

প্রবাসীর স্বপ্ন |  **NRBC BANK**

114, Motijheel Commercial Area
Dhaka-1000
Bangladesh

NRBC Bank PLC.

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Unaudited 3rd Quarter Consolidated Financial Statements for
the period ended 30 September, 2025

NRBC Bank PLC. & Its Subsidiary
Consolidated Balance Sheet (Unaudited)
As at 30 September, 2025

Particulars	Note	At Sep 30, 2025	At Dec 31, 2024
		Taka	Taka
<u>Property and Assets</u>			
Cash:	3a	11,386,766,126	12,029,211,973
In Hand (Including Foreign Currencies)	3.1a	3,238,648,058	3,579,225,974
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2a	8,148,118,068	8,449,985,999
Balance with other banks and financial institutions	4a	4,805,252,154	4,583,449,906
In Bangladesh		4,100,835,571	3,376,267,949
Outside Bangladesh		704,416,583	1,207,181,957
Money at call and short notice	5a	143,300,000	2,193,300,000
Investments	6a	66,026,569,732	54,344,406,465
Government		58,194,216,509	46,123,655,292
Others		7,832,353,223	8,220,751,173
Loans and advances		152,484,745,560	149,036,433,772
Loans, cash credits, overdrafts etc./ investments	7.2a	151,845,426,982	148,399,878,297
Bills purchased and discounted	8a	639,318,578	636,555,475
Fixed assets including premises, furniture and fixtures	9a	2,529,015,247	2,593,014,469
Other assets	10a	9,386,033,932	7,884,026,087
Non - banking assets		-	-
Total assets		246,761,682,750	232,663,842,672
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	11a	9,762,914,697	14,940,364,501
Bond - BASEL Capital Tier-I & II	11aa	4,920,000,000	4,920,000,000
Deposits and other accounts	12a	183,629,688,627	169,726,586,949
Current accounts/Al-wadeeah current accounts and other accounts		23,675,522,570	25,154,149,254
Bills payable		10,716,215,414	12,335,849,416
Savings bank/Mudaraba Savings Bank Deposits		33,979,004,905	25,951,167,954
Special/Mudaraba Notice Deposits		12,604,768,375	15,829,673,948
Fixed deposits/Mudaraba Fixed Deposits		75,727,794,931	66,341,595,121
Schemes Deposit/ Mudaraba Scheme Deposits		26,926,382,432	24,114,151,255
Other liabilities	13a	34,440,441,267	29,366,489,628
Total liabilities :		232,753,044,591	218,953,441,078
Total Shareholders' Equity		14,008,638,130	13,710,401,565
Paid -up capital	14.2	8,286,495,343	8,286,495,343
Statutory reserve	15a	3,711,066,212	3,632,984,703
Revaluation reserve	16a	258,723,122	39,446,961
Retained earnings	17a	1,752,353,454	1,751,474,557
Non-Controlling Interest	17b	28.09	29.08
Total Equity		14,008,638,158	13,710,401,594
Total Liabilities and Shareholders' Equity		246,761,682,750	232,663,842,672
Net Asset Value (NAV) per Share	41	16.91	16.55



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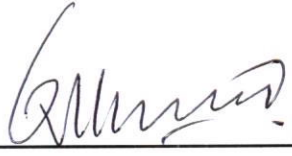
NRBC Bank PLC. & Its Subsidiary
Consolidated Balance Sheet (Unaudited)
As at 30 September, 2025

Particulars	Note	At Sep 30, 2025	At Dec 31, 2024
		Taka	Taka
Off - Balance Sheet Exposures			
Contingent liabilities	18	57,471,097,952	57,071,809,739
Acceptances and endorsements		5,319,557,780	6,881,053,889
Letters of guarantee		38,808,397,377	34,212,019,248
Irrevocable letters of credit		7,453,889,071	9,674,580,988
Bills for collection		5,889,253,725	6,304,155,613
Total Off-Balance Sheet exposures including contingent liabilities		57,471,097,952	57,071,809,739

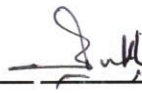
These Financial Statements should be read in conjunction with annexed notes (1 to 47)



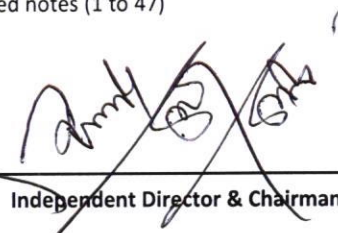
Managing Director & CEO



Independent Director, BoD



Independent Director, BoD



Independent Director & Chairman, BoD



Chief Financial Officer



Company Secretary

Place: Dhaka, Bangladesh
 Dated: 29 October, 2025



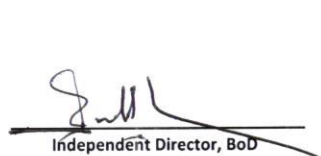
NRBC Bank PLC. & Its Subsidiary
Consolidated Profit and Loss Account (Unaudited)
For the period ended 30 September, 2025

Particulars	Note	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka	July'25-Sep'25 Taka	July'24-Sep'24 Taka
Operating Income					
Interest income	20a	11,097,185,239	11,641,891,300	3,671,624,050	3,915,712,033
Interest paid/Profit Shared on deposits and borrowings, etc	21a	10,531,229,407	9,136,358,317	3,640,940,314	3,355,984,722
Net interest income		565,955,832	2,505,532,983	30,683,737	559,727,311
Investment income	22a	4,727,312,746	3,689,434,748	1,879,119,423	1,522,382,130
Commission, exchange and brokerage	23a	758,453,966	1,013,792,353	248,497,734	177,884,862
Other operating income	24a	390,089,385	333,409,564	112,167,658	77,582,444
Total Operating Income (A)		6,441,811,929	7,542,169,649	2,270,468,552	2,337,576,747
Operating Expenses					
Salary and allowances	25a	2,927,247,556	2,552,590,975	839,422,427	810,058,018
Rent, taxes, insurance, electricity, etc.	26a	456,025,548	392,363,721	195,646,923	168,885,153
Legal expenses	27a	12,731,181	3,322,518	4,817,625	1,059,570
Postage, stamps, telecommunication, etc.	28a	36,091,009	62,055,832	3,727,168	19,068,154
Stationery, printing, advertisement, etc.	29a	187,507,995	325,587,196	47,379,238	66,788,327
Chief Executive's salary and fees	30	6,999,571	5,416,774	4,052,336	-
Directors' fees & meeting expenses	31a	6,388,708	10,206,785	1,733,963	2,062,876
Auditors' fees	32a	115,000	225,750	115,000	129,000
Replacement, Repair and Depreciation of Bank's Assets	33a	392,060,596	376,870,483	118,752,373	127,920,448
Other expenses	34a	254,694,398	259,443,002	66,284,206	50,688,742
Total operating expenses (B)		4,279,861,561	3,988,083,036	1,281,931,260	1,246,660,289
Profit Before Provision (C = A-B)		2,161,950,367	3,554,086,613	988,537,293	1,090,916,458
Provision against Loans and Advances/Investments	35a	1,897,194,788	1,647,032,172	1,281,953,842	800,548,836
Provision for Diminution in Value of Investments	36a	(158,446,126)	641,637,109	(171,754,657)	339,269,642
Provision for Off-Balance Sheet Exposures	37a	70,084,181	77,724,681	(2,836,501)	2,158,283
Total provision (D)		1,808,832,843	2,366,393,962	1,107,362,685	1,141,976,761
Profit Before Taxation (C-D)		353,117,524	1,187,692,651	(118,825,393)	(51,060,303)
Provision for Taxation		274,157,120	467,894,828	(128,622,389)	(163,465,967)
Current Tax Expenses	38a	871,413,997	1,104,785,040	465,582,757	186,158,620
Deferred Tax Expenses/(Income)	39a	(597,256,877)	(636,890,212)	(594,205,146)	(349,624,588)
Net Profit after Taxation		78,960,404	719,797,823	9,796,996	112,405,664
Appropriations:					
Statutory Reserve		78,081,508	229,008,329	65,676,827	(13,461,902)
Retained Surplus		878,897	490,789,494	(55,879,829)	125,867,566
Attributable to:					
Equity holders of NRBC Bank PLC.		78,960,405	719,797,823	12,310,778	112,405,664
Non-Controlling Interest		(1.08)	0.45	(1.41)	0.41
Earnings per share (EPS)	40a	0.095	0.869	0.015	0.136

These Financial Statements should be read in conjunction with annexed notes (1 to 47)


Managing Director & CEO


Independent Director, BoD


Independent Director, BoD


Independent Director & Chairman, BoD


Chief Financial Officer


Company Secretary

Place: Dhaka, Bangladesh
Dated: 29 October, 2025

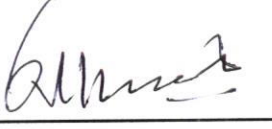


NRBC Bank PLC. & Its Subsidiary
Consolidated Statement of Cash Flows (Unaudited)
For the period ended 30 September, 2025

Particulars	Note	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
A. Cash flows from operating activities			
Interest receipts in cash		11,005,988,087	11,629,671,953
Interest paid in cash		(10,131,980,321)	(7,534,422,121)
Dividend receipts		67,353,171	97,429,700
Fee and commission receipts in cash		758,455,291	1,060,494,591
Payments to employees		(2,976,930,488)	(2,702,752,307)
Payments to suppliers		(200,604,217)	(354,493,117)
Income taxes paid		(479,372,648)	(1,133,067,623)
Receipts from other operating activities	43a	5,123,937,974	3,714,890,644
Payments for other operating activities	44a	(873,844,985)	(896,375,657)
Operating profit before changes in operating assets & liabilities		2,293,001,864	3,881,376,062
Increase/decrease in operating assets and liabilities			
Loans and advances to Other Bank(s)		-	-
Loans and advances to customers		(1,820,656,876)	191,274,459
Other assets	45a	(243,987,662)	186,025,212
Deposits from other bank(s)		-	(2,000,000,000)
Deposits from customers		13,943,174,682	4,678,889,810
Short-Term Borrowings from Bank(s)/ Bangladesh Bank		(4,706,607,789)	(663,271,306)
Other liabilities	46a	(182,779,530)	999,885,394
Net increase/(decrease) in operating liabilities		6,989,142,824	3,392,803,568
Net cash from operating activities (A)		9,282,144,689	7,274,179,630
B. Cash flows from investing activities			
(Purchase)/ sale of government securities	47	(11,849,494,657)	(7,396,411,486)
(Purchase)/sale of Non-trading Security/Bond		209,245,417	115,000,000
Investment in MTDR by NRBC Bank Assets Management Ltd		-	(93,247,576)
(Purchase)/Sale of Share/Securities		179,152,534	(143,097,382)
(Purchase)/ sale of property, plant and equipment		(272,509,007)	(1,117,576,805)
Net cash from/(used) in investing activities (B)		(11,733,605,713)	(8,635,333,249)
C. Cash flows from financing activities			
Long Term Borrowings/Loan Capital & Debt Capital		(17,392,175)	123,946,567
Dividend paid (Cash Dividend)		-	(911,514,488)
Net cash from/(used) in financing activities (C)		(17,392,175)	(787,567,921)
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)		(2,468,853,200)	(2,148,721,539)
E. Cash and Cash Equivalents at the beginning of the year		18,809,139,179	19,172,544,535
F. Cash and Cash Equivalents at the end of the year [D+E]		16,340,285,979	17,023,822,996
Cash and cash equivalents:			
Cash	3.1a	3,238,648,058	3,662,481,641
Prize Bonds	6.1	4,967,700	3,645,600
Money at call and on short notice	5a	143,300,000	143,300,000
Balance with Bangladesh Bank and its agent bank(s)	3.2a	8,148,118,068	8,103,737,395
Balance with other banks and financial institutions	4a	4,805,252,154	5,110,658,359
		16,340,285,979	17,023,822,996
Net Operating Cash Flow Per Share	42	11.202	8.778

These Financial Statements should be read in conjunction with annexed notes (1 to 47)


Managing Director & CEO


Independent Director, BoD


Independent Director, BoD


Independent Director & Chairman, BoD


Chief Financial Officer


Company Secretary

Place: Dhaka, Bangladesh
 Dated: 29 October, 2025



NRBC Bank PLC. & Its Subsidiary
Consolidated Statement of Changes in Equity (Unaudited)
As at 30 September, 2025

Particulars	Paid-up capital	Statutory/ Capital reserve	Foreign Currency translation Gain/(loss)	Reserve for amortization of treasury securities (HTM)	Reserve for revaluation of treasury securities (HFT)	Non-Controlling Interest	Retained earnings	Total
Balance at 01 January 2025	8,286,495,343	3,632,984,703	-	17,128,387	22,318,575	29.08	1,751,474,557	13,710,401,594
changes in accounting policy								
Restated Balance	8,286,495,343	3,632,984,703		17,128,387	22,318,575	29.08	1,751,474,557	13,710,401,594
Net profit after taxation for the period							78,960,405	78,960,405
Change in Non-Controlling Interest						(0.99)	-	-
Transfer to statutory Reserve		78,081,508					(78,081,508)	-
Transfer to Start-up Fund								-
Reserve for HFT treasury securities					230,113,516			230,113,516
Reserve for HTM securities			144,041	(10,981,396)				(10,981,396)
Currency translation difference			144,041					144,041
Balance at 30 Sep., 2025	8,286,495,343	3,711,066,212	144,041	6,146,991	252,432,090	28.09	1,752,353,453	14,008,638,158

Consolidated Statement of Changes in Equity (Unaudited)
As at 30 September, 2024

Particulars	Paid-up capital	Statutory/ Capital reserve	Foreign Currency translation Gain/(loss)	Reserve for amortization of treasury securities (HTM)	Reserve for revaluation of treasury securities (HFT)	Non-Controlling Interest	Retained earnings	Total
Balance at 01 January 2024	8,286,495,343	3,610,008,574	-	28,522,218	26,702,132	29	2,615,061,475	14,566,789,771
changes in accounting policy								
Restated Balance	8,286,495,343	3,610,008,574		28,522,218	26,702,132	29	2,615,061,475	14,566,789,771
Net profit after taxation for the period							719,797,823	719,797,823
Change in Non-Controlling Interest						0.47	-	0.47
Transfer to statutory Reserve		229,008,329					(229,008,329)	-
Cash Dividend Paid for 2023@11%							(911,514,488)	(911,514,488)
Transfer to Start-up Fund								-
Reserve for HFT treasury securities					2,841,479			2,841,479
Reserve for HTM securities				(11,393,831)				(11,393,831)
Balance at 30 Sep., 2024	8,286,495,343	3,839,016,904	-	17,128,387	29,543,611	29	2,194,336,481	14,366,520,755

These Financial Statements should be read in conjunction with annexed notes (1 to 47)


