement, etc  NRBC Bank Limited 63,924,580 34,395,610 NRBC Bank Securities Limited 600,646 200,760 Less: Inter company transaction		·		_
Parts purchased (Replacement) for DC and DRC         642,440         1,380           Other IT Enable Expenses         7,921,858         184,182           Spare Parts for Computer & Hardware         -         -           28a         Consolidated Stationery, Printing, Advertisement, etc         -         -           NRBC Bank Limited         63,924,580         34,395,610           NRBC Bank Securities Limited         600,646         200,760           Less: Inter company transaction         64,525,226         34,596,370		, , ,		_
Other IT Enable Expenses 7,921,858 184,182 Spare Parts for Computer & Hardware		·		1 380
Spare Parts for Computer & Hardware         -				•
28a Consolidated Stationery, Printing, Advertisement, etc  NRBC Bank Limited  NRBC Bank Securities Limited  NRBC Bank Securities Limited  600,646  600,646  64,525,226  34,596,370  Less: Inter company transaction			-	-
NRBC Bank Limited 63,924,580 34,395,610 NRBC Bank Securities Limited 600,646 200,760  Less: Inter company transaction 64,525,226 34,596,370			35,309,359	3,114,535
NRBC Bank Securities Limited         600,646         200,760           Less: Inter company transaction         64,525,226         34,596,370	28a	Consolidated Stationery, Printing, Advertisement, etc		
NRBC Bank Securities Limited         600,646         200,760           64,525,226         34,596,370           Less: Inter company transaction		NRRC Bank Limited	63,924 580	34,395,610
Less: Inter company transaction 64,525,226 34,596,370				
Less: Inter company transaction		AND DAIN DECURICS EMPICE		
		Less: Inter company transaction		
		• •	64,525,226	34,596,370

# 29 Chief Executive's salary and fees

		Jan'19-Sep'19	Jan'18-Sep'18
		Taka	Taka
	Basic Salary	6,500,000	3,835,00
	Festival Bonus	1,300,000	1,300,00
	Allowances	5,300,000	2,490,00
		13,100,000	7,625,00
30	Directors' Fees & Meeting Expenses		
	Directors' Fees	875,600 5,698,254	1,472,00
	Travelling, Hual and Haltage Directors Meeting Stationery Expense	61,797	9,143,69 4,23
	Board Meeting Expenses including refreshment and Tips to the Drivers	1,125,030	4,2. 1,077,0
	board intecting Expenses including remeshment and rips to the brivers	7,760,681	11,696,9
	Each Director is entitled to get honorium & travelling expenses for attending meeting #11 dated October 04, 2015. There were no other financial benefits provided to the D		RPD Circular Let
0a	Consolidated Directors' Fees & Meeting Expenses		
	NRBC Bank Limited	7,760,681	11,696,9
	NRBC Bank Securities Limited	32,500	94,6
		7,793,181	11,791,5
	Less: Inter company transaction	7,793,181	11,791,5
			11,791,5
31	Auditors' Fees		
	Statutory	-	-
	Others	-	-
1a	Consolidated Auditors' Fees	=======================================	
	NRBC Bank Limited	-	-
	NRBC Bank Securities Limited		
32	Charges on Loan Losses	<del></del>	
	Loan-written off	-	-
	Interest waived	-	-
33	Depreciation and Repairs of Bank's Assets	-	
	Depreciation of Bank's Assets-Own Assets (a):		
	Land, Building and Construction	-	-
	Furniture & Fixtures	27,017,234	23,667,6
	Equipment and Machinery	76,482,222	82,754,20
	Computer & Computer Equipment	-	-
	Intangible Assets/ Bangladesh Made Computer Software	-	-
	Motor Vehicle	4,635,832	4,420,8
	Books	1,661 <b>108,136,949</b>	3,50 <b>110,846,2</b> 0
	Depreciation of Bank's Assets-Leased Assets (b):		
	Land, Building and Construction		
	Furniture & Fixtures	_	_
	Equipment and Machinery	-	-
	Motor Vehicle	_	3,693,4
		<u> </u>	3,693,4
		<del>-</del>	3,033,4.

Purchsed for Replacement/Spares parts /Accessories of Banks Assets (c)

