



114, Motijheel Commercial Area
Dhaka-1000
Bangladesh

NRB Commercial Bank Limited

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Un-audited 2nd Quarter Consolidated Financial Statements for
the period ended 30 June 2017

NRB COMMERCIAL BANK LIMITED & ITS SUBSIDIARY

Consolidated Balance Sheet

As at 30 June 2017

Particulars	Note	At June 30, 2017	At Dec 31, 2016
		Taka	Taka
PROPERTY AND ASSETS			
Cash:			
In Hand (Including Foreign Currencies)	3a	3,799,241,670	3,094,050,159
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.1a	701,969,143	580,890,853
	3.2a	3,097,272,528	2,513,159,306
Balance with other banks and financial institutions			
In Bangladesh	4a	2,655,570,489	4,005,293,035
Outside Bangladesh		2,281,448,257	3,892,753,886
		374,122,232	112,539,149
Money at call and short notice	5a	400,000,000	-
Investments	6a	7,548,824,251	7,527,581,121
Government		4,887,289,725	5,253,705,492
Others		2,661,534,526	2,273,875,629
Loans and advances			
Loans, cash credits, overdrafts etc./ investments	7a	39,086,859,737	37,408,284,100
Bills purchased and discounted	7.1a	38,771,322,946	36,213,867,247
	8a	315,536,791	1,194,416,854
Fixed assets including premises, furniture and fixtures	9a	533,906,982	560,097,478
Other assets	10a	1,313,798,514	1,023,795,024
Non - banking assets		-	-
Total assets		55,338,201,644	53,619,100,916
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11a	362,423,516	763,427,007
Deposits and other accounts	12a	45,302,368,913	44,143,280,310
Current accounts and other accounts		3,235,327,152	2,516,739,883
Bills payable		996,403,324	2,754,668,268
Savings bank deposits		2,788,915,891	2,334,369,949
Special notice deposits		4,390,342,006	3,232,103,362
Fixed deposits		23,330,164,755	20,157,188,850
Other deposits		10,530,138,166	9,437,640,810
Other liabilities	13a	4,052,686,941	2,983,657,684
Total liabilities :		49,717,479,370	47,890,365,001
Total Shareholders' Equity		5,578,854,293	5,688,061,302
Paid -up capital	14	4,900,001,460	4,579,440,770
Statutory reserve	15	509,374,506	462,771,400
Other reserve	16a	5,082,486	17,988,187
Retained earnings	17a	164,395,841	627,860,945
Minority Interest	17b	41,867,981	40,674,612
Total Equity		5,620,722,274	5,728,735,915
Total Liabilities and Shareholders' Equity		55,338,201,644	53,619,100,916

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As at 30 June 2017

Particulars	Note	At June 30, 2017	At Dec 31, 2016
		Taka	Taka
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	18	16,487,457,730	12,934,947,050
Acceptances and endorsements		5,516,941,454	4,606,856,139
Letters of guarantee		3,477,026,013	2,509,275,340
Irrevocable letters of credit		4,193,973,717	3,197,789,274
Bills for collection		3,299,516,546	2,621,026,297
Other contingent liabilities		-	-
Other commitments			
Documentary credits and short term trade -related transactions			
Forward assets purchased and forward deposits placed			
Undrawn note issuance and revolving underwriting facilities			
Undrawn formal standby facilities , credit lines and other commitments			
Liabilities against forward purchase and sale			
Total Off-Balance Sheet exposures including contingent liabilities		16,487,457,730	12,934,947,050
Other memorandum items			
Govt. Securities for sale		94,700,000	
Value of travellers cheques			
Value of savings certificates (sanchaya patra)			
		94,700,000	

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, 21 September 2017