Managing Director & CEO


Independent Director, BoD


Independent Director, BoD


Independent Director & Chairman, BoD


Chief Financial Officer

Place: Dhaka, Bangladesh
Dated: 29 October, 2025


Company Secretary



NRBC Bank PLC.
Balance Sheet (Unaudited)
As at 30 September, 2025

Particulars	Note	At Sep 30, 2025	At Dec 31, 2024
		Taka	Taka
<u>Property and Assets</u>			
Cash:	3	11,386,762,406	12,029,203,351
In Hand (Including Foreign Currencies)	3.1	3,238,644,338	3,579,217,352
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2	8,148,118,068	8,449,985,999
Balance with other banks and financial institutions	4	4,644,042,033	4,503,648,828
In Bangladesh		3,939,625,450	3,296,466,871
Outside Bangladesh		704,416,583	1,207,181,957
Money at call and short notice	5	143,300,000	2,193,300,000
Investments	6	65,643,412,132	53,781,996,331
Government		58,194,216,509	46,123,655,292
Others		7,449,195,623	7,658,341,039
Loans and advances/investments		151,342,517,858	147,576,446,804
Loans, cash credits, overdrafts etc./ investments	7.2	150,703,199,280	146,939,891,329
Bills purchased and discounted	8	639,318,578	636,555,475
Fixed assets including premises, furniture and fixtures	9	2,510,548,249	2,572,995,991
Other assets	10	9,375,612,464	7,935,470,454
Non - banking assets		-	-
Total assets		245,046,195,141	230,593,061,759
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	8,950,821,844	13,657,429,633
Bond - BASEL Capital Tier-I & II	11aa	4,920,000,000	4,920,000,000
Deposits and other accounts	12	183,493,896,253	169,737,390,972
Current accounts/Al-wadeeah current accounts and other accounts		23,375,216,008	24,986,209,762
Bills payable		10,716,215,414	12,335,849,416
Savings bank/Mudaraba savings bank deposits		33,979,004,905	25,951,167,954
Special/Mudaraba notice deposits		12,769,282,564	16,008,417,464
Fixed deposits/Mudaraba fixed deposits		75,727,794,931	66,341,595,121
Schemes Deposit/ Mudaraba Scheme Deposits		26,926,382,432	24,114,151,255
Other liabilities	13	34,036,078,124	28,980,773,556
Total liabilities :		231,400,796,221	217,295,594,161
Total Shareholders' Equity		13,645,398,919	13,297,467,598
Paid -up capital	14.2	8,286,495,343	8,286,495,343
Statutory reserve	15	3,657,648,167	3,579,566,659
Revaluation reserve	16	258,723,122	39,446,961
Retained earnings	17	1,442,532,288	1,391,958,634
Total Liabilities and Shareholders' Equity		245,046,195,142	230,593,061,759
Net Asset Value (NAV) per Share	41	16.47	16.05



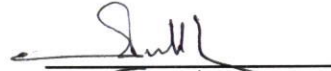
NRBC Bank PLC.
Balance Sheet (Unaudited)
As at 30 September, 2025


Particulars	Note	At Sep 30, 2025	At Dec 31, 2024
		Taka	Taka
Off - Balance Sheet Exposures			
Contingent liabilities	18	57,471,097,952	57,071,809,739
Acceptances and endorsements		5,319,557,780	6,881,053,889
Letters of guarantee		38,808,397,377	34,212,019,248
Irrevocable letters of credit		7,453,889,071	9,674,580,988
Bills for collection		5,889,253,725	6,304,155,613
Total Off-Balance Sheet exposures including contingent liabilities		57,471,097,952	57,071,809,739

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 Managing Director & CEO


 Independent Director, BoD


 Independent Director, BoD


 Independent Director & Chairman, BoD


 Chief Financial Officer


 Company Secretary

Place: Dhaka, Bangladesh
 Dated: 29 October, 2025

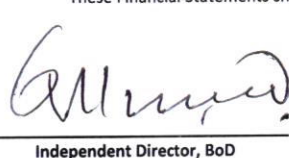


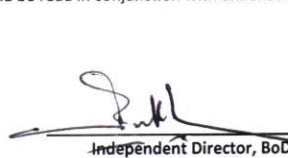
NRBC Bank PLC.
Profit and Loss Account (Unaudited)
For the period ended 30 September, 2025

Particulars	Note	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka	July'25-Sep'25 Taka	July'24-Sep'24 Taka
Operating Incomes					
Interest income	20	11,033,202,704	11,405,614,610	3,666,676,204	3,812,278,390
Interest paid/Profit Shared on deposits and borrowings, etc	21	10,435,102,370	8,952,948,314	3,607,708,392	3,231,675,361
Net interest income		598,100,333	2,452,666,296	58,967,811	580,603,029
Investment income	22	4,771,201,953	3,693,953,975	1,873,891,011	1,463,837,450
Commission, exchange and brokerage	23	686,094,050	961,443,747	207,615,297	189,987,210
Other operating income	24	390,092,605	333,413,014	112,167,658	77,582,444
Total operating income (A)		6,445,488,941	7,441,477,031	2,252,641,778	2,312,010,133
Operating Expenses					
Salary and allowances	25	2,876,430,196	2,494,959,847	824,395,819	790,722,887
Rent, taxes, insurance, electricity, etc.	26	448,936,709	386,691,539	192,284,270	167,019,512
Legal expenses	27	12,666,806	3,268,543	4,817,625	1,059,570
Postage, stamps, telecommunication, etc.	28	34,624,205	60,503,199	3,207,232	18,550,304
Stationery, Printing, Advertisement, etc.	29	186,590,432	324,160,248	47,143,790	66,484,379
Chief Executive's salary and fees	30	6,999,571	5,416,774	4,052,336	-
Directors' fees & meeting expenses	31	6,355,708	9,810,785	1,733,963	2,029,876
Auditors' fees	32	115,000	225,750	115,000	129,000
Replacement, Repair and Depreciation of Bank's Assets	33	388,088,504	372,049,728	117,280,015	126,163,788
Other expenses	34	252,902,029	302,174,351	65,759,842	93,254,079
Total operating expenses (B)		4,213,709,159	3,959,260,765	1,260,789,891	1,265,413,395
Profit before Provision (C = A-B)		2,231,779,782	3,482,216,266	991,851,887	1,046,596,738
Provision against Loans and Advances/Investments	35	1,875,635,204	1,646,557,684	1,260,298,439	801,223,175
Provision for Diminution in Value of Investments	36	(104,347,141)	612,892,257	(198,920,903)	310,524,790
Provision for Off-Balance Sheet Exposures	37	70,084,181	77,724,681	(2,836,501)	2,158,283
Total Provision (D)		1,841,372,244	2,337,174,621	1,058,541,035	1,113,906,248
Profit before Taxation (C-D)		390,407,538	1,145,041,645	(66,689,148)	(67,309,510)
Provision for Taxation		261,752,377	446,116,376	(133,320,904)	(161,005,517)
Current Tax Expenses	38	858,673,467	1,083,148,327	460,808,751	188,964,891
Deferred Tax Expenses/(Income)	39	(596,921,090)	(637,031,951)	(594,129,656)	(349,970,408)
Net profit after taxation		128,655,161	698,925,270	66,631,757	93,696,007
Appropriations:					
Statutory reserve		78,081,508	229,008,329	65,676,827	(13,461,902)
Retained Surplus to Retained Earnings		50,573,653	469,916,940	954,930	107,157,909
Earnings per share (EPS)	40	0.155	0.843	0.080	0.113

These Financial Statements should be read in conjunction with annexed notes (1 to 47)

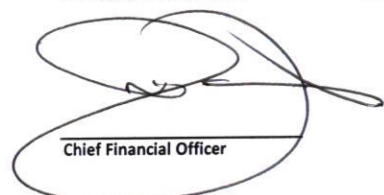

Managing Director & CEO


Independent Director, BoD


Independent Director, BoD


Independent Director & Chairman, BoD


Company Secretary


Chief Financial Officer

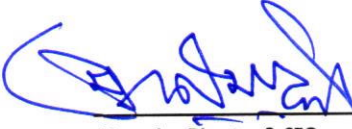
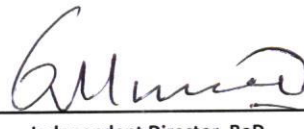
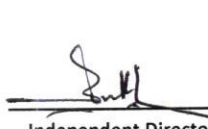



Place: Dhaka, Bangladesh
Dated: 29 October, 2025



NRBC Bank PLC.
Statement of Cash Flows (Unaudited)
For the period ended 30 September, 2025

Particulars	Note	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
<u>A. Cash flows from operating activities</u>			
Interest receipts in cash		10,831,573,787	11,391,673,625
Interest paid in cash		(9,934,545,510)	(7,360,146,972)
Dividend receipts		64,234,675	93,905,949
Fee and commission receipts in cash		686,094,050	961,443,747
Payments to employees		(2,924,326,767)	(2,636,081,179)
Payments to suppliers		(191,345,562)	(326,856,020)
Income Taxes Payment/Settlement		(459,458,020)	(1,098,656,915)
Receipts from other operating activities	43	5,170,945,678	3,722,933,620
Payments for other operating activities	44	(862,711,705)	(879,159,560)
Operating profit before changes in operating assets & liabilities		2,380,460,624	3,869,056,297
<u>Increase/decrease in operating assets and liabilities</u>			
Loans and advances to customers		(1,684,966,302)	238,723,325
Other assets	45	(201,635,130)	285,908,657
Deposits from other bank(s)		-	(2,000,000,000)
Deposits from customers		13,756,505,281	4,423,317,858
Short-Term Borrowings from Bank(s)/ Bangladesh Bank		(4,706,607,789)	(663,271,306)
Other liabilities	46	(182,779,530)	999,885,394
Net increase/(decrease) in operating liabilities		6,980,516,529	3,284,563,927
Net cash from operating activities (A)		9,360,977,153	7,153,620,223
<u>B. Cash flows from investing activities</u>			
(Purchase)/ sale of government securities	47	(11,849,494,657)	(7,396,411,486)
(Purchase)/sale of Non-trading Security/Bond		209,245,417	115,000,000
(Purchase)/Sale of Share/Securities		(100,000)	(197,896,068)
(Purchase)/ sale of property, plant and equipment		(270,885,254)	(1,113,252,627)
Net cash from/(used) in investing activities(B)		(11,911,234,494)	(8,592,560,180)
<u>C. Cash flows from financing activities</u>			
Receipt/Payment from Issuance of sub-Bond - BASEL Capital Tier-I & II		-	-
Dividend paid (Cash Dividend)		-	(911,514,488)
Net cash from/(used) in financing activities (C)		-	(911,514,488)
<u>D. Net increase/(decrease) in cash and cash equivalents (A+B+C)</u>		(2,550,257,341)	(2,350,454,444)
<u>E. Cash and cash equivalents at the beginning of the period</u>		18,729,329,479	19,280,728,653
<u>F. Cash and cash equivalents at the end of the period [D+E]</u>		16,179,072,138	16,930,274,209
Cash and cash equivalents:			
Cash	3.1	3,238,644,338	3,662,476,457
Prize bonds	6.1	4,967,700	3,645,600
Money at call and on short notice	5	143,300,000	143,300,000
Balance with Bangladesh Bank and its agent bank(s)	3.2	8,148,118,068	8,103,737,395
Balance with other banks and financial institutions	4	4,644,042,033	5,017,114,757
		16,179,072,138	16,930,274,209
Net Operating Cash Flow Per Share (NOCFPS)	42	11.297	8.633

These Financial Statements should be read in conjunction with annexed notes (1 to 47)

 _____ Managing Director & CEO	 _____ Independent Director, BoD	 _____ Independent Director, BoD	 _____ Independent Director & Chairman, BoD
 _____ Chief Financial Officer	 _____ Company Secretary		

Place: Dhaka, Bangladesh
Dated: 29 October, 2025



NRBC Bank PLC.
Statement of Changes in Equity (Unaudited)
As at 30 September, 2025

Particulars	Paid-up capital	Statutory reserve	Foreign Currency translation Gain/(loss)	Reserve for amortization of treasury securities (HTM)	Reserve for revaluation of treasury securities (HFT)	Retained earnings	Total
Balance at 01 January 2025	8,286,495,343	3,579,566,659	-	17,128,387	22,318,575	1,391,958,634	13,297,467,598
Changes in accounting policy							
Restated Balance	8,286,495,343	3,579,566,659		17,128,387	22,318,575	1,391,958,634	13,297,467,598
Net profit after taxation for the year						128,655,161	128,655,161
Transfer to statutory Reserve		78,081,508				(78,081,508)	
Transfer to Start-up Fund							
Reserve for HFT treasury securities					230,113,516		230,113,516
Reserve for HTM securities				(10,981,396)			(10,981,396)
Currency translation difference			144,041				144,041
Balance at 30 Sep., 2025	8,286,495,343	3,657,648,167	144,041	6,146,991	252,432,090	1,442,532,288	13,645,398,919

Statement of Changes in Equity (Unaudited)
As at 30 September, 2024

Particulars	Paid-up capital	Statutory reserve	Foreign Currency translation Gain/(loss)	Reserve for amortization of treasury securities (HTM)	Reserve for revaluation of treasury securities (HFT)	Retained earnings	Total
Balance at 01 January 2024	8,286,495,343	3,570,681,592	-	28,522,217	26,702,133	2,268,040,218	14,180,441,503
Changes in accounting policy							
Restated Balance	8,286,495,343	3,570,681,592		28,522,217	26,702,133	2,268,040,218	14,180,441,503
Net profit after taxation for the year						698,925,270	698,925,270
Transfer to statutory Reserve		229,008,329				(229,008,329)	
Cash Dividend Paid for 2023@11%						(911,514,488)	(911,514,488)
Transfer to Start-up Fund							
Reserve for HFT treasury securities					2,841,479		2,841,479
Reserve for HTM securities				(11,393,831)			(11,393,831)
Balance at 30 Sep., 2024	8,286,495,343	3,799,689,921		17,128,387	29,543,611	1,826,442,671	13,959,299,934

These Financial Statements should be read in conjunction with annexed notes (1 to 47)


Managing Director & CEO

Independent Director, BoD


Independent Director, BoD

Independent Director & Chairman, BoD


Chief Financial Officer

Place: Dhaka, Bangladesh
Dated: 29 October, 2025




Company Secretary

NRBC Bank PLC.
Liquidity Statement
Assets and Liability Maturity Analysis (Unaudited)
As at 30 September, 2025

Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total
Assets						
Cash in hand and with banks	3,408,506,344	-	-	-	7,978,256,061	11,386,762,406
Balance with other banks and financial institutions	2,431,869,073	1,165,734,709	959,425,728	87,012,523	-	4,644,042,033
Money at call and on short notice	143,300,000	-	-	-	-	143,300,000
Investments	830,446,308.96	1,756,706,099.19	14,676,471,501	23,880,153,196	24,499,635,026.39	65,643,412,132
Loans and advances	32,086,558,440	20,246,892,883	28,432,918,948	52,870,624,458	17,705,523,129	151,342,517,858
Fixed assets including premises, furniture and fixtures	-	-	-	-	2,510,548,249	2,510,548,249
Other assets	133,392,362	18,499,087	4,025,767,948	4,423,794,187	774,158,880	9,375,612,464
Non-banking assets	-	-	-	-	-	-
Total Assets (A)	39,034,072,529	23,187,832,778	48,094,584,124	81,261,584,364	53,468,121,346	245,046,195,141
Liabilities						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	(5,567,582,384)	-	(5,022,385,002)	(3,280,854,458)	-	(13,870,821,844)
Deposits and other accounts	(28,450,423,304)	(34,391,450,737)	(69,925,196,724)	(50,726,825,488)	-	(183,493,896,253)
Provision and other liabilities	(3,335,635,648)	(6,116,109,948)	(22,620,997,500)	(1,895,880,464)	(67,454,564)	(34,036,078,124)
Total Liabilities (B)	(37,353,641,336)	(40,507,560,685)	(97,568,579,226)	(55,903,560,409)	(67,454,564)	(231,400,796,221)
Net Liquidity Gap-Excess/(Shortage) (A-B)	1,680,431,192	(17,319,727,908)	(49,473,995,102)	25,358,023,955	53,400,666,782	13,645,398,920

These Financial Statements should be read in conjunction with annexed notes (1 to 47)


Managing Director & CEO

Independent Director, BoD


Independent Director, BoD

Independent Director, BoD


Independent Director & Chairman, BoD

Company Secretary


Company Secretary



Chief Financial Officer
Place: Dhaka, Bangladesh
Dated: 29 October, 2025

NRBC Bank PLC. & Its Subsidiary
Selected explanatory notes to the financial statements
For the period ended 30 September, 2025

1.1 Accounting Policies:

Accounting policies have been followed in preparing these Consolidated Financial Statements are same as applied in Consolidated Financial Statements of the Bank of preceding year December 31, 2024

1.2 Provision and Others:

a. All Provisions:

Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time as well as Provisions for diminution in value of investment is maintained for unrealized loss arising from decreased value of investment in quoted shares that reflects in the accounts on quarterly basis.

b. Revenue & Expense Recognition

Revenue & Expense is recognized on accrual basis. Interest on loans and advances ceases to be taken into income when such Loans & advances are classified as per BRPD circular no. 19 dated 27 December 2012 and is kept in interest suspense account. Interest on classified Loans & advances is accounted for as income when realized.

c. Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of the Income Tax Act 2023 as well as Finance Ordinance 2025 and other relevant legislation as applicable.

