

**NRB Bank Limited**

**Un-Audited Financial Statements  
as at and for the period ended 31 March 2017**

**NRB Bank Limited**  
**Balance Sheet**  
**as at 31 March 2017**

	Amount in Taka	
	31 March 2017	31 December 2016
<b><u>PROPERTY AND ASSETS</u></b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	409,234,530	551,507,068
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	1,320,637,514	1,031,423,454
	<b>1,729,872,045</b>	<b>1,582,930,523</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	2,809,924,241	2,212,520,857
Outside Bangladesh	67,894,781	71,794,333
	<b>2,877,819,022</b>	<b>2,284,315,190</b>
<b>Money at call and short notice</b>		
	-	-
<b>Investments</b>		
Government	4,278,318,029	5,279,185,628
Others	1,586,709,687	1,664,691,468
	<b>5,865,027,716</b>	<b>6,943,877,096</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	15,635,550,347	12,586,888,187
Bills purchased and discounted	2,795,026	2,478,914
	<b>15,638,345,373</b>	<b>12,589,367,101</b>
<b>Fixed assets including premises, furniture and fixtures</b>		
	441,584,243	392,159,040
<b>Other assets</b>		
	933,588,612	937,190,365
<b>Non - banking assets</b>		
	-	-
<b>TOTAL ASSETS</b>	<b>27,486,237,011</b>	<b>24,729,839,315</b>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	<b>2,280,064,411</b>	<b>820,000,000</b>
<b>Deposits and other accounts</b>		
Current accounts and other accounts	3,507,671,795	2,745,655,693
Bills payable	69,701,216	77,824,142
Savings bank deposits	1,638,807,414	1,609,988,324
Fixed deposits	13,302,827,617	13,032,166,627
Bearer certificates of deposit	-	-
Other Deposits	-	-
	<b>18,519,008,042</b>	<b>17,465,634,785</b>
<b>Other liabilities</b>		
	<b>1,475,743,590</b>	<b>1,385,115,058</b>
<b>TOTAL LIABILITIES</b>	<b>22,274,816,042</b>	<b>19,670,749,843</b>
<b>Capital/shareholders' equity</b>		
Paid up capital	4,000,000,000	4,000,000,000
Statutory reserve	218,114,533	218,114,533
Revaluation reserve	446,806,933	352,820,290
Surplus in profit and loss account \ Retained earnings	546,499,503	488,154,649
<b>TOTAL CAPITAL/SHAREHOLDERS' EQUITY</b>	<b>5,211,420,969</b>	<b>5,059,089,472</b>
<b>TOTAL LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY</b>	<b>27,486,237,011</b>	<b>24,729,839,315</b>

<b>OFF-BALANCE SHEET ITEMS</b>	<b>Amount in Taka</b>	
	<b>31 March 2017</b>	<b>31 December 2016</b>
<b>Contingent liabilities</b>		
Acceptances and endorsements	274,344,880	296,793,759
Letters of guarantee	1,133,014,096	824,271,388
Irrevocable letters of credit	783,342,914	690,530,901
Bills for collection	72,944,424	27,366,401
Other contingent liabilities	-	-
<b>Total contingent liabilities</b>	<b>2,263,646,314</b>	<b>1,838,962,449</b>
<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 items including contingent liabilities</b>	<b>2,263,646,314</b>	<b>1,838,962,449</b>

