Financial Statements
of
National Credit and Commerce Bank Limited

For the third quarter ended 30 September 2017

National Credit and Commerce Bank Limited and its Subsidiaries

Consolidated Balance Sheet (Un-audited)

As at 30 September 2017

PROPERTY AND ASSETS	Note	30 September 2017 Taka	31 December 2016 Taka
Cash	3(a)	**12,309,816,982**	**10,446,800,672**
In hand (including foreign currencies)		1,683,362,579	1,336,119,522
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		10,626,454,403	9,110,681,150
Balance with other banks and financial institutions	4(a)	**2,084,132,679**	**5,018,382,483**
In Bangladesh		1,749,322,763	4,647,055,434
Outside Bangladesh		334,809,916	371,327,049
Money at call and short notice	5	-	-
Investments	6 (a)	**27,269,081,518**	**24,015,508,717**
Government		25,283,149,916	21,253,372,092
Others		1,985,931,602	2,762,136,625
Loans and advances	7(a)	**144,958,781,176**	**129,070,067,579**
Loans, cash credits, overdrafts, etc.		138,900,737,403	124,660,761,120
Bills purchased & discounted		6,058,043,773	4,409,306,459
Fixed assets including premises, furnitures and fixtures	8(a)	**2,479,584,359**	**2,514,179,788**
Other assets	9(a)	**4,601,449,333**	**3,002,071,146**
Non-banking assets		-	-
TOTAL ASSETS		**193,702,846,047**	**174,067,010,385**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	10 (a)	**9,327,074,456**	**6,726,399,870**
Deposits and other accounts	11 (a)	**150,193,930,940**	**132,703,600,434**
Current deposits and other accounts		14,487,279,923	13,803,914,597
Bills payable		3,529,053,390	5,101,703,331
Savings bank deposits		20,261,415,958	18,732,883,987
Fixed deposits		57,256,766,956	50,135,024,925
Term deposits		54,659,414,713	44,930,073,594
Other liabilities	12(a)	**17,844,219,246**	**18,064,897,476**
TOTAL LIABILITIES		**177,365,224,642**	**157,494,897,780**
Shareholders' equity			
Paid up capital	13.2	8,832,180,030	8,832,180,030
Statutory reserve	14	6,409,884,413	5,927,548,654
General reserve	15	10,162,348	10,162,348
Non-controlling (Minority) interest	13.3	208	205
Other reserve including assets revaluation reserve	16	355,666,142	355,441,831
Foreign currency translation gain/(loss)	18.3	1,828,449	399,963
Surplus in profit and loss account	18(a)	727,899,815	1,446,379,574
TOTAL SHAREHOLDERS' EQUITY		**16,337,621,405**	**16,572,112,605**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**193,702,846,047**	**174,067,010,385**

	30 September 2017 Taka	31 December 2016 Taka
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	18,797,197,184	12,268,815,139
Letters of guarantee	23,082,530,301	17,877,420,213
Letters of credit issued	15,913,220,789	11,183,881,376
Bills for collection	47,213,304	10,160,692
Other commitments		
Claims against the bank not acknowledged as debt	-	-
Capital commitments	-	-
Export development fund (EDF)	-	-
TOTAL OFF BALANCE SHEETS ITEMS	**57,840,161,579**	**41,340,277,420**

Company Secretary (C.C.)

Chief Financial Officer

Managing Director & CEO

Director

Chairman

Dated, Dhaka
29 October 2017

National Credit and Commerce Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account (Un-audited)
For the third quarter ended on 30 September 2017

	Note	01 January to 30 September 2017 Taka	01 January to 30 September 2016 Taka	01 July to 30 September 2017 Taka	01 July to 30 September 2016 Taka
Interest income	19(a)	9,205,943,579	8,128,308,570	3,202,533,686	2,709,245,885
Less: Interest paid on deposits and borrowings	20(a)	5,873,780,439	5,470,636,830	2,014,721,248	1,804,552,770
Net interest income		**3,332,163,140**	**2,657,671,740**	**1,187,812,438**	**904,693,115**
Income from investments	21(a)	1,487,584,380	1,514,577,889	527,972,327	504,619,081
Commission, exchange and brokerage	22(a)	1,139,297,336	697,045,420	384,443,325	209,540,541
Other operating income	23(a)	316,564,065	268,455,209	80,702,606	59,778,928
Total operating income		**6,275,608,921**	**5,137,750,258**	**2,180,930,696**	**1,678,631,665**
Salary and allowances	24(a)	1,779,182,743	1,424,955,739	643,372,554	466,051,619
Rent, taxes, insurance, electricity etc.	25(a)	272,746,514	246,088,823	92,733,634	87,069,861
Legal expenses	26 (a)	12,678,932	11,614,223	7,375,207	3,112,168
Postage, stamp, telecommunication etc.	27(a)	17,155,113	19,214,914	4,155,179	5,080,894
Stationery, printing, advertisement etc.	28(a)	45,031,004	53,566,088	10,522,482	13,240,947
Managing Director's salary and allowances	29	4,458,061	6,000,000	1,922,581	1,800,000
Director's fees & other meeting related expense	30(a)	3,852,439	2,895,750	985,245	856,550
Auditors' fees	31(a)	271,250	259,750	98,750	86,250
Charges on loan losses		2,423,306	-	-	-
Repairs, maintenance, amortization and depreciation	32(a)	290,484,316	311,486,273	96,798,744	104,609,031
Other expenses	33(a)	205,235,780	170,468,335	70,040,007	51,030,098
Total operating expense		**2,633,519,458**	**2,246,549,894**	**928,004,383**	**732,937,418**
Profit before provisions		**3,642,089,463**	**2,891,200,364**	**1,252,926,313**	**945,694,247**
Provision for loans and advances		1,081,811,434	865,977,289	246,438,851	209,830,882
Specific provision	12.6.1(a)	997,024,627	845,229,172	285,422,533	236,178,594
General provision	12.6.1(b)	84,786,807	20,748,117	(38,983,682)	(26,347,712)
Provision for off-balance sheet exposures	12.7	164,998,842	60,370,196	63,761,775	(3,546,971)
Provision for off-shore banking unit	12.6 (c)	20,436,917	7,399,275	13,622,339	6,059,133
Provision for investment fluctuation in shares	6.3 (a)	(143,094,791)	(28,805,339)	(26,355,004)	(53,648,222)
Provision for other assets	12.2	3,742,267	6,040,401	(280,589)	6,040,401
Provision for nostro accounts	12.11	(5,700,000)	-	(10,000,000)	-
Total provisions		**1,122,194,669**	**910,981,822**	**287,187,372**	**164,735,223**
Profit after provision		**2,519,894,794**	**1,980,218,542**	**965,738,941**	**780,959,024**
Contribution to NCC Bank's CSR Fund	12.9	20,000,000	17,000,000	5,000,000	7,000,000
Profit before tax		**2,499,894,794**	**1,963,218,542**	**960,738,941**	**773,959,024**
Provision for tax		**1,324,355,993**	**1,106,597,026**	**491,169,278**	**407,030,088**
Current tax	12.4	1,280,041,142	1,136,203,568	470,513,671	426,097,001
Deferred tax	12.5.1	44,314,851	(29,606,542)	20,655,607	(19,066,913)
Profit after tax		**1,175,538,801**	**856,621,516**	**469,569,663**	**366,928,936**
Attributable to:					
Shareholders' of the bank		1,175,538,798	856,621,516	469,569,662	366,928,936
Non-controlling (Minority) interest		3	-	1	-
		1,175,538,801	856,621,516	469,569,663	366,928,936
Balance of profit brought forward	18.2	33,230,769	68,816,760	33,230,769	68,816,760
Total profit available for distribution		**1,208,769,570**	**925,438,276**	**502,800,432**	**435,745,696**
Appropriations:					
Statutory reserve		482,335,760	409,072,930	186,167,337	159,976,979
General reserve		-	-	-	-
		482,335,760	409,072,930	186,167,337	159,976,979
Retained earnings	18(a)	**726,433,810**	**516,365,346**	**316,633,095**	**275,768,717**
Earnings per share	35(a)	**1.33**	**0.97**	**0.53**	**0.42**

Company Secretary (C.C.)

Chief Financial Officer

Managing Director & CEO

Director

Chairman

Dated, Dhaka
29 October 2017

National Credit and Commerce Bank Limited and its Subsidiaries

Consolidated Cash Flow Statement (Un-audited)

For the third quarter ended on 30 September 2017

		Note	01 January to 30 September 2017 Taka	01 January to 30 September 2016 Taka
A)	**Cash flows from operating activities**			
	Interest received in cash		10,293,821,503	9,493,692,787
	Interest paid by cash		(8,398,064,333)	(3,555,296,315)
	Dividend received		80,881,669	56,628,474
	Fees & commission received in cash		610,684,517	457,065,683
	Recoveries of loans previously written off		3,080,657	8,698,124
	Cash paid to employees		(1,922,878,969)	(1,543,552,162)
	Cash paid to suppliers		(119,313,291)	(144,805,888)
	Income taxes paid		(1,234,600,612)	(786,771,848)
	Received from other operating activities		846,227,953	564,819,113
	Paid for other operating activities		(578,586,381)	(502,934,168)
	Operating cash flow before changes in operating assets and liabilities		(418,747,287)	4,047,543,800
	Increase/(Decrease) in operating assets & liabilities			
	Purchase and sale of trading securities		(4,053,095,679)	(2,665,477,360)
	Loans and advances to other banks		-	-
	Loans and advances to customers (Other than banks)		(15,888,713,597)	(9,268,479,355)
	Other assets		(80,053,427)	(205,326,460)
	Deposits from other banks/borrowings		4,317,220,877	644,811,390
	Deposits from customers (Other than banks)		16,016,038,983	9,250,214,684
	Other liabilities account of customers		(276,977,089)	(393,002,189)
	Other liabilities		81,026,090	834,474,624
	Net Cash received/(used)from operating activities		**(303,301,129)**	**2,244,759,134**
B)	**Cash flows from investing activities**			
	Proceeds from sale of securities		1,585,362,340	104,097,691
	Payment for purchase of securities		(581,020,750)	(358,423,339)
	Purchase of property, plant and equipment		(120,487,305)	(81,990,450)
	Sales proceeds of fixed assets		243,939	208,904
	Net cash used in investing activities		**884,098,224**	**(336,107,194)**
C)	**Cash flows from financing activities**			
	Borrowings from other banks, financial institutions and agents		(242,254,768)	(271,167,411)
	Interim dividend paid to minority shareholders		-	-
	Dividend paid in cash		(1,413,148,805)	(1,126,102,954)
	Net cash received from/(pain on) financing activities		**(1,655,403,573)**	**(1,397,270,365)**
D)	**Net (decrease) / increase in cash (A+B+C)**		**(1,074,606,478)**	**511,381,575**
E)	Effects of exchange rate changes on cash and cash-equivalents		1,428,486	(7,470,987)
F)	Opening cash and cash-equivalents		15,474,061,253	13,549,142,817
G)	**Closing cash and cash-equivalents (D+E+F)**	**34(a)**	**14,400,883,261**	**14,053,053,405**