2 Significant Notes

2.1 Composition of Shareholders' Equity

	Solo	Consolidated
Paid -up capital [828,649,534 ordinary shares of Taka 10 each]	8,286,495,343	8,286,495,343
Statutory reserve	3,657,648,167	3,711,066,212
Revaluation reserve	258,723,122	258,723,122
Retained earnings	1,442,532,288	1,752,353,454
Non-Controlling Interest	-	28
	13,645,398,919	14,008,638,158

2.2 Net Assets Value per Share (NAV)

Total shareholders' equity	13,645,398,919	14,008,638,158
Number of ordinary shares outstanding	828,649,534	828,649,534
NAV for the period ended 30 September 2025	16.47	16.91
NAV for the period ended 31 December 2024	16.05	16.55

2.3 Earnings Per Share (EPS)

Net Profit After Tax (EPS)-Numerator	128,655,161	78,960,405
Number of ordinary shares outstanding	828,649,534	828,649,534
EPS for the period ended 30 September 2025	0.155	0.095
EPS for the period ended 30 September 2024	0.843	0.869

2.4 Net Operating Cash Flows per Share (NOCFPS)

Net cash flows from operating activities	9,360,977,153	9,282,144,689
Number of ordinary shares outstanding	828,649,534	828,649,534
NOCFPS for the period ended 30 September 2025	11.297	11.202
NOCFPS for the period ended 30 September 2024	8.633	8.778

2.5 Ratio

AD Ratio [As per BRPD Circular letter No. 14/2018]	76.94%	76.62%
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2.6 Reconciliation of net profit with cash flows from operating activities (Solo basis)

	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
Profit before Tax as per profit and loss account	390,407,538	1,145,041,645
Adjustment for non-cash items:		
Provision against loans and advances	1,875,635,204	1,646,557,684
Provision for diminution in value of investments	(104,347,141)	612,892,257
Provision for Off-Balance Sheet Exposures	70,084,181	77,724,681
Depreciation for Property, plant and equipment	333,332,997	312,269,783
Non-Cash Effect of IFRS 16	(45,234,643)	(50,654,413)
	2,129,470,598	2,598,789,991
Increase/decrease in operating assets and liabilities:		
Loans and advances to customers	(1,684,966,302)	238,723,325
Other operating assets	(201,635,130)	285,908,657
Deposits from other bank(s)	-	(2,000,000,000)
Deposits from customers	13,756,505,281	4,423,317,858
Short-Term Borrowings from Bank(s)/ Bangladesh Bank	(4,706,607,789)	(663,271,306)
Receipts from operating Income	(127,743,122)	(224,468,404)
Payments for operating Expense	447,783,631	1,448,349,979
Other operating liabilities	(182,779,530)	999,885,394
Income taxes paid	(459,458,020)	(1,098,656,915)
	6,841,099,017	3,409,788,587
Cash flows from operating activities as per Cash flow statement	9,360,977,153	7,153,620,223

2.6(a) Reconciliation of net profit with cash flows from operating activities (Consolidated basis)

	353,117,524	1,187,692,651
Profit before Tax as per profit and loss account	353,117,524	1,187,692,651
Adjustment for non-cash items:		
Provision against loans and advances	1,897,194,788	1,647,032,172
Provision for diminution in value of investments	(158,446,126)	641,637,109
Provision for Off-Balance Sheet Exposures	70,084,181	77,724,681
Depreciation for Property, plant and equipment	336,508,229	316,117,098
Non-Cash Effect of IFRS 16	(45,234,643)	(50,654,413)
	2,100,106,429	2,631,856,647
Increase/decrease in operating assets and liabilities:		
Loans and advances to customers	(1,820,656,876)	191,274,459
Other operating assets	(243,987,662)	186,025,212
Deposits from other bank(s)	-	(2,000,000,000)
Deposits from customers	13,943,174,682	4,678,889,810
Short-Term Borrowings from Bank(s)/ Bangladesh Bank	(4,706,607,789)	(663,271,306)
Receipts from operating Income	(127,743,122)	(226,566,474)
Payments for operating Expense	446,893,681	1,421,460,861
Other operating liabilities	(182,779,530)	999,885,394
Income taxes paid	(479,372,648)	(1,133,067,623)
	6,828,920,735	3,454,630,332
Cash flows from operating activities as per Cash flow statement	9,282,144,689	7,274,179,630

2.7 Disclosure of Unclaimed Dividend Account as of September 30, 2025

NRBC Bank PLC. disclosed Unclaimed Dividend Account as of September 30, 2025 as BSEC Directive Ref.: BSEC/CMRRCD/2021-386/03 Dated : January 14, 2021:

Year Wise Dividend	Cash Dividend			Stock Dividend	
	AGM Date	Unclaimed Dividend (Tk.)	Bank Account with	BO Suspense No	Share Qty.
2020	26-Jun-21	Transferred to CMSF	NRBC Bank PLC.	1205950073720583	Transferred to CMSF
2021	02-Jun-22	13,53,800.65	NRBC Bank PLC.	1205950075447748	197
2022	19-Jun-23	18,34,963.61	NRBC Bank PLC.	1205950076004389	120
2023	13-Jun-24	13,11,269.04	NRBC Bank PLC.	-	-
2024	21-Aug-25	No Dividend	NRBC Bank PLC.	No Dividend	No Dividend



2.8 Causes of Changes operational result


Loan classification/Delinquency rate as well as incremental cost of deposit impacted on overall profitability of the Bank, hence, reduced the EPS of the same quarter of the Previous Year.


2.9 Credit rating of the Bank


Particulars	Periods	Date of Rating	Long term	Short term
Surveillance Rating	2022	25-May-23	A+	ST-2
Surveillance Rating	2023	23-May-24	AA-	ST-2
Surveillance Rating	2024	23-Jul-25	A+	ST-3


2.10 General

- Figures relating to the previous year included in this report have been rearranged, wherever considered necessary, to make them comparable with those of the current period without, however, creating any impact, except mentioned above, on the operating result and value of assets and liabilities as reported in the financial statements for the current period.
- Figures in these notes and in the annexed financial statements have been rounded off to the nearest Taka.
- These notes form an integral part of the annexed financial statements and accordingly are to be read in conjunction therewith.


Managing Director & CEO


Independent Director, BoD


Independent Director, BoD


Independent Director & Chairman, BoD


Chief Financial Officer


Company Secretary

Place: Dhaka, Bangladesh
Dated: 29 October, 2025



		At Sep 30, 2025	At Dec 31, 2024
		Taka	Taka
3 Cash:			
Conventional and Islamic banking			
Cash In hand (including foreign currencies) :	(Note: 3.1)	3,238,644,338	3,579,217,352
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	8,148,118,068	8,449,985,999
		<u>11,386,762,406</u>	<u>12,029,203,351</u>
3a Consolidated Cash:			
NRBC Bank PLC.		11,386,762,406	12,029,203,351
NRBC Bank Securities Limited		3,720	8,622
NRBC Bank Asset Management Limited		-	-
		<u>11,386,766,126</u>	<u>12,029,211,973</u>
3.1 Cash In hand (including foreign currencies) :			
Conventional and Islamic banking			
In local currency	(Note: 3.1.1)	3,234,140,815	3,534,293,192
In foreign currency		4,503,524	44,924,160
		<u>3,238,644,338</u>	<u>3,579,217,352</u>
3.1.1 Cash In Hand:			
Conventional and Islamic banking			
Cash in Hand		3,061,793,915	3,428,305,792
Cash at Alternative Delivery Channel (ATM/CRM)		172,346,900	105,987,400
		<u>3,234,140,815</u>	<u>3,534,293,192</u>
3.1a Consolidated Cash In Hand (Including Foreign Currency)			
NRBC Bank PLC.		3,238,644,338	3,579,217,352
NRBC Bank Securities Limited		3,720	8,622
NRBC Bank Asset Management Limited		-	-
		<u>3,238,648,058</u>	<u>3,579,225,974</u>
3.2 Balance with Bangladesh Bank and its agent bank(s)			
Conventional and Islamic banking			
In local currency (LCY)	(Note: 3.2.1)	7,601,567,113	8,128,169,464
In foreign currency (FCY)	(Note: 3.2.2)	474,683,393	174,579,309
		<u>8,076,250,506</u>	<u>8,302,748,772</u>
Sonali Bank Ltd.			
(as an agent bank of Bangladesh Bank) - local currency		71,867,561	147,237,226
		<u>8,148,118,068</u>	<u>8,449,985,999</u>
3.2a Balance with Bangladesh Bank and its agent bank(s)			
NRBC Bank PLC.		8,148,118,068	8,449,985,999
NRBC Bank Securities Limited		-	-
NRBC Bank Asset Management Limited		-	-
		<u>8,148,118,068</u>	<u>8,449,985,999</u>
3.2.1 Balance with Bangladesh Bank and its agent bank(s)-LCY			
Conventional and Islamic banking			
Bangladesh Bank, Motijheel Office		7,330,686,918	7,824,491,208
Bangladesh Bank, Motijheel Office, Islamic Banking Wings		262,695,323	270,455,689
Bangladesh Bank, Chittagong Office		675,391	27,170,099
Bangladesh Bank, Barisal Office		553,766	551,832
Bangladesh Bank, Sylhet Office		259,861	277,371
Bangladesh Bank, Rangpur Office		3,450,664	519,298
Bangladesh Bank, Khulna Office		1,916,290	1,666,290
Bangladesh Bank, Rajshahi Office		1,027,789	2,819,736
Bangladesh Bank, Bogra Office		301,113	217,942
		<u>7,601,567,113</u>	<u>8,128,169,464</u>
3.2.2 Balance with Bangladesh Bank -FCY			
Conventional and Islamic banking			
Bangladesh Bank, Motijheel Office Clg -USD		466,030,462	162,336,876
Bangladesh Bank, Motijheel Office Clg - EURO		73,895	4,015,168
Bangladesh Bank, Motijheel Office Clg - GBP		132,679	119,680
Bangladesh Bank, Motijheel Office Clg - CNY		8,446,357	8,107,585
		<u>474,683,393</u>	<u>174,579,309</u>



		At Sep 30, 2025 Taka	At Dec 31, 2024 Taka
4 Balance with other banks and financial institutions			
<u>In Bangladesh:</u>			
Conventional and Islamic banking	(Note: 4.1)	3,939,625,450	3,296,466,871
<u>Outside Bangladesh:</u>			
Conventional and Islamic banking	(Note: 4.2 & 4.3)	682,508,766	1,182,314,617
		4,622,134,216	4,478,781,489
		4,622,134,216	4,478,781,489
Offshore Banking Unit (OBU)	(Note: 4.2)	21,907,817	24,867,339
		4,644,042,033	4,503,648,828
4a Consolidated Balance with other banks and financial institutions			
In Bangladesh	(Note: 4.1a)	4,100,835,571	3,376,267,949
Outside Bangladesh	(Note: 4.2a)	704,416,583	1,207,181,957
		4,805,252,154	4,583,449,906

4.1 Conventional and Islamic banking In Bangladesh

i. Current Deposits:

Krishi Bank PLC., Principal Office Br	46,427,640	21,513,702
Bank Asia PLC., Ruhitpur Br.	5,804	-
NCC Bank PLC., Bhaban Br.	111,404,779	15,721,492
Sonali Bank PLC., Rangpur Corporate Br.	3,254	9,014,635
Sonali Bank PLC., Feni Br.	30,062,622	20,575,174
Sonali Bank PLC., Gopalganj Br.	948,396	63,060
Jamuna Bank PLC. maintained by Branches/Sub-Branches	77,950	78,985
Agrani Bank PLC. maintained by Branches/Sub-Branches	3,969,957	14,299,144
Rupali Bank PLC. by Branches	979,036	596,013
	193,879,437	81,862,205

ii. Special Notice Deposits

Mercantile Bank PLC., Main Br.	16,254,897	64,919,508
Mercantile Bank PLC., Agrabad Br.	-	1,000,000
Mercantile Bank PLC., Sylhet Br.	0.36	0.36
Janata Bank PLC., Local Office	109,411,560	70,916,079
Southeast Bank PLC., Principal Br.	6,349,202	7,127,000
NCC Bank PLC., Motihjeel Br.	28,949,508	27,748,840
Eastern Bank PLC., Principal Br.	16,151,402	23,190,891
Jamuna Bank PLC. Foreign Exch. Br	16,642,648	17,184,056
Agrani Bank PLC., Principal Br.	272,128,918	235,615,916
Agrani Bank PLC., Sonargaon Br.	9,842	10,675
Sonali Bank PLC., Khulna Corp. Branch	2	2
Sonali bank PLC. Tangail Br.	5,064	714,992
Sonali Bank PLC., Baitul Mokarram Branch	-	9,652,505
Sonali Bank PLC. Dilkusha Corporate Branch	162,939,611	123,339,645
Sonali Bank PLC., B.I.S.E Dhaka Branch	13,461,053	28,897,170
Agrani Bank PLC., Dhaka University Branch	23,042,642	66,267,517
Janata Bank PLC., Bonshal Road Branch	-	9,374,201
Agrani Bank PLC. Maintained by Branch	3,217	31,108,613
Agrani Bank PLC. Maintained by Sub-Branch	49,587	50,645
Rupali Bank PLC. Maintained by Branch	859,227	794,255
Southeast Bank PLC., Motihjeel Islamic Banking Branch (IBU)	675,350	675,350
First Security Islami Bank PLC., Dilkusha Branch (IBU)	290,628	290,628
Social Islami Bank PLC., Principal Branch (IBU)	583,187	583,187
Union Bank PLC., Elephant Road Branch (IBU)	14,389,342	14,389,352
Agrani Bank PLC., Amin Court Branch (IBU)	1,013,258	313,258
EXIM Bank PLC., Rajuk Avenue Branch (IBU)	2,503,076	868,076
	685,713,220	735,032,364

IBU = Islamic Banking Unit

iii. Settlement Account with Mobile Banking Services (MFS)

bKash Limited (Add Money Through Planet) Settlement A/c	122,234,681	28,557,938
bKash Limited (Transfer Money) Settlement A/c	12,629,573	3,803,068
bKash Limited (Add Money Through link AC) Settlement A/c	4,333,314	1,331,134
	139,197,568	33,692,140



