Financial Statements
of
National Credit and Commerce Bank Limited

For the period ended on 30 September 2018

National Credit and Commerce Bank Limited and its Subsidiaries

Consolidated Balance Sheet (Un-audited)

As on 30 September 2018

PROPERTY AND ASSETS	Note	30 September 2018 Taka	31 December 2017 Taka
Cash	3(a)	**13,520,046,744**	**12,396,577,641**
In hand (including foreign currencies)		2,096,748,084	1,610,360,438
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		11,423,298,660	10,786,217,203
Balance with other banks and financial institutions	4(a)	**4,729,083,856**	**4,347,764,755**
In Bangladesh		4,225,591,436	3,802,361,654
Outside Bangladesh		503,492,420	545,403,101
Money at call and short notice	5	**4,884,750,000**	**270,000,000**
Investments	6 (a)	**32,754,018,927**	**29,547,448,858**
Government		27,984,260,349	27,627,054,779
Others		4,769,758,578	1,920,394,079
Loans and advances	7(a)	**170,002,973,481**	**149,633,833,880**
Loans, cash credits, overdrafts, etc.		165,080,952,651	142,947,896,909
Bills purchased & discounted		4,922,020,830	6,685,936,971
Fixed assets including premises, furnitures and fixtures	8(a)	**2,629,112,456**	**2,498,962,078**
Other assets	9(a)	**6,259,307,636**	**4,951,110,724**
Non-banking assets		-	-
TOTAL ASSETS		**234,779,293,100**	**203,645,697,936**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	10 (a)	**12,515,211,045**	**9,104,809,698**
Subordinated Bonds		4,000,000,000	-
Other Borrowings		8,515,211,045	9,104,809,698
Deposits and other accounts	11 (a)	**183,207,902,162**	**159,837,231,522**
Current deposits and other accounts		19,149,649,589	14,325,863,216
Bills payable		4,325,391,028	4,620,026,292
Savings bank deposits		21,307,768,071	21,002,021,411
Fixed deposits		88,523,714,794	69,549,270,735
Term deposits		49,901,378,681	50,340,049,868
Other liabilities	12(a)	**21,555,976,890**	**17,518,625,455**
TOTAL LIABILITIES		**217,279,090,097**	**186,460,666,675**
Shareholders' equity			
Paid up capital	13.2	8,832,180,030	8,832,180,030
Statutory reserve	14	7,144,289,805	6,545,223,669
General reserve	15	10,162,348	10,162,348
Non-controlling (Minority) interest	13.3	208	209
Other reserve including assets revaluation reserve	16	455,075,764	533,517,737
Foreign currency translation gain/(loss)	18.3	176,147	1,862,174
Surplus in profit and loss account	18(a)	1,058,318,701	1,262,085,095
TOTAL SHAREHOLDERS' EQUITY		**17,500,203,003**	**17,185,031,261**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**234,779,293,100**	**203,645,697,936**
NET ASSETS VALUE PER SHARE		**19.81**	**19.46**

	30 September 2018 Taka	31 December 2017 Taka
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	26,504,008,834	17,021,307,128
Letters of guarantee	32,849,126,240	22,463,034,687
Letters of credit issued	22,155,832,273	14,835,674,742
Bills for collection	205,490,697	35,929,211
Other commitments		
Claims against the bank not acknowledged as debt	-	-
Capital commitments	-	-
Export development fund (EDF)	158,880,217	-
TOTAL OFF BALANCE SHEETS ITEMS	**81,873,338,262**	**54,355,945,768**

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

Dated, Dhaka
30 October 2018

National Credit and Commerce Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account (Un-audited)
For the period ended on 30 September 2018

	Note	01 January to 30 September 2018 Taka	01 January to 30 September 2017 Taka	01 July to 30 September 2018 Taka	01 July to 30 September 2017 Taka
Interest income	19(a)	12,888,424,625	9,205,943,579	4,554,765,118	3,202,533,686
Less: Interest paid on deposits and borrowings	20(a)	8,943,076,849	5,873,780,439	3,168,058,513	2,014,721,248
Net interest income		**3,945,347,776**	**3,332,163,140**	**1,386,706,605**	**1,187,812,438**
Income from investments	21(a)	2,164,857,950	1,487,584,380	778,406,366	527,972,327
Commission, exchange and brokerage	22(a)	1,062,799,339	1,139,297,336	395,592,129	384,443,325
Other operating income	23(a)	344,966,226	316,564,065	85,763,036	80,702,606
Total operating income		**7,517,971,291**	**6,275,608,921**	**2,646,468,136**	**2,180,930,696**
Salary and allowances	24(a)	1,873,292,776	1,777,782,743	635,250,923	642,772,554
Rent, taxes, insurance, electricity etc.	25(a)	314,080,638	272,746,514	111,169,912	92,733,634
Legal expenses	26 (a)	9,759,870	12,678,932	1,554,038	7,375,207
Postage, stamp, telecommunication etc.	27(a)	21,476,253	17,155,113	5,299,976	4,155,179
Stationery, printing, advertisement etc.	28(a)	60,795,871	45,031,004	11,096,512	10,522,482
Managing Director's salary and allowances	29	9,301,613	5,858,061	3,401,613	2,522,581
Director's fees & other meeting related expense	30(a)	3,760,091	3,852,439	1,047,799	985,245
Auditors' fees	31(a)	288,938	271,250	96,313	98,750
Charges on loan losses		-	2,423,306	-	-
Repairs, maintenance, amortization and depreciation	32(a)	315,344,882	290,484,316	99,566,216	96,798,744
Other expenses	33(a)	276,805,292	205,235,780	65,938,331	70,040,007
Total operating expense		**2,884,906,224**	**2,633,519,458**	**934,421,633**	**928,004,382**
Profit before provisions		**4,633,065,067**	**3,642,089,463**	**1,712,046,503**	**1,252,926,314**
Provision for loans and advances		1,208,782,775	1,081,811,434	409,480,244	246,438,851
Specific provision	12.6.1(a)	1,041,838,165	997,024,627	382,616,288	285,422,533
General provision	12.6.1(b)	166,944,610	84,786,807	26,863,956	(38,983,682)
Provision for off-balance sheet exposures	12.7	248,395,373	164,998,842	61,677,852	63,761,775
Provision for off-shore banking unit	12.6 (c)	(21,703,480)	20,436,917	8,793,014	13,622,339
Provision for investment fluctuation in shares	6.3 (a)	190,164,575	(143,094,791)	14,956,728	(26,355,004)
Provision for other assets	12.2	2,750,765	3,742,267	2,615,127	(280,589)
Provision for nostro accounts	12.11	-	(5,700,000)	-	(10,000,000)
Total provisions		**1,628,390,008**	**1,122,194,669**	**497,522,965**	**287,187,372**
Profit after provision		**3,004,675,059**	**2,519,894,794**	**1,214,523,538**	**965,738,942**
Contribution to NCC Bank's CSR Fund	12.9	7,500,000	20,000,000	2,500,000	5,000,000
Profit before tax		**2,997,175,059**	**2,499,894,794**	**1,212,023,538**	**960,738,942**
Provision for tax		**1,455,180,829**	**1,324,355,993**	**554,370,540**	**491,169,278**
Current tax	12.4	1,483,905,453	1,280,041,142	535,875,556	470,513,671
Deferred tax	12.5.1	(28,724,624)	44,314,851	18,494,984	20,655,607
Profit after tax		**1,541,994,230**	**1,175,538,801**	**657,652,998**	**469,569,664**
Attributable to:					
Shareholders' of the bank		1,541,994,231	1,175,538,798	657,652,996	469,569,664
Non-controlling (Minority) interest		(1)	3	2	-
		1,541,994,230	1,175,538,801	657,652,998	469,569,664
Balance of profit brought forward	18.2	113,901,690	33,230,769	113,901,690	33,230,769
Total profit available for distribution		**1,655,895,920**	**1,208,769,570**	**771,554,688**	**502,800,433**
Appropriations:					
Statutory reserve		599,066,136	482,335,760	235,202,016	186,167,337
General reserve		-	-	-	-
		599,066,136	482,335,760	235,202,016	186,167,337
Retained earnings		**1,056,829,784**	**726,433,810**	**536,352,672**	**316,633,096**
Earnings per share	37(a)	**1.75**	**1.33**	**0.74**	**0.53**

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

Dated, Dhaka
30 October 2018

National Credit and Commerce Bank Limited and its Subsidiaries

Consolidated Cash Flow Statement (Un-audited)

For the period ended on 30 September 2018

	Note	01 January to 30 September 2018 Taka	01 January to 30 September 2017 Taka
A) Cash flows from operating activities			
Interest received in cash		14,485,590,417	10,293,821,503
Interest paid by cash		(7,324,325,905)	(8,398,064,333)
Dividend received		82,531,246	80,881,669
Fees & commission received in cash		677,542,363	610,684,517
Recoveries of loans previously written off		6,714,643	3,080,657
Cash paid to employees		(2,058,174,424)	(1,922,878,969)
Cash paid to suppliers		(120,107,831)	(119,313,291)
Income taxes paid		(857,776,138)	(1,234,600,612)
Received from other operating activities		726,593,546	846,227,953
Paid for other operating activities		(727,031,402)	(578,586,381)
Operating cash flow before changes in operating assets and liabilities		4,891,556,514	(418,747,287)
Increase/(Decrease) in operating assets & liabilities			
Purchase and sale of trading securities		(212,962,044)	(4,053,095,679)
Loans and advances to customers (Other than banks)		(20,369,139,601)	(15,888,713,597)
Other assets		(251,302,694)	(80,053,427)
Deposits from other banks/borrowings		5,606,451,982	4,317,220,877
Deposits from customers (Other than banks)		16,372,271,918	16,016,038,983
Other liabilities account of customers		(273,459,302)	(276,977,089)
Other liabilities		(12,878,743)	81,026,090
Net cash received from/(used in) operating activities		**5,750,538,031**	**(303,301,129)**
B) Cash flows from investing activities			
Proceeds from sale of securities		331,130,459	1,585,362,340
Payment for purchase of securities		(3,313,998,371)	(581,020,750)
Purchase of property, plant and equipment		(305,035,041)	(120,487,305)
Sales proceeds of fixed assets		7,731,268	243,939
Net cash received from/(used in) investing activities		**(3,280,171,684)**	**884,098,224**
C) Cash flows from financing activities			
Borrowings from other banks, financial institutions and agents		802,348,087	(242,254,768)
Issue of non-convertible subordinated bonds		4,000,000,000	-
Dividend paid in cash		(1,148,183,404)	(1,413,148,805)
Net cash received from/(paid on) financing activities		**3,654,164,683**	**(1,655,403,573)**
D) Net (decrease) / increase in cash (A+B+C)		**6,124,531,030**	**(1,074,606,478)**
E) Effects of exchange rate changes on cash and cash-equivalents		(1,686,027)	1,428,486
F) Opening cash and cash-equivalents		17,018,094,096	15,474,061,253
G) Closing cash and cash-equivalents (D+E+F)	35(a)	**23,140,939,099**	**14,400,883,261**
Net Operating Cash Flows Per Share		**6.51**	**(0.34)**