Company Secretary (C.C.) **Chief Financial Officer**

Managing Director & CEO **Director** **Chairman**

National Credit and Commerce Bank Limited and its Subsidiaries

Consolidated Statement of Changes in Equity (Un-audited)

Particulars	For the third quarter ended on 30 September 2017							
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Non-controlling (Minority) interest	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2017	**8,832,180,030**	**5,927,548,654**	**10,162,348**	**355,441,831**	**205**	**399,963**	**1,446,379,574**	**16,572,112,605**
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,466,008)	-	-	1,466,008	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the third quarter ended	-	-	-	1,690,319	-	-	-	1,690,319
Currency translation gains and losses not recognized in the profit & loss account	-	-	-	-	-	1,428,486	-	1,428,486
Non-controlling (Minority) interest	-	-	-	-	3	-	-	3
Bonus share for the year 2016	-	-	-	-	-	-	-	-
Cash dividend for the year 2016	-	-	-	-	-	-	(1,413,148,805)	(1,413,148,805)
Net profit for the third quarter ended	-	-	-	-	-	-	1,175,538,798	1,175,538,798
Transfer to statutory reserve	-	482,335,760	-	-	-	-	(482,335,760)	-
Balance as on 30 September 2017	**8,832,180,030**	**6,409,884,413**	**10,162,348**	**355,666,142**	**208**	**1,828,449**	**727,899,815**	**16,337,621,405**

Particulars	For the third quarter ended on 30 September 2016							
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Non-controlling (Minority) interest	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2016	**8,832,180,030**	**5,224,066,591**	**10,162,348**	**414,653,607**	**205**	**7,639,571**	**1,194,919,713**	**15,683,622,065**
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,503,599)	-	-	1,503,599	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the third quarter ended	-	-	-	(59,143,576)	-	-	-	(59,143,576)
Currency translation gains and losses not recognized in the profit & loss account	-	-	-	-	-	(7,470,987)	-	(7,470,987)
Non-controlling (Minority) interest	-	-	-	-	(5)	-	5	-
Cash dividend for the year 2015	-	-	-	-	-	-	(1,126,102,954)	(1,126,102,954)
Net profit for the third quarter ended	-	-		-	-	-	856,621,516	856,621,516
Transfer to statutory reserve	-	409,072,930	-	-	-	-	(409,072,930)	-
Balance as on 30 September 2016	**8,832,180,030**	**5,633,139,521**	**10,162,348**	**354,006,432**	**200**	**168,584**	**517,868,949**	**15,347,526,065**

Company Secretary (C.C.)

Chief Financial Officer

Managing Director & CEO

Director

Chairman

National Credit and Commerce Bank Limited

Balance Sheet (Un-audited)

As at 30 September 2017

PROPERTY AND ASSETS	Note	30 September 2017 Taka	31 December 2016 Taka
Cash	3	**12,309,748,670**	**10,446,766,212**
In hand (including foreign currencies)		1,683,294,267	1,336,085,062
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		10,626,454,403	9,110,681,150
Balance with other banks and financial institutions	4	**2,014,956,981**	**4,945,063,641**
In Bangladesh		1,680,147,065	4,573,736,592
Outside Bangladesh		334,809,916	371,327,049
Money at call and short notice	5	-	-
Investments	6	**27,168,201,793**	**23,958,163,884**
Government		25,283,149,916	21,253,372,092
Others		1,885,051,877	2,704,791,792
Loans and advances	7	**141,924,848,966**	**126,003,479,329**
Loans, cash credits, overdrafts, etc.		135,866,805,193	121,594,172,870
Bills purchased & discounted		6,058,043,773	4,409,306,459
Fixed assets including premises, furnitures and fixtures	8	**2,466,796,913**	**2,500,129,703**
Other assets	9	**6,554,152,801**	**4,852,630,066**
Non-banking assets		-	-
TOTAL ASSETS		**192,438,706,124**	**172,706,232,835**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	10	**9,327,074,456**	**6,726,399,870**
Deposits and other accounts	11	**150,371,854,437**	**132,764,872,600**
Current deposits and other accounts		14,665,203,420	13,865,186,763
Bills payable		3,529,053,390	5,101,703,331
Savings bank deposits		20,261,415,958	18,732,883,987
Fixed deposits		57,256,766,956	50,135,024,925
Term deposits		54,659,414,713	44,930,073,594
Other liabilities	12	**16,504,782,408**	**16,672,764,149**
TOTAL LIABILITIES		**176,203,711,301**	**156,164,036,619**
Shareholders' equity			
Paid up capital	13.2	8,832,180,030	8,832,180,030
Statutory reserve	14	6,409,884,413	5,927,548,654
General reserve	15	10,162,348	10,162,348
Other reserve including assets revaluation reserve	16	355,666,142	355,441,831
Foreign currency translation gain/(loss)	17	1,828,449	399,963
Surplus in profit and loss account	18	625,273,441	1,416,463,390
TOTAL SHAREHOLDERS' EQUITY		**16,234,994,823**	**16,542,196,216**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**192,438,706,124**	**172,706,232,835**

	30 September 2017 Taka	31 December 2016 Taka
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	18,797,197,184	12,268,815,139
Letters of guarantee	23,082,530,301	17,877,420,213
Letters of credit issued	15,913,220,789	11,183,881,376
Bills for collection	47,213,304	10,160,692
Other commitments		
Claims against the bank not acknowledged as debt	-	-
Capital commitments	-	-
Export development fund (EDF)	-	-
TOTAL OFF BALANCE SHEETS ITEMS	**57,840,161,579**	**41,340,277,420**

Company Secretary (C.C.) **Chief Financial Officer**

Managing Director & CEO **Director** **Chairman**

Dated, Dhaka
29 October 2017

National Credit and Commerce Bank Limited

Profit and Loss Account (Un-audited)
For the third quarter ended on 30 September 2017

	Note	01 January to 30 September 2017 Taka	01 January to 30 September 2016 Taka	01 July to 30 September 2017 Taka	01 July to 30 September 2016 Taka
Interest income	19	9,209,831,425	8,225,816,268	3,202,418,292	2,739,875,994
Less: Interest paid on deposits and borrowings	20	5,873,780,439	5,470,636,830	2,014,721,248	1,804,552,770
Net interest income		**3,336,050,986**	**2,755,179,438**	**1,187,697,045**	**935,323,224**
Income from investments	21	1,467,849,758	1,500,952,725	520,934,927	502,502,796
Commission, exchange and brokerage	22	1,019,129,076	629,250,093	345,746,812	193,653,523
Other operating income	23	314,302,984	262,619,853	79,342,559	58,559,317
Total operating income		**6,137,332,804**	**5,148,002,109**	**2,133,721,343**	**1,690,038,861**
Salary and allowances	24	1,756,922,160	1,401,102,628	636,140,517	458,313,199
Rent, taxes, insurance, electricity etc.	25	264,039,904	237,821,021	89,854,396	84,467,391
Legal expenses	26	12,678,932	11,614,223	7,375,207	3,112,168
Postage, stamp, telecommunication etc.	27	16,956,117	19,019,262	4,095,226	5,020,340
Stationery, printing, advertisement etc.	28	44,554,534	52,549,062	10,444,990	13,144,769
Managing Director's salary and allowances	29	4,458,061	6,000,000	1,922,581	1,800,000
Director's fees & other meeting related expense	30	3,643,189	2,752,000	933,495	787,800
Auditors' fee	31	258,750	258,750	86,250	86,250
Charges on loan losses		2,423,306	-	-	-
Repairs, maintenance, amortization and depreciation	32	286,317,631	305,958,036	95,295,932	102,971,621
Other expenses	33	188,809,486	158,042,329	65,506,512	48,062,837
Total operating expense		**2,581,062,070**	**2,195,117,311**	**911,655,106**	**717,766,375**
Profit before provisions		**3,556,270,734**	**2,952,884,798**	**1,222,066,237**	**972,272,486**
Provision for loans and advances		1,081,811,434	845,977,289	246,438,851	209,830,882
Specific provision	12.6(a)	997,024,627	825,229,172	285,422,533	236,178,594
General provision	12.6(b)	84,786,807	20,748,117	(38,983,682)	(26,347,712)
Provision for off-balance sheet exposures	12.7	164,998,842	60,370,196	63,761,775	(3,546,971)
Provision for offshore banking unit	12.6(c)	20,436,917	7,399,275	13,622,339	6,059,133
Provision for investment fluctuation in shares	6.3	(140,697,525)	(29,267,015)	(27,312,825)	(52,995,856)
Provision for other assets	12.2	3,742,267	6,040,401	(280,589)	6,040,401
Provision for nostro accounts	12.11	(5,700,000)	-	(10,000,000)	-
Total provisions		**1,124,591,935**	**890,520,146**	**286,229,551**	**165,387,589**
Profit after provision		**2,431,678,799**	**2,062,364,652**	**935,836,686**	**806,884,897**
Contribution to NCC Bank's CSR Fund	12.9	20,000,000	17,000,000	5,000,000	7,000,000
Profit before tax		**2,411,678,799**	**2,045,364,652**	**930,836,686**	**799,884,897**
Provision for tax		**1,308,850,192**	**1,104,100,356**	**486,196,064**	**406,663,056**
Current tax	12.3	1,264,535,341	1,133,706,898	465,540,457	425,729,969
Deferred tax	12.5.1	44,314,851	(29,606,542)	20,655,607	(19,066,913)
Profit after tax		**1,102,828,607**	**941,264,296**	**444,640,622**	**393,221,841**
Balance of profit brought forward	18.1	3,314,585	39,833,159	3,314,585	39,833,159
Total profit available for distribution		**1,106,143,192**	**981,097,455**	**447,955,207**	**433,055,000**
Appropriations:					
Statutory reserve		482,335,760	409,072,930	186,167,337	159,976,979
General reserve		-	-	-	-
		482,335,760	409,072,930	186,167,337	159,976,979
Retained earnings	18	**623,807,432**	**572,024,525**	**261,787,870**	**273,078,021**
Earnings per share	35	**1.25**	**1.07**	**0.50**	**0.45**

Company Secretary (C.C.)