	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
iv. Fixed Deposits Receipt (FDRs)/Mudaraba Term Deposit Receipts (MTDR)		
FDR placement to NBFIs	1,107,270,856	1,110,270,856
Fund Placement with Bank in Fcy -USD	-	358,500,000
FDR /Mudaraba Term Deposit Receipt (MRDR) placement to Banks	1,630,000,000	875,000,000
	2,737,270,856	2,343,770,856
v. Card Settlement Account		
Trust Bank Ltd, Dilkhusha Corp Br (Q-cash Settlement A/c)	174,442,287	77,237,375
	174,442,287	77,237,375
vi. Balance with Brokerage Co./Custodian Partner		
MBL Securities Ltd [Under own Discretionary BO Account]	32,958	32,958
IIDFC Securities Ltd [Under own Discretionary BO Account]	1,000,000	-
NRBC Bank Securities Ltd(Code-100) [Under own Discretionary BO Account]	7,722,985	21,722,985
NRBC Bank Securities Ltd [Code: 1234] [Special BO Account by Special Fund]	67,200	67,200
North Star Investments (BD) Ltd. [Custodian Partner]	298,939	3,048,788
	9,122,082	24,871,932
4.1a Consolidated In Bangladesh		
NRBC Bank PLC.	3,939,625,450	3,296,466,871
NRBC Bank Securities Limited	226,526,133	160,461,927
NRBC Bank Asset Management Limited	99,198,177	98,082,666
	4,265,349,760	3,555,011,465
Less: Inter company transaction	164,514,189	178,743,515
	4,100,835,571	3,376,267,949
4.2 Conventional and Islamic banking Outside Bangladesh		
Nostro Deposits:		
Habib American Bank NY, USD	208,330,837	96,075,891
Mashreq Bank PSC NY, USD	312,776,231	871,749,392
AB Bank Ltd Mumbai, Acu Dollar	50,453,598	4,995,774
United Bank of India, Kolkata, Acu Dollar	33,282,251	12,065,423
United Bank of India, Kolkata, Acu Euro	592,695	528,195
Mashreq Bank Mumbai Acu Dollar	1,425,943	1,220,403
National Bank Of Pakistan, Tokyo, Jpy	66,608	407,109
Kookmin Bank, Seoul, Korea-USD	13,211,487	111,219,145
Habib Metro Bank Limited, Karachi Acu Dollar	5,382,632	10,984,618
Axis Bank Limited, India	5,468,217	13,937,730
Banca UBAE S.P.A., Italy	8,051,618	6,468,948
Kookmin Bank, Korea Republic	2,686,572	3,438,732
Bank of Huzhou, China	394,917	105,564
Sonali Bank Ltd. Kolkata Branch, ACU Dollar	2,606,043	9,935,696
Sonali Bank Ltd-USD, UK Branch	24,929,946	13,882,967
Sonali Bank Ltd-GBP, UK Branch	234,091	315,299
Sonali Bank Ltd-Euro, UK Branch	531,994	301,097
Zhejiang Chouzhou Commercial Bank Co. Ltd. China-USD	11,253,163	8,347,209
Zhejiang Chouzhou Commercial Bank Co. Ltd. China-Chinese Yuan (CNY)	16,685	6,033,002
Mizuho Bank Ltd., Tokyo	464,989	145,578
CAIXA Bank, S.A-USD	15,353	2,789,294
CAIXA Bank, S.A-EURO	20,675	1,557,554
Mashreq Bank PSC Dubai AED	216,558	5,810,000
Fudian Bank Co., Ltd. China, CNY	95,664	-
	682,508,766	1,182,314,617
Mashreq Bank, NY USA-USD (OBU)	21,907,817	24,867,339
	704,416,583	1,207,181,957
4.2a Consolidated Outside Bangladesh (Nostro Accounts)		
NRBC Bank PLC.	704,416,583	1,207,181,957
NRBC Bank Securities Limited	-	-
NRBC Bank Asset Management Limited	-	-
	704,416,583	1,207,181,957
Less: Inter company transaction	-	-
	704,416,583	1,207,181,957



	At Sep 30, 2025 Taka	At Dec 31, 2024 Taka
4.3 NRBC Fund Placement to Offshore Banking Unit (OBU)		
NRBC Bank Fund Placement to Offshore Banking Unit (OBU)	371,337,500	513,850,000
	371,337,500	513,850,000
Less: Inter Branch Transaction with OBU	371,337,500	513,850,000
	<u>-</u>	<u>-</u>
5 Money at call and short notice : In Bangladesh		
Money at call and short notice to Banks (Note: 5.1)	-	2,050,000,000
Money at call and short notice to NBFIs (Note: 5.2)	143,300,000	143,300,000
	143,300,000	2,193,300,000
5.1 Money at call and short notice to Banks		
Janata Bank PLC.	-	550,000,000
Southeast Bank PLC	-	200,000,000
The Premier Bank PLC.	-	900,000,000
Dutch-Bangla Bank PLC.	-	400,000,000
	<u>-</u>	2,050,000,000
5.2 Money at call and short notice to NBFIs		
GSP Finance Company (Bangladesh) Limited	21,600,000	21,600,000
Union Capital Ltd.	3,900,000	3,900,000
Fareast Finance and Investment Ltd.	45,900,000	45,900,000
FAS Finance and Investment Limited	5,000,000	5,000,000
International Leasing & Financial Services Ltd	66,900,000	66,900,000
	143,300,000	143,300,000
5a Consolidated money at call and on short notice		
NRBC Bank PLC.	143,300,000	2,193,300,000
NRBC Bank Securities Limited	-	-
NRBC Bank Asset Management Limited	-	-
	143,300,000	2,193,300,000
6 Investments		
<u>Type of Investment</u>		
Treasury Bill	7,445,892,846	7,640,782,660
Treasury Bond	49,225,905,963	37,198,505,332
Sukuk Bond	1,517,450,000	1,281,190,000
Prize Bond	4,967,700	3,177,300
Other Investment	7,449,195,623	7,658,341,039
	65,643,412,132	53,781,996,331
<u>Nature wise:</u>		
Held for Trading	18,581,454,625	8,705,037,097
Held to Maturity	39,607,794,184	37,415,440,895
Others	7,454,163,323	7,661,518,339
	65,643,412,132	53,781,996,331
<u>Claim wise:</u>		
Government securities (Note: 6.1)	58,194,216,509	46,123,655,292
Other investments (Note: 6.2)	7,449,195,623	7,658,341,039
	65,643,412,132	53,781,996,331
6a Consolidated investments		
NRBC Bank PLC.	65,643,412,132	53,781,996,331
NRBC Bank Securities Limited	383,157,600	562,410,134
NRBC Bank Asset Management Limited	-	-
	66,026,569,732	54,344,406,465
Less: Inter company transaction	-	-
	66,026,569,732	54,344,406,465
6.1 Government securities - Conventional and Islamic banking		
Treasury bills and Bonds (Govt. Securities) (Note: 6.1.1)	58,189,248,809	46,120,477,992
Prize Bond	4,967,700	3,177,300
	58,194,216,509	46,123,655,292



At Sep 30, 2025	At Dec 31, 2024
Taka	Taka

6.1.1 Treasury bills and Bonds (Govt. Securities) : Conventional and Islamic Banking including Sukuk Bonds:

a. Un-encumbered

i. Held for Trading (HFT)

91 Days Treasury Bills	-	3,166,545,100
182 Days Treasury Bills	1,891,252,627	-
364 Days Treasury Bills	5,554,640,219	654,432,960
2 Year Treasury Bonds	10,626,330,717	94,950,220
5 Year Treasury Bonds	58,589,225	80,818,873
10 Year Treasury Bonds	78,220,214	97,937,934
15 Year Treasury Bonds	336,892,476	444,603,588
20 Year Treasury Bonds	35,529,148	35,333,822
5 Year Sukuk Bond	-	310,610,000
	18,581,454,625	4,885,232,497

ii. Held to Maturity (HTM)

Investment In Government Sukuk (Ijarah Sukuk) Bond (Islamic Banking)	1,206,840,000	970,580,000
2 Year T-Bonds	-	1,005,281,998
3 Year T-Bonds	1,332,625,000	-
5 Year T-Bonds	5,101,774,268	4,583,790,703
10 Year T-Bonds	8,778,547,842	9,059,256,040
15 Year T-Bonds	7,382,631,721	6,409,607,149
20 Year T-Bonds	12,762,424,353	12,666,056,398
5 Year Sukuk Bond	310,610,000	-
	36,875,453,184	34,694,572,289

b. Encumbered : Disclosure regarding securities which are lien under re-purchased agreement is given in the Annexure- D as per DOS

Circular No.- 06 dated 15 July 2010.

i. Held for Trading (HFT)

91 Days Treasury Bills	-	3,819,804,600
	-	3,819,804,600

ii. Held to Maturity (HTM)-(Conventional & IBU)

5 Year T-Bonds	1,021,595,000	1,002,144,000
9 Year T-Bonds	720,214,000	-
10 Year T-Bonds	565,176,000	1,485,390,000
15 Year T-Bonds	425,356,000	233,334,606
	2,732,341,000	2,720,868,606
	2,732,341,000	6,540,673,206

6.1a Consolidated Government securities

NRBC Bank PLC.	58,194,216,509	46,123,655,292
NRBC Bank Securities Limited	-	-
NRBC Bank Asset Management Limited	-	-
	58,194,216,509	46,123,655,292
Less: Inter company transaction	-	-
	58,194,216,509	46,123,655,292

6.2 Other investments

A. Quoted shares & Mutual Funds

Investment in Listed Co. Share under Bank Own Discretionary Fund	2,173,800,115	2,173,700,115
Investment in Listed Co. Share under Special Scheme Fund *	790,594,831	790,594,831
Portfolio Inv. Thr North Star Investments (BD) Ltd.	60,290,546	60,290,546
Investment in Listed SUKUK Bond (Other than Govt.)	500,000,000	500,000,000
	3,524,685,492	3,524,585,492

* NRBC Bank PLC. maintained another BO # 1205950072055133 at NRBC Bank Securities Limited under scheme of special Fund as per DOS Circular 01, Dated February 10, 2020.

B. Unquoted shares

Investment in SWIFT Share (6 no. of Share) of SWIFT SCRL, Belgium	2,779,967	2,779,967
	2,779,967	2,779,967



	At Sep 30, 2025 Taka	At Dec 31, 2024 Taka
C. Investment in Preference Share:		
Regent Energy and Power Ltd.	37,475,580	37,475,580
Impress-Newtex Composite Textiles Limited	262,500,000	350,000,000
Jinnat Knitwears Limited	160,000,000	160,000,000
Fair Electronics Ltd.	136,754,583	141,000,000
	596,730,164	688,475,580
D. Investment in Subordinated Bond:		
IPDC Finance Subordinate bond	-	30,000,000
UCBL Subordinated Bond-4	200,000,000	200,000,000
One Bank Subordinated Bond	175,000,000	262,500,000
Trust Bank PLC. 6th Subordinated Bond	1,000,000,000	1,000,000,000
Pubali Bank PLC. 3rd Subordinated Bond	800,000,000	800,000,000
	2,175,000,000	2,292,500,000
E. Investment in Perpetual Bond:		
The City Bank PLC. Perpetual Bond	300,000,000	300,000,000
Jamuna Bank PLC. Perpetual Bond	400,000,000	400,000,000
UCBL Perpetual Bond	450,000,000	450,000,000
	1,150,000,000	1,150,000,000
Total (A+B+C+D+E)	7,449,195,623	7,658,341,039
6.2a Consolidated other investments		
NRBC Bank PLC.	7,449,195,623	7,658,341,039
NRBC Bank Securities Limited	383,157,600	562,410,134
NRBC Bank Asset Management Limited	-	-
	7,832,353,223	8,220,751,173
Less: Inter company transaction	-	-
	7,832,353,223	8,220,751,173



	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
7 Loans and Advances/Investments	151,342,517,858	147,576,446,804
Loans, cash credits, overdrafts, etc./Investments	150,703,199,280	146,939,891,329
Bills purchased and discounted	434,351,560	599,830,913
	151,137,550,840	147,539,722,242
Bills purchased and discounted : Offshore Banking Unit(OBU)	204,967,017	36,724,562
	151,342,517,858	147,576,446,804
7.a Consolidated Loans and advances /Investments		
NRBC Bank PLC.	151,342,517,858	147,576,446,804
NRBC Bank Securities Limited	2,148,498,776	2,012,808,202
NRBC Bank Asset Management Limited	-	-
	153,491,016,634	149,589,255,006
Less: Inter company transaction	1,006,271,074	552,821,234
	152,484,745,560	149,036,433,772

7.1 Product wise Loans and Advances/Investments:

i) Loans, cash credits, overdrafts, etc./Investments Conventional and Islamic banking Inside Bangladesh

Overdraft	26,951,666,502	29,755,383,526
Cash Credit	4,831,528,245	5,130,791,814
Term loan	42,654,919,871	41,479,859,954
Lease Finance	1,614,820	248,475,989
Hire Purchase/HPSM (Transport)	2,473,034,501	2,656,837,080
Time loan	7,287,731,110	6,901,824,471
HBL (Commercial)- Corporate	38,994,049	72,935,533
Post Import Finance (PIF) - Corporate	113,565,627	-
Post Import Finance (PIF)	3,091,549,949	3,806,303,405
Packing Credit	279,606,696	384,814,727
EDF Loan	1,420,678,917	1,052,845,292
Payment Against Document (PAD)	51,147,516	323,824,749
SME Credit	12,952,263,852	16,528,198,667
Retail Credit	28,711,501,140	20,056,714,071
House Building Loan-Residential	2,762,848,531	2,796,771,324
Staff Loan	897,347,110	839,677,314
Advance Against Credit Card	1,080,902,698	999,717,699
Agriculture and Rural Credit	1,839,305,876	1,704,596,256
Micro Credit	10,134,442,066	9,205,019,002
Other Loans and Advances	1,795,994,116	796,744,506
Bai-Murabaha (IBU-Work Order Finance)	12,752,082	24,921,130
Bai-Murabaha (IBU-Trading)	580,642,495	569,055,256
Bai-Murabaha (IBU-Working Capital)	429,187,385	549,978,982
Bai-Murabaha Term (IBU-CMSME- Refinance)	94,862,401	127,700,633
Bai-Murabaha Term (IBU CMSME-Stimulus)	1,331,508	2,574,755
	150,489,419,063	146,015,566,133
Offshore Banking Unit(OBU) : General Loan & Advance (U-pass)	213,780,217	924,325,196
	150,703,199,280	146,939,891,329



	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
Outside Bangladesh		
ii) Bills purchased and discounted		
Conventional and Islamic banking		
Inside Bangladesh		
Inland bills purchased	297,401,340	468,093,854
	297,401,340	468,093,854
Outside Bangladesh		
Foreign bills purchased and discounted	136,950,220	131,737,059
	136,950,220	131,737,059
Offshore Banking Unit(OBU)	204,967,017	36,724,562
	341,917,237	168,461,621
	639,318,578	636,555,475
Total (i+ii)	151,342,517,858	147,576,446,804

