



114, Motijheel Commercial Area
Dhaka-1000
Bangladesh

NRB Commercial Bank Limited

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

NRB COMMERCIAL BANK LIMITED

Balance Sheet

As at 30 September 2015

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

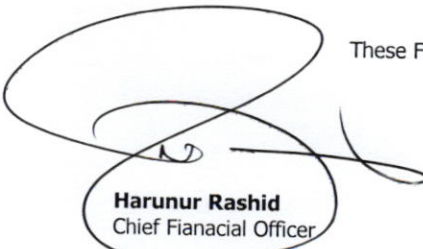
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As at 30 September 2015

Particulars	Note	Amount in Taka	
		30-Sep-15	31-Dec-14
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	17	9,118,287,221	4,492,661,041
Acceptances and endorsements		2,814,887,601	1,243,538,325
Letters of guarantee		1,596,033,943	939,681,706
Irrevocable letters of credit		1,966,010,345	1,650,503,701
Bills for collection		2,741,355,333	658,937,308
Other contingent liabilities		-	-
Other commitments			
Documentary credits and short term trade -related transactions			
Forward assets purchased and forward deposits placed			
Undrawn note issuance and revolving underwriting facilities			
Undrawn formal standby facilities , credit lines and other commitments			
Liabilities against forward purchase and sale			
Total Off-Balance Sheet exposures including contingent liabilities		<u>9,118,287,221</u>	<u>4,492,661,041</u>
Other memorandum items			
Value of travellers cheques			
Value of savings certificates (sanchaya patra)			

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


Harunur Rashid
 Chief Financial Officer


Dewan Mujibur Rahman
 Managing Director & CEO

Dhaka, 18 October 2015