Chief Financial Officer

Managing Director & CEO

Director

Chairman

Dated, Dhaka
29 October 2017

National Credit and Commerce Bank Limited

Cash Flow Statement (Un-audited)

For the third quarter ended on 30 September 2017

	Note	01 January to 30 September 2017 Taka	01 January to 30 September 2016 Taka
A) Cash flows from operating activities			
Interest received in cash		10,297,709,350	9,591,200,486
Interest paid by cash		(8,398,064,333)	(3,555,296,315)
Dividend received		72,600,310	45,286,939
Fees & commission received in cash		490,516,257	389,270,356
Recoveries of loans previously written off		3,080,657	8,698,124
Cash paid to employees		(1,900,618,387)	(1,519,699,051)
Cash paid to suppliers		(107,176,999)	(138,215,132)
Income taxes paid		(1,209,432,587)	(775,362,429)
Received from other operating activities		843,966,872	558,983,757
Paid for other operating activities		(563,462,173)	(483,433,537)
Operating cash flow before changes in operating assets and liabilities		(470,881,033)	4,121,433,198
Increase/(decrease) in operating assets & liabilities			
Purchase and sale of trading securities		(4,053,095,678)	(2,665,477,360)
Loans and advances to other banks		-	-
Loans and advances to customers (Other than banks)		(15,921,369,637)	(9,069,058,211)
Other assets		(206,938,236)	(203,137,831)
Deposits/ borrowings from other banks		4,317,220,877	644,811,389
Deposits from customers (Other than banks)		16,132,690,314	9,101,765,065
Other liabilities account of customers		(208,773,508)	(240,888,886)
Other liabilities		81,026,090	487,858,789
Net cash received/(used) from operating activities		**(330,120,811)**	**2,177,306,153**
B) Cash flows from investing activities			
Proceeds from sale of securities		1,557,813,538	43,065,262
Payment for purchase of Securities		(523,787,583)	(296,144,057)
Purchase of property, plant and equipment		(119,242,697)	(78,283,445)
Sales proceeds of fixed assets		243,939	208,904
Net cash used in investing activities		**915,027,197**	**(331,153,336)**
C) Cash flows from financing activities			
Borrowings from other banks, financial institutions and agents		(242,254,768)	(271,167,410)
Dividend paid in cash		(1,413,148,805)	(1,126,102,954)
Net cash received from/(pain on) financing activities		**(1,655,403,573)**	**(1,397,270,364)**
D) Net increase/(decrease) in cash (A+B+C)		**(1,070,497,187)**	**448,882,453**
E) Effects of exchange rate changes on cash and cash-equivalents		1,428,486	(7,470,987)
F) Opening cash and cash-equivalents		15,400,707,952	13,511,602,128
G) Closing cash and cash-equivalents (D+E+F)	**34**	**14,331,639,251**	**13,953,013,594**

Company Secretary (C.C.)

Chief Financial Officer

Managing Director & CEO

Director

Chairman

National Credit and Commerce Bank Limited

Statement of Changes in Equity (Un-audited)

Particulars	For the third quarter ended on 30 September 2017						
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2017	**8,832,180,030**	**5,927,548,654**	**10,162,348**	**355,441,831**	**399,963**	**1,416,463,390**	**16,542,196,216**
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,466,008)	-	1,466,008	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the third quarter ended	-	-	-	1,690,319	-	-	1,690,319
Currency translation gain/(loss) not recognized in the profit & loss account	-	-	-	-	1,428,486	-	1,428,486
Cash dividend for the 2016	-	-	-	-	-	(1,413,148,805)	(1,413,148,805)
Net profit for the third quarter ended	-	-		-	-	1,102,828,607	1,102,828,607
Transfer to statutory reserve	-	482,335,760	-	-	-	(482,335,760)	-
Balance as on 30 September 2017	**8,832,180,030**	**6,409,884,413**	**10,162,348**	**355,666,142**	**1,828,449**	**625,273,441**	**16,234,994,823**

Particulars	For the third quarter ended on 30 September 2016						
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2016	**8,832,180,030**	**5,224,066,591**	**10,162,348**	**414,653,607**	**7,639,571**	**1,165,936,113**	**15,654,638,259**
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,503,599)	-	1,503,599	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the third quarter ended	-	-	-	(59,143,575)	-	-	(59,143,575)
Currency translation gain/(loss) not recognized in the profit & loss account	-	-	-	-	(7,470,987)	-	(7,470,987)
Cash dividend for the year 2015	-	-	-	-	-	(1,126,102,954)	(1,126,102,954)
Net profit for the third quarter ended	-	-	-	-	-	941,264,296	941,264,296
Transfer to statutory reserve	-	409,072,930	-	-	-	(409,072,930)	-
Balance as on 30 September 2016	**8,832,180,030**	**5,633,139,521**	**10,162,348**	**354,006,433**	**168,584**	**573,528,124**	**15,403,185,039**

Company Secretary (C.C.)

Managing Director & CEO

Director

Chief Financial Officer

Chairman

National Credit and Commerce Bank Limited

Liquidity Statement

(Asset and Liability Maturity Analysis)

As at 30 September 2017

Particulars	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5-years term	Total
Assets:						
Cash in hand	1,683,294,267	-	-	-	-	1,683,294,267
Balances with other banks and financial institutions	3,168,749,110	-	-	-	9,472,662,274	12,641,411,384
Money at call & short notice	-	-	-	-	-	-
Investments	5,134,487,407	40,480,000	15,000,000	10,446,570,079	11,531,664,307	27,168,201,793
Loans & advances	36,924,272,587	25,592,956,567	41,954,293,898	26,570,330,016	10,882,995,898	141,924,848,966
Fixed assets including land, building, furniture & fixtures	23,322,453	50,374,407	226,684,832	209,787,139	1,956,628,081	2,466,796,913
Other assets	179,321,749	798,470,938	791,735,578	2,529,711,385	2,254,913,151	6,554,152,801
Non-banking assets	-	-	-	-	-	-
Total assets	**47,113,447,574**	**26,482,281,913**	**42,987,714,308**	**39,756,398,619**	**36,098,863,711**	**192,438,706,124**
Liabilities:						
Borrowing from other banks, financial institutions & agents	6,293,773,519	434,376,394	1,001,098,540	773,815,647	824,010,357	9,327,074,457
Deposits	40,189,888,983	21,402,604,199	29,616,407,299	42,553,348,351	13,080,552,215	146,842,801,047
Bills payable	3,529,053,390	-	-	-	-	3,529,053,390
Provision & other liabilities	870,703,051	1,056,074,581	3,654,450,841	4,910,945,750	6,012,608,185	16,504,782,408
Total liabilities	**50,883,418,943**	**22,893,055,174**	**34,271,956,680**	**48,238,109,748**	**19,917,170,756**	**176,203,711,301**
Net liquidity gap	**(3,769,971,370)**	**3,589,226,739**	**8,715,757,628**	**(8,481,711,130)**	**16,181,692,955**	**16,234,994,823**

Net result of the liquidity statement represents the 'shareholders' equity' of the bank.

Company Secretary (C.C.)

Managing Director & CEO

Director

Chief Financial Officer

Chairman

National Credit and Commerce Bank Limited

Selective explanatory Notes to the Financial Statements (Un-audited)
For the third quarter ended 30 September 2017.

1 Accounting policies and estimates applied in these financial statements for the third quarter ended on 30 September 2017 are same as that applied in the audited annual financial statements for the year ended on 31 December 2016. Consolidated financial statements include position of NCCB Securities & Financial Services Limited, NCCB Capital Limited and NCCB.

2 Provisions

a) Loans and Advances, Off Balance Sheet Items, Investments & Other Assets:

Provisions for loans and advances, off balance sheet items, investments and other assets have been made as per directives of Bangladesh Bank issued from time to time.

b) Provision for Taxation

Provision for income tax has been made on taxable income after necessary add back in accordance with the provision of Finance Act-2017 and the Income Tax Ordinance 1984.

c) Others:

Figures relating to previous year/period included in this report have been rearranged, where ever necessary.

		30 September 2017 Taka	31 December 2016 Taka
3	**Cash**		
	Cash in hand (Including foreign currencies)		
	Conventional banking		
	Local currency	1,667,316,053	1,326,717,955
	Foreign currencies	15,978,214	9,367,107
		1,683,294,267	1,336,085,062
	Off-shore banking unit	-	-
		1,683,294,267	1,336,085,062
	Balance with Bangladesh Bank and its agent bank (s)		
	Conventional banking		
	Local currency	10,137,600,978	8,634,124,656
	Foreign currencies	368,465,282	132,712,829
		10,506,066,259	8,766,837,485
	Sonali Bank Ltd. as agent of Bangladesh Bank (Local currency)	120,388,143	343,843,665
		10,626,454,403	9,110,681,150
	Off-shore banking unit	-	-
		10,626,454,403	9,110,681,150
		12,309,748,670	**10,446,766,212**
3(a)	**Consolidated cash**		
	Cash in hand		
	NCC Bank Limited **(Note-3)**	1,683,294,267	1,336,085,062
	NCCB Securities and Financial Services Limited	68,312	34,460
	NCCB Capital Limited	-	-
		1,683,362,579	1,336,119,522
	Balance with Bangladesh Bank and its agent bank(s)		
	NCC Bank Limited **(Note-3)**	10,626,454,403	9,110,681,150
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		10,626,454,403	9,110,681,150
		12,309,816,982	**10,446,800,672**
4	**Balance with other banks and financial institutions**		
	In Bangladesh		
	Conventional banking	1,680,147,065	4,573,736,592
	Off-shore banking unit	-	-
		1,680,147,065	4,573,736,592
	Outside Bangladesh		
	Conventional banking	334,809,916	371,327,049
	Off-shore banking unit	-	-
		334,809,916	371,327,049
		2,014,956,981	**4,945,063,641**