7.2 Loans, cash credits, overdrafts, etc./Investment (Inside Bangladesh)

In Bangladesh

Loans	118,706,224,316	111,129,390,793
Overdrafts	26,951,666,502	29,755,383,526
Cash Credit	4,831,528,245	5,130,791,814
	150,489,419,063	146,015,566,133
Offshore Banking Unit(OBU)	213,780,217	924,325,196
	150,703,199,280	146,939,891,329

Outside Bangladesh

Loans	-	-
Overdrafts	-	-
Cash Credit	-	-
	-	-
	150,703,199,280	146,939,891,329

7.2a Consolidated Loans, cash credits, overdrafts, etc./Investment (Inside Bangladesh)

NRBC Bank PLC.	150,703,199,280	146,939,891,329
NRBC Bank Securities Limited	2,148,498,776	2,012,808,202
NRBC Bank Asset Management Limited	-	-
	152,851,698,056	148,952,699,531
Less: Inter company transaction	1,006,271,074	552,821,234
	151,845,426,982	148,399,878,297

7.3 Loans and Advances/Investments under following Broad categories:

Inside Bangladesh

Loans	118,706,224,316	111,129,390,793
Overdrafts	26,951,666,502	29,755,383,526
Cash Credit	4,831,528,245	5,130,791,814
Bills purchased and discounted	297,401,340	468,093,854
	150,786,820,403	146,483,659,987
Offshore Banking Unit(OBU)	213,780,217	924,325,196



Outside Bangladesh

Bills purchased and discounted (Conventional & Islamic)
Foreign bills purchased and discounted (OBU)

At Sep 30, 2025	At Dec 31, 2024
Taka	Taka
136,950,220	131,737,059
204,967,017	36,724,562
151,342,517,858	147,576,446,804

7.4 Net loans and advances/investments

Gross loans and advances/investments
Less: Interest suspense (Note 13.10)
Less :Provision for Classified loans and advances/investments (Note 13.2)

151,342,517,858	147,576,446,804
8,815,167,113	6,734,062,362
6,516,075,364	5,042,252,800
15,331,242,477	11,776,315,162
136,011,275,381	135,800,131,643

7.5 Sector wise Loans and Advances excluding bill purchased and discounted:

Govt. Sector
Public Sector
Co-operative sector
Private Sector

-	-
2,270,137,768	2,213,646,702
-	-
149,072,380,090	145,362,800,102
151,342,517,858	147,576,446,804

7.6 Classification of loans, advances and lease/investments

Conventional & Islamic

Standard including Staff Loan
Special Mention Account (SMA)

103,565,861,040	121,812,017,409
4,979,027,295	2,927,695,323
108,544,888,335	124,739,712,731

Classified

Substandard
Doubtful
Bad/Loss

4,935,227,992	1,730,436,412
4,734,697,171	793,319,258
33,127,704,360	20,312,978,403
42,797,629,523	22,836,734,073
151,342,517,858	147,576,446,804

7.7 Particulars of required provision for loans and advances (for Funded facility):

For Unclassified Loans

	Base for Provision	Rate (%)		
Standard Including Staff Loan	102,691,616,363	Various (*)	1,229,753,836	2,096,596,131
Special General Provision-COVID-19 for 2020 [BRPD Cir 56 of 2020]		1%	50,621,766	50,621,766
Special General Provision-COVID-19 for 2021 [BRPD Cir 51 of 2021]		2% & 1.5% (for UC)	18,544,452	18,544,452
Special General Provision COVID -19 (BRPD Cir # 53 of 2020)		1.00%	-	-
Special Mention Account (SMA)	4,977,088,081	Various (*)	248,854,404	23,125,818
Sub-Total (a)			1,547,774,459	2,188,888,168

(*) General Provision has been maintained @ 2% on Credit Card Loan, 2% Loan for Professional, 1% on housing loan, 5% on Consumer Financing and 0.25% on small and medium enterprise financing and 1% on rest unclassified loans and advances.



	Base for Provision	Rate (%)	At Sep 30, 2025	At Dec 31, 2024
			Taka	Taka
For Classified Loans				
Substandard Loan (SS) (**)	3,181,272,803	20%	636,254,561	788,970,693
Doubtful (DF) (**)	2,969,265,917	50%	1,484,632,965	218,397,523
Bad/loss (BL)	19,947,047,612	100%	19,947,047,612	12,421,328,462
Sub-Total (b)			22,067,935,138	13,428,696,678
Required Provision for Loan and advance (c=a+b)			23,615,709,597	15,617,584,846
Total Provision maintained (Note:13.1 & 13.2)			8,063,849,823	6,188,214,618
Excess/(Shortfall) of provision as of 30 September, 2025			(15,551,859,774)	(9,429,370,228)

(**) Except Short-term agri-credit and micro credit where 5% provision has to be kept on base for provision under SS & DF stage

8 Bills purchased and discounted:

Conventional & Islamic

Inside Bangladesh

Outside Bangladesh

297,401,340	468,093,854
341,917,237	168,461,621
639,318,578	636,555,475

8a Consolidated Bills purchased and discounted:

NRBC Bank PLC.

NRBC Bank Securities Limited

NRBC Bank Asset Management Limited

639,318,578	636,555,475
-	-
-	-
639,318,578	636,555,475



	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
9 Fixed assets including premises, furniture and fixtures of the Bank Conventional and Islamic banking		
Land Properties	875,573,088	875,573,088
Furniture & Fixtures	1,643,018,827	1,553,975,187
Machinery and Plant	509,129,370	600,421,310
Office Equipment	576,218,117	515,001,045
Computer and Computer Equipment	495,925,292	445,464,546
Intangible Assets/ Bangladesh Made Computer Software	213,266,451	211,691,451
Motor Vehicles-Office Used	4,600,000	4,600,000
Motor Vehicles-Transport	34,750,000	15,000,000
Professionals and Reference Books	23,370	23,370
Right-of-use assets : Office space	824,005,200	824,005,200
	5,176,509,715	5,045,755,197
Less: Accumulated Depreciation-Own Assets & Lease Assets	2,092,724,226	1,952,653,842
Less: Accumulated Depreciation-Right of Use Assets (RoU)	573,237,240	520,105,363
	2,665,961,466	2,472,759,205
Book Value	2,510,548,249	2,572,995,991
9.01 Right of use assets (Lease assets)		
a. Present value of lease liabilities (obligation) :		
Opening Balance	700,580,161	700,580,161
Add: Inclusion during the period, having rental tenor more than 10 Years	-	-
Less: Right of Use Asset due to Termination of agreement	-	-
	700,580,161	700,580,161
b. Initial payment in form of advance rent to the lessors:		
Opening Balance	123,425,040	123,425,040
Add: Inclusion during the period paid as Advance Rent as per criteria mentioned -a	-	-
Less: Remaining advance rent due to Termination of agreement	-	-
	123,425,040	123,425,040
Total [a+b]	824,005,200	824,005,200
A schedule of fixed assets for Accounting Purpose and Tax Purpose Annexure-A		
9a Consolidated Fixed assets including premises, furniture and fixtures		
At cost:		
NRBC Bank PLC.	5,176,509,715	5,045,755,197
NRBC Bank Securities Limited	35,413,561	33,789,808
NRBC Bank Asset Management Limited	3,922,630	3,922,630
	5,215,845,906	5,083,467,635
Accumulated depreciation:		
NRBC Bank PLC.	2,665,961,466	2,472,759,205
NRBC Bank Securities Limited	20,212,152	17,301,697
NRBC Bank Asset Management Limited	657,041	392,263
	2,686,830,659	2,490,453,165
Net Book Value	2,529,015,247	2,593,014,469

Note : 9.01



	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
10 Other assets		
i. Income Generating-Equity Investment		
99.99% equity shareholding of NRBC Bank Securities limited*	439,999,980	439,999,980
99.99% equity shareholding of NRBC Bank Asset Management Ltd.**	99,999,990	99,999,990
	539,999,970	539,999,970
*NRBC Bank formed the subsidiary company NRBC Bank Securities Limited on 20 September 2015 bearing certificate of incorporation no. C-125904/2015 under the Companies Act 1994 wherein Bank has 99.99% stake holding of the company.		
**NRBC Bank formed the subsidiary company NRBC Bank Asset Management Ltd. on 07 December 2021 bearing certificate of incorporation no. C-176879/2021 under the Companies Act 1994 wherein Bank has 99.99% stake holding of the company.		
ii. Non-Income Generating		
Advance Security Deposit	8,685,637	8,478,677
Stock of Stationery and printing items [Note -10.3]	16,460,724	11,705,594
Suspense Account [Note -10.4]	781,355,301	560,723,585
Deferred Tax Assets (Note 10.5)	2,617,940,685	2,021,019,595
Stamps in Hand	23,973,164	19,874,424
Advance Office Rent (Note 9.01 and Note 10.6)	50,651,725	67,172,479
Suspense Settlement Parking A/c	93,653,880	7,604,001
Interest/Profit Receivable on Loans and Advances (LDOs)	157,568,052	1,274,583
Intt. RECVL on Post Import Finance (PIF)	1,220	-
Interest/Profit Receivable on Balance with Banks & Fis	34,292,576	15,876,156
Interest Receivable on Call Loan & Short Notice Loan	84,083	1,316,542
Interest Receivable on Treasury Bonds	1,139,753,215	1,186,210,573
Interest Receivable on Sukuk Bonds	21,358,469	505,404
Interest Receivable on Coupon Bond (Other than Govt.)	-	32,604,738
Interest Receivable on USD Fund Placement to OBU	6,841	6,841
Prepaid Insurance Premium	7,008,560	2,375,683
Prepaid Cash Incentive against Foreign Remittance	81,900,000	67,500,000
Prepaid for House Furnishing cost & Passage for Travel (LFA)	41,730,194	832,294
Dividend Receivable on Share/Preference Share	2,412,222	16,856,528
Supervision Charge Receivable	26,933,787	-
Advance Income Tax [Note -10.7]	3,729,858,138	3,270,400,117
Inter Branch General Account (IBGA) Debit Balance [Note -10.8]	-	103,132,670
	8,835,612,494	7,395,470,484
	9,375,612,464	7,935,470,454
10.1 Aging of Others Assets		
Up to 6 months	2,225,411,356	1,937,850,284
Over 6 Months to 1 Year	30,232,693	19,999,268
Over 1 Years to 4 Years	170,087,110	1,524,271
Above 4 Years	6,409,881,335	5,436,096,661
	8,835,612,494	7,395,470,484
10.2 Classification Status of Others Assets		
Unclassified	8,835,612,494	7,395,470,484
Doubtful	-	-
Bad/Loss	-	-
	8,835,612,494	7,395,470,484
** No legal expenses included in the Other Assets		
10a Consolidated Other assets		
NRBC Bank PLC.	9,375,612,464	7,935,470,454
NRBC Bank Securities Limited	571,739,702	509,873,867
NRBC Bank Asset Management Limited	-	-
	9,947,352,166	8,445,344,321
Less: Inter company transaction	561,318,234	561,318,234
	9,386,033,932	7,884,026,087
10.3 Stock of Stationery and printing items (Conventional & Islamic Banking)		
Packaging/Printing and Office Stationery (Assets)	14,723,235	9,600,645
Security Papers/Stationery (Assets)	760,820	547,880
Stock of Stationery/Inventory	976,670	1,557,070
	16,460,724	11,705,594



	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
10.4 Suspense Account:		
Cash Incentive against Foreign Remittance by Government	92,745	-
Advance Against Procurements	36,723,455	30,979,952
Receivable against payment for Principal of Govt. Securities (BSP/PSP/3MB)	3,500,000	2,500,000
Advance Agst Travelling/Dearness Allowance (TA/DA)	30,000	-
Parking/Settlement account	541,581,907	460,688,383
Cash Sale/Remittance Against Pay Order of Other Banks	25,700,000	20,800,000
Protested Payment against Forgery and Robbery	113,743,899	2,917,896
Suspense Payment Others	33,804,254	30,293,608
Card Settlement Account (Parking)	20,081,400	9,066,559
Interest Receivable Against payment for Interest of Govt. Securities (BSP/PSP/3MB)	687,960	1,351,448
Foreign Remittance Agencies	4,457,594	1,223,328
Revenue Stamp for Utility Bill Collection	952,088	902,412
	781,355,301	560,723,585

10.5 Deferred Tax Assets		
Opening Balance	2,021,019,595	1,435,881,772
Additional provision during the period	596,921,090	585,137,822
Less: Adjustment/Settlement (Note-39)	-	-
	2,617,940,685	2,021,019,595

Deferred tax assets/(liabilities) have been recognized and measured as per IAS-12: Income Taxes and BRPD circular # 11 dated 12 December 2011.

As per Bangladesh Bank, BRPD circular no. 11 dated December 12, 2011 deferred tax assets may be recognized but restrictions are to be followed if deferred tax assets is calculated and recognized based on the provisions against classified loan, advances; such as i. amount of the net income after tax increased due to recognition of deferred tax assets on such provision will not be distributed as dividend. ii. the amount of deferred tax assets recognized on such provisions should be deducted while calculating the Regulatory Eligible Capital. iii. a description should be provided regarding deferred tax assets recognized on loan loss provision in the notes to the financial statements. On the other hand, deferred tax liabilities must be recognized for those items which are mentioned to recognize in IAS. Hence, the bank recognized both deferred tax assets and deferred tax liabilities for Carrying vs Tax base for Fixed Assets as well as provision for Classified loan. Furthermore, comply the aforesaid (i) regarding distribution of dividend.

10.6 Advance Office Rent		
Advance Rent [Out of threshold level set by Bank and Low value for IFRS-16]	50,651,725	67,172,479
Advance Rent [Consideration of IFRS -16 as initial payment]	123,425,040	123,425,040
	174,076,765	190,597,518

Portion of advance rent to landlord considered as Initial payment for IFRS 16 as Right of Use of Assets

10.7 Advance Income Tax		
Advance income tax represents the tax payment to the government exchequer.		
Opening Balance	3,270,400,117	2,201,374,339
Add: Advance Corporate Tax and withholding Tax during the period	459,458,020	1,300,205,585
	3,729,858,138	3,501,579,924
Less: Settlement/Adjustment :	-	231,179,806
Financial Year 2013 (Assessment Year: 2014-2015)*	-	8,935,365
Financial Year 2014 (Assessment Year: 2015-2016)*	-	58,362,658
Financial Year 2015 (Assessment Year: 2016-2017)*	-	149,815,549
Financial Year 2020 (Assessment Year: 2021-2022)*	-	7,781,613
Financial Year 2021 (Assessment Year: 2022-2023)*	-	6,284,621
	3,729,858,138	3,270,400,117

* Tax Audit completion of Financial Year:2013 (AY: 2014-2015), 2014 (AY: 2015-2016), 2015 (AY: 2016-2017), FY-2020 (AY: 2021-22) and FY-2021 (AY: 2022-23) U/S 82BB/82BB(3)/83(2) of Income Tax ACT, 2023.

