



114, Motijheel Commercial Area  
Dhaka-1000  
Bangladesh

**NRB Commercial Bank Limited**

.....  
Un-audited 2<sup>nd</sup> Quarter Financial Statements for the period  
ended 30 June 2015

**NRB COMMERCIAL BANK LIMITED**

Balance Sheet  
As at 30 June 2015

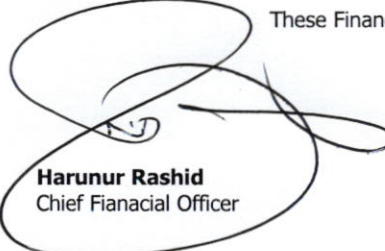
Particulars	Note	Amount in Taka	
		30-Jun-15	31-Dec-14
<b>PROPERTY AND ASSETS</b>			
<b>Cash:</b>	3	<b>1,671,993,272</b>	<b>1,366,111,665</b>
In Hand (Including Foreign Currencies)	3.1	316,994,868	226,188,773
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2	1,354,998,405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

**NRB COMMERCIAL BANK LIMITED**

Balance Sheet  
As at 30 June 2015

Particulars	Note	Amount in Taka	
		30-Jun-15	31-Dec-14
<b>OFF - BALANCE SHEET EXPOSURES</b>			
<b>Contingent liabilities</b>	18	8,420,654,491	4,492,661,041
Acceptances and endorsements		2,409,123,699	1,243,538,325
Letters of guarantee		1,593,486,285	939,681,706
Irrevocable letters of credit		2,283,278,857	1,650,503,701
Bills for collection		2,134,765,649	658,937,308
Other contingent liabilities		-	-
<b>Other commitments</b>			
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			
<b>Total Off-Balance Sheet exposures including contingent liabilities</b>		<u>8,420,654,491</u>	<u>4,492,661,041</u>
<b>Other memorandum items</b>			
Value of travellers cheques			
Value of savings certificates (sanchaya patra)			

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

  
**Harunur Rashid**  
Chief Financial Officer

  
**Dewan Mujibur Rahman**  
Managing Director & CEO

Dhaka, 10 August 2015