National Credit & Commerce Bank Ltd. H.O FAD

		30 September 2017 Taka	31 December 2016 Taka
4(a)	**Consolidated balance with other banks and financial institutions**		
	In Bangladesh		
	NCC Bank Limited **(Note-4)**	1,680,147,065	4,573,736,592
	NCCB Securities and Financial Services Limited	299,107,350	238,996,715
	NCCB Capital Limited	258,515,649	258,528,839
		2,237,770,064	5,071,262,146
	Less: Inter company transactions	(488,447,301)	(424,206,712)
		1,749,322,763	4,647,055,434
	Outside Bangladesh		
	NCC Bank Limited **(Note-4)**	334,809,916	371,327,049
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		334,809,916	371,327,049
		2,084,132,679	**5,018,382,483**
5	**Money at call and short notice**		
	Banking company	-	-
	Non-banking financial institutions	-	-
		-	-
6	**Investments**		
	Government securities**-(Note 6.1)**	25,283,149,916	21,253,372,092
	Other investments**-(Note 6.2)**	1,885,051,877	2,704,791,792
		27,168,201,793	**23,958,163,884**
6.1	**Government securities**		
	Conventional banking		
	Treasury bills:		
	91 days treasury bills	-	-
	182 days treasury bills	-	-
	364 days treasury bills	-	-
		-	-
	Bangladesh Bank Bill	3,498,042,500	5,796,023,899
	Treasury bonds:		
	2 years treasury bonds	-	-
	5 years treasury bonds	5,250,192,500	3,844,281,477
	10 years treasury bonds	8,391,058,724	4,996,317,012
	15 years treasury bonds	4,316,985,853	3,319,892,642
	20 years treasury bonds	3,819,936,739	3,287,978,962
		21,778,173,816	15,448,470,093
	Prize bonds	6,933,600	8,878,100
		25,283,149,916	21,253,372,092
	Off-shore banking unit	-	-
		25,283,149,916	**21,253,372,092**
6.2	**Other investments**		
	Conventional banking		
	Commercial Paper		
	The City Bank Limited	-	500,000,000
	Dhaka Bank Limited	-	250,000,000
	Prime Bank Limited	-	200,000,000
		-	950,000,000
	Debenture & bond		
	Dhaka Bank subordinated bond	20,000,000	20,000,000
	National Bank subordinated bond	20,480,000	20,480,000
	Mutual Trust Bank subordinated bond	20,000,000	20,000,000
	United Commercial Bank Limited subordinated bond	200,000,000	200,000,000
	Beximco pharmaceuticals (Debenture)	60,570	60,570
		260,540,570	260,540,570
	Investment in shares	1,884,211,113	1,894,648,553
	Less: Provision for investment fluctuation in shares **(Note-6.3)**	(259,699,806)	(400,397,331)
		1,624,511,307	1,494,251,222
		1,885,051,877	2,704,791,792
	Off-shore banking unit	-	-
		1,885,051,877	**2,704,791,792**

National Credit & Commerce Bank Ltd. H.O F A D

		30 September 2017 Taka	31 December 2016 Taka
6.3	**Provision for investment fluctuation in shares**		
	Opening balance	400,397,331	484,456,414
	Add: Provision made for the third quarter ended	-	-
	Add: Amount adjusted during rest of the year	-	(54,792,068)
	Less: Amount adjusted for the third quarter ended (No longer required)	(140,697,525)	(29,267,015)
	Closing balance	**259,699,806**	**400,397,331**
6.3 (a)	**Consolidated provision for investment fluctuation in shares charged to P/L**		
	NCC Bank Limited **(Note-6.3)**	(140,697,525)	(29,267,015)
	NCCB Securities and Financial Services Limited for the third quarter ended	(2,397,266)	461,676
	NCCB Securities and Financial Services Limited rest of the year	-	-
	NCCB Capital Limited	-	-
		(143,094,791)	**(28,805,339)**
6 (a)	**Consolidated investments**		
	Government securities		
	NCC Bank Limited- (**Note-6.1**)	25,283,149,916	21,253,372,092
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		25,283,149,916	21,253,372,092
	Other investments		
	NCC Bank Limited-(**Note-6.2**)	1,885,051,877	2,704,791,792
	NCCB Securities and Financial Services Limited	100,879,725	57,344,833
	NCCB Capital Limited	-	-
		1,985,931,602	2,762,136,625
		27,269,081,518	**24,015,508,717**
7	**Loans and Advances**		
	Loans, Cash Credits, Overdrafts etc.**(Note-7.1)**	135,866,805,193	121,594,172,870
	Bills Purchased and Discounted **(Note-7.2)**	6,058,043,773	4,409,306,459
		141,924,848,966	**126,003,479,329**
7.1	**Loans, cash credits, overdrafts etc.**		
	Inside Bangladesh		
	Conventional banking		
	Overdraft	27,517,193,100	22,746,210,011
	Cash credit	22,430,993,854	21,655,944,088
	Loan - general	482,976,574	1,165,843,063
	Transport loan	622,108,310	468,632,267
	House building loan	2,895,763,424	2,388,264,429
	Loan against trust receipt (LTR)	10,727,611,818	9,982,028,608
	Loan against imported merchandise (LIM)	142,042,374	82,698,032
	Loan against packing credit	143,315,829	222,704,605
	Project loan	50,345,998	50,877,308
	Demand loan	179,890	31,902,273
	Lease finance	2,629,990,332	1,767,481,512
	Payment against document	890,382,039	304,227,995
	Consumer finance scheme	352,696	378,696
	Housing loan under Bangladesh Bank refinance scheme	15,805,854	18,633,237
	Staff loan	606,955,065	594,262,537
	NCC Bank marriage loan	63,621,173	18,740,209
	NCC Bank consumer loan	83,035,507	27,459,505
	Small business loan	631,957,301	666,666,814
	House renovation loan	3,418,264	4,668,328
	Personal loan scheme	3,183,810	6,545,025
	Term loan (small, medium & large)	35,078,788,853	28,890,373,027
	Time loan	9,723,810,605	9,088,974,896
	Agricultural credit	2,075,566,038	1,937,366,127
	Festival loan	81,037,747	35,978,007
	Special housing loan	1,480,565,029	1,168,498,200
	Credit card	440,398,831	447,732,068
	Forced loan	876,400,085	1,520,735,454
	Short term loan & finance	14,653,150,398	14,976,943,279
	Retail loan	297,263,686	194,080,201
	NCCB- garments wear & foot wear cluster	10,975,316	13,988,563
	Loan against EDF	1,201,551,742	1,109,877,868
	Loan against financial inclusion	5,682,140	4,794,210
	Education loan scheme	381,512	662,431
		135,866,805,193	121,594,172,870
	Off-shore banking unit	-	-
		135,866,805,193	121,594,172,870
	Outside Bangladesh		
	Conventional banking	-	-
	Off-shore banking unit	-	-
		-	-
		135,866,805,193	**121,594,172,870**

National Credit & Commerce Bank Ltd. H.O F A D

		30 September 2017 Taka	31 December 2016 Taka
7.2	**Bills purchased and discounted**		
	Inside Bangladesh		
	Conventional banking		
	Inland bills purchased	83,656	83,656
	Local documentary bills purchased	1,477,455,586	1,883,233,577
		1,477,539,242	1,883,317,233
	Off-shore banking unit	-	-
		1,477,539,242	1,883,317,233
	Outside Bangladesh		
	Conventional banking		
	Foreign bills purchased	-	-
	Foreign documentary bills purchased	97,540,028	86,716,403
		97,540,028	86,716,403
	Off-shore banking unit		
	Foreign bills purchased	-	-
	Foreign documentary bills purchased	4,482,964,503	2,439,272,823
		4,482,964,503	2,439,272,823
		4,580,504,531	2,525,989,226
		6,058,043,773	4,409,306,459
		141,924,848,966	**126,003,479,329**
7.3	**Loans and advances including bills purchased and discounted classified into the following broad categories**		
	In Bangladesh		
	Loans	85,918,618,239	77,192,018,771
	Cash credit	22,430,993,854	21,655,944,088
	Overdraft	27,517,193,100	22,746,210,011
	Bills purchased & discounted	1,477,539,242	1,883,317,233
		137,344,344,435	123,477,490,103
	Outside Bangladesh (Bills purchased & discounted)	4,580,504,531	2,525,989,226
		141,924,848,966	**126,003,479,329**
7.4	**Classification of loans and advances**		
	Unclassified standard (including staff loans)	133,804,812,964	118,662,908,990
	Unclassified special mention account	136,086,250	66,563,727
	Sub-standard	226,481,806	198,950,158
	Doubtful	244,013,485	1,080,962,794
	Bad/Loss	7,513,454,461	5,994,093,660
		141,924,848,966	**126,003,479,329**

7.5 Particulars of required provision for loans and advances

Status	Base for provision	Rate (%)		
A. General Provision				
Conventional banking				
Un-classified loans and advances	129,321,848,461	* Various	1,063,016,318	979,052,550
Special mention account	136,086,250	do	1,409,000	660,961
	129,457,934,711		1,064,425,318	979,713,511
Off-shore banking unit	4,482,964,503	1%	44,829,645	24,392,728
	133,940,899,214		**1,109,254,963**	**1,004,106,239**

* General provision is kept @ 1% on general loans and Advances and 0.25% on small enterprise financing, 2% on certain other types of lending and 5% on consumer financing

	Base for provision	Rate (%)		
B. Specific provision				
Conventional banking				
Sub-standard-general	63,785,940	20%	12,757,188	30,872,527
Sub-standard-agricultural	2,066,410	5%	103,321	68,016
Doubtful-general	71,261,984	50%	35,630,992	324,555,306
Doubtful-agricultural	5,368,702	5%	268,435	5,032
Bad/ Loss	4,045,795,023	100%	4,045,795,023	2,956,360,113
	4,188,278,059		4,094,554,959	3,311,860,994
Off-shore banking unit	-	-	-	-
Specific provision				
Sub-standard	-	20%	-	-
Doubtful	-	50%	-	-
Bad/ Loss	-	100%	-	-
	-		-	-
	4,188,278,059		4,094,554,959	3,311,860,994
Required provision for loans and advances			**5,203,809,922**	**4,315,967,233**
Total provision maintained (**Note 12.6**)			5,250,909,922	4,316,254,550
Excess /(short) provision			**47,100,000**	**287,317**