	Γ	Jan'19-Sep'19	Jan'18-Sep'18
		Taka	Taka
	Items purchased for Replacement of Land, Building and Construction	66,126	59,602
	Items/Accessories purchased (Replacement) for Furniture and Fixtures	1,238,376	3,093,506
	Parts purchased (Replacement) for Equipment & Machineries	4,318,453	17,364,781
	Items/Accessories purchased (Replacement) for Rented Premises	349,630	219,775
	Electricity Connection Fee, Installation & Replacement	1,131,772	976,019
	Telephone Connection Fee, Installation & Replacement	24,045	85,320
	Parts/Accessories purchased (Replacement) for Computer and Computer Equipment	355,171	55,177
	Parts/Accessories purchased (Replacement) for Vehicles	1,890,797	2,190,282
	Parts purchased (Replacement) for Plant	3,000	13,500
	Domain/Internet Connection Fee & Installment	6,099	12,830
	Parts purchased (Replacement) for Premises	4,050	8,260
	<del>-</del>	9,387,518.68	24,079,052
	Repair & Maintenance of Bank's Assets (d)		
	Repair and Maintenance for Furniture and Fixtures	634,229	-
	Repair and Maintenance for Equipment & Machineries	1,243,795	-
	Repair and Maintenance for Rented Premises	297,971	-
	Repair and Servcing of Computer and Computer Equipment	52,699	-
	Repair and Servcing of Vehicles	469,951	-
	Decreed and Dectruction of Fixed assets	2,698,645.24	-
	Desposal and Destruction of Fixed assets		
	Total [a+b+c+d]	120,223,113	138,618,667
33a	Consolidated Depreciation and Repairs		
	NRBC Bank Limited	120,223,113	138,618,667
	NRBC Bank Securities Limited	1,968,265	1,904,598
	Less: Inter company transaction	122,191,378	140,523,265
	Less. litter company transaction	122,191,378	140,523,265
34	Other Expenses		
	Bank Charges including Online Remitance, Pay order, Clearing, Account Maintainace, Cheque Book	2,037,453	1,202,022
	Donation/Contribution and Corporate Social Responsibility (CSR)	12,779,100	17,971,628
	Car, Vehicles and helicopters Expenses [Note: 34.2]	5,692,765	3,000,886
		3,032,703	
	Commission, Charge and Discount baid to Bank/Fis INOTE: 34.31	649.030	296.110
	Commission, Charge and Discount paid to Bank/Fis [Note: 34.3] Training including Training Fee and Honarium [Note: 34.4]	649,030 3,779,549	296,110 7.548.232
	Training including Training Fee and Honarium [Note: 34.4]	3,779,549	7,548,232
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others	3,779,549 4,691,415	7,548,232 5,735,906
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5]	3,779,549 4,691,415 10,440,814	7,548,232 5,735,906 6,399,965
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6]	3,779,549 4,691,415 10,440,814 5,881,773	7,548,232 5,735,906 6,399,965 6,941,221
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5]	3,779,549 4,691,415 10,440,814	7,548,232 5,735,906 6,399,965 6,941,221 3,284,688
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6] Conveyance, Labor, Carriage and Freight Expense [Note: 34.7]	3,779,549 4,691,415 10,440,814 5,881,773 4,935,117	7,548,232 5,735,906 6,399,965 6,941,221
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6] Conveyance, Labor, Carriage and Freight Expense [Note: 34.7] Development and Publicity [Note: 34.8]	3,779,549 4,691,415 10,440,814 5,881,773 4,935,117 11,393,994	7,548,232 5,735,906 6,399,965 6,941,221 3,284,688 8,534,958
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6] Conveyance, Labor, Carriage and Freight Expense [Note: 34.7] Development and Publicity [Note: 34.8] Uniform and Leverage of Security and Cleaning Staff	3,779,549 4,691,415 10,440,814 5,881,773 4,935,117 11,393,994 645,739	7,548,232 5,735,906 6,399,965 6,941,221 3,284,688 8,534,958 851,287
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6] Conveyance, Labor, Carriage and Freight Expense [Note: 34.7] Development and Publicity [Note: 34.8] Uniform and Leverage of Security and Cleaning Staff First Aid/Medical Expenses	3,779,549 4,691,415 10,440,814 5,881,773 4,935,117 11,393,994 645,739 560,670	7,548,232 5,735,906 6,399,965 6,941,221 3,284,688 8,534,958 851,287 88,579
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6] Conveyance, Labor, Carriage and Freight Expense [Note: 34.7] Development and Publicity [Note: 34.8] Uniform and Leverage of Security and Cleaning Staff First Aid/Medical Expenses Newspaper, Magazine and Periodicals	3,779,549 4,691,415 10,440,814 5,881,773 4,935,117 11,393,994 645,739 560,670 517,594	7,548,232 5,735,906 6,399,965 6,941,221 3,284,688 8,534,958 851,287 88,579
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6] Conveyance, Labor, Carriage and Freight Expense [Note: 34.7] Development and Publicity [Note: 34.8] Uniform and Leverage of Security and Cleaning Staff First Aid/Medical Expenses Newspaper, Magazine and Periodicals Security Service Providers Commission & Charge	3,779,549 4,691,415 10,440,814 5,881,773 4,935,117 11,393,994 645,739 560,670 517,594 19,064,896	7,548,232 5,735,906 6,399,965 6,941,221 3,284,688 8,534,958 851,287 88,579 678,559
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6] Conveyance, Labor, Carriage and Freight Expense [Note: 34.7] Development and Publicity [Note: 34.8] Uniform and Leverage of Security and Cleaning Staff First Aid/Medical Expenses Newspaper, Magazine and Periodicals Security Service Providers Commission & Charge Loss on Sale of Non-Trading Share and Securities	3,779,549 4,691,415 10,440,814 5,881,773 4,935,117 11,393,994 645,739 560,670 517,594 19,064,896	7,548,232 5,735,906 6,399,965 6,941,221 3,284,688 8,534,958 851,287 88,579 678,559
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6] Conveyance, Labor, Carriage and Freight Expense [Note: 34.7] Development and Publicity [Note: 34.8] Uniform and Leverage of Security and Cleaning Staff First Aid/Medical Expenses Newspaper, Magazine and Periodicals Security Service Providers Commission & Charge Loss on Sale of Non-Trading Share and Securities Interest Expense on Leased Properties	3,779,549 4,691,415 10,440,814 5,881,773 4,935,117 11,393,994 645,739 560,670 517,594 19,064,896 36,015,971	7,548,232 5,735,906 6,399,965 6,941,221 3,284,688 8,534,958 851,287 678,559 7,125,601 368,747 7,850,858 556,666
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6] Conveyance, Labor, Carriage and Freight Expense [Note: 34.7] Development and Publicity [Note: 34.8] Uniform and Leverage of Security and Cleaning Staff First Aid/Medical Expenses Newspaper, Magazine and Periodicals Security Service Providers Commission & Charge Loss on Sale of Non-Trading Share and Securities Interest Expense on Leased Properties Card Division Charges and Expenses [Note: 34.9] Agent Banking Charges and Expenses Miscellaneous Expenses [Note: 34.10]	3,779,549 4,691,415 10,440,814 5,881,773 4,935,117 11,393,994 645,739 560,670 517,594 19,064,896 36,015,971 - 3,607,070	7,548,232 5,735,906 6,399,965 6,941,221 3,284,688 8,534,958 851,287 88,579 678,559 7,125,601 368,747 7,850,858
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6] Conveyance, Labor, Carriage and Freight Expense [Note: 34.7] Development and Publicity [Note: 34.8] Uniform and Leverage of Security and Cleaning Staff First Aid/Medical Expenses Newspaper, Magazine and Periodicals Security Service Providers Commission & Charge Loss on Sale of Non-Trading Share and Securities Interest Expense on Leased Properties Card Division Charges and Expenses [Note: 34.9] Agent Banking Charges and Expenses Miscellaneous Expenses [Note: 34.10] Loss on Sale of Share & Securities	3,779,549 4,691,415 10,440,814 5,881,773 4,935,117 11,393,994 645,739 560,670 517,594 19,064,896 36,015,971 - 3,607,070 1,820,003 19,137,805	7,548,232 5,735,906 6,399,965 6,941,221 3,284,688 8,534,958 851,287 678,559 7,125,601 368,747 7,850,858 556,666 13,637,886
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6] Conveyance, Labor, Carriage and Freight Expense [Note: 34.7] Development and Publicity [Note: 34.8] Uniform and Leverage of Security and Cleaning Staff First Aid/Medical Expenses Newspaper, Magazine and Periodicals Security Service Providers Commission & Charge Loss on Sale of Non-Trading Share and Securities Interest Expense on Leased Properties Card Division Charges and Expenses [Note: 34.9] Agent Banking Charges and Expenses Miscellaneous Expenses [Note: 34.10] Loss on Sale of Share & Securities Exchange Loss	3,779,549 4,691,415 10,440,814 5,881,773 4,935,117 11,393,994 645,739 560,670 517,594 19,064,896 36,015,971 - 3,607,070 1,820,003 19,137,805 - 905,889	7,548,232 5,735,906 6,399,965 6,941,221 3,284,688 8,534,958 851,287 678,559 7,125,601 368,747 7,850,858 556,666 13,637,886
	Training including Training Fee and Honarium [Note: 34.4] Annual Subscription/Membership Fees-Regulatory/Govt./Institutions/Others Entertainment and other Expenses [Note: 34.5] Travelling Expenses for office purpose [Note: 34.6] Conveyance, Labor, Carriage and Freight Expense [Note: 34.7] Development and Publicity [Note: 34.8] Uniform and Leverage of Security and Cleaning Staff First Aid/Medical Expenses Newspaper, Magazine and Periodicals Security Service Providers Commission & Charge Loss on Sale of Non-Trading Share and Securities Interest Expense on Leased Properties Card Division Charges and Expenses [Note: 34.9] Agent Banking Charges and Expenses Miscellaneous Expenses [Note: 34.10] Loss on Sale of Share & Securities	3,779,549 4,691,415 10,440,814 5,881,773 4,935,117 11,393,994 645,739 560,670 517,594 19,064,896 36,015,971 - 3,607,070 1,820,003 19,137,805	7,548,232 5,735,906 6,399,965 6,941,221 3,284,688 8,534,958 851,287 678,559 7,125,601 368,747 7,850,858 556,666 13,637,886

# 35.1 Bank Charges

Clearing Cheque Charge (VAT Incl.)	115,161	190,368
Online/SMS Banking Charge (VAT Incl.)	811,805	177,718
Bank Charge incl. A/c Maintain./Cheq. Issue (VAT Incl.)	1,110,487	833,936