10.7.1 Advance Corp. Tax & Withholding Tax in details		
Advance Corporate Tax (Under Section # 154 and 173 of ITA, 2023)	2,624,352,871	2,524,352,871
TDS@10% & 15% on Interest Income from FDR and Balance with Bank & Fis	98,880,330	76,826,541
TDS @ 20% on Cash Dividend received from Quoted Share	92,174,323	79,348,948
Tax deposited @ 5% on commission on L/C	25,682,765	19,636,429
Advance Tax to City Corporation/Purasuva under section 131	937,672	779,122
Advance Tax for Bank's Pool Vehicles	1,412,500	1,040,000
Advance Tax on Interest on Securities of Bill and Bond (u/s 106)	842,055,320	524,081,991
Adv. Tax on Assets Transfer/Lease/Agreement Registration (u/s 125 and 128)	44,094,560	44,094,560
Advance Tax on Others Income	211,796	195,656
Adv. Tax on Gun License (U/S 91- Source Tax)	56,000	44,000
	3,729,858,138	3,270,400,117



10.7.2 Advance Corporate Tax and withholding Tax during the Period in details

Advance Corporate Tax (Under Section # 154, 214 and 173 of ITA, 2023)
TDS on Interest Income from FDR and Balance with Bank & Fis
TDS on Cash Dividend received from Quoted Share
Tax deposited on commission on L/C
Advance Tax to City Corporation/Purasuva U/S-131
Advance Tax for Bank's Pool Vehicles
Advance Tax on Interest on Securities of Bill and Bond (u/s 106)
Adv. Tax on Assets Transfer/Lease/Agreement Registration (u/s 125 and 128)
Advance Tax on Others Income
Adv. Tax on Gun License (U/S 91- Source Tax)

At Sep 30, 2025	At Dec 31, 2024
Taka	Taka
100,000,000	932,623,178
22,053,789	30,155,156
12,825,375	25,239,727
6,046,336	7,990,156
158,550	344,342
372,500	352,500
317,973,330	261,359,666
-	42,094,860
16,140	2,000
12,000	44,000
459,458,020	1,300,205,585

10.8 Inter Branch General Account Balance

Inter Branch General Account Debit Balance
Inter Branch General Account Credit Balance

Debit
Credit

Number of Entry

-	-	107,525,320
-	-	4,392,650
-	-	103,132,670



	At Sep 30, 2025 Taka	At Dec 31, 2024 Taka
11 Borrowings from other Banks, Financial Institutions and Agents		
In Bangladesh (Note 11.1)	8,950,821,844	13,657,429,633
Outside Bangladesh	-	-
	8,950,821,844	13,657,429,633
11.1 In Bangladesh		
Re/Pre-finance Scheme from Bangladesh Bank and Institutions*	6,345,431,844	7,375,394,002
Banks and Bangladesh Bank	2,605,390,000	5,890,390,000
	8,950,821,844	13,265,784,002
Offshore Banking Unit (OBU)	371,337,500	905,495,630
	9,322,159,344	14,171,279,633
Less: Inter Branch Transaction	371,337,500	513,850,000
	8,950,821,844	13,657,429,633
* Details of Product wise Pre/Refinance Facilities in the Annexure-F		
11.2 Analysis by Security		
Borrowing with Security	-	-
Borrowing without Security	8,950,821,844	13,657,429,633
	8,950,821,844	13,657,429,633
11.3 Repayment pattern		
Repayable on demand	2,605,390,000	6,282,035,630
Repayable on maturity/terms	6,345,431,844	7,375,394,002
	8,950,821,844	13,657,429,633
11a Borrowings from Bangladesh Bank, other Banks, Financial Institutions and Agents		
NRBC Bank PLC.	8,950,821,844	13,657,429,633
NRBC Bank Securities Limited	1,818,363,927	1,835,756,103
NRBC Bank Asset Management Limited	-	-
	10,769,185,771	15,493,185,735
Less: Inter company transaction	1,006,271,074	552,821,234
	9,762,914,697	14,940,364,501
11aa Bond - BASEL Capital Tier-I & II	4,920,000,000	4,920,000,000
NRBC Bank Subordinated Bond -I		
Janata Bank Limited	1,600,000,000	1,600,000,000
Agrani Bank Limited	400,000,000	400,000,000
Sonali Bank Limited	400,000,000	400,000,000
	2,400,000,000	2,400,000,000

Purpose of NRBC Bank SB-I	: To raise Tier-II Regulatory Capital to ensure sustainable business, maintaining capital adequacy to support healthy growth of business and thereby enhancing Capital to Risk-weighted Asset Ratio (CRAR) as per "Guidelines on Risk Based Capital Adequacy" of Bangladesh Bank.
Subscription	: Successfully subscribed on December 26, 2021 [Within Stipulated time]
Major Features of NRBC Bank SB-I Issue	: -Non-convertible Unsecured Fully-redeemable Floating Rate Subordinated Bonds -Rate Basis-Reference Rate + Coupon Margin -Coupon Range: 7.00%-9.00% p.a. -The redemption will be made in 5 (five) equal yearly installment which will be started at the end of 36th month -Section 106 is applicable for Tax deduction at Source under ITA, 2023
Tenor or maturity	: 7 Years or 84 Months from the date of Issue
Name of the trustee	: UCB Investment Limited
Declared rate for June 26, 2025 to Dec. 25, 2025 by Trustee	: 9.00% p.a



NRBC Bank Subordinated Bond -II

Mutual Trust Bank Limited
Premier Bank Limited
NRB Bank Limited
DISA
PIDIM Foundation

At Sep 30, 2025	At Dec 31, 2024
Taka	Taka
1,000,000,000	1,000,000,000
800,000,000	800,000,000
700,000,000	700,000,000
10,000,000	10,000,000
10,000,000	10,000,000
2,520,000,000	2,520,000,000

Purpose of NRBC Bank SB-II : To raise Tier-II Regulatory Capital to ensure sustainable business, maintaining capital adequacy to support healthy growth of business and thereby enhancing Capital to Risk-weighted Asset Ratio (CRAR) as per "Guidelines on Risk Based Capital Adequacy" of Bangladesh Bank.

Subscription : So far BDT 252.00 crore has been subscribed on December 26, 2022 and November 14, 2023 out of the BDT 500.00 crore

Major Features of NRBC Bank SB-II Issue : -Non-convertible Unsecured Fully-redeemable Floating Rate Subordinated Bonds
-Rate Basis-Reference Rate + Coupon Margin
-Coupon Range: 6.00%-9.00% p.a.
-The redemption will be made in 5 (five) equal yearly installment which will be started at the end of 36th month
-Section 106 is applicable for Tax deduction at Source under ITA, 2023

Tenor or maturity : 7 Years or 84 Months from the date of Issue

Name of the trustee : City Bank Capital Resources Limited

Declared rate for Bank for June 26, 2025 to Dec. 25, 2025 by Trustee : 9.00% p.a

Declared rate for Individual & Corporate for May 12, 2025 to Nov 11, 2025 of DISA and May 14, 2025 to Nov 13, 2025 of PIDIM FOUNDATION by Trustee : 8.90% p.a

12 Deposits and other accounts

Deposits from Inter Bank (Note-12.1)
Deposits from Customers (Note-12.2)

-	-
183,493,896,253	169,737,390,972
183,493,896,253	169,737,390,972

12a Consolidated Deposits and other accounts

NRBC Bank PLC.
NRBC Bank Securities Limited
NRBC Bank Asset Management Limited

183,493,896,253	169,737,390,972
300,306,562	167,939,492
-	-
183,794,202,815	169,905,330,464
164,514,189	178,743,515
183,629,688,627	169,726,586,949

Less: Inter company transaction

12.1 Deposits from Inter Bank/FIs

Fixed Deposit:
The Premier Bank PLC

-	-
-	-

12.2 Deposits and other accounts**i. Current accounts and other accounts**

Current Deposit/Al-Wadeah Current Deposit Account
Non-Resident Taka Account-NRTA
Foreign Currency Deposit
Sundry for Retail Business
Sundry Deposit for retailer Point
Sundry Deposit

12,293,449,558	12,774,213,427
15,948,875	314,409,765
399,404,249	383,914,264
35,398,349	43,243,934
538,434	485,471
10,630,476,543	11,469,942,903
23,375,216,008	24,986,209,762

Note: 12.2.1

ii. Bills Payable

Pay Order (Conventional & IBU)

10,716,215,414	12,335,849,416
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iii. Savings Bank Deposit/Mudaraba Savings Deposit (MSDA)

33,979,004,905	25,951,167,954
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iv. Term Deposit/Fixed Deposit

Fixed Deposit/Mudaraba Term Deposit Receipt Account (MTDR)
Short Term Deposit/Mudaraba Term Deposit Receipt Account (MTDR)
Schemes Deposit /Mudaraba Scheme Deposits

75,727,794,931	66,341,595,121
12,769,282,564	16,008,417,464
26,926,382,432	24,114,151,255
115,423,459,927	106,464,163,840

Total [i+ii+iii+iv]

183,493,896,253	169,737,390,972
------------------------	------------------------



At Sep 30, 2025	At Dec 31, 2024
Taka	Taka

12.2.1 Sundry Deposit

Margin on Bank Guarantee	4,195,180,139	4,089,173,183
Margin on Letter of Credit (Conventional & Islamic)	1,297,999,868	1,572,447,592
Margin on Bills	388,060,900	225,233,748
Margin on IDBC/ IDBP Collected Bills	12,122,022	12,094,895
Margin on IBC/IBP Collected Bills	6,000	6,000
Margin on Earnest Money Scheme/Commitment	1,987,860,305	2,025,631,546
Sale Proceeds of Govt. Savings Certificates	7,947,892	16,237,892
Land Registration Collection [Parking Account]	10,512,415	10,512,415
Security Deposits	3,094,845	3,080,203
Insurance Coverage Fund on Loans and Advances	258,784,622	247,724,895
Cover Fund from Exchange House	5,000	5,432
NRBC Employees Welfare Fund	7,901,307	1,987,253
VAT, Excise Duty and Withholding Tax (Conventional & IBU)	227,143,956	700,697,996
Value Added Tax - VAT on Utility Bills Collection	75,044,011	102,147,441
Proceed from Lottery Sale	47,228	31,228
Bills/Fees Collection-Agent Point	1,542	1,542
Sundry Creditors	279,274,911	397,480,427
Sundry Deposit-Agent Point	23,109	23,109
Parking/Settlement - Fund/Inst./Liabilities	1,191,990,394	689,401,871
Other Sundry Deposits (Conventional & IBU)	687,476,080	1,376,024,238
	10,630,476,543	11,469,942,903

12.3 Demand and Time Deposits

A. Demand Deposits

Current Accounts and Other Accounts	12,309,398,433	13,088,623,191
Savings Deposits (9%)	3,058,110,441	2,335,605,116
Sundry Deposit	10,631,014,977	11,470,428,373
Foreign Currency Deposit	399,404,249	383,914,264
Deposit Under Q-Cash	35,398,349	43,243,934
Bills Payable	10,716,215,414	12,335,849,416
	37,149,541,863	39,657,664,295

B. Time Deposits

Savings Deposits (91%)	30,920,894,463	23,615,562,838
Short Notice Deposits	12,769,282,564	16,008,417,464
Fixed Deposits	75,727,794,931	66,341,595,121
Deposit Under Schemes	26,926,382,432	24,114,151,255
	146,344,354,390	130,079,726,678
	183,493,896,253	169,737,390,972

Total Demand and Time Deposits



	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
13 Other Liabilities		
<u>Conventional and Islamic banking</u>		
Accumulated Provision against unclassified Loans and Advances (Note 13.1)	1,547,774,459	1,145,961,818
Accumulated Provision against Classified Loans and Advances (Note 13.2)	6,516,075,364	5,042,252,800
Accumulated Provision against off Balance Sheet (OBS) items (Note 13.4)	534,802,378	464,718,197
Payable to Recognized NRBC Bank Employees' Gratuity Fund (Note 13.5)	-	-
Provision for diminution of Share of listed Company and Securities (Note 13.6)	933,639,213	1,037,986,354
Provision for Share, Bond and Securities - Unquoted	37,475,580	37,475,580
Provision for Others Assets	6,900,000	6,900,000
Accrued Interest/Profit Payable (Note 13.7)	8,423,363,806	7,930,746,653
Coupon Interest Payable	159,287,260	151,347,553
Current Income Tax Payable (Note 13.8)	4,234,529,122	3,375,855,655
Interest Suspense of classified Loans & Advances (Note 13.10)	8,815,167,113	6,734,062,362
Payable/Provision for Incentive Allowance-Employees	611	611
Provision/Payable for Office Rent	15,046,388	12,742,369
Parking GL For Daily Txn of EOD Settlement	(28,224,246)	(3,599,723)
QR Code & EOD Settlement Account	2,449	629,232
Lease liabilities (present value of lease payments) (Note 13.11)	256,510,630	301,745,272
Compensation Suspense [Islamic Banking]	16,228,236	6,251,324
Unearned Income [Islamic Banking]	336,765,119	398,622,227
Compensation Account [Islamic Banking]	31,349,402	8,438,324
USD Settlement Parking Account	180,923	-
Payable/Provision for Ex-gratia-Security and Cleaning support Staff	900	-
FC Held Against BTB Bills, EDF Loan and Others	1,923,305,144	2,254,780,171
Start-up Equity Investment Fund (Note : 13.12)	70,574,427	70,574,427
Corporate Social Responsibility (CSR) Fund	16,350	16,350
Audit Fees payable	-	636,000
Accrued Revenue for Disbursement-Cards Business	140,594,674	72,300
Corp. Governance Auditor Fees Payable	-	57,500
BACH Clearing Settlement	2,501,018	2,500,200
Inter Branch General Account (IBGA) Credit Balance (Note 13.13)	62,211,805	-
	34,036,078,124	28,980,773,556
13.1 Provision against Unclassified loans, advances and lease/investments		
<u>Conventional and Islamic banking</u>		
Standard including Staff loan	1,229,753,836	1,053,669,782
Special General Provision-COVID-19	69,166,218	69,166,218
Special Mentioned Account (SMA)	248,854,404	23,125,818
	1,547,774,459	1,145,961,818
<u>i. General Provision for Standard Loans</u>		
Provision held at the beginning of the period	1,053,669,782	1,060,475,609
Add : Provision During the period	176,084,054	(6,805,827)
	1,229,753,836	1,053,669,782
<u>ii. General provision for Special Mentioned Account (SMA)</u>		
Provision held at the beginning of the period	23,125,818	20,879,161
Add: Provision during the period	225,728,586	2,246,657
	248,854,404	23,125,818
13.2 Provision against classified loans, advances and lease/investments		
Substandard	636,254,561	293,307,776
Doubtful	593,853,186	96,191,472
Bad/Loss	5,285,967,617	4,652,753,552
	6,516,075,364	5,042,252,800
13.2.1 Movement of Provision against Classified Loans and Advances/Investments		
<u>The movement in specific provision for Bad and Doubtful Debts</u>		
Provision held at the beginning of the period	5,042,252,800	3,594,260,699
Less : Fully provisioned Depreciated/written off loan during the period	-	17,603,966
Add: Recovery of amounts previously Depreciated /written off Loan	-	4,680,119
Add: Special provision kept for the Current year (Note 35)	1,473,822,564	1,460,915,949
Provision held as on 30 September, 2025	6,516,075,364	5,042,252,800



At Sep 30, 2025	At Dec 31, 2024
Taka	Taka

13.3 Total Provision against unclassified and classified loans, advances and lease/investments

Provision against Unclassified loans, advances and lease/investments	Note 13.1	1,547,774,459	1,145,961,818
Provision against classified loans, advances and lease/investments	Note 13.2	6,516,075,364	5,042,252,800
		8,063,849,823	6,188,214,618

Provision Shortfall stood Tk. 1,555.19 Crore as September 30, 2025 which is within Time Bound Strategic Plan approved by 204th Board of Directors meeting held on June 21, 2025 i.e. Provision Shortfall or Deferral against Loan and Advance/Investment for 2025 is maximum Tk. 1,736.88 Crore. Bank already submitted Loan classification along with Required Provision of Tk. 2,361.57 Crore as well as Maintained by Bank of Tk. 806.38 Crore to Bangladesh Bank for the period ended September 30, 2025. However, Permitted Provision deferral of Tk. 942.95 Crore by Bangladesh Bank vide letter no. DOS(CAMS)1157/41(Dividend)/ 2025-3105 dated 21 May 2025 for one Year Period.

