



114, Motijheel Commercial Area
Dhaka-1000
Bangladesh

NRB Commercial Bank Limited

.....
Un-audited 3rd Quarter Consolidated Financial Statements for
the period ended 30 September 2020

NRB Commercial Bank Limited & Its Subsidiary

Consolidated Balance Sheet

As at 30 September 2020

Particulars	Note	At Sep 30, 2020	At Dec 31, 2019
		Taka	Taka
PROPERTY AND ASSETS			
Cash:	3a	4,821,075,216	5,880,401,321
In Hand (Including Foreign Currencies)	3.1a	1,646,206,983	1,842,555,955
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2a	3,174,868,233	4,037,845,366
Balance with other banks and financial institutions	4a	3,081,910,604	2,040,422,739
In Bangladesh		2,330,761,845	1,894,223,425
Outside Bangladesh		751,148,758	146,199,314
Money at call and short notice	5a	247,400,000	856,700,000
Investments	6a	25,425,013,882	15,625,662,093
Government		22,272,603,747	12,715,430,910
Others		3,152,410,135	2,910,231,183
Loans and advances	7a	73,729,554,381	62,059,563,385
Loans, cash credits, overdrafts etc./ investments	7.2a	71,981,876,795	59,993,700,830
Bills purchased and discounted	8a	1,747,677,586	2,065,862,555
Fixed assets including premises, furniture and fixtures	9a	577,486,250	513,295,067
Other assets	10a	4,566,401,011	3,251,215,194
Non - banking assets		-	-
Total assets		112,448,841,345	90,227,259,800
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11a	3,517,927,547	1,290,232,047
Deposits and other accounts	12a	89,013,890,237	71,879,793,229
Current accounts/Al-wadeeah current accounts and other accounts		10,492,379,019	6,293,695,523
Bills payable		11,326,305,707	7,185,410,848
Savings bank/Mudaraba savings bank deposits		7,188,942,793	5,238,707,700
Special/Mudaraba notice deposits		8,396,193,483	7,207,653,534
Fixed deposits/Mudaraba fixed deposits		19,173,830,542	13,795,849,738
Schemes Deposit/ Mudaraba Scheme Deposits		32,436,238,694	32,158,475,886
Other liabilities	13a	10,549,280,737	8,815,289,154
Total liabilities :		103,081,098,521	81,985,314,429
Total Shareholders' Equity		9,323,791,636	8,200,744,377
Paid -up capital	14	5,825,169,980	5,710,951,240
Statutory reserve	15	1,780,580,053	1,458,843,141
Other reserve	16a	235,626,254	5,009,947
Retained earnings	17a	1,482,415,349	1,025,940,050
Minority Interest	17b	43,951,189	41,200,993
Total Equity		9,367,742,824	8,241,945,370
Total Liabilities and Shareholders' Equity		112,448,841,345	90,227,259,800
Net Asset Value (NAV) per Share		16.01	14.36

NRB Commercial Bank Limited & Its Subsidiary
Consolidated Balance Sheet
As at 30 September 2020

Particulars	Note	At Sep 30, 2020	At Dec 31, 2019
		Taka	Taka
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	18	33,859,394,475	27,408,198,566
Acceptances and endorsements		7,246,193,617	7,210,588,526
Letters of guarantee		16,440,841,634	10,437,378,649
Irrevocable letters of credit		5,396,920,963	5,729,243,714
Bills for collection		4,775,438,262	4,030,987,678
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		33,859,394,475	27,408,198,566
Other memorandum items			
Value of Govt Instrument & Wage Earner Bonds		175,850,000	175,850,000
		175,850,000	175,850,000


These Financial Statements should be read in conjunction with annexed notes (1 to 49)



Md. Mukhter Hossain
Managing Director & CEO



AKM Mostafizur Rahman
Director, BoD



S M Parvez Tamal
Chairman, BoD



Harunur Rashid
Chief Financial Officer



Md. Mozammel Hossain
Company Secretary

Place: Dhaka
Dated: 17 November, 2020