		Jan'19-Sep'19	Jan'18-Sep'18
		Taka	Taka
	NPSB Transactions Commission (VAT Incl.) Bank Charge for Card Business (VAT Incl.)	- -	-
		2,037,453	1,202,022
35.2	Car and Vehicles Expenses		
	Car or Vehicles Fuel (Oil/Gas/LPG) Cost	4,491,715	2,953,586
	Car or Vehicles Hiring Charge	1,201,050	47,300
		5,692,765	3,000,886
35.3	Brokerage/Commission and Discount paid to Bank/FIs		
	Commission paid to Bank/FIs	3,269	-
	Brokerage Commission/Fees - Share Trading (VAT Exempted)	645,761	294,605
	Commission and Charge Paid ot Others	649,030	1,505 <b>296,110</b>
		043,030	250,110
35.4	Training, Scholarship and Allowance		
	Training and Seminar Fees & Expenses	947,534	1,794,198
	Recruitment Test/Allowance	320,677	99,290
	Honorarium/Trainer Fees/Allowance Scholarship and Higher Study Training	328,000 25,019	211,100 35,000
	Research and Development Exp./Allowance	200	1,500
	Internship Allowances to Universities Graduate	805,419	716,132
	Stipend, Reward and Recognition	1,352,700	4,691,012
		3,779,549	7,548,232
35.5	Entertainment and Refreshment Expenses		
	Process Food Items Through Mushak-11 or VAT Paid	3,754,946	6,395,765
	Food Items from Street or open Market	5,901,364	-
	Green Food Item from open Market	784,503	4,200
		10,440,814	6,399,965
35.6	Travelling Expenses (Inland & Foreign) for official purpose		
	Foreign Travel -Bank Sponsored	469,511	1,321,104
	Foreign Travel - Govt. Sponsored *	-	904,513
	Inland or Domestic Travel by Staff	5,412,262	4,715,604
	* Section 30(K) of Income tax Ordinance, 1984, Foreign Travel engagaed in providing any service t	5,881,773 o the Government or Tra	<b>6,941,221</b>
	dalegates of Govt. will not be considered for limited of expense i.e. 1.25% of yearly Turnover.		
35.7	Conveyance, Labor, Carriage and Freight Expense		
	Local Conveyance by Staff	4,662,014	3,222,835
		272,903	60,253
	Labor Charges, Carriage and Freight	200	1,600
		4,935,117	3,284,688
35.8	Payment for Development and Publicity Purpose		
	Business Development	9,370,962	2,319,082
	Promotion and Routine Expense	2,023,032	6,215,876
		11,393,994	8,534,958
35.9	Card Division Fees, Charges and Expenses		
	Fees and Charges paid to VISA Authority	3,097,155	2,672,909
	Computer Paper for Card	3,337,133	2,600
	Card IT enable Service (Charge paid to ITCL)	-	4,802,547
	Misc. Expenses for Card		(300)

		Jan'19-Sep'19	Jan'18-Sep'18
		Taka	Taka
	Ribon, Disk, Cable etc for Card	1,830	-
	Publicity abd Advertisement for Card	1,200	-
	Periodical, Paer and Magazine for Card NPSB Transaction Commission	190 170,601	221,739
	Bank Charge for Card	170,001	863
	Discomfort Allowance for Card	46,500	150,500
	Card Contract Point Verification	289,595	-
		3,607,070	7,850,858
35.10	Miscellaneous Expenses		_
	Laundry and Cleaning	1,293,437	879,714
	Photograph and Photocopy	192,373	193,036
	Cash Carrying /Remittance Charge	4,976,483	3,427,814
	Nursery and Plantation Purchased	588,315	627,266
	Other Professional Charges Discomfort/Closing/Saturday Banking Allowance	2,300 2,576,045	32,200
	Conference/Shareholders Meeting/Programs/Opening Ceremony Expense	9,192,945	2,865,821 5,398,247
	NID Verification Charge	144,353	70,195
	Sundry Expenses	171,555	143,594
		19,137,805	13,637,886
34a	Consolidated Other Expenses		
	·	252 202 242	101.050.151
	NRBC Bank Limited NRBC Bank Securities Limited	269,833,848	181,050,454 632,795
	NRBC Balik Securities Limited	1,348,601 271,182,450	181,683,249
	Less: Inter company transaction	1,355,057	1,962,445
	p. p. p	269,827,393	179,720,804
25	Description and the state of th		
35	Provision against loans and advances		
	i. Provision against unclassified loans and advances	(	(2.2.2.2.2.1)
	Provision for SMA Loans and Advances	(4,541,689)	(24,945,041)
	Provision for Unclassified Loans and Advances	41,275,162 36,733,474	14,908,471 (10,036,570)
			(==,===,====
	ii. Provision against classified loans and advances		
	Provision for Sub-Standard Loans and Advances	254,900,235	121,548,091
	Provision for Doubtful Loans and Advances Provision for Bad & Loss of Loans and Advances	37,923,175 643,085,157	98,640,492 482,392,565
	Provision for Bad & Loss of Loans and Advances	935,908,566	702,581,148
		972,642,040	692,544,578
			<u> </u>
35a	Consolidated provision against loans and advances	972,642,040	692,544,578
	NRBC Bank Limited	-	-
	NRBC Bank Securities Limited	972,642,040	692,544,578
36	Provision for Diminution in Value of Investments		
	Adjsutment of Quoted Company Share Value	70,115,855	43,614,446
	Others	-	-
260	Consolidated Provision for Diminution in Value of Investments	70,115,855	43,614,446
36a	Consolidated Provision for Diminution in Value of Investments		
	NRBC Bank Limited	70,115,855	43,614,446
	NRBC Bank Securities Limited	3,026,485	10,039,450
		73,142,340	53,653,895
37	Other Provisions  Provision required on Off Palance Shoot Exposures	62 405 003	(20 252 524)
	Provision required on Off-Balance Sheet Exposures Others	62,405,993 -	(20,352,531)
		62,405,993	(20,352,531)

# 37a Consolidated Other Provisions

		Invite Coult	I 40 C 40
		Jan'19-Sep'19	Jan'18-Sep'18
		Taka	Taka
	Name of the first	62 405 002	(20.252.524)
	NRBC Bank Limited	62,405,993	(20,352,531)
	NRBC Bank Securities Limited		- (20.252.524)
		62,405,993	(20,352,531)
38	Provision for Taxation		
		450.054.000	
	Current Tax Payable	453,874,088	442,918,284
	Deferred Tax Liability	(365,701,424)	(257,605,230)
		88,172,664	185,313,054
38a	Consolidated Current Tax Payable		
	NRBC Bank Limited	453,874,088	442,918,284
	NRBC Bank Securities Limited	2,916,824	3,283,997
		456,790,912	446,202,281
38b	Consolidated Deferred Tax Expense		
	NRBC Bank Limited	(365,701,424)	(257,605,230)
	NRBC Bank Securities Limited	(225,482)	(149,109)
		(365,926,906)	(257,754,340)
39	Earnings Per Share (EPS)		
	Profit after Taxation	215,278,538	207,392,726
	Number of Ordinary Shares outstanding	571,095,124	490,000,146
	Earnings Per Share	0.3770	0.4233
39a	Consolidated Earnings Per Share (EPS)		
	Net Profit attributable to the shareholders of parent company	220,110,021	207,415,156
	Number of Ordinary Shares outstanding	571,095,124	490,000,146
	Earnings Per Share	0.3854	0.4233