13.4 Movement the Provision against Off Balance Sheet (OBS) items

Provision held at the beginning of the period	464,718,197	435,327,344
Less : Transferred to general reserve	-	-
Add: Provision made during the period	70,084,181	29,390,853
Less: Adjustment during the period	-	-
Provision held as on 30 September, 2025	534,802,378	464,718,197

13.4.1 Particulars of required provisions for off balance sheet items

Particulars	Outstanding Amount (Tk.)	% of Required Provision	Required Provision as on September 30, 2025	Required Provision as on December 31, 2024
Acceptances and endorsements	5,319,557,780	1%-5%	55,153,362	68,810,539
Letters of guarantee	38,808,397,377	1%-5%	402,366,831	346,626,192
Irrevocable letters of credit	7,453,889,071	0.5%-5%	77,282,184	49,281,466
Bills accepted for collection	5,889,253,725	0.00%	-	-
Required Provision			534,802,378	464,718,197
Previous Year Balance			464,718,197	435,327,344
Required charged to Profit and Loss account		(Note-37)	70,084,181	29,390,853

*Off-Balance Sheet (OBS) Exposure has been calculated as per BRPD Circular # 06 dated April 25, 2023

13.5 Recognized NRBC Bank Employees' Gratuity Fund

Opening Balance	-	-
Add: Contribution made by Bank during the year	65,000,000	121,869,837
Less: Release from Bank to the Fund	65,000,000	121,869,837
Closing Balance	-	-

National Board of Revenue approved "NRB Commercial Bank Limited Employees' Gratuity Fund" on 21 September 2014, (Ref:08.01.0000.03502.0021.2014/322) as per clause 2, 3, 4 of Part-C of First Schedule, Income Tax Ordinance, 1984. "The Trusty" will manage the fund and settle the liabilities of employees.

13.6 Provision for diminution of Share of listed Company and Securities

Opening Balance	1,037,986,354	315,695,575
Add: Provision kept for devaluation of Share value of DSE & CSE invested by Bank	-	722,290,779
Less: Decrease of devaluation of Share value of DSE & CSE invested by Bank	104,347,141	-
Closing Balance	933,639,213	1,037,986,354

13.6.1 Required Provision for diminution of Share of listed Company and Securities

Opening Balance	1,037,986,354	315,695,575
Add: Provision kept for devaluation of Share value of DSE & CSE invest by Bank[Note :13.6.1.1 and Note 13.6.1.2]	-	722,290,779
Less: Decrease of devaluation of Share value of DSE & CSE invest by Bank	104,347,141	-
	933,639,213	1,037,986,354
Provision requirement for quoted and unquoted share	933,639,213	1,037,986,354
Provision maintained	933,639,213	1,037,986,354
Excess/(Shortfall)	-	-



At Sep 30, 2025	At Dec 31, 2024
Taka	Taka

- 13.6.1.1 provision for diminution in value of investment was made by netting off unrealized gain (loss) of shares from market price/book value less cost price as per DOS circular no. 4, dated 24 November 2011 and for mutual funds (closed-end) as per DOS circular letter no. 03 dated 12 March 2015 of Bangladesh Bank.
- 13.6.1.2 BO # 1205950072055133, at NRBC Bank Securities Limited under scheme of special Fund as per direction of DOS Circular 01, Dated February 10, 2020 and DOS Circular 04, Dated April 08, 2025 incurred unrealized loss of Tk. 477,763,874.43 for the period ended September 30, 2025 has not been kept as per Clause cha (2)(i) of aforesaid circular.

13.7 Accrued Interest/Profit Payable

Conventional and Islamic banking

Interest/Profit Payable on Current A/C	1,726	-
Interest/Profit Payable on SB A/C	179,704,009	-
Interest/Profit Payable on SND A/C	152,896,564	-
Interest Payable of FDR-Day basis	20,002,918	6,974,462
Profit Payable on MSDA - Customer	5,313,962	-
Profit Payable on MSNDA - Customer	2,202,243	-
Interest/Profit Payable of FDR-1 month	53,466,294	37,200,787
Interest Payable of FDR-1 month-Agent	10,003	10,003
Interest/Profit Payable of FDR-3 months	489,473,477	397,845,820
Interest Payable of FDR-3 months-Agent	96,120	43,531
Interest/Profit Payable of FDR-6 months	282,685,610	265,047,049
Interest Payable of FDR-6 months-Agent	67,622	32,415
Interest/Profit Payable of FDR-12 months	587,821,396	662,463,788
Interest Payable of FDR-12 months-Agent	289,564	196,218
Interest Payable of FDR-24 months	34,933,751	24,649,294
Interest Payable of FDR-24 months-Agent	136,656	98,930
Interest Payable of FDR-36 months	42,857,688	30,391,435
Interest/Profit Payable on Deposit Under Scheme	6,407,400,325	6,422,329,821
Intt. Payable on Pre/Refinance fm Bangladesh Bank/Institutions	19,580,958	20,648,281
Interest Payable on Refinance from Bangladesh Bank	2,241,615	2,241,615
Interest Payable on REPO Borrowing from Bangladesh Bank	20,282,277	47,921,303
Interest Payable on Repo borrowing from Other Banks & Fis	1,102,515	-
Interest/Profit Payable on MSDA - Staff	2,795	-
Interest/Profit Payable on Subordinated Bond	117,894,102	7,490,958
	8,420,464,190	7,925,585,710
Add: OBU- Interest Payable for Borrowing from Banks -USD (LCY)	2,899,616	5,160,943
	8,423,363,806	7,930,746,653

13.8 Current Income Tax Payable

Opening Balance	3,375,855,655	3,022,237,934
Add: Provision during the Period	858,673,467	584,797,527
Less: Adjustment during the period	-	231,179,806
	4,234,529,122	3,375,855,655

Note: 38

13.9 Deferred Tax Payable

Opening Balance	-	-
Additional Expenses during the Year	-	-
Less: Adjustment/Settlement	-	-
	-	-

Deductible temporary differences may be incurred due to application of different depreciation method from third schedule of ITA-2023 and classified loan loss provision. Inception of company, temporary difference in respective accounting depreciation was lesser than tax depreciation which already been revert. At the same, BRPD circular no 06 dated 31 July 2011 impairment of loan assets claimed for deferred tax purpose unless it will be expense while write off from Books of account and will be charge in the profit & loss account.

13.10 Movement of Interest Suspense Account:

Opening Balance at 1 January, 2025	6,734,062,362	3,825,420,107
Add: Amount of interest Transferred/credited as suspended in the period	2,081,104,751	6,444,467,407
	8,815,167,113	10,269,887,514
Less: Amount of suspended interest Recovered during the period	-	2,580,417,765
Less: Amount of suspended interest depreciated/Waived during the period	-	955,407,388
	8,815,167,113	6,734,062,362



	At Sep 30, 2025 Taka	At Dec 31, 2024 Taka
13.11 Lease liabilities		
Balance as at 1 January, 2025	301,745,272	367,849,996
Add: Inclusion during the period, having rental tenor more than 10 Years	-	-
Add: Interest charge during the period	11,321,242	17,741,838
	313,066,514	385,591,833
Less: Remaining Lease liabilities due to Termination of agreement	-	-
Less : Payment made during the period	56,555,885	83,846,561
	256,510,630	301,745,272
<p>The lease liabilities represents the present value of the lease payments discounting by using the incremental borrowing rate @8.86% for the year 2020, @4.24% for the year 2021, @ 6.50% & 8.10% for the Year 2022 and@8.60% for the year 2023.</p>		
13.12 Start-up Equity Investment Fund		
Opening Balance	70,574,427	70,126,771
Add: Transfer from Retained Profit	-	447,656
	70,574,427	70,574,427
13.13 Inter Branch General Account Balance		
	No. of Entry	
Inter Branch General Account Credit Balance	Credit 743	82,257,678
Inter Branch General Account Debit Balance	Debit 181	20,045,873
		62,211,805
13a Consolidated Other liabilities		
NRBC Bank PLC.	34,036,078,124	28,980,773,556
NRBC Bank Securities Limited	405,681,397	386,708,326
NRBC Bank Asset Management Limited	-	326,000
	34,441,759,521	29,367,807,882
Less: Inter company transaction	1,318,254	1,318,254
	34,440,441,267	29,366,489,628



	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
14 Share Capital		
14.1 Authorized Capital		
100,00,00,000 ordinary shares of Taka 10 each	10,000,000,000	10,000,000,000
14.2 Issued Subscribed and Fully Paid-up-Capital		
828,649,534 ordinary shares of Taka 10 each.	8,286,495,343	8,286,495,343
14.3 Movement of Paid-up-Capital		
Opening Balance	8,286,495,343	8,286,495,343
Add: Issue as Bonus share	-	-
	8,286,495,343	8,286,495,343
14.4 Particulars of Share Capital		

Particulars	No. of Shareholders	Shareholding as of 30.09.2025		Shareholding as of 31.12.2024	
		In Number	In Percentage	In Number	In Percentage
Sponsors/Promoters	53	491,703,966	59.34%	526,555,739	63.54%
Shareholders/Public	13702	304,406,085	36.74%	285,414,573	34.44%
Institutions	167	32,539,481	3.93%	16,679,220	2.01%
Total	13922	828,649,532	100.00%	828,649,532	100.00%

14.5 Movement of Paid Up Capital :

Year	Declaration	Number of Shares	Value (TK)	Cumulative
2013	Initial	444,605,900	4,446,059,000	4,446,059,000
2014		-	-	4,446,059,000
2015		-	-	4,446,059,000
2016	Bonus @3% for the Year-2015	13,338,177	133,381,770	4,579,440,770
2017	Bonus @7% for the Year-2016	32,056,069	320,560,690	4,900,001,460
2018	Bonus @ 5% for the Year-2017	24,499,988	244,999,880	5,145,001,340
2019	Bonus @ 11% for the Year-2018	56,594,990	565,949,900	5,710,951,240
2020	Bonus @ 2% for the Year-2019	11,421,874	114,218,740	5,825,169,980
2021	IPO subscription of the bank from February 3 to February 9, 2021 followed by Bangladesh Securities Exchange Commission consent letter no.BSEC/CI/IPO-307/2020/304, dated January 4, 2021	120,000,000	1,200,000,000	7,025,169,980
2021	Bonus @ 5% for the Year-2020	35,125,850	351,258,499	7,376,428,479
2022	Bonus @ 7.5% for the Year-2021	55,232,214	553,232,136	7,929,660,615
2023	Bonus @ 4.5% for the Year-2022	35,683,473	356,834,728	8,286,495,343
2024		-	-	8,286,495,343

14.6 Name of the Directors and their shareholdings according to Form XII along with Schedule X and Form XV

SL	Name of the Directors	Status	As of 30 September 2025		
			No. of Shares held	Taka	Holding %
1	Mr. Md. Ali Hossain Prodhania	Independent Director & Chairman	-	-	0.00%
2	Mr. Md. Abul Bashar	Independent Director	-	-	0.00%
3	Mr. Md. Anwar Hossain	Independent Director	-	-	0.00%
4	Mr. Md. Nurul Haque	Independent Director	-	-	0.00%
5	Barrister Md. Shafiqur Rahman	Independent Director	-	-	0.00%
6	Prof. Dr. Syed Abul Kalam Azad	Independent Director	-	-	0.00%
7	Mr. Muhammad Emdad Ullah	Independent Director	-	-	0.00%

The Board of directors represent/hold 0.0% and Sponsors/Promoters/Directors jointly hold 59.34% share of the company.

The above 07 (seven) Independent Directors appointed by Bangladesh Bank vide letter no. BRPD(BMMA)651/9(61)DA/2025-3560, dated 12.03.2025



	At Sep 30, 2025 Taka	At Dec 31, 2024 Taka
15 Statutory Reserve		
Opening Balance at the beginning of the year	3,579,566,659	3,570,681,593
Add: Addition during the period *	78,081,508	8,885,066
Add./less: Adjustment for Foreign Exchange Rate Fluctuation	-	-
Closing Balance at the end of the period	3,657,648,167	3,579,566,659

* As per Section-24 of Banking Companies Act 1991, 20% of Pre Tax Profit has been transferred to statutory Account

15a Statutory/Capital reserve		
NRBC Bank PLC.	3,657,648,167	3,579,566,659
NRBC Bank Securities Limited	53,418,046	53,418,045
NRBC Bank Asset Management Limited	-	-
	3,711,066,213	3,632,984,705
Less: Non-Controlling Interest -NRBC Bank Securities Limited	1.16	1.16
Less: Non-Controlling Interest - NRBC Bank Asset Management Limited	0.00	0.00
	3,711,066,212	3,632,984,703

16 Revaluation reserve:		
Assets Revaluation Reserve (Note 16.1)	-	-
Investment Revaluation Reserve (Note 16.2)	258,579,081	39,446,961
Foreign Currency Translation/Revaluation Reserve (Note 16.3)	144,041	-
	258,723,122	39,446,961

16.1 Assets Revaluation Reserve		
Opening Balance at the beginning of the period	-	-
Add: Addition during the period	(+)	-
Less : Adjustment during the period	(-)	-
Closing Balance at the end of the period	-	-

16.2 Investment Revaluation Reserve:		
Revaluation Reserve for HFT Securities (a)		
Opening Balance at the beginning of the year	22,318,575	26,702,133
Add: Addition during the period	(+)	230,113,516
Less : Adjustment during the period	(-)	-
Closing Balance at the end of the period	252,432,090	22,318,575

Revaluation Reserve for HTM Securities (b)		
Opening Balance at the beginning of the year	17,128,387	28,522,217
Add: Addition during the period	(+)	-
Less : Adjustment during the year	(-)	10,981,396
Closing Balance at the end of the period	6,146,991	17,128,387

Total Revaluation Reserve for HFT & HTM Securities (a+b)	258,579,081	39,446,961
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Revaluation Reserve of HTM and HFT Securities transferred to Revaluation Reserve Account as per Bangladesh Bank DOS Circular No. 05 dated 26 May 2008.