National Credit & Commerce Bank Ltd. H.O FAD

		30 September 2017 Taka	31 December 2016 Taka
Particulars of required provision on off -balance sheet exposures			
Conventional banking			
	Base for provision	**Rate (1%)**	
Acceptance and endorsements	18,797,197,184	187,971,972	122,688,151
Letter of guarantee	23,082,530,301	230,825,303	178,774,202
Letter of credit	15,913,220,789	159,132,208	111,838,814
Others	47,213,304	472,133	101,607
	57,840,161,579	578,401,616	413,402,774
Off-shore banking unit		-	-
Required provision on off -balance sheet exposure		578,401,616	413,402,774
Total provision maintained **(Note 12.7)**		578,401,616	413,402,774
Excess/ (short) provision		-	-
7 (a) Consolidated loans and advances			
Loans, cash credits, overdrafts etc.			
NCC Bank Limited **(Note-7.1)**		135,866,805,193	121,594,172,870
NCCB Securities and Financial Services Limited.		4,563,956,033	4,846,166,992
NCCB Capital Limited		-	-
		140,430,761,226	126,440,339,862
Less : Inter company transactions		(1,530,023,823)	(1,779,578,742)
		138,900,737,403	124,660,761,120
Bills purchased and discounted			
NCC Bank Limited **(Note-7.2)**		6,058,043,773	4,409,306,459
NCCB Securities and Financial Services Limited.		-	-
NCCB Capital Limited		-	-
		6,058,043,773	4,409,306,459
Less : Inter company transactions		-	-
		6,058,043,773	4,409,306,459
		144,958,781,176	**129,070,067,579**
8 Fixed assets including premises, furniture and fixtures			
Conventional banking (**Note-8.1**)		2,466,796,913	2,500,129,703
Off-shore banking unit (**Note-8.2**)		-	-
		2,466,796,913	**2,500,129,703**
8.1 Fixed assets including premises, furniture and fixtures			
Conventional banking			
Cost/valuation			
Land		451,906,672	451,906,672
Buildings & office premises		1,339,901,610	1,338,311,564
Furniture and fixtures		666,764,033	644,187,122
Machinery and equipment		815,975,486	793,476,212
Computer equipment		444,564,586	385,953,625
Vehicles		141,611,663	131,129,924
Total Cost / valuation		**3,860,724,051**	**3,744,965,119**
Less: Accumulated depreciation		(1,393,927,138)	(1,244,835,416)
Net book value		**2,466,796,913**	**2,500,129,703**
8.2 Off-shore banking unit		-	-
8(a) Consolidated fixed assets including premises, furniture and fixture			
NCC Bank Limited **(Note-8)**		2,466,796,913	2,500,129,703
NCCB Securities and Financial Services Limited		12,787,446	14,050,085
NCCB Capital Limited		-	-
		2,479,584,359	**2,514,179,788**
9 Other assets			
Conventional banking **(Note-9.1)**		6,507,603,594	4,852,630,066
Off-shore banking unit		65,902,444	-
		6,573,506,038	4,852,630,066
Less: Inter transaction between OBU and conventional banking		(19,353,237)	-
		6,554,152,801	**4,852,630,066**

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		30 September 2017 Taka	31 December 2016 Taka
9.1	**Conventional banking**		
	Income generating other assets		
	Investment in subsidiaries		
	In Bangladesh		
	NCCB Securities and Financial Services Limited	1,999,999,900	1,999,999,900
	NCCB Capital Limited	249,999,900	249,999,900
		2,249,999,800	2,249,999,800
	Outside Bangladesh	-	-
		2,249,999,800	2,249,999,800
	Non-income generating other assets		
	Stationery in hand	33,342,672	32,858,784
	Stamps in hand	3,489,905	3,340,645
	Security deposits	4,913,351	4,050,778
	Advance against rent	171,583,133	175,915,071
	Software	27,532,530	26,346,365
	Prepaid expenses	39,110,605	-
	ATM adjustment	163,078	157,817
	Visa card SBL	-	4,962,245
	Receivable against sale proceeds of shares	10,797,826	19,374,141
	Suspense account	236,535,555	106,053,766
	Interest receivable	626,363,752	397,921,345
	Dividend receivable	16,071	19,212,071
	Advance corporate tax	2,864,536,314	1,655,103,727
	Others	239,219,003	157,333,511
		4,257,603,794	2,602,630,266
		6,507,603,594	**4,852,630,066**
9(a)	**Consolidated other Assets**		
	NCC Bank Limited **(Note-9)**	6,554,152,801	4,852,630,066
	Less: Investment in NCCB Securities and Financial Services Limited **(Note-9.1)**	(1,999,999,900)	(1,999,999,900)
	Less: Investment in NCCB Capital Limited **(Note 9.1)**	(249,999,900)	(249,999,900)
		4,304,153,001	2,602,630,266
	NCCB Securities and Financial Services Limited	292,139,552	394,296,599
	NCCB Capital Limited	5,156,780	5,156,780
		297,296,332	399,453,380
		4,601,449,333	3,002,083,646
	Less: Inter company transactions	-	(12,500)
		4,601,449,333	**3,002,071,146**
10	**Borrowing from other banks, financial institutions and agents**		
	Conventional banking	7,450,751,132	5,583,973,428
	Off-shore banking unit	4,486,505,914	1,142,426,442
		11,937,257,046	6,726,399,870
	Less: Inter transaction between OBU and conventional banking	(2,610,182,590)	-
		9,327,074,456	**6,726,399,870**
10 (a)	**Consolidated borrowing from other banks, financial institutions and agents**		
	NCC Bank Limited **(Note-10)**	9,327,074,456	6,726,399,870
	NCCB Securities and Financial Services Limited	1,530,023,823	1,779,578,742
	NCCB Capital Limited	-	-
		10,857,098,279	8,505,978,612
	Less: Inter company transactions	(1,530,023,823)	(1,779,578,742)
		9,327,074,456	**6,726,399,870**
11	**Current deposits and other accounts**		
	Current deposits	9,913,534,873	9,767,090,430
	Sundry deposits	4,751,668,547	4,098,096,334
		14,665,203,420	13,865,186,763
	Saving deposits	20,261,415,958	18,732,883,987
	Fixed deposits	57,256,766,956	50,135,024,925
	Term deposits		
	Special notice deposits	21,807,716,173	14,356,110,832
	Special savings scheme	21,375,287,197	17,552,260,926
	Special deposit scheme	2,873,964,519	3,776,988,971
	Money double program	7,851,363,902	8,575,111,214
	Money triple program	680,211,288	602,203,962
	NFCD accounts -GBP	62,772,479	58,515,896
	NCCB youngster maximus	8,099,155	8,881,793
		54,659,414,713	44,930,073,594
	Bills Payable		
	Payment order (issued)	3,522,754,846	5,077,229,724
	Demand draft	6,298,544	24,473,607
		3,529,053,390	5,101,703,331
		150,371,854,437	**132,764,872,600**

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		30 September 2017 Taka	31 December 2016 Taka
11.1	**(a) Demand deposits**		
	From other banks	543,947	1,860,228
	Other than banks	20,017,784,246	20,652,849,653
		20,018,328,193	20,654,709,881
	(b) Other deposits		
	Deposit from Banks		
	In fixed deposits accounts	1,500,000,000	-
	In other accounts	63,441,679	55,688,642
		1,563,441,679	55,688,642
	Other than banks	128,790,084,565	112,054,474,077
		130,353,526,244	112,110,162,719
		150,371,854,437	**132,764,872,600**
11.2	**Deposits and other accounts**		
	Conventional banking **(Note-11)**	150,371,854,437	132,764,872,600
	Off-shore banking unit	-	-
		150,371,854,437	**132,764,872,600**
11 (a)	**Consolidated deposits and other accounts**		
	Current deposits and other accounts		
	NCC Bank Limited **(Note-11)**	14,665,203,420	13,865,186,763
	NCCB Securities and Financial Services Limited	310,523,804	362,934,546
	NCCB Capital Limited	-	-
		14,975,727,224	14,228,121,309
	Less: Inter company transactions	(488,447,301)	(424,206,712)
		14,487,279,923	13,803,914,597
	Bills payable		
	NCC Bank Limited **(Note-11)**	3,529,053,390	5,101,703,331
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		3,529,053,390	5,101,703,331
	Savings bank deposits		
	NCC Bank Limited **(Note-11)**	20,261,415,958	18,732,883,987
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		20,261,415,958	18,732,883,987
	Fixed deposits		
	NCC Bank Limited **(Note-11)**	57,256,766,956	50,135,024,925
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		57,256,766,956	50,135,024,925
	Term deposits		
	NCC Bank Limited **(Note-11)**	54,659,414,713	44,930,073,594
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		54,659,414,713	44,930,073,594
		150,193,930,940	**132,703,600,434**
12	**Other liabilities**		
	Conventional banking **(Note-12.1)**	16,444,486,037	16,643,513,878
	Off-shore banking unit **(Note-12.6 (c))**	44,829,645	24,392,728
	Interest payable of off-shore banking unit	34,819,963	4,857,543
		16,524,135,645	16,672,764,149
	Less: Inter transaction between OBU and conventional banking	(19,353,237)	-
		16,504,782,408	**16,672,764,149**
12.1	**Conventional banking**		
	Other liabilities		
	Interest payable	3,544,281,772	6,079,174,850
	Excise duty	9,528,893	116,608,914
	Special reserve of garments accounts	81,542,839	35,505,057
	Liability for expenses	20,081,633	10,164,960
	Incentive bonus payable	8,665,050	145,429,200
	Audit fee payable	258,750	345,000
	Withholding tax payable	115,384,708	78,313,533
	Inter branch transaction account	94,623,773	101,080,591
	Withholding VAT Payable	108,135,909	96,035,999
	Provision for other assets **(Note 12.2)**	26,767,236	23,024,969
	Provision for income tax **(Note 12.3)**	4,043,953,454	2,779,418,113
	Deferred tax liabilities/(assets) **(Note 12.5)**	482,003,477	437,688,626
	Provision for loans and advances **(Note 12.6)**	5,206,080,277	4,291,861,822
	Provision on off balance sheet items **(Note-12.7)**	578,401,616	413,402,774
	Interest suspense account **(Note 12.8)**	2,011,059,221	1,923,576,313
	Reserve for unforeseen loss	19,353,200	19,368,416
	Contribution to NCC Bank Foundation **(Note-12.9)**	32,364,229	28,577,729
	Provision for gratuity **(Note-12.10)**	60,000,000	56,237,011
	Provision for nostro accounts **(Note-12.11)**	2,000,000	7,700,000
		16,444,486,037	**16,643,513,878**