		Jan'19-Sep'19 Taka	Jan'18-Sep'18 Taka
40	Receipts from Other Operating Activities		
	Interest on Treasury Bill	76,121,494	-
	Interest on Money at call	36,023,842	18,441,972
	Interest on Treasury Bond Interest on Coupon Bond	502,715,451 40,057,874	416,156,530 105,720,753
	Interest on Bangladesh Bank Bill	40,037,874	103,720,733
	Gain on Sale of Shares and Securities listed with DSE/CSE	269,879	14,231,743
	Gain on Sale of Bonus Shares listed with DSE/CSE	-	
	Gain on Sale of Assets, Properties and Others	99,999	-
	Service Charges and Fees	24,137,543	13,355,337
	Locker Rental Income	321,000	211,000
	Online Transaction Commission	1,159,476	809,763
	Income from Card Services	7,648,165	7,203,536
	Brokerage House Income	400	200
	Charges on Trade Finance	88,351,742	79,821,820
	Miscellaneous Earnings	17,423,421	12,365,344
	Interest on Reverse Repo	54,260	-
	Gain on Sale Of Approve Securities	39,413,916	58,269,700 <b>726,587,698</b>
40-	Consolidated Bossints from Other Occupation Asticities	833,798,462	726,587,698
40a	Consolidated Receipts from Other Operating Activities		
	NRBC Bank Limited	833,798,462	726,587,698
	NRBC Bank Securities Limited	1,161,459	1,038,120
	This same scandes in the	834,959,921	727,625,818
41	Payments for Other Operating Activities	· ·	
	,		
	Rent, Taxes, Insurance, Electricity, etc	220,051,282	203,594,910
	Legal expenses	1,746,258	1,489,650
	Audit Fees	345,000	345,000
	Postage, Stamps, Telecommunication, etc	24,536,581	21,295,407
	Directors' fees & Meeting Expenses	7,760,681	11,696,943
	Repair, Renovation & Maintenance of Bank's Assets	12,086,164	24,079,052
	Payment for Donation/Contribution/CSR	12,779,100	17,971,628
	Other Expenses	257,054,748	268,542,041
		536,359,814	549,014,632
41a	Consolidated Payments for Other Operating Activities		
	NRBC Bank Limited	536,359,814	549,014,632
	NRBC Bank Securities Limited	1,644,114	936,669
	Title bank securites Emilieu	538,003,929	549,951,300
	Cash Increase/(Decrease) through Intercompany Transaction	-	-
		538,003,929	549,951,300
42	Payment/(Settled/Received) for Other Assets		
	Advance Security Deposit	267,797	357,600
	Suspense Account	9,016,381	
	Advance Rent	(40,352,595)	(54,409,209)
	Share Sale proceed Receivable	-	-
		(31,068,417)	(25,748,955)
42a	Consolidated Payment/(Settled) for Other Assets		
42a	Consolidated Faymenty (Settled) for Other Assets		
	NRBC Bank Limited	(31,068,417)	(25,748,955)
	NRBC Bank Securities Limited	13,169,706	(3,765,496)
		(17,898,711)	(29,514,451)
	Cash Increase/(Decrease) through Intercompany Transaction	-	
		(17,898,711)	(29,514,451)
43	(Payment)/Received of Other Liabilities		
	FC Held Against BTB Bills, EDF Loan and Others	(32,879,148)	(987,659,800)
	Inter Branch General Account Balance (Cr Balance)	(32,879,148)	15,177,539
	Received aginst service of Card Busines (Accrued income)	16,436,695	590,395
	Lease Payable for Lease Hold Property	-	(5,115,333)
		(17,788,288)	(977,007,199)
		(=: ,: 00,200)	(=::,50:,=55)

		Jan'19-Sep'19	Jan'18-Sep'18
		Taka	Taka
43a	Consolidated (Payment)/Received of Other Liabilities		
	NRBC Bank Limited	(17,788,288)	(977,007,199)
	NRBC Bank Securities Limited	1,099,000	2,472,750
		(16,689,288)	(974,534,449)
	Cash Increase/(Decrease) through Intercompany Transaction		
		(16,689,288)	(974,534,449)
		•	
44	(Purchase)/Sale of Government Securities		
	Treasury Bills-HFT	(3,488,079,142)	(801,657,850)
	,		
	Treasury Bills-HTM	(2,693,769,831)	(438,370,676)
	Less: Decrease of Revaluation Gain on Treasury Bills which is non cash	(10,704,485)	242,813
		(6,192,553,459)	(1,239,785,713)

#### Annexure-A

#### NRB Commercial Bank Limited

Schedule of Property, Plant & Equipment for Accounting Purpose
As of 30 September 2019

CI.			Ass	ets			Depreciation				
NO.	Properties & Assets	Opeing Balance	Addition during the	Disposal during the	Closing Balance	Rate of	Opeing Balance	Addition during the	Disposal during	Closing Balance	Book Value
140.		Opening balance	year	year	closing bulance	Depreciation	Opening balance	year	the year	closing balance	
1	Land, Building and Construction	-	-		-	2.50%	-	-		-	-
2	Furniture and fixures	328,694,024	50,756,979		379,451,003	10.00%	99,288,992	27,017,234		126,306,226	253,144,780
3	Equipment and Machinery	315,225,583	40,421,785	-	355,647,368	20.00%	187,058,365	45,703,397	-	232,761,762	122,885,605
4	Computer & Computer Equipment	172,281,965	11,002,379		183,284,344	20.00%	144,610,236	11,560,708		156,170,944	27,113,400
_	Intangible Assets/ Bangladesh Made	157,026,657	6,823,308		163,849,965	20.00%	89,049,991	19,218,117		108,268,108	55,581,857
)	Computer Software				103,649,903					100,200,100	33,361,637
6	Motor Vehicles	46,850,000	-		46,850,000	20.00%	25,219,163	4,635,832		29,854,995	16,995,005
7	Professionals and Reference Books	23,370	-		23,370	20.00%	21,705	1,661		23,365	5
8	Leased Assets: Motor Vehicle	27,106,624		(6,776,000)	20,330,624	20.00%	27,106,618			20,330,619	5
	Total	1,047,208,223	109,004,451	(6,776,000)	1,149,436,673		572,355,069	108,136,949	-	673,716,018	475,720,657

#### NRB Commercial Bank Limited

Schedule of Property, Plant & Equipment for Tax Purpose (3rd Schedule As Per IT Rule, 1984)
As of 30 September 2019

SI			Assets Depreciation								
NO.	Properties & Assets	Opeing Balance	Addition during the	Disposal during the	Closing Balance	Rate of	Opeing Balance	Addition during the	Disposal during	Closing Balance	Book Value
1	Land, Building and Construction	-	vear -	vear	-	Depreciation 2.50%	-	vear -	the vear	-	-
2	Furniture and fixures	328,694,024	50,756,979		379,451,003	10.00%	99,816,742	20,972,570		120,789,312	258,661,691
3	Office Equipment and Machinery	315,225,583	40,421,785	-	355,647,368	10.00%	99,213,514	19,232,539	-	118,446,053	237,201,314
4	Computer and Computer Equipment	172,281,965	11,002,379		183,284,344	30.00%	135,398,276	10,774,365		146,172,641	37,111,703
_	Intangible Assets/Bangladesh Made	157,026,657			163,849,965	50.00%	132,597,354	11,719,729		144,317,083	19,532,882
5	Computer Software		6,823,308		103,649,903						19,332,002
6	Motor Vehicles	46,850,000	-		46,850,000	20.00%	21,502,075	3,802,189		25,304,263	21,545,737
7	Professionals and Reference Books	23,370	-		23,370	30.00%	19,442	884		20,326	3,044
8	Leased Assets: Motor Vehicle	27,106,624	(6,776,000)		20,330,624	20.00%	18,716,514	242,116	4,678,676	14,279,955	6,050,669
	Total	1,047,208,223	102,228,451	-	1,149,436,673		507,263,918	66,744,392	4,678,676	569,329,634	580,107,040

# NRBC Bank Securities Limited Statement of Financial Position As at September 30, 2019

Properties & Assets	Notes	At September 30, 2019	At Dec 31, 2018
		Taka	Taka
Non Current Assets:			
Property, Plant & Equipment	4	5,949,964	7,103,414
Investments :			
Investment in Share & Stock	5	318,000,424	335,197,607
Loan and Advances :			
Margin Loan	6	106,823,988	70,653,291
Current Assets:			
Advances, Deposits, Prepayments, Receivables	7	38,621,679	21,644,978
Cash and Cash Equivalents	8	69,066,425	82,969,128
		107,688,104	104,614,106
Total Assets		538,462,480	517,568,418
Shareholders' Equity:		412,072,405	406,704,090
Share Capital	9	400,000,000	400,000,000
Retained Earnings	10	12,072,405	6,704,090
Current Liabilities		126,390,076	110,864,328
Other Liabilities	11	76,449,524	74,308,082
Payable to Parents Company	12	1,099,000	-
Overdraft NRBC Bank Ltd	13	48,841,552	36,556,246
Total equity and Liabilities		538,462,480	517,568,418

The annexed notes form an integral part of the Financial Statements.