Company Secretary **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 period ended on 30 September 2018							
	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 2018	**8,832,180,030**	**6,545,223,669**	**10,162,348**	**533,517,737**	**209**	**1,862,174**	**1,262,085,095**	**17,185,031,261**
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,488,916)	-	-	1,488,916	-
Transferred from deferred tax liability agt. reverse deferred tax on revaluation on land & building	-	-	-	3,176,353	-	-	-	3,176,353
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period ended	-	-	-	(80,129,410)	-	-	-	(80,129,410)
Currency translation gains and losses not recognized in the profit & loss account	-	-	-	-	-	(1,686,027)	-	(1,686,027)
Non-controlling (Minority) interest	-	-	-	-	(1)	-	1	-
Cash dividend for the year 2017	-	-	-	-	-	-	(1,148,183,404)	(1,148,183,404)
Net profit for the period ended	-	-	-	-	-	-	1,541,994,230	1,541,994,230
Transfer to statutory reserve	-	599,066,136	-	-	-	-	(599,066,136)	-
Balance as on 30 September 2018	**8,832,180,030**	**7,144,289,805**	**10,162,348**	**455,075,764**	**208**	**176,147**	**1,058,318,701**	**17,500,203,003**

Particulars	For the period 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 period 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)	-
Cash dividend for the year 2016	-	-	-	-	-	-	(1,413,148,805)	(1,413,148,805)
Net profit for the period ended	-	-	-	-	-	-	1,175,538,801	1,175,538,801
Transfer to statutory reserve	-	482,335,760	-	-	-	-	(482,335,760)	-
Balance as on 30 September 2017	**8,832,180,030**	**6,409,884,414**	**10,162,348**	**355,666,142**	**208**	**1,828,449**	**727,899,815**	**16,337,621,405**

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

National Credit and Commerce Bank Limited

Balance Sheet (Un-audited)

As on 30 September 2018

PROPERTY AND ASSETS	Note	30 September 2018 Taka	31 December 2017 Taka
Cash	3	**13,520,023,903**	**12,396,572,982**
In hand (including foreign currencies)		2,096,725,243	1,610,355,779
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		11,423,298,660	10,786,217,203
Balance with other banks and financial institutions	4	**4,565,594,651**	**4,230,975,751**
In Bangladesh		4,062,102,231	3,685,572,650
Outside Bangladesh		503,492,420	545,403,101
Money at call and short notice	5	**4,884,750,000**	**270,000,000**
Investments	6	**32,591,691,523**	**29,403,282,926**
Government		27,984,260,349	27,627,054,779
Others		4,607,431,174	1,776,228,147
Loans and advances	7	**166,948,396,669**	**146,633,841,617**
Loans, cash credits, overdrafts, etc.		162,026,375,839	139,947,904,646
Bills purchased & discounted		4,922,020,830	6,685,936,971
Fixed assets including premises, furnitures and fixtures	8	**2,617,728,726**	**2,486,890,712**
Other assets	9	**8,191,577,445**	**6,887,897,205**
Non-banking assets		-	-
TOTAL ASSETS		**233,319,762,917**	**202,309,461,193**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	10	**12,515,211,045**	**9,104,809,698**
Subordinated Bonds		4,000,000,000	-
Other Borrowings		8,515,211,045	9,104,809,698
Deposits and other accounts	11	**183,212,583,496**	**159,988,445,540**
Current deposits and other accounts		19,154,330,923	14,477,077,234
Bills payable		4,325,391,028	4,620,026,292
Savings bank deposits		21,307,768,071	21,002,021,411
Fixed deposits		88,523,714,794	69,549,270,735
Term deposits		49,901,378,681	50,340,049,868
Other liabilities	12	**20,197,110,035**	**16,142,211,125**
TOTAL LIABILITIES		**215,924,904,576**	**185,235,466,363**
Shareholders' equity			
Paid up capital	13.2	8,832,180,030	8,832,180,030
Statutory reserve	14	7,144,289,805	6,545,223,669
General reserve	15	10,162,348	10,162,348
Other reserve including assets revaluation reserve	16	455,075,764	533,517,737
Foreign currency translation gain/(loss)	17	176,147	1,862,174
Surplus in profit and loss account	18	952,974,247	1,151,048,872
TOTAL SHAREHOLDERS' EQUITY		**17,394,858,341**	**17,073,994,830**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**233,319,762,917**	**202,309,461,193**
NET ASSETS VALUE PER SHARE		**19.69**	**19.33**

	30 September 2018 Taka	31 December 2017 Taka
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	26,504,008,834	17,021,307,128
Letters of guarantee	32,849,126,240	22,463,034,687
Letters of credit issued	22,155,832,273	14,835,674,742
Bills for collection	205,490,697	35,929,211
Other commitments		
Claims against the bank not acknowledged as debt	-	-
Capital commitments	-	-
Export development fund (EDF)	158,880,217	-
TOTAL OFF BALANCE SHEETS ITEMS	**81,873,338,262**	**54,355,945,768**

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

Dated, Dhaka
30 October 2018

National Credit and Commerce Bank Limited

Profit and Loss Account (Un-audited)
For the period ended on 30 September 2018

	Note	01 January to 30 September 2018 Taka	01 January to 30 September 2017 Taka	01 July to 30 September 2018 Taka	01 July to 30 September 2017 Taka
Interest income	19	12,906,423,944	9,209,831,425	4,555,413,710	3,202,418,292
Less: Interest paid on deposits and borrowings	20	8,943,076,849	5,873,780,439	3,168,058,513	2,014,721,248
Net interest income		**3,963,347,095**	**3,336,050,986**	**1,387,355,197**	**1,187,697,044**
Income from investments	21	2,146,017,865	1,467,849,758	771,513,692	520,934,927
Commission, exchange and brokerage	22	1,008,411,727	1,019,129,076	368,889,876	345,746,812
Other operating income	23	343,431,461	314,302,984	84,488,243	79,342,559
Total operating income		**7,461,208,148**	**6,137,332,804**	**2,612,247,008**	**2,133,721,342**
Salary and allowances	24	1,845,612,242	1,755,522,160	625,945,952	635,540,517
Rent, taxes, insurance, electricity etc.	25	304,288,719	264,039,904	107,770,605	89,854,396
Legal expenses	26	9,759,870	12,678,932	1,554,038	7,375,207
Postage, stamp, telecommunication etc.	27	21,296,354	16,956,117	5,262,229	4,095,226
Stationery, printing, advertisement etc.	28	60,427,210	44,554,534	10,996,251	10,444,990
Managing Director's salary and allowances	29	9,301,613	5,858,061	3,401,613	2,522,581
Director's fees & other meeting related expense	30	3,511,691	3,643,189	992,599	933,495
Auditors' fee	31	258,750	258,750	86,250	86,250
Charges on loan losses		-	2,423,306	-	-
Repairs, maintenance, amortization and depreciation	32	312,992,923	286,317,631	99,259,765	95,295,932
Other expenses	33	267,635,570	188,809,486	62,533,718	65,506,511
Total operating expense		**2,835,084,942**	**2,581,062,070**	**917,803,020**	**911,655,104**
Profit before provisions		**4,626,123,206**	**3,556,270,734**	**1,694,443,988**	**1,222,066,238**
Provision for loans and advances		1,208,782,775	1,081,811,434	409,480,244	246,438,851
Specific provision	12.6(a)	1,041,838,165	997,024,627	382,616,288	285,422,533
General provision	12.6(b)	166,944,610	84,786,807	26,863,956	(38,983,682)
Provision for off-balance sheet exposures	12.7	248,395,373	164,998,842	61,677,852	63,761,775
Provision for offshore banking unit	12.6(c)	(21,703,480)	20,436,917	8,793,014	13,622,339
Provision for investment fluctuation in shares	6.3	185,067,093	(140,697,525)	33,367,673	(27,312,825)
Provision for other assets	12.2	2,750,765	3,742,267	2,615,127	(280,589)
Provision for nostro accounts	12.11	-	(5,700,000)	-	(10,000,000)
Total provisions		**1,623,292,526**	**1,124,591,935**	**515,933,910**	**286,229,551**
Profit after provision		**3,002,830,680**	**2,431,678,799**	**1,178,510,078**	**935,836,687**
Contribution to NCC Bank's CSR Fund	12.9	7,500,000	20,000,000	2,500,000	5,000,000
Profit before tax		**2,995,330,680**	**2,411,678,799**	**1,176,010,078**	**930,836,687**
Provision for tax		**1,447,644,681**	**1,308,850,192**	**563,070,804**	**486,196,064**
Current tax	12.3	1,476,369,305	1,264,535,341	544,575,820	465,540,457
Deferred tax	12.5.1	(28,724,624)	44,314,851	18,494,984	20,655,607
Profit after tax		**1,547,685,999**	**1,102,828,607**	**612,939,274**	**444,640,623**
Balance of profit brought forward	18.1	2,865,468	3,314,585	2,865,468	3,314,585
Total profit available for distribution		**1,550,551,467**	**1,106,143,192**	**615,804,742**	**447,955,208**
Appropriations:					
Statutory reserve		599,066,136	482,335,760	235,202,016	186,167,337
General reserve		-	-	-	-
		599,066,136	482,335,760	235,202,016	186,167,337
Retained earnings		**951,485,331**	**623,807,432**	**380,602,726**	**261,787,871**
Earnings per share	37	**1.75**	**1.25**	**0.69**	**0.50**

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

Dated, Dhaka
30 October 2018

National Credit and Commerce Bank Limited

Cash Flow Statement (Un-audited)