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		30 September 2017 Taka	31 December 2016 Taka
12.2	**Provision for other assets:**		
	Opening balance	23,024,969	26,862,245
	Add: Provisions made for the third quarter ended	3,742,267	6,040,401
	Add: Provisions made during the rest of the year	-	(9,877,677)
	Less: Provisions no longer required	-	-
	Closing balance	**26,767,236**	**23,024,969**
12.3	**Provision for income tax:**		
	Opening balance	2,779,418,113	1,315,257,198
	Add: Provision made for current tax for the third quarter ended	1,264,535,341	1,133,706,898
	Add: Provision made for current tax during rest of the year	-	330,454,017
		1,264,535,341	1,464,160,915
		4,043,953,454	2,779,418,113
	Less: Adjusted during the third quarter ended	-	-
	Closing balance	**4,043,953,454**	**2,779,418,113**
12.4	**Consolidated provision for income tax:**		
	Opening balance	3,026,283,465	1,546,660,604
	Add : Provision made for NCC Bank Limited for the third quarter ended	1,264,535,341	1,133,706,898
	Add : Provision made for NCC Bank Limited for rest of the year	-	330,454,017
	Add : Provision made for NCCBSFSL for the third quarter ended	15,505,801	2,496,670
	Add : Provision made for NCCBSFSL for rest of the year	-	12,965,276
	Add : Provision made for NCCB Capital Limited.	-	-
		1,280,041,142	1,479,622,861
	Less: Adjusted during the half year ended	-	-
	Closing balance	**4,306,324,607**	**3,026,283,465**
12.5	**Deferred tax liability/(assets)**		
	A. Deferred tax liability		
	Opening balance	518,816,101	575,020,364
	Add: Provision for revaluation reserve on land	-	-
		518,816,101	575,020,364
	Less: Reverse provision for revaluation on land	-	-
		518,816,101	575,020,364
	Addition during the third quarter ended/year ended	29,827,469	-
		548,643,570	575,020,364
	Adjustment made during the third quarter ended/year ended	-	(56,204,263)
	Closing balance	**548,643,570**	**518,816,101**
	B. Deferred tax (assets)		
	Opening balance	81,127,475	112,473,642
	Addition during the third quarter ended/year ended	-	-
		81,127,475	112,473,642
	Adjustment made during the third quarter ended/year ended	(14,487,382)	(31,346,167)
	Closing balance	**66,640,093**	**81,127,475**
	Net deferred tax (assets)/liabilities (A-B)	**482,003,477**	**437,688,626**
12.5.1	**Net deferred tax (income)/ expense charged to P/L for third quarter ended**	**44,314,851**	**(29,606,542)**
	Net deferred tax (income)/ expense charged to P/L for rest of the year	**-**	**4,748,446**
12.6	**Provision for loans and advances**		
	a) Movement in specific provision on classified loans and advances		
	Opening balance	3,312,148,311	3,169,664,725
	Less: Debt written off/waiver allowed during the third quarter ended	(170,598,636)	(15,829,401)
	Less: Debt written off/waiver allowed during the rest of the year	-	(676,741,595)
	Add: Recoveries of amount previously written off the third quarter ended	3,080,657	8,698,124
	Add: Recoveries of amount previously written off during the rest of the year	-	7,787,028
	Net charged to profit and loss account for the third quarter ended	997,024,627	825,229,172
	Net charged to profit and loss account for rest of the year	-	(6,659,742)
	Closing balance	4,141,654,959	3,312,148,311
	b) Movement in general provision on unclassified loans and advances		
	Conventional Banking		
	Opening balance	979,713,511	851,676,063
	Add: Provision made/net charge in profit and loss account for third quarter ended	84,786,807	20,748,117
	Add: Provision made/net charge in profit and loss account for rest of the year	-	108,299,201
	Less: Waiver allowed against UC loan during third quarter ended	(75,000)	-
	Less: Waiver allowed against UC loan during rest of the year	-	(1,009,870)
	Closing balance	1,064,425,318	979,713,511
	Total (a + b)	**5,206,080,277**	**4,291,861,822**

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		30 September 2017 Taka	31 December 2016 Taka
	c) Provision for Off-Shore Banking Unit		
	Opening balance	24,392,728	11,189,031
	Add: Provision made/net charge in profit and loss account for third quarter ended	20,436,917	7,399,275
	Add: Provision made/net charge in profit and loss account for rest of the year	-	5,804,422
	Adjustment during the third quarter ended	-	-
	Closing balance	44,829,645	24,392,728
	Total (a + b +c)	**5,250,909,922**	**4,316,254,550**
12.6.1	**Consolidated provision for loans and advances charged to profit and loss account**		
	a) Specific provision on classified loans and advances		
	NCC Bank Limited for the third quarter ended	997,024,627	825,229,172
	NCC Bank Limited for rest of the year	-	(6,659,742)
	NCCB Securities and Financial Services Limited for the third quarter ended	-	20,000,000
	NCCB Securities and Financial Services Limited for rest of the year	-	(18,500,000)
	NCCB Capital Limited	-	-
		997,024,627	820,069,430
	b) Movement in general provision on un-classified loans and advances		
	NCC Bank Limited for the third quarter ended	84,786,807	20,748,117
	NCC Bank Limited for the rest of the year	-	108,299,201
	NCCB Securities and Financial Services Limited for the third quarter ended	-	-
	NCCB Capital Limited	-	-
		84,786,807	129,047,318
	Total (a + b)	**1,081,811,434**	**949,116,748**
12.7	**Provision on off-balance sheet items**		
	Opening balance	413,402,774	345,215,700
	Add: Provision made for third quarter ended	164,998,842	60,370,196
	Add: Provision made for rest of the year	-	7,816,878
	Adjusted during the third quarter ended	-	-
	Closing balance	**578,401,616**	**413,402,774**
12.8	**Interest suspense account**		
	Opening balance	1,923,576,313	1,719,322,140
	Add: Amount transferred during the third quarter ended	528,727,459	670,558,604
	Add: Amount transferred during the rest of the year	-	311,494,997
	Less: Amount recovered during the third quarter ended	(400,451,049)	(328,548,840)
	Less: Amount recovered during the rest of the year	-	(244,414,576)
	Less: Amount written off/waived during the third quarter ended	(40,793,502)	(10,907,666)
	Less: Amount written off/waived during the rest of the year	-	(193,928,346)
	Closing balance	**2,011,059,221**	**1,923,576,313**
12.9	**Contribution to NCC Bank's CSR Fund**		
	Opening balance	28,577,729	25,000,000
	Add: Contribution for the third quarter ended	20,000,000	17,000,000
	Add: Contribution for rest of the year	-	8,000,000
		48,577,729	50,000,000
	Less : Adjusted during the third quarter ended/year ended	(16,213,500)	(21,422,271)
	Closing balance	**32,364,229**	**28,577,729**
12.10	**Provision for gratuity**		
	Opening balance	56,237,011	120,092,129
	Add: Provision made for third quarter ended	60,000,000	60,000,000
	Add: Provision made for rest of the year	-	(3,762,989)
	Less: Adjusted/transferred to fund	(56,237,011)	(120,092,129)
	Closing balance	**60,000,000**	**56,237,011**
12.11	**Provision for nostro accounts**		
	Opening balance	7,700,000	-
	Add: Provision made during the third quarter ended	-	-
	Add: Provision made during the rest of the year	-	7,700,000
	Less: Adjustment during the third quarter ended	(5,700,000)	-
	Less: Adjustment during the rest of the year	-	-
	Closing balance	**2,000,000**	**7,700,000**
12(a)	**Consolidated other liabilities**		
	NCC Bank Limited **(Note-14)**	16,504,782,408	16,672,764,149
	NCCB Securities and Financial Services Limited	1,334,255,058	1,386,964,047
	NCCB Capital Limited	5,181,780	5,181,780
		17,844,219,246	18,064,909,976
	Less: Inter company transactions	-	(12,500)
		17,844,219,246	**18,064,897,476**

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13	**Share capital**		
13.1	**Authorized share capital**		
	1,000,000,000 ordinary shares @ of Tk. 10 each	**10,000,000,000**	**10,000,000,000**
13.2	**Issued, subscribed and fully paid-up capital**		
	39,000,000 Ordinary shares of Tk 10 each issued for cash	390,000,000	390,000,000
	699,734,433 Ordinary shares of Tk 10 each issued as bonus	6,997,344,330	6,997,344,330
	144,483,570 Ordinary shares of Tk 10 each issued as right share in Cash	1,444,835,700	1,444,835,700
	88,32,18,003 Ordinary shares of Tk 10 each	**8,832,180,030**	**8,832,180,030**
13.3	**Non-controlling (Minority) interest**		
	Opening balance	205	205
	Profit attributable during the third quarter ended	3	-
	Closing balance	**208**	**205**
14	**Statutory reserve**		
	Opening balance	5,927,548,654	5,224,066,591
	Addition during the third quarter ended (20% of pre-tax profit)	482,335,760	335,131,714
	Addition during the rest of the year (20% of pre-tax profit)	-	368,350,349
	Closing balance	**6,409,884,413**	**5,927,548,654**
15	**General reserve**		
	Opening balance	10,162,348	10,162,348
	Addition during the third quarter ended	-	-
	Less : Adjusted during the third quarter ended	-	-
	Closing balance	**10,162,348**	**10,162,348**
16	**Other reserves including assets revaluation reserve**		
16.1	**Assets revaluation reserve on land and building**		
	Opening balance	337,171,960	339,176,759
	Less : Provision for deferred tax	-	-
		337,171,960	339,176,759
	Less: Depreciation on revalued amount transferred to retained earnings	1,466,008	2,004,799
		335,705,952	337,171,960
	Add: Reverse deferred tax on revaluation on land	-	-
		335,705,952	337,171,960
	Add: Addition during the third quarter ended	-	-
	Closing balance	**335,705,952**	**337,171,960**
16.2	**Revaluation reserve on Govt. securities (treasury bills & bonds)**		
	Opening balance	18,269,871	75,476,848
	Add: addition during the third quarter ended/year ended	3,353,944	23,045,448
	Held to maturity (HTM)	-	65,417
	Held for trading (HFT)	3,353,944	17,184,537
	Treasury bond (RM)	-	5,795,494
	Less: adjusted during the third quarter ended/year ended	(1,663,625)	(80,252,425)
	Held to maturity (HTM)	-	(6,303,579)
	Treasury bond (RM)	-	(73,948,846)
	Held for trading (HFT)	(1,663,625)	-
	Closing balance	**19,960,190**	**18,269,871**
		355,666,142	**355,441,831**
17	**Foreign currency translation gain/(loss)**		
	Opening balance	399,963	7,639,571
	Add : Transfer/adjustment during the third quarter ended/year ended	1,428,486	(7,239,608)
	Closing balance	**1,828,449**	**399,963**