-Sd-  
Deputy Company Secretary

-Sd-  
Chief Financial Officer

-Sd-  
Managing Director & CEO

Dhaka, 30 April 2017

**NRB Bank Limited**  
**Profit and Loss Account**  
for the period ended 31 March 2017

	Amount in Taka	
	31 March 2017	31 March 2016
Interest income	439,368,269	426,369,746
Interest paid on deposits and borrowings etc.	(292,706,815)	(315,422,197)
<b>Net interest income</b>	<b>146,661,454</b>	<b>110,947,549</b>
Income from investments	244,202,478	192,415,116
Commission, exchange and brokerage	24,639,267	19,220,766
Other operating income	2,438,043	1,736,266
	271,279,788	213,372,147
<b>Total operating income (A)</b>	<b>417,941,242</b>	<b>324,319,697</b>
Salaries and allowances	103,914,928	67,890,207
Rent, taxes, insurance, electricity etc.	59,768,116	40,199,443
Legal expenses	51,350	868,335
Postage, stamp, telecommunication etc.	4,862,485	6,646,628
Stationery, printing, advertisements etc.	10,935,204	5,500,350
Managing Director's salary and fees	3,015,000	2,892,559
Directors' fees	3,743,547	2,052,418
Auditors' fees	-	-
Depreciation and repair of bank's assets	21,188,711	18,079,192
Other expenses	46,993,767	25,929,606
<b>Total operating expenses (B)</b>	<b>254,473,107</b>	<b>170,058,740</b>
<b>Profit/(loss) before provision (C=A-B)</b>	<b>163,468,135</b>	<b>154,260,956</b>
Provision for loans and advances		
General provision	28,757,656	3,169,293
Specific provision	14,904,939	25,674,420
	43,662,595	28,843,714
Provision for off-balance sheet items	4,246,839	(587,626)
Provision for diminution in value of investments	-	23,992,586
Other provisions	-	-
<b>Total provision (D)</b>	<b>47,909,434</b>	<b>52,248,673</b>
<b>Total profit/(loss) before tax (C-D)</b>	<b>115,558,701</b>	<b>102,012,283</b>
Provision for current tax	57,213,847	53,991,335
	57,213,847	53,991,335
<b>Net profit/(loss) after tax</b>	<b>58,344,854</b>	<b>48,020,949</b>
<b>Appropriations</b>		
Statutory reserve		
General reserve	-	-
	-	-
<b>Retained earning carried forward</b>	<b>58,344,854</b>	<b>48,020,949</b>
<b>Earnings per share (Annualized)</b>	<b>0.58</b>	<b>0.48</b>

-Sd-  
Deputy Company Secretary

-Sd-  
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-Sd-  
Managing Director & CEO

Dhaka, 30 April 2017

**NRB Bank Limited**  
**Statement of Changes in Equity**  
**for the period ended 31 March 2017**

Amount in Taka

Particulars	Paid up capital	Statutory reserve	Share premium	Reserve for amortization of treasury securities (HTM)	Reserve for revaluation of treasury securities (HFT)	Retained earnings	Total
<b>Balance as at 1 January 2017</b>	4,000,000,000	218,114,533	-	60,091	352,760,199	488,154,649	5,059,089,473
Reserve for amortization of HTM securities	-	-	-	-	-	-	-
Reserve for revaluation of HFT securities	-	-	-	-	93,986,642	-	93,986,642
Net profit after tax for the period	-	-	-	-	-	58,344,854	58,344,854
Transfer to statutory reserve	-	-	-	-	-	-	-
<b>Balance as at 31 March 2017</b>	<b>4,000,000,000</b>	<b>218,114,533</b>	<b>-</b>	<b>60,091</b>	<b>446,746,842</b>	<b>546,499,503</b>	<b>5,211,420,969</b>
<b>Balance as at 31 March 2016</b>	<b>4,000,000,000</b>	<b>94,656,496</b>	<b>-</b>	<b>10,814</b>	<b>288,900,094</b>	<b>27,618,492</b>	<b>4,411,185,895</b>

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Deputy Company Secretary

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Chief Financial Officer

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Managing Director & CEO

Dhaka, 30 April 2017

**NRB Bank Limited**  
**Highlights on the overall activities**  
**as at 31 March 2017**

Sl No.	Particulars		31 March 2017	31 March 2016
1	Paid-up capital	Taka	4,000,000,000	4,000,000,000
2	Total capital (Tier-1 & Tier-2)	Taka	4,923,038,264	4,399,621,140
3	Surplus/(Shortage) Capital	Taka	923,038,264	399,621,140
4	Total assets	Taka	27,486,237,011	21,641,043,430
5	Total deposits	Taka	18,519,008,042	14,086,441,285
6	Total loans and advances	Taka	15,638,345,373	12,064,940,830
7	Total contingent liabilities and commitments	Taka	2,263,646,314	966,212,809
8	Loans to deposits ratio (total loans/total deposits)	%	84.44%	85.65%
9	Percentage of classified loans against total loans and advances	%	2.24%	1.09%
10	Profit/(loss) before tax and provision	Taka	163,468,135	154,260,956
11	Profit/(loss) after tax and provision	Taka	58,344,854	48,020,949
12	Classified loans during the period	Taka	349,805,716	131,768,422
13	Provisions kept against classified loans	Taka	99,705,719	30,190,037
14	Provision surplus/(deficit) against classified loans	Taka	-	-
15	Cost of deposit	%	6.27%	7.70%
16	Yield on loans and advances	%	11.34%	13.22%
17	Income from investment	Taka	244,202,478	192,415,116
18	Interest earning assets	Taka	26,514,379,026	23,779,327,992
19	Non-interest earning assets	Taka	971,857,986	950,511,323
20	Earnings per share (Annualized)	Taka	0.58	0.48
21	Net asset value per share (NAV)	Taka	13.03	12.65