For the period ended on 30 September 2018

	Note	01 January to 30 September 2018 Taka	01 January to 30 September 2017 Taka
A) Cash flows from operating activities			
Interest received in cash		14,514,158,675	10,297,709,350
Interest paid by cash		(7,324,232,629)	(8,398,064,333)
Dividend received		72,544,775	72,600,310
Fees & commission received in cash		619,839,651	490,516,257
Recoveries of loans previously written off		6,714,643	3,080,657
Cash paid to employees		(2,030,493,890)	(1,900,618,387)
Cash paid to suppliers		(115,096,652)	(107,176,999)
Income taxes paid		(837,715,336)	(1,209,432,587)
Received from other operating activities		725,058,781	843,966,872
Paid for other operating activities		(708,013,276)	(563,462,173)
Operating cash flow before changes in operating assets and liabilities		4,922,764,741	(470,881,033)
Increase/(decrease) in operating assets & liabilities			
Purchase and sale of trading securities		(212,962,044)	(4,053,095,678)
Loans and advances to customers (Other than banks)		(20,314,555,052)	(15,921,369,637)
Other assets		(277,038,249)	(206,938,236)
Deposits/ borrowings from other banks		5,606,451,981	4,317,220,877
Deposits from customers (Other than banks)		16,225,739,234	16,132,690,314
Other liabilities account of customers		(248,781,174)	(208,773,508)
Other liabilities		(12,878,743)	81,026,090
Net cash received from/(used in) operating activities		**5,688,740,694**	**(330,120,811)**
B) Cash flows from investing activities			
Proceeds from sale of securities		256,484,405	1,557,813,538
Payment for purchase of Securities		(3,224,946,977)	(523,787,583)
Purchase of property, plant and equipment		(304,361,427)	(119,242,697)
Sales proceeds of fixed assets		7,731,268	243,939
Net cash received from/(used in) investing activities		**(3,265,092,730)**	**915,027,197**
C) Cash flows from financing activities			
Borrowings from other banks, financial institutions and agents		802,348,087	(242,254,768)
Issue of non-convertible subordinated bonds		4,000,000,000	-
Dividend paid in cash		(1,148,183,404)	(1,413,148,805)
Net cash received from/(paid on) financing activities		**3,654,164,683**	**(1,655,403,573)**
D) Net increase/(decrease) in cash (A+B+C)		**6,077,812,647**	**(1,070,497,187)**
E) Effects of exchange rate changes on cash and cash-equivalents		(1,686,027)	1,428,486
F) Opening cash and cash-equivalents		16,901,300,433	15,400,707,952
G) Closing cash and cash-equivalents (D+E+F)	**35**	**22,977,427,054**	**14,331,639,251**
Net Operating Cash Flows Per Share		**6.44**	**(0.37)**

Company Secretary **Chief Financial Officer**

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

National Credit and Commerce Bank Limited

Statement of Changes in Equity (Un-audited)

Particulars	For the period ended on 30 September 2018						
	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 2018	**8,832,180,030**	**6,545,223,669**	**10,162,348**	**533,517,737**	**1,862,174**	**1,151,048,872**	**17,073,994,830**
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,488,916)	-	1,488,916	-
Transferred from deferred tax liability agt. reverse deferred tax on revaluation on land & building	-	-	-	3,176,353	-	-	3,176,353
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period ended	-	-	-	(80,129,410)	-	-	(80,129,410)
Currency translation gain/(loss) not recognized in the profit & loss account	-	-	-	-	(1,686,027)	-	(1,686,027)
Cash dividend for the year 2017	-	-	-	-	-	(1,148,183,404)	(1,148,183,404)
Net profit for the period ended	-	-	-	-	-	1,547,685,999	1,547,685,999
Transfer to statutory reserve	-	599,066,136	-	-	-	(599,066,136)	-
Balance as on 30 September 2018	**8,832,180,030**	**7,144,289,805**	**10,162,348**	**455,075,764**	**176,147**	**952,974,247**	**17,394,858,341**

Particulars	For the period 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 period 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 year 2016	-	-	-	-	-	(1,413,148,805)	(1,413,148,805)
Net profit for the period 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**	**6,409,884,414**	**10,162,348**	**355,666,142**	**1,828,449**	**625,273,440**	**16,234,994,823**

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

National Credit and Commerce Bank Limited

Liquidity Statement

(Asset and Liability Maturity Analysis)

As on 30 September 2018

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	3,770,632,461	-	-	-	9,749,391,442	13,520,023,903
Balances with other banks and financial institutions	2,865,594,650	1,650,000,000	50,000,000	-	-	4,565,594,650
Money at call & short notice	4,047,250,000	837,500,000	-	-	-	4,884,750,000
Investments	1,439,429,104	-	5,527,892,306	7,536,106,915	18,088,263,198	32,591,691,523
Loans & advances	41,700,182,702	26,149,010,179	55,429,360,423	33,470,720,688	10,199,122,676	166,948,396,669
Fixed assets including land, building, furniture & fixtures	26,671,288	56,978,839	261,704,776	267,739,783	2,004,634,039	2,617,728,726
Other assets	179,172,062	920,834,645	954,049,558	3,882,962,423	2,254,558,757	8,191,577,445
Non-banking assets	-	-	-	-	-	-
Total assets	**54,028,932,268**	**29,614,323,663**	**62,223,007,064**	**45,157,529,809**	**42,295,970,112**	**233,319,762,917**
Liabilities:						
Borrowing from other banks, financial institutions & agents	4,196,001,993	902,738,784	1,839,788,658	764,018,262	4,812,663,348	12,515,211,045
Deposits	39,002,646,646	44,546,935,061	40,401,040,565	50,924,186,449	4,012,383,747	178,887,192,468
Bills payable	4,325,391,028	-	-	-	-	4,325,391,028
Provision & other liabilities	1,181,449,582	1,475,822,715	3,908,330,390	6,917,375,522	6,714,131,825	20,197,110,035
Total liabilities	**48,705,489,249**	**46,925,496,560**	**46,149,159,613**	**58,605,580,233**	**15,539,178,920**	**215,924,904,576**
Net liquidity gap	**5,323,443,019**	**(17,311,172,897)**	**16,073,847,451**	**(13,448,050,424)**	**26,756,791,192**	**17,394,858,341**

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

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

National Credit and Commerce Bank Limited

Selective explanatory Notes to the Financial Statements (Un-audited)
As on and for the period ended on 30 September 2018

1 Accounting policies and estimates applied in these financial statements for the period ended on 30 September 2018 are same as that applied in the audited annual financial statements for the year ended on 31 December 2017. Consolidated financial statements include position of NCCB Securities & Financial Services Limited and NCCB Capital Limited.

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-2018 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 2018 Taka	31 December 2017 Taka
3 Cash		
Cash in hand (Including foreign currencies)		
Conventional banking		
Local currency	2,074,164,037	1,594,570,367
Foreign currencies	22,561,206	15,785,412
	2,096,725,243	1,610,355,779
Off-shore banking unit	-	-
	2,096,725,243	1,610,355,779
Balance with Bangladesh Bank and its agent bank (s)		
Conventional banking		
Local currency	10,935,752,068	10,268,360,213
Foreign currencies	374,665,719	144,335,796
	11,310,417,786	10,412,696,009
Sonali Bank Ltd. as agent of Bangladesh Bank (Local currency)	112,880,874	373,521,194
	11,423,298,660	10,786,217,203
Off-shore banking unit	-	-
	11,423,298,660	10,786,217,203
	13,520,023,903	**12,396,572,982**
3(a) Consolidated cash		
Cash in hand		
NCC Bank Limited **(Note-3)**	2,096,725,243	1,610,355,779
NCCB Securities and Financial Services Limited	22,841	4,659
NCCB Capital Limited	-	-
	2,096,748,084	1,610,360,438
Balance with Bangladesh Bank and its agent bank(s)		
NCC Bank Limited **(Note-3)**	11,423,298,660	10,786,217,203
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	11,423,298,660	10,786,217,203
	13,520,046,744	**12,396,577,641**
4 Balance with other banks and financial institutions		
In Bangladesh		
Conventional banking	4,062,102,231	3,685,572,650
Off-shore banking unit	19,584,991	52,513,039
	4,081,687,222	3,738,085,689
Less: inter transaction between OBU and conventional banking	(19,584,991)	(52,513,039)
	4,062,102,231	3,685,572,650
Outside Bangladesh		
Conventional banking	503,492,420	545,403,101
Off-shore banking unit	-	-
	503,492,420	545,403,101
	4,565,594,651	**4,230,975,751**

		30 September 2018 Taka	31 December 2017 Taka
4(a)	**Consolidated balance with other banks and financial institutions**		
	In Bangladesh		
	NCC Bank Limited **(Note-4)**	4,062,102,231	3,685,572,650
	NCCB Securities and Financial Services Limited	207,206,812	226,096,478
	NCCB Capital Limited	258,475,769	258,476,459
		4,527,784,812	4,170,145,587
	Less: Inter company transactions	(302,193,376)	(367,783,933)
		4,225,591,436	3,802,361,654
	Outside Bangladesh		
	NCC Bank Limited **(Note-4)**	503,492,420	545,403,101
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		503,492,420	545,403,101
		4,729,083,856	**4,347,764,755**
5	**Money at call and short notice**		
	Banking company	4,096,250,000	270,000,000
	Non-banking financial institutions	788,500,000	-
		4,884,750,000	**270,000,000**
6	**Investments**		
	Government securities-**(Note 6.1)**	27,984,260,349	27,627,054,779
	Other investments-**(Note 6.2)**	4,607,431,174	1,776,228,147
		32,591,691,523	**29,403,282,926**
6.1	**Government securities**		
	Conventional banking		
	Treasury bills:		
	91 days treasury bills	-	-
	182 days treasury bills	-	-
	364 days treasury bills	798,579,960	-
		798,579,960	-
	Bangladesh Bank Bill	-	2,298,857,600
	Treasury bonds:		
	2 years treasury bonds	-	-
	5 years treasury bonds	7,023,397,447	6,512,487,397
	10 years treasury bonds	10,255,432,702	9,377,302,292
	15 years treasury bonds	4,326,501,154	4,315,916,354
	20 years treasury bonds	5,573,290,586	5,118,739,436
		27,178,621,889	25,324,445,479
	Prize bonds	7,058,500	3,751,700
		27,984,260,349	27,627,054,779
	Off-shore banking unit	-	-
		27,984,260,349	**27,627,054,779**
6.2	**Other investments**		
	Conventional banking		
	Debenture & bond		
	United Commercial Bank Limited subordinated bond	160,000,000	200,000,000
	Jamuna Bank Limited subordinated bond	300,000,000	-
	AB Bank Limited subordinated bond	1,700,000,000	-
	Best Holdings Limited corporate bond	1,000,000,000	-
	Beximco pharmaceuticals (Debenture)	60,570	60,570
		3,160,060,570	200,060,570
	Investment in shares	1,955,785,496	1,899,515,376
	Less: Provision for investment fluctuation in shares **(Note-6.3)**	(508,414,892)	(323,347,799)
		1,447,370,604	1,576,167,577
		4,607,431,174	1,776,228,147
	Off-shore banking unit	-	-
		4,607,431,174	**1,776,228,147**