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		30 September 2017 Taka	31 December 2016 Taka
18	**Surplus in profit and loss account**		
	Retained earnings brought forward (**Note-18.1**)	3,314,585	39,833,159
	Profit for the third quarter ended	1,102,828,607	941,264,296
	Profit for the rest of the year	-	1,136,843,200
	Transfer to statutory reserve for the third quarter ended	(482,335,760)	(409,072,930)
	Transfer to statutory reserve for rest of the year	-	(294,409,133)
		623,807,433	1,414,458,591
	Depreciation on revalued amount of building transferred to retained earnings	1,466,008	2,004,799
		625,273,441	**1,416,463,390**
18(a)	**Consolidated surplus in profit and loss account**		
	Retained earning brought forward	33,230,769	68,816,760
	Profit for the third quarter ended	1,175,538,798	856,621,516
	Profit for the rest of the year	-	1,222,418,562
	Transfer to statutory reserve for the third quarter ended	(482,335,760)	(409,072,930)
	Transfer to statutory reserve for rest of the year	-	(294,409,133)
		726,433,807	1,444,374,775
	Less: Non-controlling (Minority) Interest	-	-
		726,433,807	1,444,374,775
	Dep. on revalued amount of building transferred to retained earnings	1,466,008	2,004,799
		727,899,815	**1,446,379,574**
18.1	**Retained earnings**		
	Conventional banking	3,314,585	27,045,095
	Off-shore banking unit	-	12,788,064
		3,314,585	**39,833,159**
	Retained earnings		
	Conventional Banking		
	Opening balance	1,372,903,218	1,153,148,049
	Transferred from Offshore Banking Unit	43,560,172	-
	Cash dividend paid	(1,413,148,805)	(1,126,102,954)
	Closing balance	**3,314,585**	**27,045,095**
	Off-shore banking unit		
	Opening balance	43,560,172	12,788,064
	Transferred to Onshore Banking Unit	(43,560,172)	-
	Closing balance	-	12,788,064
18.2	**Consolidated retained earnings**		
	Opening balance	1,446,379,574	1,194,919,713
	Cash dividend paid	(1,413,148,805)	(1,126,102,954)
	Closing balance	**33,230,769**	**68,816,760**
18.3	**Consolidated foreign currency translation gain/(loss)**		
	NCC Bank Limited **(Note-17)**	1,828,449	399,963
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		1,828,449	**399,963**

National Credit & Commerce Bank Ltd. H.O F A D

		01 January to 30 September 2017 Taka	01 January to 30 September 2016 Taka
19	**Interest income**		
	Conventional banking **(Note-19.1)**	9,116,260,184	8,186,684,016
	Off-shore banking unit **(Note-19.2)**	121,887,572	57,994,654
		9,238,147,756	8,244,678,670
	Less: Inter transaction between OBU and conventional banking	(28,316,331)	(18,862,402)
		9,209,831,425	**8,225,816,268**
19.1	**Conventional banking**		
	Interest on loans and advances		
	Loan (General)	41,439,371	35,972,213
	Loan against house building	180,761,581	160,568,682
	Loan against imported merchandise	3,201,180	7,980,592
	Loan against trust receipts	672,338,534	754,613,404
	Loan against packing credit	14,626,646	8,626,165
	Demand Loan	1,046,831	39,162,373
	SOD against financial obligation	442,212,432	470,287,229
	Project loan	-	35,922
	SOD general	1,219,903,699	921,697,465
	SOD export	31,437,108	11,866,982
	EDF	11,821,839	9,313,542
	Cash credit against pledge	2,298,566	5,471,687
	Cash credit against hypothecation	1,582,712,182	1,521,719,007
	Cash credit against export	803,693	470,198
	Forced loan	53,270,912	55,487,504
	Foreign documentary bills purchased	7,497,951	5,174,381
	Payment against documents	36,246,423	34,431,944
	Local documentary bills purchased	119,459,105	173,115,115
	Transport loan	36,074,445	25,899,292
	Lease finance	171,544,763	121,787,518
	Small business loan	49,991,766	59,603,102
	House renovation loan	206,137	473,421
	Personal loans	377,023	977,608
	Home improvement loan	23,459,836	19,237,963
	NCC Bank marriage loan	3,134,998	127,004
	NCC Bank consumer loan	4,653,374	361,186
	Short term finance (STF)	807,010,393	514,038,733
	Agricultural credit	136,856,203	121,760,013
	Festival small business loan	7,390,300	179,899,093
	Term loan (small, medium/large)	2,126,324,340	1,710,473,493
	Special housing loan	108,928,824	117,397,305
	Housing loan under refinance scheme	1,365,824	1,332,866
	Staff P.F loan	13,137,143	10,700,368
	Staff house building loan	8,675,381	10,039,765
	Staff car loan	221,021	1,338,829
	Credit card	56,154,794	67,054,480
	Car loan scheme	14,272,547	9,901,199
	Short term loan	292,075,050	235,139,483
	Garments & foot wear cluster	535,642	916,292
	Time loan	624,717,866	624,626,937
	OBU	28,316,331	18,862,402
	Education loan scheme	60,720	127,616
		8,936,562,773	8,068,070,370
	Interest on balances with other banks and financial institutions		
	Fixed deposits	130,689,561	87,263,623
	Short term deposits	7,590,250	1,219,867
	Foreign banks	19,978,934	15,023,214
	Money at call & short notice	21,438,666	15,106,942
		179,697,411	118,613,646
		9,116,260,184	**8,186,684,016**
19.2	**Off-shore banking unit**	**121,887,572**	**57,994,654**
19(a)	**Consolidated interest income**		
	NCC Bank Limited **(Note-19)**	9,209,831,425	8,225,816,268
	NCCB Securities and Financial Services Limited	105,275,297	37,190,922
	NCCB Capital Limited	-	-
		9.315.106.723	8.263.007.190
	Less: Inter company transactions	(109,163,144)	(134,698,620)
		9,205,943,579	**8,128,308,570**
20	**Interest paid on deposits and borrowings**		
	Conventional banking **(Note-20.1)**	5,831,544,267	5,458,119,331
	Off-shore banking unit **(Note-20.2)**	70,552,502	31,379,901
		5,902,096,769	5,489,499,232
	Less: Inter transaction between OBU and conventional banking	(28,316,331)	(18,862,402)
		5,873,780,439	**5,470,636,830**

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		01 January to 30 September 2017 Taka	01 January to 30 September 2016 Taka
20.1	**Conventional banking**		
	Interest paid on deposits and borrowings		
	Savings deposits	362,950,823	401,594,751
	Short notice deposits	607,935,432	337,381,572
	Fixed deposits	2,135,971,335	1,980,484,034
	Special savings scheme	1,538,885,118	1,412,409,758
	Special deposit scheme	236,580,709	353,385,985
	NCCB youngster maximus & money plant scheme	11,051,424	6,900,443
	Interest paid on borrowings	95,795,737	98,005,552
	Wage earners welfare DPS	7,129,044	11,916,754
	Money double program	771,863,267	797,014,960
	Money triple program	63,072,017	59,025,523
	Foreign currency deposits	309,362	-
		5,831,544,267	**5,458,119,331**
20.2	**Off-shore banking unit**	**70,552,502**	**31,379,901**
20(a)	**Consolidated interest paid on deposits, borrowings, etc.**		
	NCC Bank Limited **(Note-20)**	5,873,780,439	5,470,636,830
	NCCB Securities and Financial Services Limited	109,163,144	134,698,620
	NCCB Capital Limited	-	-
		5,982,943,583	5,605,335,450
	Less: Inter company transactions	(109,163,144)	(134,698,620)
		5,873,780,439	**5,470,636,830**
21	**Income from investments**		
	Dividend on shares	53,404,310	35,895,891
	Interest on treasury bills	-	67,708,680
	Interest on reverse repo (Treasury bills)	2,517,355	104,655
	Interest on treasury bond (RM)	173,927,507	306,838,861
	Gain on sale of shares	73,588,513	8,930,748
	Capital gain on sale of treasury bonds	1,051,069	56,384,167
	Interest on treasury bond (HTM)	1,032,275,816	966,789,164
	Interest on treasury bond (HFT)	24,634,069	2,271,739
	Interest on commercial paper	40,824,832	21,111,111
	Interest on subordinated bond	20,292,914	23,618,614
	Interest on Bangladesh Bank bills	68,266,561	3,963,648
	Discount on treasury bills and bonds	130,485	9,229,573
	Others	-	1,156,366
		1,490,913,432	1,504,003,216
	Less: Loss on sale/revaluation/amortization of securities	(23,063,674)	(3,050,492)
		1,467,849,758	**1,500,952,725**
21(a)	**Consolidated income from investments**		
	NCC Bank Limited **(Note-21)**	1,467,849,758	1,500,952,725
	NCCB securities and Financial Services Limited	19,734,622	13,625,164
	NCCB Capital Limited	-	-
		1,487,584,380	1,514,577,889
	Less: Inter company transactions	-	-
		1,487,584,380	**1,514,577,889**
22	**Commission, exchange and brokerage**		
	Commission		
	Commission on bill purchased	9,416,460	8,504,722
	Commission on remittances	24,491,777	26,600,357
	Commission on letter of guarantee	162,025,973	129,210,237
	Commission on letter of credit	160,551,531	106,873,502
	Commission on purchase/sale of share/securities	-	30,000
	Commission on sanchaypatra	458,625	525,355
	Commission on back to back LC.	22,309,585	17,960,393
	Letter of credit advising commission	5,928,949	5,543,966
	Commission on acceptance of BTB L/C	21,817,690	19,744,782
	Commission on acceptance (other than BTB)	76,698,822	68,401,917
	Commission - miscellaneous	4,472,856	4,408,500
	Commission on L/C confirmation	93,660	-
	Underwriting commission	2,097,495	1,415,125
	Commission on instrument	15,135	6,100
	Commission from national prize bonds	137,700	45,400
		490,516,257	389,270,356
	Exchange		
	Exchange gain net off exchange losses	528,612,819	239,979,738
	Brokerage	-	-
		1,019,129,076	**629,250,093**