Ahmudul Huq SEO & Head of Finance Shamsuzzaman Uzzal Chief Executive officer (CC)

Signed as per annexed report on even date

Place: Dhaka

Date: October 27,2019

# NRBC Bank Securities Limited Statement of Profit or Loss and Other Comprehensive Income For the period from January 01,2019 to September 30, 2019

Particulars	Notes	Jan'-Sep'19	Jan'- Sep' 2018
Particulars	Notes	Taka	Taka
Operating Income	.,		
Interest Income	14	9,256,303	5,844,693
Interest Expenses	15	290,213	107,335
Net Interest Income		8,966,089	5,737,358
Brokerage Commission	16	14,907,805	16,748,321
Investment Income	17	6,792,802	9,897,359
Other Operating Income/Loss	18	1,161,459	1,035,631
Total operating income	•	31,828,155	33,418,669
Operating Expenses			
Salary & Allowances	19	12,086,755	12,800,375
Rent, Taxes, Insurance, Electricity, etc.	20	3,946,213	3,960,493
Legal/Professional/Preliminary Expenses	21	-	1,050
Stamp, Postage & Telecommunication etc.	22	759,034	624,738
Stationery, Printing, Advertisement, etc.	23	600,646	200,760
Board of Directors' Meeting Expense	24	32,500	94,600
Other Financial Expenses	25	17,527	17,694
Depreciation & Repair of Property, Plant & Equipment	26	1,968,265	1,904,598
Other Expenses	27	1,331,074	615,101
Total Operating Expenses	•	20,742,014	20,219,409
Profit/(Loss) before provision		11,086,142	13,199,261
Provision against Diminuation of Share	28	3,026,485	10,039,450
Total Provision		3,026,485	10,039,450
Profit/(Loss) before Taxation		8,059,657	3,159,811
Provision for Taxation	_	2,691,342	3,134,888
Current Tax	29	2,916,824	3,283,997
Deferred Tax	30	(225,482)	(149,109)
Profit/Loss after taxation		5,368,315	24,923
Other Comprehensive Income		-	-
Total Comprehensive Income/(loss)	•	5,368,315	24,923
Earnings Per Share (EPS)	31	0.13	0.00

The annexed notes form an integral part of the Financial Statements.

Ahmudul Huq SEO & Head of Finance Shamsuzzaman Uzzal Chief Executive officer (CC)

Signed as per annexed report on even date

Place: Dhaka

Date: October 27,2019

# NRBC Bank Securities Limited Statement of Cash Flows For the period from January 01,2019 to September 30, 2019

D. divilar	Jan'-Sep'19	Jan'- Sep' 2018
Particulars	Taka	Taka
A. Cash flows from operating activities		
Cash received from :		
Interest income	9,256,303	5,844,693
Investment Income	6,792,802	9,897,359
Brokerage Commission Receipts	14,907,805	16,748,321
Receipts from Other oparating activities	1,161,459	1,035,630
	32,118,368	33,526,003
Cash payment to :		
Interest expenses	290,213	107,335
Paid to the Employee	12,086,755	12,800,375
Legal/Preliminary Expense	-	1,050
Audit Fees	46,000	50,000
Payments to suppliers/Service providers	8,183,538	5,324,597
Paid for Other Operating Activities	1,644,114	885,619
	22,250,620	19,168,976
Operating profit before changes in operating assets & liabilities	9,867,748	14,357,027
Increased/decreased in operating assets and liabilities		
Increased/(Decreased) of Deposit from client against Share purchased	(686,263)	34,796,445
Increased/(Decreased) of Deposit from client against IPO Fund	9,521	273,391
(Receivable)/payable to Parents Company	1,099,000	2,472,750
(Increased) / Decreased in Operating Assets	422,258	37,542,586
Net cash from/(used in) operating activities (A)	10,290,007	51,899,613
Cash used in Investing Activities		
Purchase of Property, Plant and Equipment	(527,801)	(142,616)
Investment in Shares/Securities	17,197,183	(11,497,142)
Advances, deposits, prepayments, Receivables	(16,976,700)	(895,590)
Loan and Advances	(36,170,697)	(33,372,232)
Net cash used in Investing Activities (B)	(36,478,015)	(45,907,580)
Net cash used in investing Activities (b)	(30,478,013)	(43,307,380)
Cash flows from Financing Activities		
Share Capital		-
Loan From Parent Company (NRBC Bank Ltd)/OD facility	12,285,306	15,407,335
Dividend Paid	-	-
Net cash flows from financing activities (C)	12,285,306	15,407,335
Net Surplus/(Deficit) in Cash and Bank Balances for the year (A+B+C)	(13,902,703)	21,399,368
Cash and Bank Balance at beginning of the year	82,969,128	15,545,967
Cash & Bank Balance at the end of the year (*)	69,066,425	36,945,335
(*) Cash & Bank Balance:		
Cash in Hand	203,786	5,772,096
Cash at Bank	68,862,639	31,173,238
560 40 56	69,066,425	36,945,335
	09,000,425	30,343,333

The annexed notes form an integral part of the Financial Statements.

Ahmudul HuqShamsuzzaman UzzalSEO & Head of FinanceChief Executive officer (CC)

Signed as per annexed report on even date

Place: Dhaka

Date: October 27,2019

# NRBC Bank Securities Limited Statement of Changes in Equity For the period from January 01,2019 to September 30, 2019

Particulars	Paid up capital	Retained earnings	Total
Opening Balance at January 01, 2019	400,000,000	6,704,090	406,704,090
			-
Net Profit after Tax for the year	-	5,368,315	5,368,315
Balance at September 30, 2019	400,000,000	12,072,405	412,072,405
	<u> </u>		
Balance at Decmber 31, 2018	400,000,000	6,704,090	406,704,090

Ahmudul Huq SEO & Head of Finance Shamsuzzaman Uzzal Chief Executive officer (CC)

Place: Dhaka

Date: September 16,2019

#### **NRBC Bank Securities Limited**

Selective Notes to the Preparation of Financial Statements For the period from January 01,2019 to September 30, 2019

# 1 Accounting Policies:

Accounting policies have been followed in preparing this financial statements is same as a financial statements of the company of preceding financial year as of September 30, 2019.

#### 2 Provision and Others:

# a. Property, plant and equipment

Items of property, plant and equipment are measured at cost less accumulated depreciation and impairment losses, as per BAS 16: Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes. Depreciation range from 10%-30%

#### 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. Revenue & Expense Recognition

Revenue & Expense is recognized on accrual basis.

# d. Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2018, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

#### 3 Others:

- i. Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary.
- ii. The figures appearing in these financial statements are expressed in Taka currency and rounded off to the nearest Taka unless otherwise stated.