		30 September 2018 Taka	31 December 2017 Taka
6.3	**Provision for investment fluctuation in shares**		
	Opening balance	323,347,799	400,397,331
	Add: Provision made for the period ended	185,067,093	-
	Add: Amount made during rest of the year	-	63,647,993
	Less: Amount adjusted for the period ended (No longer required)	-	(140,697,525)
	Closing balance	**508,414,892**	**323,347,799**
6.3 (a)	**Consolidated provision for investment fluctuation in shares charged to P/L**		
	NCC Bank Limited **(Note-6.3)**	185,067,093	(140,697,525)
	NCCB Securities and Financial Services Limited for the period ended	5,097,482	(2,397,266)
	NCCB Securities and Financial Services Limited rest of the year	-	-
	NCCB Capital Limited	-	-
		190,164,575	**(143,094,791)**
6 (a)	**Consolidated investments**		
	Government securities		
	NCC Bank Limited- (**Note-6.1**)	27,984,260,349	27,627,054,779
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		27,984,260,349	27,627,054,779
	Other investments		
	NCC Bank Limited-(**Note-6.2**)	4,607,431,174	1,776,228,147
	NCCB Securities and Financial Services Limited	162,327,404	144,165,932
	NCCB Capital Limited	-	-
		4,769,758,578	1,920,394,079
		32,754,018,927	**29,547,448,858**
7	**Loans and Advances**		
	Loans, Cash Credits, Overdrafts etc.**(Note-7.1)**	162,026,375,839	139,947,904,646
	Bills Purchased and Discounted **(Note-7.2)**	4,922,020,830	6,685,936,971
		166,948,396,669	**146,633,841,617**
7.1	**Loans, cash credits, overdrafts etc.**		
	Inside Bangladesh		
	Conventional banking		
	Overdraft	35,103,377,737	31,551,087,658
	Cash credit	26,312,597,910	25,264,795,211
	Loan - general	301,029,193	410,342,011
	Transport loan	972,948,142	746,137,314
	House building loan	3,688,376,387	3,132,094,276
	Loan against trust receipt (LTR)	11,811,927,298	10,836,993,208
	Loan against imported merchandise (LIM)	88,486,233	85,699,881
	Loan against packing credit	480,942,501	263,506,475
	Project loan	50,372,158	50,371,993
	Demand loan	-	22,380,861
	Lease finance	2,885,780,640	2,647,277,424
	Payment against document	581,238,585	386,408,508
	Consumer finance scheme	141,245,339	108,109,193
	Housing loan under Bangladesh Bank refinance scheme	13,743,264	15,417,364
	Staff loan	655,211,743	658,430,336
	NCC Bank marriage loan	106,157,334	86,335,977
	Health loan	457,488	-
	Small business loan	579,789,227	603,045,729
	House renovation loan	2,429,330	2,740,545
	Personal loan scheme	1,514,069	2,461,909
	Term loan (small, medium & large)	42,712,886,808	36,775,497,377
	Time loan	9,903,005,293	9,725,149,272
	Agricultural credit	794,269,320	1,544,640,505
	Festival loan	73,694,592	38,535,799
	Special housing loan	1,836,107,418	1,668,034,459
	Credit card	458,461,912	453,869,006
	Forced loan	855,198,372	603,407,671
	Short term loan & finance	18,436,176,494	9,901,040,763
	Retail loan	366,281,122	350,621,156
	NCCB- garments wear & foot wear cluster	7,968,475	9,322,703
	Loan against EDF	2,798,895,707	1,997,497,487
	Loan against financial inclusion	4,469,701	5,101,465
	Education loan scheme	1,336,044	1,551,108
		162,026,375,839	139,947,904,646
	Off-shore banking unit	-	-
		162,026,375,839	139,947,904,646
	Outside Bangladesh		
	Conventional banking	-	-
	Off-shore banking unit	-	-
		-	-
		162,026,375,839	**139,947,904,646**

		30 September 2018 Taka	31 December 2017 Taka
7.2	**Bills purchased and discounted**		
	Inside Bangladesh		
	Conventional banking		
	Inland bills purchased	-	-
	Local documentary bills purchased	1,982,380,430	1,619,445,738
		1,982,380,430	1,619,445,738
	Off-shore banking unit	-	-
		1,982,380,430	1,619,445,738
	Outside Bangladesh		
	Conventional banking		
	Foreign bills purchased	-	-
	Foreign documentary bills purchased	1,691,566,199	2,662,124,230
		1,691,566,199	2,662,124,230
	Off-shore banking unit		
	Foreign bills purchased	-	-
	Foreign documentary bills purchased	2,741,471,942	4,911,819,924
		2,741,471,942	4,911,819,924
		4,433,038,141	7,573,944,154
	Less: inter transaction between OBU and conventional banking	(1,493,397,741)	(2,507,452,921)
		2,939,640,400	5,066,491,233
		4,922,020,830	6,685,936,971
		166,948,396,669	**146,633,841,617**
7.3	**Loans and advances including bills purchased and discounted classified into the following broad categories**		
	In Bangladesh		
	Loans	100,610,400,191	83,132,021,776
	Cash credit	26,312,597,910	25,264,795,211
	Overdraft	35,103,377,737	31,551,087,658
	Bills purchased & discounted	1,982,380,430	1,619,445,738
		164,008,756,269	141,567,350,384
	Outside Bangladesh (Bills purchased & discounted)	2,939,640,400	5,066,491,233
		166,948,396,669	**146,633,841,617**
7.4	**Classification of loans and advances**		
	Unclassified standard (including staff loans)	157,292,113,360	138,029,272,763
	Unclassified special mention account	126,622,096	114,500,475
	Sub-standard	246,708,120	152,140,100
	Doubtful	192,639,982	142,039,125
	Bad/Loss	9,090,313,111	8,195,889,154
		166,948,396,669	**146,633,841,617**

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	154,550,641,418	* Various	1,259,690,557	1,092,855,207
Special mention account	126,622,096	do	1,210,484	1,101,000
	154,677,263,514		1,260,901,041	1,093,956,207
Off-shore banking unit	2,741,471,942	1%	27,414,719	49,118,199
	157,418,735,456		**1,288,315,760**	**1,143,074,406**
	Base for provision	**Rate (%)**		
B. Specific provision				
Conventional banking				
Sub-standard-general	79,774,443	20%	15,954,889	6,927,627
Sub-standard-agricultural	3,328,677	5%	166,434	165,574
Doubtful-general	99,914,736	50%	49,957,368	10,250,883
Doubtful-agricultural	4,853,859	5%	242,693	274,380
Bad/ Loss	4,612,078,717	100%	4,612,078,717	3,685,822,987
	4,799,950,432		4,678,400,100	3,703,441,451
Off-shore banking unit	-		-	-
Specific provision				
Sub-standard	-	20%	-	-
Doubtful	-	50%	-	-
Bad/ Loss	-	100%	-	-
	-		-	-
	4,799,950,432		4,678,400,100	3,703,441,451
Required provision for loans and advances as per mentioned above			**5,966,715,861**	**4,846,515,857**
Required provision for loans & advances against which writ petition pending (Bangladesh Bank letter no. DBI-1/122/2017-1284)			**150,000,000**	**150,000,226**
Total provision maintained (**Note 12.6**)			**6,116,715,861**	**4,996,516,083**
Excess /(short) provision			-	-

		30 September 2018 Taka	31 December 2017 Taka
Particulars of required provision on off -balance sheet exposures			
Conventional banking			
	Base for provision	**Rate (1%)**	
Acceptance and endorsements	26,504,008,834	265,040,088	170,213,071
Letter of guarantee	30,376,761,740	303,767,617	224,630,347
Letter of credit	22,155,832,273	221,558,323	148,356,747
Others	158,880,217	1,588,802	359,292
	79,195,483,065	791,954,831	543,559,458
Off-shore banking unit		-	-
Required provision on off -balance sheet exposure		791,954,831	543,559,458
Total provision maintained **(Note 12.7)**		791,954,831	543,559,458
Excess/ (short) provision		-	-
7 (a) Consolidated loans and advances			
Loans, cash credits, overdrafts etc.			
NCC Bank Limited **(Note-7.1)**		162,026,375,839	139,947,904,646
NCCB Securities and Financial Services Limited.		4,422,061,000	4,483,132,987
NCCB Capital Limited		-	-
		166,448,436,839	144,431,037,633
Less : Inter company transactions		(1,367,484,188)	(1,483,140,724)
		165,080,952,651	142,947,896,909
Bills purchased and discounted			
NCC Bank Limited **(Note-7.2)**		4,922,020,830	6,685,936,971
NCCB Securities and Financial Services Limited.		-	-
NCCB Capital Limited		-	-
		4,922,020,830	6,685,936,971
Less : Inter company transactions		-	-
		4,922,020,830	6,685,936,971
		170,002,973,481	**149,633,833,880**
8 Fixed assets including premises, furniture and fixtures			
Conventional banking (**Note-8.1**)		2,617,728,726	2,486,890,712
Off-shore banking unit (**Note-8.2**)		-	-
		2,617,728,726	**2,486,890,712**
8.1 Fixed assets including premises, furniture and fixtures			
Conventional banking			
Cost/valuation			
Land		451,906,672	451,906,672
Buildings & office premises		1,367,444,563	1,340,041,477
Furniture and fixtures		754,805,105	672,803,984
Machinery and equipment		907,407,375	827,947,289
Computer equipment		561,593,986	478,157,216
Vehicles		157,168,934	141,611,663
Work in progress		5,300,000	5,500,000
Total Cost / valuation		**4,205,626,635**	**3,917,968,302**
Less: Accumulated depreciation		(1,587,897,910)	(1,431,077,590)
Net book value		**2,617,728,726**	**2,486,890,712**
8.2 Off-shore banking unit		-	-
8(a) Consolidated fixed assets including premises, furniture and fixture			
NCC Bank Limited **(Note-8)**		2,617,728,726	2,486,890,712
NCCB Securities and Financial Services Limited		11,383,730	12,071,366
NCCB Capital Limited		-	-
		2,629,112,456	**2,498,962,078**
9 Other assets			
Conventional banking **(Note-9.1)**		8,163,694,139	6,921,844,695
Off-shore banking unit		47,599,973	-
		8,211,294,112	6,921,844,695
Less: Inter transaction between OBU and conventional banking		(19,716,667)	(33,947,490)
		8,191,577,445	**6,887,897,205**

