



114, Motijheel Commercial Area
Dhaka-1000
Bangladesh

NRB Commercial Bank Limited & Its Subsidiary

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Un-audited 3rd Quarter Consolidated Financial Statements for
the period ended 30 September 2016

NRB COMMERCIAL BANK LIMITED & ITS SUBSIDIARY

Consolidated Balance Sheet
As at 30 September 2016

Particulars	Note	30-Sep-16	31-Dec-15
		Taka	Taka
PROPERTY AND ASSETS			
Cash:	3a	2,905,375,981	2,236,775,615
In Hand (Including Foreign Currencies)	3.1a	561,259,891	377,681,442
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2a	2,344,116,089	1,859,094,173
Balance with other banks and financial institutions	4a	3,194,785,724	3,077,157,128
In Bangladesh		3,019,560,886	2,566,879,653
Outside Bangladesh		175,224,838	510,277,475
Money at call and short notice	5a	-	-
Investments	6a	6,885,398,104	6,200,866,921
Government		4,828,729,186	4,138,468,762
Others		2,056,668,918	2,062,398,159
Loans and advances	7a	30,867,078,460	23,227,386,522
Loans, cash credits, overdrafts etc./ investments	7.1a	29,813,194,248	22,394,358,589
Bills purchased and discounted	8a	1,053,884,212	833,027,933
Fixed assets including premises, furniture and fixtures	9a	540,211,500	464,896,458
Other assets	10a	1,285,507,495	1,051,924,890
Non - banking assets		-	-
Total assets		45,678,357,264	36,259,007,533
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11a	1,567,639,425	426,901,731
Deposits and other accounts	12a	36,345,442,470	28,880,683,698
Current accounts and other accounts		2,147,499,386	1,668,922,740
Bills payable		810,306,972	246,712,400
Savings bank deposits		2,031,451,171	1,331,655,120
Special notice deposits		3,072,292,986	1,026,597,908
Fixed deposits		19,728,083,976	17,393,267,534
Other deposits		8,555,807,978	6,563,527,996
Other liabilities	13a	2,674,370,872	1,798,493,887
Total liabilities :		40,587,452,767	31,106,079,317
Total Shareholders' Equity		5,050,225,588	5,113,021,571
Paid -up capital	14	4,579,440,770	4,446,059,000
Statutory reserve	15	291,773,920	203,221,865
Other reserve	16a	13,221,389	44,448,919
Retained earnings	17a	165,789,509	419,291,788
Minority Interest	17b	40,678,909	39,906,645
Total Equity		5,090,904,497	5,152,928,217
Total Liabilities and Shareholders' Equity		45,678,357,264	36,259,007,533

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Consolidated Balance Sheet

As at 30 September 2016

Particulars	Note	30-Sep-16 Taka	31-Dec-15 Taka
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	18	12,513,948,527	4,492,661,041
Acceptances and endorsements		3,837,741,712	1,243,538,325
Letters of guarantee		2,457,385,167	939,681,706
Irrevocable letters of credit		3,700,318,402	1,650,503,701
Bills for collection		2,518,503,247	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		12,513,948,527	4,492,661,041
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 44)

Harunur Rashid
Chief Financial Officer

Dhaka, 13 November 2016

Dewan Mujibur Rahman
Managing Director & CEO