		At September 30, 2019	At Dec 31, 2018
4.00	Property, Plant and Equipment	Taka	Taka
	At Cost	12.016.460	11 072 052
	Opening Balance Add: Addition During the Year	12,016,468 527,801	11,873,852 142,616
	Add. Addition burning the Teal	12,544,269	12,016,468
	Less: Accumulated Depreciation	6,594,305	4,913,054
	Written Down Value	5,949,964	7,103,414
	A Schedule of Property, Plant and Equipment is given in Annexure-1 for accounting &	Tax Purpose	
5.00	Investment in Share & Stock		
	Quoted Share (Publicly Traded listed with DSE)	58,301,271	74,446,214
	Cost of Acquisition of DSE TREC & Share	247,120,683	247,120,683
	Share in Lockin	-	-
	Intial Public Offer	2,578,470	3,630,710
	Unquoted Shares (Demat Share & approved by SEC)	10,000,000	10,000,000
	A Cabadula of Investments in Chausa is siven in America.	318,000,424	335,197,607
	A Schedule of Investments in Shares is given in Annexure -2		
6.00	Loan and Advances		
	Margin Loan	106,823,988	70,653,291
	This represent amount of loan to the customer against shares purchased under prescril	106,823,988	70,653,291
	This represent amount or loan to the customer against shares purchased under prescri	bea guidille of B3EC	
7.00	Advances, deposits, prepayments, Receivables		
	Security Deposit (Note: 7.01)	200,000	200,000
	Advance Income Tax (Note: 7.02)	22,234,115	18,427,121
	Advance Others (Note: 7.03)	4,379,351	118,402
	Accounts Receivable (Note: 7.04)	11,808,212	2,899,456
7.04	Consideration with	38,621,678	21,644,978
7.01	Security deposits  Security Deposits the Control Deposits and Deposits	200,000	200,000
	Security Deposit with Central Depository Bangladesh Ltd. (CDBL)	200,000	200,000
7.02	Advance Income Toy	200,000	200,000
7.02	Advance Income Tax On Turnover	12 940 294	10 122 200
	On Bank Interest	12,840,384 1,429,235	10,123,290 1,351,943
	On Dividend Income	6,024,055	5,026,447
	Advance Tax- Others	46,500	31,500
	Advance Tax - Strategic Investment*	1,893,941	1,893,941.00
	Advance tax Strategic investment	22,234,115	18,427,121
	Gain Tax on Sale of Share (25% i.e. 1,803,777X21 less cost) no. Share sale to Shenzhen Through DSE in 2018 which to be utilized after expiry of 3 (Three) Years as S.R.O No 31	-	
7.03	Advance Others		
	Advance Office Rent	1,998,800	90,000
	Others	2,380,551	28,402
		4,379,351	118,402
7.04	Accounts Receivable		
	Dhaka Stock Exchange Ltd. (Settelement A/c)	10,613,433	2,899,456
	Receivable from Merchant Bank	1,194,779	, , , , ,
		11,808,212	2,899,456

# 8.00 Cash and Cash Equivalents

Cash in Hand (\*) Cash at Bank (Note: 08.01)

30,069 82,939,059 **82,969,128** 68,862,639 **69,066,425** 

400,000,000

# 8.01 Cash at Bank

NRB Commercial Bank Limited, Principal Branch (a)	21,368,414	38,195,791
NRB Commercial Bank Limited Cus A/C 0101-360-099	20,387,484	36,457,068
NRB Commercial Bank Limited IPO A/C 0101-360-098	735,537	880,715
NRB Commercial Bank Limited Operation A/C 0101-364-002	245,393	858,008
Al-Arafa Islami Bank Limited, Motijheel Branch (b)	47,494,226	44,743,268
Al-Arafah Islami Bank Limited Cus A/C 0021220006396	10,119,903	6,725,555
Al-Arafah Islami Bank Limited Dealer A/C 0021220006385	1,389,007	2,032,397
Al-Arafah Islami Bank Limited Strategic A/C 0021220007836	35,985,316	35,985,316
Total (a+b)	68,862,639	82,939,059

According to Demutualization Act 2013, DSE was agreed to sale 25% share to Strategic partner to Shenzhen Stock Exchange & Shanghai Stock Exchange. At the same National Board of Revenue(NBR) issued এস.আর.ও নং ৩১৯-আইন/আয়কর/২০১৮- Income Tax Ordinance 1984 dated October 30, 2018 stated that all proceed of selling to Strategic partner will be operated in BO Account 1205950066923412.

#### 9.00 Share Capital

# Authorized Capital

1,000,000,000 1,000,000,000 100,000,000 Ordinary Shares of Taka 10.00 each

#### Issued, Subscribed and Paid-up Capital

40,000,000 Ordinary Shares of Taka 10.00 each fully paid 400,000,000

Shareholding position at September 30, 2019 is as follows:

Name of Shareholders	No. of shares
NRB Commercial Bank Limited	36,000,000
Dr. Toufique Rahman Chowdhury	200,000
Mr. Md. Shahidul Ahsan	200,000
Mr. Mohammed Mahtabur Rahman	200,000
Ms. Anika Rahman	200,000
Mr. Marzanur Rahman	200,000
Mr. A M Saidur Rahman	200,000
Mr. A.K.M Mostafizur Rahman	200,000
Mr. Abu Bakr Chowdhury	200,000
Mr. Mohammad Shahid Islam	200,000
Mr. Loquit Ullah	200,000
Mr. Tamal S.M Parvez	200,000
Mr. Rafikul Islam Mia Arzoo	200,000
Mr. Md. Mohiuddin	200,000
Ms. Shamimatun Nasim	200,000
Mr. Mohammed Adnan Imam	200,000
Mr. Rashed M Ibrahim	200,000
Mr. Dr. Rafiqul Islam Khan	200,000
Mr. Mohammad Zakaria Khan	200,000
Mr. Aziz U Ahmad	200,000
Mr. Mohammed Manzurul Islam	200,000
	40,000,000

<sup>\*</sup> Cash in hand means cash kept as pettty for maintaining daily regular expenses which adjust preoidcally. and included Uncleared Cheque value of Tk. 1,90,000 kept in hand