		30 September 2018 Taka	31 December 2017 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	42,256,322	47,827,787
	Stamps in hand	4,169,249	3,174,804
	Security deposits	4,558,957	4,610,151
	Advance against rent	163,553,029	163,260,263
	Software	28,303,430	25,142,664
	Prepaid expenses	31,404,634	-
	Receivable against sale proceeds of shares	34,351	25,636,933
	Suspense account	170,874,776	171,226,967
	Interest receivable	837,024,517	651,264,536
	Dividend receivable	50,000	16,828,613
	Advance corporate tax	4,217,016,452	3,379,301,115
	Others	414,448,620	183,571,063
		5,913,694,339	4,671,844,895
		8,163,694,139	**6,921,844,695**
9(a)	**Consolidated other Assets**		
	NCC Bank Limited **(Note-9)**	8,191,577,445	6,887,897,205
	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)
		5,941,577,645	4,637,897,405
	NCCB Securities and Financial Services Limited	312,573,211	308,056,539
	NCCB Capital Limited	5,156,780	5,156,780
		317,729,991	313,213,319
		6,259,307,636	4,951,110,724
	Less: Inter company transactions	-	-
		6,259,307,636	**4,951,110,724**
10	**Borrowing from other banks, financial institutions and agents**		
	Subordinated Bonds **(Note- 10.1)**	4,000,000,000	-
	Other Borrowings **(Note-10.2)**	8,515,211,045	9,104,809,698
		12,515,211,045	**9,104,809,698**
10.1	**Non-Convertible Subordinated Bonds**		
	NCC Bank Non-Convertible Subordinated Bonds		
	Agrani Bank Limited	500,000,000	-
	Rupali Bank Limited	1,000,000,000	-
	Sonali Bank Limited	500,000,000	-
	United Commercial Bank Limited	2,000,000,000	-
		4,000,000,000	**-**
10.2	**Other Borrowings**		
	Conventional banking	7,289,627,206	6,822,986,235
	Off-shore banking unit	2,738,566,571	4,841,789,424
		10,028,193,777	11,664,775,659
	Less: inter transaction between OBU and conventional banking	(1,512,982,732)	(2,559,965,960)
		8,515,211,045	**9,104,809,698**
10 (a)	**Consolidated borrowing from other banks, financial institutions and agents**		
	Subordinated Bonds		
	NCC Bank Limited **(Note-10.1)**	4,000,000,000	-
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		4,000,000,000	-
	Less: Inter company transactions	-	-
		4,000,000,000	**-**
	Other Borrowings		
	NCC Bank Limited **(Note-10.2)**	8,515,211,045	9,104,809,698
	NCCB Securities and Financial Services Limited	1,367,484,188	1,483,140,724
	NCCB Capital Limited	-	-
		9,882,695,233	10,587,950,422
	Less: inter company transactions	(1,367,484,188)	(1,483,140,724)
		8,515,211,045	**9,104,809,698**
		12,515,211,045	**9,104,809,698**

		30 September 2018 Taka	31 December 2017 Taka
11	**Current deposits and other accounts**		
	Current deposits	11,039,348,221	9,470,960,361
	Sundry deposits	8,114,982,702	5,006,116,873
		19,154,330,923	14,477,077,234
	Saving deposits	21,307,768,071	21,002,021,411
	Fixed deposits	88,523,714,794	69,549,270,735
	Other Time deposits		
	Special notice deposits	18,117,760,125	17,234,414,962
	Special savings scheme	23,052,935,629	21,581,002,768
	Special deposit scheme	2,618,080,826	2,626,290,979
	Money double program	5,260,656,886	8,066,525,062
	Money triple program	755,745,238	755,745,238
	FC term deposits	88,070,916	67,432,868
	NCCB youngster maximus	8,129,061	8,637,991
		49,901,378,681	50,340,049,868
	Bills Payable		
	Payment order (issued)	4,320,517,879	4,614,309,826
	Demand draft	4,873,148	5,716,466
		4,325,391,028	4,620,026,292
		183,212,583,496	**159,988,445,540**
11.1	**(a) Demand deposits**		
	From other banks	1,950,991	1,860,228
	Other than banks	25,397,351,773	20,987,285,453
		25,399,302,764	20,989,145,681
	(b) Other deposits		
	Deposit from Banks		
	In fixed deposits accounts	15,100,000,000	8,104,250,000
	In other accounts	31,136,130	28,890,736
		15,131,136,130	8,133,140,736
	Other than banks	142,682,075,298	130,866,159,123
		157,813,211,428	138,999,299,859
		183,212,514,192	**159,988,445,540**
11.2	**Deposits and other accounts**		
	Conventional banking **(Note-11)**	183,212,514,192	159,988,445,540
	Off-shore banking unit	-	-
		183,212,514,192	**159,988,445,540**
11 (a)	**Consolidated deposits and other accounts**		
	Current deposits and other accounts		
	NCC Bank Limited **(Note-11)**	19,154,330,923	14,477,077,234
	NCCB Securities and Financial Services Limited	297,512,042	216,569,915
	NCCB Capital Limited	-	-
		19,451,842,965	14,693,647,149
	Less: Inter company transactions	(302,193,376)	(367,783,933)
		19,149,649,589	14,325,863,216
	Bills payable		
	NCC Bank Limited **(Note-11)**	4,325,391,028	4,620,026,292
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		4,325,391,028	4,620,026,292
	Savings bank deposits		
	NCC Bank Limited **(Note-11)**	21,307,768,071	21,002,021,411
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		21,307,768,071	21,002,021,411
	Fixed deposits		
	NCC Bank Limited **(Note-11)**	88,523,714,794	69,549,270,735
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		88,523,714,794	69,549,270,735
	Term deposits		
	NCC Bank Limited **(Note-11)**	49,901,378,681	50,340,049,868
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		49,901,378,681	50,340,049,868
		183,207,902,162	**159,837,231,522**
12	**Other liabilities**		
	Conventional banking **(Note-12.1)**	20,159,555,201	16,078,476,934
	Off-shore banking unit **(Note-12.6 (c))**	27,414,719	49,118,199
	Interest payable of off-shore banking unit	29,856,782	48,563,482
		20,216,826,702	16,176,158,615
	Less: Inter transaction between OBU and conventional banking	(19,716,667)	(33,947,490)
		20,197,110,035	**16,142,211,125**

		30 September 2018 Taka	31 December 2017 Taka
12.1	**Conventional banking**		
	Other liabilities		
	Interest payable	4,703,881,729	3,080,561,632
	Excise duty	7,454,615	137,308,550
	Liability for expenses	25,313,089	48,840,601
	Incentive bonus payable	91,835,215	252,415,250
	Audit fee payable	258,750	345,000
	Withholding tax payable	134,783,521	194,775,692
	Inter branch transaction account	203,205,395	335,795,114
	Withholding VAT Payable	147,669,019	113,752,427
	Reserve for unforeseen loss	19,353,200	19,353,200
	Provision for other assets **(Note 12.2)**	62,218,248	59,467,483
	Provision for income tax **(Note 12.3)**	5,596,783,900	4,120,414,595
	Deferred tax liabilities/(assets) **(Note 12.5)**	389,711,621	421,612,598
	Provision for loans and advances **(Note 12.6)**	6,089,301,142	4,947,397,884
	Provision on off balance sheet items **(Note-12.7)**	791,954,831	543,559,458
	Interest suspense account **(Note 12.8)**	1,830,646,197	1,710,935,221
	Contribution to NCC Bank Foundation **(Note-12.9)**	5,084,729	16,842,229
	Provision for gratuity **(Note-12.10)**	60,000,000	75,000,000
	Provision for nostro accounts **(Note-12.11)**	100,000	100,000
		20,159,555,201	**16,078,476,934**
12.2	**Provision for other assets:**		
	Opening balance	59,467,483	23,024,969
	Add: Provisions made for the period ended	2,750,765	3,742,267
	Add: Provisions made during the rest of the year	-	32,700,247
	Less: Provisions no longer required for the period ended	-	-
	Less: Provisions no longer required for rest of the year	-	-
	Closing balance	**62,218,248**	**59,467,483**
12.3	**Provision for income tax:**		
	Opening balance	4,120,414,595	2,779,418,113
	Add: Provision made for current tax for the period ended	1,476,369,305	1,264,535,341
	Add: Provision made for current tax during rest of the year	-	76,461,141
		1,476,369,305	1,340,996,482
		5,596,783,900	4,120,414,595
	Less: Adjusted during the period ended	-	-
	Closing balance	**5,596,783,900**	**4,120,414,595**
12.4	**Consolidated provision for income tax:**		
	Opening balance	4,274,134,170	2,912,487,688
	Add : Provision made for NCC Bank Limited for the period ended	1,476,369,305	1,264,535,341
	Add : Provision made for NCC Bank Limited for rest of the year	-	76,461,141
	Add : Provision made for NCCBSFSL for the period ended	7,536,148	15,505,801
	Add : Provision made for NCCBSFSL for rest of the year	-	5,144,199
	Add : Provision made for NCCB Capital Limited.	-	-
		1,483,905,453	1,361,646,482
	Less: Adjusted during the period ended	-	-
	Closing balance	**5,758,039,623**	**4,274,134,170**
12.5	**Deferred tax liability/(assets)**		
	A. Deferred tax liability		
	Opening balance	611,586,203	518,816,101
	Add: Provision for revaluation reserve on land	-	-
		611,586,203	518,816,101
	Less: Reverse provision for revaluation on land & building	(3,176,353)	-
		608,409,850	518,816,101
	Addition during the period ended	23,227,315	29,827,469
	Addition during the rest of the year	-	62,942,633
		631,637,165	611,586,203
	Adjustment made during the period ended/year ended	-	-
	Adjustment made during the rest of the year	-	-
	Closing balance	**631,637,165**	**611,586,203**
	B. Deferred tax (assets)		
	Opening balance	189,973,605	81,127,475
	Addition during the period ended	51,951,939	-
	Addition during the rest of the year	-	123,333,512
		241,925,544	204,460,987
	Adjustment made during the period ended	-	(14,487,382)
	Adjustment made during the rest of the year	-	-
	Closing balance	**241,925,544**	**189,973,605**
	Net deferred tax (assets)/liabilities (A-B)	**389,711,621**	**421,612,598**
12.5.1	**Net deferred tax (income)/ expense charged to P/L for period ended**	**(28,724,624)**	**44,314,851**
	Net deferred tax (income)/ expense charged to P/L for rest of the year	**-**	**(60,390,879)**