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		01 January to 30 September 2017 Taka	01 January to 30 September 2016 Taka
22(a)	**Consolidated commission, exchange & brokerage**		
	NCC Bank Limited **(Note-22)**	1,019,129,076	629,250,093
	NCCB Securities and Financial Services Limited	120,168,260	67,795,327
	NCCB Capital Limited	-	-
		1,139,297,336	**697,045,420**
23	**Other operating income**		
	Rent locker	3,188,464	3,248,925
	Rent godown	902,369	892,801
	Postage recoveries	4,798,156	4,846,028
	Telex, telegram, trunk call, fax. swift etc. recoveries	31,294,400	30,165,297
	Service charges	54,011,071	54,339,670
	ATM transaction fees	1,447,076	1,295,792
	Legal charge recoveries	297,850	7,500
	Risk fund	832,340	950,032
	Account maintenance fees	48,459,523	45,845,389
	Card fees & others	34,918,914	33,670,507
	Banking & clearing charge	35,151,440	776,949
	Miscellaneous earnings	89,342,861	77,917,805
	Application and processing fees	9,658,521	8,663,157
		314,302,984	**262,619,853**
23(a)	**Consolidated other operating income**		
	NCC Bank Limited **(Note-23)**	314,302,984	262,619,853
	NCCB Securities and Financial Services Limited	2,261,081	5,835,356
	NCCB Capital Limited	-	-
		316,564,065	**268,455,209**
24	**Salary & allowances**		
	Basic salary	768,329,360	625,029,946
	House rent allowance	309,317,886	217,908,796
	Medical allowance	60,780,180	100,558,052
	Festival bonus	167,615,705	82,016,562
	Incentive bonus	-	38,083,698
	Bank's contribution to provident fund	68,597,867	53,850,686
	Salary & allowances for OBU	1,918,201	1,534,560
	Gratuity	60,000,000	60,000,000
	Other allowances	320,362,961	222,120,328
		1,756,922,160	**1,401,102,628**
24(a)	**Consolidated Salary & allowances**		
	NCC Bank Limited **(Note-24)**	1,756,922,160	1,401,102,628
	NCCB Securities and Financial Services Limited	22,260,583	23,853,111
	NCCB Capital Limited	-	-
		1,779,182,743	**1,424,955,739**
25	**Rent, taxes, insurance, electricity etc.**		
	Rent	146,044,300	129,067,500
	Rates and taxes:		
	Rates	630,373	607,131
	Taxes	1,556,169	4,295,555
		2,186,542	4,902,686
	Insurance:		
	Cash	5,058,709	5,020,874
	Vehicles	856,677	953,084
	Deposits	66,666,635	54,790,520
		72,582,021	60,764,478
	Electricity	43,227,041	43,086,356
		264,039,904	**237,821,021**

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		01 January to 30 September 2017 Taka	01 January to 30 September 2016 Taka
25(a)	**Consolidated rent, taxes, insurance, electricity etc.**		
	NCC Bank Limited **(Note-25)**	264,039,904	237,821,021
	NCCB Securities and Financial Services Limited	8,706,610	8,267,802
	NCCB Capital Limited	-	-
		272,746,514	**246,088,823**
26	**Legal expenses**		
	Legal charge	11,021,401	8,580,598
	Stamp charge	251,735	100,690
	Consultancy fee	1,255,797	2,932,935
	Credit rating fee	150,000	-
		12,678,932	**11,614,223**
26 (a)	**Consolidated legal expenses**		
	NCC Bank Limited **(Note-26)**	12,678,932	11,614,223
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		12,678,932	**11,614,223**
27	**Postage, stamp and telecommunication**		
	Postage	7,138,688	7,973,275
	Telex/swift/internet	4,452,621	6,477,953
	Telephone -office	5,364,809	4,568,034
		16,956,117	**19,019,262**
27(a)	**Consolidated postage, stamp and telecommunication**		
	NCC Bank Limited **(Note-27)**	16,956,117	19,019,262
	NCCB Securities and Financial Services Limited	198,996	195,652
	NCCB Capital Limited	-	-
		17,155,113	**19,214,914**
28	**Stationery, printing, advertisement etc.**		
	Printing and stationery:		
	Printed stationery	10,212,332	15,127,619
	Security stationery	6,789,109	7,578,255
	Petty stationery	9,688,459	9,348,831
		26,689,901	32,054,705
	Publicity and advertisement	17,864,634	20,494,357
		44,554,534	**52,549,062**
28(a)	**Consolidated stationery, printing, advertisement etc.**		
	NCC Bank Limited **(Note-28)**	44,554,534	52,549,062
	NCCB Securities and Financial Services Limited	476,470	1,017,026
	NCCB Capital Limited	-	-
		45,031,004	**53,566,088**
29	**Managing Director's salary & allowances**		
	Basic salary	2,706,449	3,600,000
	House rent allowance	938,709	1,350,000
	Festival bonus	500,000	400,000
	Incentive bonus	-	200,000
	Other allowances	312,903	450,000
		4,458,061	**6,000,000**
30	**Director's fees & other meeting related expense**		
	Meeting fees	2,318,400	1,624,000
	Other meeting related expense	1,324,789	1,128,000
		3,643,189	**2,752,000**

As per BRPD circular no. 11 dated 04 October 2015 Tk. 8,000/- per attendance per person has been paid as honorarium to the Directors for attending the meeting of the Board / executive committee/ audit committee members .Other meeting related expense include traveling expenses of directors for attending meetings.

30(a)	**Consolidated Director's fees & other meeting related expense**		
	NCC Bank Limited **(Note-30)**	3,643,189	2,752,000
	NCCB Securities and Financial Services Limited	209,250	143,750
	NCCB Capital Limited	-	-
		3,852,439	**2,895,750**
31	**Auditors' fees**	**258,750**	**258,750**

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		01 January to 30 September 2017 Taka	01 January to 30 September 2016 Taka
31(a)	**Consolidated auditors' fees**		
	NCC Bank Limited **(Note-31)**	258,750	258,750
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	12,500	1,000
		271,250	**259,750**
32	**Repairs, maintenance, amortization and depreciation**		
	Repairs & maintenance :		
	Repairs & maintenance of fixed assets	114,172,181	104,354,137
	Amortization of software	9,754,307	13,266,555
	Renovation & maintenance of premises	11,279,354	14,442,926
		135,205,842	132,063,618
	Depreciation :		
	Furniture and fixtures	34,623,990	36,529,405
	Machinery and equipment	57,081,527	68,178,680
	Computer equipment	25,199,690	32,493,324
	Vehicles	11,618,070	13,591,953
	Buildings & office premises	22,588,512	23,101,055
		151,111,789	173,894,417
		286,317,631	**305,958,036**
32(a)	**Consolidated Repairs, maintenance, amortization and depreciation**		
	NCC Bank Limited **(Note-32)**	286,317,631	305,958,036
	NCCB Securities and Financial Services Limited	4,166,685	5,528,237
	NCCB Capital Limited	-	-
		290,484,316	**311,486,273**
33	**Other expenses**		
	Conventional banking **(Note-33.1)**	188,720,655	158,042,329
	Off-shore banking unit **(Note-33.2)**	88,831	-
		188,809,486	**158,042,329**
33.1	**Conventional banking**		
	Entertainment	20,441,339	19,429,472
	Car expenses	44,423,221	42,771,260
	Paper and periodicals	1,033,725	937,906
	Trade subscription	6,038,178	7,138,448
	Traveling & conveyance	19,624,201	17,562,710
	Labour & other charges	2,163,622	1,373,270
	Liveries and uniform	1,712,571	2,177,007
	Water sewerage and gas	4,959,057	4,649,834
	Laundry and cleaning	1,146,609	1,069,813
	Training expenses	3,426,857	3,008,443
	Business promotion	10,360,408	6,304,966
	Donation	35,741,201	22,856,380
	Loss on sale of fixed assets	1,219,759	4,069,522
	Welfare and recreation	407,500	919,000
	Other bank charge	7,574,613	5,538,864
	Miscellaneous expenses	739,009	676,832
	Credit card service charge	12,682,167	10,751,628
	CDBL charge	26,621	6,973
	Superannuation fund	15,000,000	6,800,000
		188,720,655	**158,042,329**
33.2	**Off-shore banking unit**	**88,831**	-
33(a)	**Consolidated other expenses**		
	NCC Bank Limited **(Note-33)**	188,809,486	158,042,329
	NCCB Securities and Financial Services Limited	16,425,604	12,425,314
	NCCB Capital Limited	690	691
		205,235,780	170,468,335
	Less: Inter company transactions	-	-
		205,235,780	**170,468,335**

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		30 September 2017 Taka	30 September 2016 Taka
34	**Cash and cash equivalents**		
	Conventional Banking		
	Cash in hand	1,683,294,267	1,428,298,965
	Balance with Bangladesh Bank and Sonali Bank Limited	10,626,454,403	9,184,562,784
	Balance with other bank and financial institutions	2,014,956,981	2,332,747,545
	Money at call & short notice	-	1,000,000,000
	Prize bonds	6,933,600	7,404,300
		14,331,639,251	13,953,013,594
	Off-shore banking unit	-	-
		14,331,639,251	**13,953,013,594**
34(a)	**Consolidated cash and cash equivalents**		
	NCC Bank Limited **(Note-34)**	14,331,639,251	13,953,013,594
	NCCB Securities and Financial Services Limited	69,244,010	100,039,811
	NCCB Capital Limited	-	-
		14,400,883,261	**14,053,053,405**
35	**Earnings per share (EPS)**		
	Net Profit after tax for the third quarter ended	1,102,828,607	941,264,296
	Number of ordinary share outstanding	883,218,003	883,218,003
	Earnings per share (EPS)	**1.25**	**1.07**
35 (a)	**Consolidated earnings per share**		
	Net profit after tax for the third quarter ended	1,175,538,801	856,621,516
	Number of ordinary share outstanding	883,218,003	883,218,003
	Earnings per share	**1.33**	**0.97**

Company Secretary (C.C.) **Chief Financial Officer**

Managing Director & CEO **Director** **Chairman**