10.00	Retained Earnings		
10.00	Opening Balance	6,704,090	23,395,490
	Add: Total Comprehensive Income/(Loss) during the year	5,368,315	3,308,600
		12,072,405	26,704,090
	Less: Dividend Paid During the Year	-	20,000,000
		12,072,405	6,704,090
11.00	Other Liabilities		
	Payable to Stock Exchanges (Note: 11.01)	3,607,484	3,913,233
	Payable to Clients (Note: 11.02)	40,782,118	41,162,631
	Current Income Tax Payable (Note: 11.03)	14,434,257	11,517,433
	Deferred Tax Liabilty (Note: 11.04)	129,013	354,495
	Gratuity Fund	-	-
	Provident Fund	-	-
	CDBL Charge	80,544	-
	Statutory Audit Fee paybale	-	46,000
	TDS at Source	65,992	3,808,500
	VDS at Source	92,914	12,750
	Incentive and Performance Bonus	8,950	362,390
	Provision for Diminution of Shares/Investment (Note: 11.05)	16,157,135	13,130,650
	Payable with Marchant Bank	1,056,497	-
	IPO Application Fund	25,100	-
	Accrued Expense Payable	9,521	-
11 01	Payable to Stock Exchanges	76,449,524	74,308,082
11.01	Dhaka Stock Exchange Ltd.	3,607,484	3,913,233
	Shaka stock Exchange Eta.	3,607,484	3,913,233
11.02	Payable to Clients	40,782,118	41,162,630
	This represents amount payable to customers against sale of shares and/or receipts	for purchasing of shares.	
11.03	This represents amount payable to customers against sale of shares and/or receipts of the current Income Tax Payable	for purchasing of shares.	
11.03	Current Income Tax Payable		7 116 522
11.03	Current Income Tax Payable Opening Balance	11,517,433	7,116,522 4 400 911
11.03	Current Income Tax Payable		4,400,911
11.03	Current Income Tax Payable  Opening Balance Add: Addition During the Year	11,517,433 2,916,824	
11.03	Current Income Tax Payable Opening Balance	11,517,433 2,916,824	4,400,911
	Current Income Tax Payable  Opening Balance Add: Addition During the Year	11,517,433 2,916,824 14,434,257	4,400,911 <b>11,517,433</b> -
	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period	11,517,433 2,916,824 14,434,257	4,400,911 <b>11,517,433</b> -
	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance	11,517,433 2,916,824 14,434,257 - 14,434,257	4,400,911 11,517,433 - 11,517,433
	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty	11,517,433 2,916,824 14,434,257 - 14,434,257	4,400,911 11,517,433 - 11,517,433
	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance	11,517,433 2,916,824 14,434,257 - 14,434,257	4,400,911 11,517,433 - 11,517,433 552,538
	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance Add: Addition During the Year	11,517,433 2,916,824 14,434,257 - 14,434,257 354,495	4,400,911 11,517,433 - 11,517,433 552,538 - 552,538
11.04	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance Add: Addition During the Year	11,517,433 2,916,824 14,434,257 - 14,434,257 354,495 - 354,495 225,482	4,400,911 11,517,433 - 11,517,433 552,538 - 552,538 198,043
11.04	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Provision for Diminution of Shares/Investment	11,517,433 2,916,824 14,434,257 - 14,434,257 354,495 - 354,495 225,482 129,013	4,400,911 11,517,433 - 11,517,433 552,538 - 552,538 198,043 354,495
11.04	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Provision for Diminution of Shares/Investment  Opening Balance	11,517,433 2,916,824 14,434,257 - 14,434,257 354,495 - 354,495 225,482 129,013	4,400,911 11,517,433 - 11,517,433 552,538 198,043 354,495
11.04	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Provision for Diminution of Shares/Investment	11,517,433 2,916,824 14,434,257 - 14,434,257 354,495 - 354,495 225,482 129,013 13,130,650 3,026,485	4,400,911 11,517,433 - 11,517,433 552,538 198,043 354,495 5,741,327 7,389,323
11.04	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Provision for Diminution of Shares/Investment  Opening Balance	11,517,433 2,916,824 14,434,257 - 14,434,257 354,495 - 354,495 225,482 129,013	4,400,911 11,517,433 - 11,517,433 552,538 198,043 354,495
11.04	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Provision for Diminution of Shares/Investment  Opening Balance Add: Addition During the Year	11,517,433 2,916,824 14,434,257 - 14,434,257 354,495 - 354,495 225,482 129,013 13,130,650 3,026,485	4,400,911 11,517,433 - 11,517,433 552,538 198,043 354,495 5,741,327 7,389,323
11.04	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Provision for Diminution of Shares/Investment  Opening Balance Add: Addition During the Year	11,517,433 2,916,824 14,434,257 - 14,434,257 354,495 - 354,495 225,482 129,013 13,130,650 3,026,485 16,157,135	4,400,911 11,517,433 - 11,517,433 552,538 - 552,538 198,043 354,495 5,741,327 7,389,323 13,130,650
11.04	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Provision for Diminution of Shares/Investment  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Less: Adjustment During the Year	11,517,433 2,916,824 14,434,257 - 14,434,257 354,495 - 354,495 225,482 129,013 13,130,650 3,026,485 16,157,135	4,400,911 11,517,433 - 11,517,433 552,538 - 552,538 198,043 354,495 5,741,327 7,389,323 13,130,650
11.04 11.05	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Provision for Diminution of Shares/Investment  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Less: Adjustment During the Year  Payable to Parents Company Rent Payable	11,517,433 2,916,824 14,434,257  14,434,257  354,495 25,482 129,013  13,130,650 3,026,485 16,157,135 - 16,157,135	4,400,911 11,517,433 - 11,517,433 552,538 198,043 354,495 5,741,327 7,389,323 13,130,650
11.04 11.05	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Provision for Diminution of Shares/Investment  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Less: Adjustment During the Year  Payable to Parents Company Rent Payable  Overdraft Facility From NRBC Bank Ltd	11,517,433 2,916,824 14,434,257  14,434,257  354,495 - 354,495 225,482 129,013  13,130,650 3,026,485 16,157,135 - 16,157,135 - 1,099,000  48,841,552	4,400,911 11,517,433 - 11,517,433 552,538 198,043 354,495 5,741,327 7,389,323 13,130,650 - 13,130,650
11.04 11.05	Current Income Tax Payable  Opening Balance Add: Addition During the Year  Less: Adjustment during the period  Deferred Tax Liabilty  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Provision for Diminution of Shares/Investment  Opening Balance Add: Addition During the Year  Less: Adjustment During the Year  Less: Adjustment During the Year  Payable to Parents Company Rent Payable	11,517,433 2,916,824 14,434,257  14,434,257  354,495 - 354,495 225,482 129,013  13,130,650 3,026,485 16,157,135 - 16,157,135 - 1,099,000  48,841,552	4,400,911 11,517,433 - 11,517,433 552,538 198,043 354,495 5,741,327 7,389,323 13,130,650 - 13,130,650

Per annum

		Jan'-Sep'2019	Jan'-Sep'2018
		Taka	Taka
14.00	Interest Income Interest on Bank Deposit	772,923	366,706
	Interest Income from Margin Loan	8,483,379	5,477,987
	The lock modern and pure country and the lock modern and the lock	9,256,303	5,844,693
15.00	Interest Expense	290,213	107,335
	Loan was availed from Parents M/s. NRBC Bank Limited with having a cash Credit Limited of Tk. 300.	.00 Million	
16.00	Brokerage Commission		
	Brokerage Commission	16,396,400	17,588,167
	Less: Direct Charges Note 1		839,846
16.01	Direct Charges for getting Brokerage Commission	14,907,805	16,748,321
		1 499 505	920.946
	Laga Charge	1,488,595 <b>1,488,595</b>	839,846 <b>839,846</b>
17.00	Investment Income (Listed Company)	1,400,333	833,840
	Dividend Income	F 002 025	0.004.000
	Dividend Income Gain on Sale of Shares and Debentures(Net)	5,093,925 1,698,877	9,894,869 2,490
	Gaill oil Sale of Shales and Debendies(Net)	6,792,802	9,897,359
18.00	Other Operating Income	0,732,002	3,037,333
	Transaction / Transmission Foo	64 906	10.635
	Transaction / Transmission Fee Account Opening/Closing Fee	64,806 197,436	19,625 150,335
	Other Income	887,042	852,061
	IPO Commission/fee	12,175	13,610
		1,161,459	1,035,631
19.00	Salary and Allowance		
	Basic Salary Allowances	3,995,572	4,045,938
	Incentive/Performance Bonus	6,683,127	6,531,268
	Festival Bonus	1,005,080	1,547,340
	Payment to Recognized Gratuity Fund		374,943
	Company Contribution to Recognized Providend Fund	402,976	300,886
		12,086,755	12,800,375
20.00	Rent, Taxes, Insurance, Electricity, etc.		
	Office Rent	2,197,020	2,978,550
	Rate & Taxes (Note: 20.01)	6,889 364,107	48,769 108,680
	DES/BSEC/RJSC Fees & Charge (Note : 20.02) CDBL Charges (Note : 20.03)	703,697	581,603
	Insurance Expenses	9,800	29,882
	Electricity and Other Utility Expenses	664,700	213,009
		3,946,213	3,960,493
20.01	Rate & Taxes		
	Patent /Trade License/Holding Tax/Sign Board Tax	6,889	48,769
20.02	DSE/BSEC/RJSC Fees & Charge		
	RJSC Fees	_	- 1
	DSE/Broker Association Membership Fee	187,928	15,480
	TREC Renrewal Fees	124,000	
	Authorized Representative Fee	37,200	89,700
	Investor Protection Fund Fees	3,479	-
	TWS establishment Fees	11,500	3,500
		364,107	108,680