		30 September 2018 Taka	31 December 2017 Taka
12.6	**Provision for loans and advances**		
	a) Movement in specific provision on classified loans and advances		
	Opening balance	3,853,441,452	3,312,148,311
	Less: Debt written off/waiver allowed during the period ended	(73,594,160)	(170,598,636)
	Less: Debt written off/waiver allowed during the rest of the year	-	(901,107,200)
	Add: Recoveries of amount previously written off the period ended	6,714,643	3,080,657
	Add: Recoveries of amount previously written off during the rest of the year	-	4,164,258
	Net charged to profit and loss account for the period ended	1,041,838,165	997,024,627
	Net charged to profit and loss account for rest of the year	-	608,729,435
	Closing balance	4,828,400,100	3,853,441,452
	b) Movement in general provision on unclassified loans and advances		
	Conventional Banking		
	Opening balance	1,093,956,432	979,713,511
	Add: Provision made/net charge in profit and loss account for period ended	166,944,610	84,786,807
	Add: Provision made/net charge in profit and loss account for rest of the year	-	29,531,114
	Less: Waiver allowed against UC loan during period ended	-	(75,000)
	Less: Waiver allowed against UC loan during rest of the year	-	-
	Closing balance	1,260,901,042	1,093,956,432
	Total (a + b)	**6,089,301,142**	**4,947,397,884**
	c) Provision for Off-Shore Banking Unit		
	Opening balance	49,118,199	24,392,728
	Add: Provision made/net charge in profit and loss account for period ended	-	20,436,917
	Add: Provision made/net charge in profit and loss account for rest of the year	-	4,288,554
	Adjustment during the period ended	(21,703,480)	-
	Closing balance	27,414,719	49,118,199
	Total (a + b +c)	**6,116,715,861**	**4,996,516,083**
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 period ended	1,041,838,165	997,024,627
	NCC Bank Limited for rest of the year	-	608,729,435
	NCCB Securities and Financial Services Limited for the period ended	-	-
	NCCB Securities and Financial Services Limited for rest of the year	-	19,674,704
	NCCB Capital Limited	-	-
		1,041,838,165	1,625,428,766
	b) Movement in general provision on un-classified loans and advances		
	NCC Bank Limited for the period ended	166,944,610	84,786,807
	NCC Bank Limited for the rest of the year	-	29,531,114
	NCCB Securities and Financial Services Limited for the period ended	-	-
	NCCB Capital Limited	-	-
		166,944,610	114,317,921
	Total (a + b)	**1,208,782,775**	**1,739,746,687**
12.7	**Provision on off-balance sheet items**		
	Opening balance	543,559,458	413,402,774
	Add: Provision made for period ended	248,395,373	164,998,842
	Add: Provision made for rest of the year	-	-
	Adjusted during the period ended	-	(34,842,158)
	Closing balance	**791,954,831**	**543,559,458**
12.8	**Interest suspense account**		
	Opening balance	1,710,935,221	1,923,576,313
	Add: Amount transferred during the period ended	356,128,230	528,727,459
	Add: Amount transferred during the rest of the year	-	171,115,710
	Less: Amount recovered during the period ended	(189,281,382)	(400,451,049)
	Less: Amount recovered during the rest of the year	-	(233,876,832)
	Less: Amount written off/waived during the period ended	(47,135,871)	(40,793,502)
	Less: Amount written off/waived during the rest of the year	-	(237,362,877)
	Closing balance	**1,830,646,197**	**1,710,935,221**
12.9	**Contribution to NCC Bank's CSR Fund**		
	Opening balance	16,842,229	28,577,729
	Add: Contribution for the period ended	7,500,000	20,000,000
	Add: Contribution for rest of the year	-	-
		24,342,229	48,577,729
	Less : Adjusted during the period ended	(19,257,500)	(16,213,500)
	Less : Adjusted during rest of the year	-	(15,522,000)
	Closing balance	**5,084,729**	**16,842,229**

		30 September 2018 Taka	31 December 2017 Taka
12.10	**Provision for gratuity**		
	Opening balance	75,000,000	56,237,011
	Add: Provision made for period ended	60,000,000	60,000,000
	Add: Provision made for rest of the year	-	15,000,000
	Less: Adjusted/transferred to fund	(75,000,000)	(56,237,011)
	Closing balance	**60,000,000**	**75,000,000**
12.11	**Provision for nostro accounts**		
	Opening balance	100,000	7,700,000
	Add: Provision made during the period ended	-	(5,700,000)
	Less: Adjustment during the rest of the year	-	(1,900,000)
	Closing balance	**100,000**	**100,000**
12(a)	**Consolidated other liabilities**		
	NCC Bank Limited **(Note-14)**	20,197,110,035	16,142,211,125
	NCCB Securities and Financial Services Limited	1,353,697,575	1,371,245,050
	NCCB Capital Limited	5,169,280	5,169,280
		21,555,976,890	17,518,625,455
	Less: Inter company transactions	-	-
		21,555,976,890	**17,518,625,455**
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	209	205
	Profit/(loss) attributable during the period ended	(1)	3
	Profit/(loss) attributable during rest of the year	-	1
	Closing balance	**208**	**209**
14	**Statutory reserve**		
	Opening balance	6,545,223,669	5,927,548,654
	Addition during the period ended (20% of pre-tax profit)	599,066,136	482,335,760
	Addition during the rest of the year (20% of pre-tax profit)	-	135,339,256
	Closing balance	**7,144,289,805**	**6,545,223,669**
15	**General reserve**		
	Opening balance	10,162,348	10,162,348
	Addition during the period ended	-	-
	Less : Adjusted during the period 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	335,217,281	337,171,960
	Less : Provision for deferred tax	-	-
		335,217,281	337,171,960
	Less: Depreciation on revalued amount transferred to retained earnings	1,488,916	1,466,008
	Less: Dep. on rev. amt. tran. to retained earnings during rest of the year	-	488,671
		333,728,366	335,217,281
	Add: Reverse deferred tax on revaluation on land & building	3,176,353	-
		336,904,719	335,217,281
	Add: Addition during the period ended	-	-
	Closing balance	**336,904,719**	**335,217,281**
16.2	**Revaluation reserve on Govt. securities (treasury bills & bonds)**		
	Opening balance	198,300,455	18,269,871
	Add: addition during the period ended/year ended	-	180,111,798
	Held for trading (HFT)	-	180,111,798
	Treasury bond (RM)	-	-
	Less: adjusted during the period ended/year ended	(80,129,410)	(81,214)
	Held to maturity (HTM)	-	-
	Held for trading (HFT)	(80,129,410)	(81,214)
	Closing balance	**118,171,045**	**198,300,455**
		455,075,764	**533,517,737**

		30 September 2018 Taka	31 December 2017 Taka
17	**Foreign currency translation gain/(loss)**		
	Opening balance	1,862,174	399,963
	Add : Transfer/adjustment during the period ended	(1,686,027)	1,428,486
	Add : Transfer/adjustment during the rest of the year	-	33,725
	Closing balance	**176,147**	**1,862,174**
18	**Surplus in profit and loss account**		
	Retained earnings brought forward (**Note-18.1**)	2,865,468	3,314,585
	Profit for the period ended	1,547,685,999	1,102,828,607
	Profit for the rest of the year	-	660,626,017
	Transfer to statutory reserve for the period ended	(599,066,136)	(482,335,760)
	Transfer to statutory reserve for rest of the year	-	(135,339,256)
		951,485,331	1,149,094,193
	Depreciation on revalued amount of building transferred to retained earnings	1,488,916	1,954,679
		952,974,247	**1,151,048,872**
18(a)	**Consolidated surplus in profit and loss account**		
	Retained earning brought forward	113,901,690	33,230,769
	Transferred from/(to) non-controlling (Minority) interest	1	(3)
	Profit for the period ended	1,541,994,230	1,175,538,801
	Profit for the rest of the year	-	669,035,864
	Transfer to statutory reserve for the period ended	(599,066,136)	(482,335,760)
	Transfer to statutory reserve for rest of the year	-	(135,339,255)
		1,056,829,785	1,260,130,416
	Less: Non-controlling (Minority) Interest	-	-
		1,056,829,785	1,260,130,416
	Dep. on revalued amount of building transferred to retained earnings	1,488,916	1,954,679
		1,058,318,701	**1,262,085,095**
18.1	**Retained earnings**		
	Conventional banking	2,865,468	3,314,585
	Off-shore banking unit	-	-
		2,865,468	**3,314,585**
	Retained earnings		
	Conventional Banking		
	Opening balance	1,103,656,461	1,372,903,218
	Transferred from Offshore Banking Unit	47,392,411	43,560,172
	Cash dividend paid during the period ended	(1,148,183,404)	(1,413,148,805)
	Closing balance	**2,865,468**	**3,314,585**
	Off-shore banking unit		
	Opening balance	47,392,411	43,560,172
	Transferred to Onshore Banking Unit	(47,392,411)	(43,560,172)
	Closing balance	-	-
18.2	**Consolidated retained earnings**		
	Opening balance	1,262,085,094	1,446,379,574
	Adjustment	-	-
	Cash dividend paid during the period ended	(1,148,183,404)	(1,413,148,805)
	Cash dividend paid during rest of the year	-	-
	Closing balance	**113,901,690**	**33,230,769**
18.3	**Consolidated foreign currency translation gain/(loss)**		
	NCC Bank Limited **(Note-17)**	176,147	1,862,174
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		176,147	**1,862,174**

		01 January to 30 September 2018 Taka	01 January to 30 September 2017 Taka
19	**Interest income**		
	Conventional banking **(Note-19.1)**	12,817,462,031	9,116,260,184
	Off-shore banking unit **(Note-19.2)**	114,423,883	121,887,572
		12,931,885,914	9,238,147,756
	Less: Inter transaction between OBU and conventional banking	(25,461,970)	(28,316,331)
		12,906,423,944	**9,209,831,425**
19.1	**Conventional banking**		
	Interest on loans and advances		
	Loan (General)	9,904,110	41,439,371
	Loan against house building	274,794,836	180,761,581
	Loan against imported merchandise	7,599,638	3,201,180
	Loan against trust receipts	963,742,144	672,338,534
	Loan against packing credit	23,327,188	14,626,646
	Demand Loan	780,590	1,046,831
	SOD against financial obligation	552,676,322	442,212,432
	SOD general	2,288,243,839	1,219,903,699
	SOD export	79,853,579	31,437,108
	EDF	23,024,961	11,821,839
	Cash credit against pledge	3,587,473	2,298,566
	Cash credit against hypothecation	2,209,926,235	1,582,712,182
	Cash credit against export	1,183,357	803,693
	Forced loan	33,732,064	53,270,912
	Foreign documentary bills purchased	6,472,318	7,497,951
	Payment against documents	43,933,427	36,246,423
	Local documentary bills purchased	150,712,773	119,459,105
	Transport loan	68,510,577	36,074,445
	Lease finance	241,389,596	171,544,763
	Small business loan	47,421,865	49,991,766
	House renovation loan	20,010	206,137
	Personal loans	102,614	377,023
	Home improvement loan	38,422,544	23,459,836
	NCC Bank marriage loan	9,933,704	3,134,998
	Health loan	31,856	-
	NCC Bank consumer loan	14,470,072	4,653,374
	Short term finance (STF)	736,491,790	807,010,393
	Agricultural credit	87,811,837	136,856,203
	Festival small business loan	7,131,093	7,390,300
	Term loan (small, medium/large)	3,137,788,431	2,126,324,340
	Special housing loan	171,962,237	108,928,824
	Housing loan under refinance scheme	877,218	1,365,824
	Staff loan	19,094,316	13,137,143
	Staff house building loan	6,652,741	8,896,402
	Credit card	52,823,573	56,154,794
	Car loan scheme	20,779,078	14,272,547
	Short term loan	412,472,003	292,075,050
	Garments & foot wear cluster	149,615	535,642
	Time loan	543,405,041	624,717,866
	OBU	25,461,970	28,316,331
	Education loan scheme	117,382	60,720
		12,316,816,018	8,936,562,773
	Interest on balances with other banks and financial institutions		
	Fixed deposits with other banks	311,453,472	130,689,561
	Short term deposits with other banks	42,619,166	7,590,250
	Financial institutions	46,577,167	-
	Foreign banks	40,332,985	19,978,934
	Money at call & short notice	59,663,222	21,438,666
		500,646,013	179,697,411
		12,817,462,031	**9,116,260,184**
19.2	**Off-shore banking unit**	**114,423,883**	**121,887,572**
19(a)	**Consolidated interest income**		
	NCC Bank Limited **(Note-19)**	12,906,423,944	9,209,831,425
	NCCB Securities and Financial Services Limited	100,031,810	105,275,297
	NCCB Capital Limited	-	-
		13.006.455.754	9.315.106.723
	Less: Inter company transactions	(118,031,129)	(109,163,144)
		12.888.424.625	**9.205.943.579**
20	**Interest paid on deposits and borrowings**		
	Conventional banking **(Note-20.1)**	8,896,148,423	5,831,544,267
	Off-shore banking unit **(Note-20.2)**	72,390,396	70,552,502
		8,968,538,819	5,902,096,769
	Less: Inter transaction between OBU and conventional banking	(25,461,970)	(28,316,331)
		8,943,076,849	**5,873,780,439**

		01 January to 30 September 2018 Taka	01 January to 30 September 2017 Taka
20.1	**Conventional banking**		
	Interest paid on deposits and borrowings		
	Savings deposits	409,251,510	362,950,823
	Short notice deposits	728,444,986	607,935,432
	Fixed deposits	4,687,954,909	2,135,971,335
	Special savings scheme	1,964,999,874	1,538,885,118
	Special deposit scheme	155,903,622	236,580,709
	NCCB youngster maximus & money plant scheme	17,687,152	11,051,424
	Interest paid on borrowings	214,959,124	95,795,737
	Wage earners welfare DPS	6,230,107	7,129,044
	Money double program	633,046,052	771,863,267
	Money triple program	73,974,601	63,072,017
	Foreign currency deposits	3,696,484	309,362
		8,896,148,423	**5,831,544,267**
20.2	**Off-shore banking unit**	**72,390,396**	**70,552,502**
20(a)	**Consolidated interest paid on deposits, borrowings, etc.**		
	NCC Bank Limited **(Note-20)**	8,943,076,849	5,873,780,439
	NCCB Securities and Financial Services Limited	118,031,129	109,163,144
	NCCB Capital Limited	-	-
		9,061,107,978	5,982,943,583
	Less: Inter company transactions	(118,031,129)	(109,163,144)
		8,943,076,849	**5,873,780,439**
21	**Income from investments**		
	Interest on treasury bills	17,782,476	-
	Interest on reverse repo	1,265,676	2,647,840
	Interest on treasury bond (RM)	173,927,507	173,927,507
	Interest on treasury bond (HTM)	1,423,345,180	1,032,275,816
	Interest on treasury bond (HFT)	78,391,074	24,634,069
	Interest on commercial paper	-	40,824,832
	Interest on subordinated bond	86,452,104	20,292,914
	Interest on corporate bond	33,888,889	-
	Interest on Bangladesh Bank bills	6,325,112	68,266,561
	Dividend on shares	55,766,162	53,404,310
	Gain on sale of shares	47,807,549	73,588,513
	Capital gain on sale of treasury bonds	296,780,412	1,051,069
		2,221,732,141	1,490,913,432
	Less: Loss on Repo/sale/revaluation/amortization of securities	(75,714,276)	(23,063,674)
		2,146,017,865	**1,467,849,758**
21(a)	**Consolidated income from investments**		
	NCC Bank Limited **(Note-21)**	2,146,017,865	1,467,849,758
	NCCB securities and Financial Services Limited	18,840,085	19,734,622
	NCCB Capital Limited	-	-
		2,164,857,950	1,487,584,380
	Less: Inter company transactions	-	-
		2,164,857,950	**1,487,584,380**
22	**Commission, exchange and brokerage**		
	Commission		
	Commission on bill purchased	15,750,911	9,416,460
	Commission on remittances	28,632,471	24,491,777
	Commission on letter of guarantee	223,917,810	162,025,973
	Commission on letter of credit	186,110,601	160,551,531
	Commission on sanchaypatra	264,209	458,625
	Commission on back to back LC.	30,850,556	22,309,585
	Advising commission on letter of credit	5,869,895	6,037,744
	Commission on acceptance of BTB L/C	29,153,298	21,817,690
	Commission on acceptance (other than BTB)	96,353,156	81,171,678
	Commission - miscellaneous	-	-
	Underwriting commission	2,820,745	2,097,495
	Commission on instrument	-	-
	Commission from national prize bonds	116,000	137,700
		619,839,651	490,516,257
	Exchange		
	Exchange gain net off exchange losses	388,572,076	528,612,819
		1,008,411,727	**1,019,129,076**

		01 January to 30 September 2018 Taka	01 January to 30 September 2017 Taka
22(a)	**Consolidated commission, exchange & brokerage**		
	NCC Bank Limited **(Note-22)**	1,008,411,727	1,019,129,076
	NCCB Securities and Financial Services Limited	57,702,712	120,168,260
	NCCB Capital Limited	-	-
		1,066,114,439	1,139,297,336
	Less: Inter company transactions	(3,315,100)	-
		1,062,799,339	**1,139,297,336**
23	**Other operating income**		
	Rent locker	2,972,496	3,188,464
	Rent godown	902,369	902,369
	Postage recoveries	6,672,249	4,798,156
	Telex, telegram, fax. swift etc. recoveries	38,896,240	31,294,400
	Service charges	62,738,209	54,011,071
	ATM transaction fees	2,004,095	1,447,076
	Legal charge recoveries	1,117,571	297,850
	Account maintenance fees	50,480,963	48,459,523
	Card fees & others	40,681,142	34,918,914
	Gain on sale of fixed assets	6,944,757	-
	Banking & clearing charge	28,354,777	35,151,440
	Miscellaneous earnings	95,545,171	90,175,201
	Application and processing fees	6,121,424	9,658,521
		343,431,461	**314,302,984**
23(a)	**Consolidated other operating income**		
	NCC Bank Limited **(Note-23)**	343,431,461	314,302,984
	NCCB Securities and Financial Services Limited	1,534,765	2,261,081
	NCCB Capital Limited	-	-
		344,966,226	**316,564,065**
24	**Salary & allowances**		
	Basic salary	759,712,381	768,329,360
	House rent allowance	327,702,702	309,317,886
	Festival bonus	181,527,500	167,615,705
	Bank's contribution to provident fund	72,927,462	68,597,867
	Salary & allowances for OBU	1,926,051	1,918,201
	Gratuity	60,000,000	60,000,000
	Other salary & allowances	441,816,146	379,743,141
		1,845,612,242	**1,755,522,160**
24(a)	**Consolidated Salary & allowances**		
	NCC Bank Limited **(Note-24)**	1,845,612,242	1,755,522,160
	NCCB Securities and Financial Services Limited	27,680,534	22,260,583
	NCCB Capital Limited	-	-
		1,873,292,776	**1,777,782,743**
25	**Rent, taxes, insurance, electricity etc.**		
	Office Rent	168,781,965	146,044,300
	Rates and taxes:		
	Rates	465,547	630,373
	Taxes	1,921,073	1,556,169
		2,386,620	2,186,542
	Insurance:		
	Cash	5,895,511	5,058,709
	Fixed Assets	1,313,029	856,677
	Deposits	75,970,712	66,666,635
		83,179,252	72,582,021
	Electricity	49,940,882	43,227,041
		304,288,719	**264,039,904**

		01 January to 30 September 2018 Taka	01 January to 30 September 2017 Taka
25(a)	**Consolidated rent, taxes, insurance, electricity etc.**		
	NCC Bank Limited **(Note-25)**	304,288,719	264,039,904
	NCCB Securities and Financial Services Limited	9,791,919	8,706,610
	NCCB Capital Limited	-	-
		314,080,638	**272,746,514**
26	**Legal expenses**		
	Legal charge	8,671,746	11,021,401
	Stamp charge	164,960	251,735
	Consultancy fee	773,164	1,255,797
	Credit rating fee	150,000	150,000
		9,759,870	**12,678,932**
26 (a)	**Consolidated legal expenses**		
	NCC Bank Limited **(Note-26)**	9,759,870	12,678,932
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		9,759,870	**12,678,932**
27	**Postage, stamp and telecommunication**		
	Postage	6,968,452	7,138,688
	Telex/swift/internet	9,208,616	4,452,621
	Telephone	5,069,255	5,364,809
	Postage (Off-shore banking unit)	50,030	-
		21,296,354	**16,956,117**
27(a)	**Consolidated postage, stamp and telecommunication**		
	NCC Bank Limited **(Note-27)**	21,296,354	16,956,117
	NCCB Securities and Financial Services Limited	179,899	198,996
	NCCB Capital Limited	-	-
		21,476,253	**17,155,113**
28	**Stationery, printing, advertisement etc.**		
	Printing and stationery:		
	Printed stationery	9,536,743	10,212,332
	Security stationery	8,572,132	6,789,109
	Petty stationery	9,845,145	9,688,459
		27,954,021	26,689,901
	Publicity and advertisement	32,473,190	17,864,634
		60,427,210	**44,554,534**
28(a)	**Consolidated stationery, printing, advertisement etc.**		
	NCC Bank Limited **(Note-28)**	60,427,210	44,554,534
	NCCB Securities and Financial Services Limited	368,661	476,470
	NCCB Capital Limited	-	-
		60,795,871	**45,031,004**
29	**Managing Director's salary & allowances**		
	Basic salary	4,601,613	2,706,449
	House rent allowance	1,350,000	938,709
	Festival bonus	1,100,000	500,000
	Incentive bonus	-	-
	Other allowances	2,250,000	1,712,903
		9,301,613	**5,858,061**
30	**Director's fees & other meeting related expense**		
	Meeting fees	2,116,000	2,318,400
	Other meeting related expense	1,395,691	1,324,789
		3,511,691	**3,643,189**

Bank has paid Tk. 8,000/- per attendance per person as honorarium according to the BRPD circular no. 11 dated 04 October 2015. Other benefits include traveling expenses of directors for attending meetings.