20.03	CDBL Charges		
	CDBL Charges - Share Trading CDBL Charges - Fees	703,697 -	581,603 -
	· ·	703,697	581,603
21.00	<u>Legal/Professional/Preliminary Expenses</u>		
	Notary Public and Other Charge	-	1,050
	Legal & Consultancy Fees	-	-
			1,050
22.00	Channe Bashara & Talasanan misation ata		
22.00	Stamp, Postage & Telecommunication etc. Stamp and Coutridge Cost	-	-
	Software Maintenance	-	-
	Postage & Courier Charges	12,833	10,317
	Telephone Charges Fax, Networking/Bandwith Charge	162,890 583,311	188,071 426,350
	rax, Networking/bandwith Charge	759,034	624,738
23.00	Stationery, Printing, Advertisement, etc.		
	Stationery Expenses	-	200,760
	Printing Expenses	334,789	
	Publicity, Advertisement, etc	11,500	
	Stationary General Photocopy & Book Binding	221,694 2,090	
	Computer Expenses	30,573	
		600,646	200,760
24.00	Board of Directors' Meeting Expenses		
	BOARD Meeting Expenses	32,500	94,600
		32,500	94,600
	n let the		
25.00	Bank/Financial Expenses Excise Duty	_1	_
	Bank Charge & Commission	17,527	17,694
		17,527	17,694
26.00	Depreciation and Repair of the Property, Plant & Equipment		
	A. Depreciation of the Freehlod Properties		
	Furniture & Fixtures Office Equipment	114,790 115,250	113,833 103,480
	Computer Accessories	746,113	716,079
	Bangladesh Made Software	270,000	270,000
	Motor Vehicles	434,000	558,000
	B. Repair, Renovation & Maintenance of the Company's Assets:	1,680,152	1,761,392
	Repair and Repalcement of Office Equipment and Machinery	288,113	143,206
	, , , , , , , , , , , , , , , , , , ,	288,113	143,206
	Total [a+b]	1,968,265	1,904,598
27.00	Other Expenses	1,308,203	1,304,338
_,,,,,	<del></del>		
	Office Maintenance Local Conveyance	93,141 39,107	46,537 36,545
	Travelling Expenses	59,107	36,062
	AGM Expenses	43,260	65,464
	Uniform & Lerveries-SCS Staff	34,539	28,050
	IPO Application Fee	15,000	37,000
	Overtime Casual Staff Terminal Workstation	15,450 20,000	-
	Software Maintenance	587,008	
	Program Expenses &Training Fee	120,109	
	Entertainment	336,567	360,623
	Newspaper and Periodical	26,893	4,820
		1,331,074	615,101

# 28.00 Provision for dinimunation of Share/Securities

	Provision for unrealized loss of share/securities Provision for Others			3,026,485	10,039,450
				3.026.485	10,039,450
	Provisions for diminution in value of investments have been maintained in 193/166 Dated December 08, 2015.	n accordance with E	BAS-37 and E	BSEC Circular # SEC/CMR	
29.00	<del></del>		-		
	Operating Profit		Ĺ	11,086,142	13,199,260
	Taxable Income/(Loss) for standard tax rate applicable			4,937,576	3,727,927
	Taxable Income other than standard tax rate			6,792,802	9,897,359
	Total Taxable Income per Income tax Act, 1984		_	11,730,378	13,625,286
	Current Tax Expenses for Standard Tax rate @35% and other applicable r	ate		2,916,824	3,283,997
30.00	<u>Deferred Tax Expense</u>	Carrying Amt	Tax Base		
	Fixed Assets	5,949,964	#######	368,608	1,152,654
	Net Taxable Temporary Difference [i.e. Tax will be paid in future Period]		-	368,608	1,152,654
	Corporate Tax @ 35% I.e. Deffered Tax Liability as of 30.06.2019		-	129,013	403,429
	Less : Deffered tax Liabilties in 2018		-	354,495	552,538
	Deffered Tax expnese for the year end on 30.09.2019			(225,482)	(149,109)
31.00	Earnings Per Share (EPS)				
	Profit after Taxation			5,368,315	24,923
	Number of Ordinary Shares Outstanding		_	40,000,000	40,000,000
				0.13	0.001

Earnings per shares (EPS) have been computed by dividing the basic earnings by the number of ordinary shares outstanding as on September 30, 2019 in accordance with BAS-33.

# 32.00 Nature and type of related party transaction of the company

A. NRBC Bank Limited : Parents Subsidiary Relationship

Nature of Transaction	Types	Note	Jan'-Sep'2019	Jan'-Sep'2018
Advance Income Tax- AIT on Interest	Assets - Inter Company	7	1,167,209	1,109,523
Bank Deposit:	Assets - Inter company	8	21,368,414	23,794,364
NRB Commercial Bank Limited A/C 0101-360-099	703ct3 inter company	Ü	20,387,484	20,599,880
NRB Commercial Bank Limited A/C 0101-360-098			735,537	1,584,512
NRB Commercial Bank Limited A/C 0101-364-002			245,393	1,609,972
Payable to NRBC Bank Ltd : Client Depsoit	Liability-Inter Company	11	4,366,361	4,828,674
Rent Payable to the Parents	Liability-Inter Company	12	1,099,000	2,472,750
Overdraft Facility From NRBC Bank Ltd	Liability-Inter Company	13	48,841,552	15,407,335
Interest on Bank Deposit	Income-Inter company	14	576,866	245,601
Interest on OD Facility	Expense-Inter company	15	290,213	107,335
Brokerage Commission	Income-Inter company	16	1,355,057	1,962,445
Rent, Tax and Insurance : Office Rent	Expense-Inter Company	20	1,099,000	2,472,750
Bank/Financial Expense	Expense-Inter Company	25	1,725	1,725

B. Other Related Parties with Directors :

i. No other transaction been occured with stake holding of Directors of NRBC Bank Securities Limited ii. Above transactions has been occurred under normal course of business

#### NRBC Bank Securities Limited Details of Property, Plant & Equipment for Accounting Purpose

For the period from January 01,2019 to September 30, 2019

			As	sets			Depreciation				
SI NO.	Properties & Assets	Opeing Balance	Addition during the vear	Disposal during the vear	Closing Balance	Rate of Depreciation	Opeing Balance	Addition during the year	Disposal during the vear	Closing Balance	Book Value
1	Furniture and fixures	1,517,772	57,400	-	1,575,172	10.00%	265,703	114,790		380,493	1,194,679
2	Office Equipment	1,423,716	242,346	-	1,666,062	10.00%	262,056	115,250		377,306	1,288,756
3	Computer and Accessories	4,794,980	228,055	-	5,023,035	20.00%	1,589,294	747,213		2,336,507	2,686,529
4	Bangladesh Made Computer Software	1,800,000	-	-	1,800,000	20.00%	750,000	270,000		1,020,000	780,000
5	Motor Vehicles	2,480,000	-	-	2,480,000	30.00%	2,046,000	434,000		2,480,000	-
6	Professionals and Reference Books	-	-	-	-	10.00%	-	-		-	-
	Total	12,016,468	527,801	-	12,544,269		4,913,053	1,681,252	-	6,594,305	5,949,964

# **Details of Property, Plant & Equipment for Tax Purpose**For the period from January 01,2019 to September 30, 2019

		Assets				Depreciation					
SI NO.	Properties & Assets	Opeing Balance	Addition during the vear	Disposal during the vear	Closing Balance	Rate of Depreciation	Opeing Balance	Addition during the year	Disposal during the vear	Closing Balance	Book Value
1	Furniture and fixures	1,517,772	57,400	-	1,575,172	10.00%	328,547	93,497		422,044	1,153,128
2	Office Equipment	1,423,716	242,346	-	1,666,062	10.00%	308,448	101,821		410,269	1,255,793
3	Computer and Accessories	4,794,980	228,055	-	5,023,035	30.00%	2,503,662	566,859		3,070,521	1,952,514
4	Bangladesh Made Computer Software	1,800,000	-	-	1,800,000	50.00%	1,575,000	84,375		1,659,375	140,625
5	Motor Vehicles	2,480,000	-	-	2,480,000	20.00%	1,210,240	190,464		1,400,704	1,079,296
6	Professionals and Reference Books	-	-	-	-	10.00%	-	-		-	-
	Total	12,016,468	527,801	-	12,544,269		5,925,897	1,037,016	-	6,962,913	5,581,356