30(a)	**Consolidated Director's fees & other meeting related expense**		
	NCC Bank Limited **(Note-30)**	3,511,691	3,643,189
	NCCB Securities and Financial Services Limited	248,400	209,250
	NCCB Capital Limited	-	-
		3,760,091	**3,852,439**
31	**Auditors' fees**	**258,750**	**258,750**

		01 January to 30 September 2018 Taka	01 January to 30 September 2017 Taka
31(a)	**Consolidated auditors' fees**		
	NCC Bank Limited **(Note-31)**	258,750	258,750
	NCCB Securities and Financial Services Limited	30,188	-
	NCCB Capital Limited	-	12,500
		288,938	**271,250**
32	**Repairs, maintenance, amortization and depreciation**		
	Repairs & maintenance :		
	Repairs & maintenance of fixed assets	122,813,284	114,172,181
	Amortization of software	7,938,019	9,754,307
	Renovation & maintenance of premises	9,504,719	11,279,354
		140,256,022	135,205,842
	Depreciation :		
	Furniture and fixtures	39,786,577	34,623,990
	Machinery and equipment	60,181,699	57,081,527
	Computer equipment	38,424,103	25,199,690
	Vehicles	11,971,623	11,618,070
	Buildings & office premises	22,372,899	22,588,512
		172,736,901	151,111,789
		312,992,923	**286,317,631**
32(a)	**Consolidated Repairs, maintenance, amortization and depreciation**		
	NCC Bank Limited **(Note-32)**	312,992,923	286,317,631
	NCCB Securities and Financial Services Limited	2,351,959	4,166,685
	NCCB Capital Limited	-	-
		315,344,882	**290,484,316**
33	**Other expenses**		
	Conventional banking **(Note-33.1)**	267,635,570	188,720,655
	Off-shore banking unit **(Note-33.2)**	-	88,831
		267,635,570	**188,809,486**
33.1	**Conventional banking**		
	Entertainment	25,362,130	20,441,339
	Car expenses	44,949,606	44,423,221
	Paper and periodicals	909,858	1,033,725
	Trade subscription	13,702,941	6,038,178
	Traveling & conveyance	23,493,331	19,624,201
	Labour & other charges	1,798,526	2,163,622
	Liveries and uniform	1,612,241	1,712,571
	Water sewerage and gas	4,606,030	4,959,057
	Laundry and cleaning	1,165,530	1,146,609
	Training expenses	6,363,641	3,426,857
	Business promotion	14,857,617	10,360,408
	Donation	76,509,013	35,741,201
	Loss on sale of fixed assets	-	1,219,759
	Welfare and recreation	1,446,000	407,500
	Other bank charge	13,144,249	7,574,613
	Miscellaneous expenses	2,731,490	739,009
	Credit card service charge	16,935,962	12,682,167
	CDBL charge	47,405	26,621
	Superannuation fund	18,000,000	15,000,000
		267,635,570	**188,720,655**
33.2	**Off-shore banking unit**	**-**	**88,831**
33(a)	**Consolidated other expenses**		
	NCC Bank Limited **(Note-33)**	267,635,570	188,809,486
	NCCB Securities and Financial Services Limited	12,484,132	16,425,604
	NCCB Capital Limited	690	690
		280,120,392	205,235,780
	Less: Inter company transactions	(3,315,100)	-
		276,805,292	**205,235,780**

		30 September 2018 Taka	31 December 2017 Taka
34	**Composition of shareholders' equity**		
	Paid up capital	8,832,180,030	8,832,180,030
	Statutory reserve	7,144,289,805	6,545,223,669
	General reserve	10,162,348	10,162,348
	Other reserve including assets revaluation reserve	455,075,764	533,517,737
	Foreign currency translation gain/(loss)	176,147	1,862,174
	Surplus in profit and loss account	952,974,247	1,151,048,872
		17,394,858,341	**17,073,994,830**
	Break-up of 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**

Date/year	Declaration	No. of Share	Face Value	Total Value
18-11-1985	Opening capital	19,500,000	10	195,000,000
12-12-1999	Initial public offer (IPO)	19,500,000	10	195,000,000
2000	10% Bonus Share	3,900,000	10	39,000,000
2001	12% Bonus Share	5,148,000	10	51,480,000
2002	15% Bonus Share	7,207,200	10	72,072,000
2003	10% Bonus Share	5,525,520	10	55,255,200
2004	30% Bonus Share	18,234,210	10	182,342,100
21-12-2005	50% Right Share	30,238,570	10	302,385,700
2005	10% Bonus Share	10,925,350	10	109,253,500
2006	12.50% Bonus Share	15,022,350	10	150,223,500
2007	30% Bonus Share	40,560,360	10	405,603,600
2008	30% Bonus Share	52,728,460	10	527,284,600
2009	47% Bonus Share	107,390,300	10	1,073,903,000
11-04-2010	50% Right Share	114,245,010	10	1,142,450,100
2010	32% Bonus Share	144,040,105	10	1,440,401,050
2011	17% Bonus Share	101,008,123	10	1,010,081,230
2012	10% Bonus Share	69,517,355	10	695,173,550
2013	5% Bonus Share	38,234,545	10	382,345,450
2014	10% Bonus Share	80,292,545	10	802,925,450
		883,218,003		**8,832,180,030**

34(a)	**Consolidated Composition of shareholders' equity**		
	Paid up capital	8,832,180,030	8,832,180,030
	Statutory reserve	7,144,289,805	6,545,223,669
	General reserve	10,162,348	10,162,348
	Non-controlling (Minority) interest	208	209
	Other reserve including assets revaluation reserve	455,075,764	533,517,737
	Foreign currency translation gain/(loss)	176,147	1,862,174
	Surplus in profit and loss account	1,058,318,701	1,262,085,095
		17,500,203,003	**17,185,031,261**

		30 September 2018 Taka	30 September 2017 Taka
35	**Cash and cash equivalents**		
	Conventional Banking		
	Cash in hand	2,096,725,243	1,683,294,267
	Balance with Bangladesh Bank and Sonali Bank Limited	11,423,298,660	10,626,454,403
	Balance with other bank and financial institutions	4,565,594,651	2,014,956,981
	Money at call & short notice	4,884,750,000	-
	Prize bonds	7,058,500	6,933,600
		22,977,427,054	14,331,639,251
	Off-shore banking unit	-	-
		22,977,427,054	**14,331,639,251**
35(a)	**Consolidated cash and cash equivalents**		
	NCC Bank Limited **(Note-34)**	22,977,427,054	14,331,639,251
	NCCB Securities and Financial Services Limited	163,512,045	69,244,010
	NCCB Capital Limited	-	-
		23,140,939,099	**14,400,883,261**

		30 September 2018 Taka	30 September 2017 Taka
36	**Net asset value per share (NAV)**		
	Total assets	233,319,762,917	192,438,706,124
	Less: Total liabilities	(215,924,904,576)	(176,203,711,301)
	Net asset value (a)	**17,394,858,341**	**16,234,994,823**
	Weighted average number of ordinary share outstanding (b)	883,218,003	883,218,003
	Net asset value per share (NAV) (a÷b)	**19.69**	**18.38**
36(a)	**Consolidated net asset value per share (NAV)**		
	Total assets	234,779,293,100	193,702,846,047
	Less: Total liabilities	(217,279,090,097)	(177,365,224,642)
	Net asset value (a)	**17,500,203,003**	**16,337,621,405**
	Weighted average number of ordinary share outstanding (b)	883,218,003	883,218,003
	Net asset value per share (NAV) (a÷b)	**19.81**	**18.50**
37	**Earnings per share (EPS)**		
	Net Profit after tax for the period ended (a)	1,547,685,999	1,102,828,607
	Weighted average number of ordinary share outstanding (b)	883,218,003	883,218,003
	Earnings per share (EPS) (a÷b)	**1.75**	**1.25**
37(a)	**Consolidated earnings per share**		
	Net profit after tax for the period ended (a)	1,541,994,230	1,175,538,801
	Weighted average number of ordinary share outstanding (b)	883,218,003	883,218,003
	Earnings per share (EPS) (a÷b)	**1.75**	**1.33**
38	**Net operating cash flows per share (NOCFPS)**		
	Net cash received/(used) from operating activities during the period (a)	5,688,740,694	(330,120,811)
	Weighted average number of ordinary share outstanding (b)	883,218,003	883,218,003
	Net operating cash flows per share (NOCFPS) (a÷b)	**6.44**	**(0.37)**
38(a)	**Consolidated net operating cash flows per share (NOCFPS)**		
	Net cash received/(used) from operating activities during the period (a)	5,750,538,031	(303,301,129)
	Weighted average number of ordinary share outstanding (b)	883,218,003	883,218,003
	Net operating cash flows per share (NOCFPS) (a÷b)	**6.51**	**(0.34)**
39	**Reconciliation of statement of cash flows from operating activities**		
	Profit before provision	**4,626,123,206**	**3,556,270,734**
	Adjustment for non cash items		
	Depreciation on fixed asset	172,736,901	151,111,789
	Amortization on software	7,938,019	9,754,307
		180,674,920	**160,866,096**
	Adjustment with non-operating activities		
	Gain on sale of shares	(47,807,549)	(73,588,513)
	Capital gain on sale of treasury bonds	(296,780,412)	(1,051,069)
	Gain on sale of fixed assets	(6,944,757)	-
	Loss on sale of fixed assets	-	1,219,759
		(351,532,718)	**(73,419,824)**
	Changes in operating asset and liabilities		
	Changes in loans & advances	(20,314,555,052)	(15,921,369,637)
	Changes in deposits and other accounts	23,224,137,956	17,606,981,837
	Changes in investments	(219,946,026)	(4,244,063,864)
	Changes in borrowings	(1,391,946,740)	2,842,929,354
	Changes in other assets	(1,303,680,240)	(1,701,522,735)
	Changes in other liabilities	2,077,180,724	(1,347,360,185)
		2,071,190,622	**(2,764,405,230)**
	Income Tax Paid	**(837,715,336)**	**(1,209,432,587)**
	Net cash flows from operating activities	**5,688,740,694**	**(330,120,811)**

		30 September 2018 Taka	30 September 2017 Taka
39(a)	**Consolidated reconciliation of statement of cash flows from operating activities**		
	Profit before provision	**4,633,065,067**	**3,642,089,463**
	Adjustment for non cash items		
	Depreciation on fixed asset	174,098,151	151,539,553
	Amortization on software	8,315,532	10,038,442
		182,413,683	**161,577,995**
	Adjustment with non-operating activities		
	Gain on sale of shares	(56,661,163)	(85,041,776)
	Capital gain on sale of treasury bonds	(296,780,412)	(1,051,069)
	Gain on sale of fixed assets	(6,944,757)	-
	Loss on sale of fixed assets	-	1,219,759
		(360,386,332)	**(84,873,087)**
	Changes in operating asset and liabilities		
	Changes in loans & advances	(20,369,139,601)	(15,888,713,597)
	Changes in deposits and other accounts	23,370,670,640	17,490,330,506
	Changes in investments	(223,702,158)	(4,257,914,391)
	Changes in borrowings	(1,391,946,740)	2,842,929,354
	Changes in other assets	(1,308,196,912)	(1,599,378,187)
	Changes in other liabilities	2,075,536,521	(1,374,748,573)
		2,153,221,750	**(2,787,494,888)**
	Income Tax Paid	**(857,776,138)**	**(1,234,600,612)**
	Net cash flows from operating activities	**5,750,538,031**	**(303,301,129)**

Company Secretary **Chief Financial Officer**

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