16.3 Foreign Currency Translation/Revaluation Reserve		
Opening Balance at the beginning of the year	-	-
Add: Addition during the period	(+)	144,041
Closing Balance at the end of the period	144,041	-

16a Consolidated Other Reserve:		
NRBC Bank PLC.	258,723,122	39,446,961
NRBC Bank Securities Limited	-	-
NRBC Bank Asset Management Limited	-	-
	258,723,122	39,446,961



		At Sep 30, 2025	At Dec 31, 2024
		Taka	Taka
17 Retained Earnings/Movement of Profit and Loss Account			
Opening Balance		1,391,958,634	2,268,040,218
Add: Post-Tax Profit during the period	(+)	128,655,161	44,765,626
Less: Transfer to Statutory Reserve	(-)	78,081,508	8,885,066
Less: Cash Dividend	(-)	-	911,514,488
Less: Stock Dividend	(-)	-	-
Less: Payment the Fraction of share to shareholder	(-)	-	-
Less: Start-up Equity Investment Fund [Note: 17.1]	(-)	-	447,656
		1,442,532,288	1,391,958,634

17.1 Start-up Equity Investment Fund:

According to SMESPD Circular no. 04 dated March 29, 2021 and SMESPD Circular letter no. 05, Dated April 26, 2021, Schedule Bank will form Start-up Equity Investment Fund for extending Loan/Refinance facilities view to creation of New Entrepreneur and self-employment in the country. The basis of Start-up is the 1% of net profit of that concern year and Bank will extend credit to that amount for prospective client as mentioned in the circular. Though, above mentioned circular para Kha(2) is also instructed to site aside and will be shown in other liabilities which is paradox of BASEL III accord of BRPD Circular No. 07 & 18 dated March 31, 2014 and December 21, 2014. Site aside from retained profit will reduce to Capital to Risk Weighted Assets Ratio (CRAR) meaning that loan/investment will be contraction. The Retain Profit will work as reinvestment facilities and Bank will ensure Loan/Refinance facilities of that 1% of net profit. This SMESPD Circular no. 04 dated March 29, 2021 and SMESPD Circular letter no. 05, Dated April 26, 2021 are also paradox of the section 16G of Income Tax Ordinance, 1984 [10% tax shall be payable on the total amount so transferred more than 70% of that income year in form retained profit, Reserve, etc.]

Start-up Equity Investment Fund	Basis of Fund % of Net Profit	Net Profit	At Sep 30, 2025	At Dec 31, 2024
			Taka	Taka
Opening Balance			70,574,594	70,126,938
Addition during the year	1%	-	-	447,656
			70,574,594	70,574,594

17a Retained Earnings/Movement of Profit and Loss Account

NRBC Bank PLC.	1,442,532,288	1,391,958,634
NRBC Bank Securities Limited	307,357,407	358,228,898
NRBC Bank Asset Management Limited	2,463,766	1,287,033
	1,752,353,461	1,751,474,565
Less: Non-Controlling Interest -NRBC Bank Securities Limited	6.68	7.79
Less: Non-Controlling Interest -NRBC Bank Asset Management Ltd	0.2464	0.1287
	1,752,353,454	1,751,474,557

17b Non-Controlling Interest

A. NRBC Bank Securities Limited:		
Equity Capital of Minority Group	10.00	10.00
Add: Retained Earning/(Loss)	6.68	7.79
Add: Capital reserve	1.16	1.16
	17.84	18.95
B. NRBC Bank Asset Management Limited		
Equity Capital of Minority Group	10.00	10.00
Add: Retained Earning/(Loss)	0.25	0.13
	10.25	10.13
Total (A+B)	28.09	29.08

18 Contingent liabilities

	57,471,097,952	57,071,809,739
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18.1 Acceptances and Endorsements

Accepted Bills Against BTB LC - Local	1,143,250,717	1,611,690,178
Accepted Bills Against BTB LC - Foreign	843,801,689	1,168,082,578
Accepted Bills Against BTB LC EPZ	20,543,645	57,589,986
Customer Liability agst EDF Fund	2,654,285,154	2,536,519,134
Accepted Bills Against LC Cash-Local	16,777,470	3,492,188
Accepted Bills Against LC Cash-Foreign	640,899,105	1,500,319,825
Accepted Bills Against LC Cash-EPZ	-	3,360,000
	5,319,557,780	6,881,053,889



18.2 Letters of Guarantee

Money for which the Bank is in contingently liable in respect of Guarantees issued in favour of:

Directors
Government
Banks and other Financial Institutions
Others (Note 18.2.1)

At Sep 30, 2025	At Dec 31, 2024
Taka	Taka

-	-
-	-
-	-
38,808,397,377	34,212,019,248
38,808,397,377	34,212,019,248

18.2.1 Letters of Guarantee -Others

Shipping Guarantee Against Cash LC-Sight
Bid Bond Local
Performance Guarantee Local
Advance Payment Guarantee Local
Other Payment Guarantee Local
Performance Guarantee Foreign

757,579,106	568,938,248
3,712,173,298	2,812,183,167
27,506,044,539	24,392,058,773
933,018,191	886,379,775
5,812,022,492	5,552,459,285
87,559,750	-
38,808,397,377	34,212,019,248

18.3 Irrevocable Letters of Credit (Conventional & Islamic)

7,453,889,071	9,674,580,988
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18.4 Bills For Collection (Conventional & Islamic)

5,889,253,725	6,304,155,613
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18.5 Workers' profit participation fund (WPPF)

According to section 11(1)(b)(ii) of Banking Company act, 1991, "Bank shall not appoint any employee/Managing Agent who will take in the profit, meaning that Bank shall not appoint any person on condition who will be take part in the Profit except few cases for commission/bonus on basis of specific term and condition". Hence, this section prevent for establishment of Profit Participation.

However, Bangladesh Labour Act 2006 and SRO no. 336/Law/2010, all companies falling within the scope of WPPF are required to provide 5% of its profit before charging such expense to their eligible employees within the stipulated time. Bank Companies must be bound to follow Prime Regulatory Act, i.e. Banking Company act, 1991 over any other laws.

Ambiguity between Banking Company Act, 1991 (Amendment 2018) and Bangladesh Labour Act 2006 (Amendment-2018), Bank and Financial Institution Division, Ministry of Finance, vide their letter no.53.00.0000.311.22.002.17.130 dated 14 February 2017 opined that Chapter 15 "Participation in company Profit by Worker" of Bangladesh Labor Act, 2006 (Amendment-2018), is not applicable for Bank & Financial Institution. As such the Bank did not make any provision for WPPF.

19 Income statement

Income :

Interest, discount and similar income (Note-19.1)
Dividend income (Note-22)
Fees, commission and brokerage (Note-23)
Gains less losses arising from dealing in securities (Note-19.2)
Other operating income (Note-24)

Jan'25-Sep'25	Jan'24-Sep'24
Taka	Taka

15,598,581,542	14,751,311,853
49,790,369	45,544,977
686,094,050	961,443,747
174,192,706	309,475,022
390,092,605	333,413,014
16,898,751,271	16,401,188,613
18,159,960	6,763,267
16,880,591,311	16,394,425,345

Less :Intra Business Unit for Borrowing from ID-HO (LCY)(Note-22)

Expenses :

Interest / profit paid on deposits, borrowings, etc. (Note-21)
Administrative expenses (Note-19.3)
Other operating expenses (Note-34)
Depreciation on banking assets (Note-33)

10,435,102,370	8,952,948,314
3,627,474,134	3,344,816,631
252,902,029	302,174,351
333,332,997	312,269,783
14,648,811,529	12,912,209,079

Operating Profit of the Bank

2,231,779,782	3,482,216,266
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	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
19.1 Interest, discount and similar income		
Interest Income (Note : 20)	11,033,202,704	11,405,614,610
Interest on Treasury Bills (Note : 22)	655,823,006	936,434,797
Interest Income Money at Call (Note : 22)	88,589,964	29,418,824
Interest Income on Govt Treasury Bond (Note : 22)	3,739,405,345	2,326,279,771
Interest on Sub/Perpetual Bond (Note : 22)	434,283	463,567
Intt. Income on Govt. T-Bond Reverse Repo (Note : 22)	6,520,166	1,689,648
Interest on USD Fund Placement to OBU (Note : 22)	18,823,053	6,580,510
Income from Govt. Islamic Bond (Note : 22)	-	-
Income/Profit from Govt. Sukuk Bonds (Note : 22)	55,810,878	44,830,126
Gain on Sale of Assets, Properties and Others (Net) (Note : 22)	(27,857)	-
	15,598,581,542	14,751,311,853
19.2 Gains less losses arising from dealing in securities		
Gain on Sale of Shares and Securities listed with DSE/CSE (Net) (Note : 22)	160,418	-
Prize Money from Winning of Prize Bond (Note : 22)	8,000	-
Gain on Sale of Approve Govt. Securities (Net) (Note : 22)	174,024,289	309,475,022
	174,192,706	309,475,022
Less : losses arising from dealing in securities	-	-
	174,192,706	309,475,022
19.3 Administrative expenses		
Salary and Allowances (Note : 25)	2,876,430,196	2,494,959,847
Rent, Taxes, Insurance, Electricity, etc. (Note : 26)	448,936,709	386,691,539
Regulatory and Legal expenses (Note : 27)	12,666,806	3,268,543
Postage, Stamps, Telecommunication, etc (Note : 28)	34,624,205	60,503,199
Stationery, Printing, Advertisement, etc (Note : 29)	186,590,432	324,160,248
Chief Executive's salary and fees (Note : 30)	6,999,571	5,416,774
Directors' Fees & Meeting Expenses (Note : 31)	6,355,708	9,810,785
Auditors' Fees (Note : 32)	115,000	225,750
Purchased of Spares parts/Accessories for Replacement of Banks Assets (Note : 33)	46,950,122	48,233,399
Repairs of Bank's Assets (Note : 33)	7,805,386	11,546,547
	3,627,474,134	3,344,816,631



	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
20 Interest Income/profit on investments		
<u>Interest/Profit on Loans and Advances/Investments:</u>		
Loans and Advances/Investment	10,688,927,809	10,734,970,400
Bills Purchased and Discounted	71,650,434	91,572,032
	10,760,578,243	10,826,542,432
Offshore Banking Unit (OBU)	50,706,635	106,575,131
	10,811,284,878	10,933,117,563
<u>Interest/Rebate on Fund Involvement:</u>		
Balance/Forex Dealing with Banks in Foreign Currency (FCY)	58,252,146	326,890,341
Fund placement with Banks and NBFIs in Foreign Currency (FCY)	2,004,284	1,991,459
Fund placement with Banks and NBFIs in Local Currency (LCr)	160,982,326	141,281,276
	221,238,755	470,163,076
Balance with Banks in FCY : Offshore Banking Unit(OBU)	679,070	2,333,971
	221,917,826	472,497,047
	11,033,202,704	11,405,614,610
20a Consolidated Interest Income/Profit on investments		
NRBC Bank PLC.	11,033,202,704	11,405,614,610
NRBC Bank Securities Limited	170,728,742	233,384,813
NRBC Bank Asset Management Limited	3,685,559	6,711,585
	11,207,617,004	11,645,711,008
Less: Inter company transaction	110,431,765	3,819,708
	11,097,185,239	11,641,891,300
21 Interest Paid/profit shared on Deposits and Borrowings, etc.		
Interest Paid on Deposits (Note 21.1)	8,944,691,427	7,644,754,374
Interest Paid on Borrowings (Note 21.2)	1,490,410,943	1,308,193,940
	10,435,102,370	8,952,948,314
21a Consolidated Interest Paid/Profit shared on Deposits and Borrowings, etc.		
NRBC Bank PLC.	10,435,102,370	8,952,948,314
NRBC Bank Securities Limited	206,558,227	187,229,135
NRBC Bank Asset Management Limited	575	575
	10,641,661,172	9,140,178,025
Less: Inter company transaction	110,431,765	3,819,708
	10,531,229,407	9,136,358,317
21.1 Interest Expenses/Profit shared on Deposits		
Current Account	49,254,108	64,685,858
Savings Account/Mudaraba Savings Deposit (MSDA) [Customer]	359,503,148	377,362,484
Savings Account/Mudaraba Savings Deposit (MSDA)[Staff]	3,381,847	2,946,607
Savings Account/Mudaraba Savings Deposit (MSDA)[Special]	106,886,946	42,686,183
Special Notice Deposits (SND)/ Mudaraba Special Notice Deposit (MSNDA)	541,745,595	595,582,646
Interest/Profit paid on Other Institution	9,479	-
Interest/Profit paid on Sohoj Sanchay	622,851,311	454,951,522
Fixed/Mudaraba Term Deposit Receipts	5,130,349,612	4,124,948,299
Interest/Profit Paid on Foreign Currency Deposit - GEN*	-	4,559,748
Interest/Profit Paid on Foreign Currency Deposit - NRB*	-	881,905
Interest/Profit Paid on RFC TERM DEPOSIT*	19,430	182,738
Interest/Profit Paid on NFC TERM DEPOSIT*	723,804	6,702,316
Interest/Profit Paid on ERQ Term Deposit	593,416	1,507,138
Schemes/Mudaraba Scheme Deposits	2,125,048,364	1,910,629,044
Interest Expense on Agent Banking Deposit	2,355,544	56,549,754
	8,942,722,604	7,644,176,243
Offshore Banking Unit(OBU) : Intt. Expense for FDR- Deal Basis-USD (LCY)*	1,968,823	578,131
	8,944,691,427	7,644,754,374

* TDS is not applicable on Foreign Currency Deposit as per Foreign Currency 1947 and OBU Act 2023



	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
21.2 Interest Paid on Borrowings		
Interest Expense/Profit Shared on Borrowing from Bangladesh Bank	991,710,257	721,510,283
Interest Expense on USD Borrowings	7,664,141	773,959
Interest Expense for REPO Borrowings from Other Banks and FIs	39,270,607	46,655,352
Interest Expense on Borrowing from Call and Short Notice	39,151,847	20,829,848
Interest Expense on Banks and Fin. Institutions (FI) Deposit	-	1,347,222
Interest Expense on Refinance from BB	56,462,018	68,624,588
Interest Expense on Bond from Banks/Institutions	331,801,644	372,215,355
	1,466,060,515	1,231,956,606
Offshore Banking Unit(OBU) : Borrowing from Banks-USD (LCY)	24,350,429	76,237,334
	1,490,410,943	1,308,193,940
22 Investment Income		
Conventional and Islamic banking		
Interest Income on Money at call and S. Notice	88,589,964	29,418,824
Interest Income on Govt. Treasury Bills	655,823,006	936,434,797
Interest Income on Govt. Treasury Bonds (Net) (Note: 22.01)	3,739,405,345	2,326,279,771
Interest on Sub/Perpetual Bond	434,283	463,567
Interest on USD Fund Placement to OBU	18,823,053	6,580,510
Intt. Income on Govt. T-Bond Reverse Repo	6,520,166	1,689,648
Income/Profit from Govt. Sukuk Bonds	55,810,878	44,830,126
Dividend Income from Share and Securities*	49,790,369	45,544,977
Prize Money from Winning of Prize Bond	8,000	-
Gain on Sale of Shares and Securities listed with DSE/CSE (Net)	160,418	-
Gain on Sale of Assets, Properties and Others (Net)	(27,857)	-
Gain on Sale of Approve Govt. Securities (Net)	174,024,289	309,475,022
	4,789,361,913	3,700,717,242
Less :Intra Business Unit for Borrowing from ID-HO (LCY)	18,159,960	6,763,267
	4,771,201,953	3,693,953,975
* Tax applicable @20% as Seven Schedule., Para -2(ka) of ITA-2023		
** Tax applicable @15% U/S 58/Seven Sch., Para -1(ka) & Finance Ordinance 2025		
22.01 Interest Income on Govt. Treasury Bonds (Net)		
Interest Income on Govt. Treasury Bond Through Auction and purchased from Secondary Security	3,759,585,161	2,668,551,633
Interest Paid on Secondary Security Purchased (T-Bond)	20,179,816	342,271,862
	3,739,405,345	2,326,279,771
22a Consolidated Investment income		
NRBC Bank PLC.	4,771,201,953	3,693,953,975
NRBC Bank Securities Limited	(43,889,207)	(4,519,226)
NRBC Bank Asset Management Limited	-	-
	4,727,312,746	3,689,434,748
Less: Inter company transaction	-	-
	4,727,312,746	3,689,434,748
23 Commission, Exchange and Brokerage		
Conventional and Islamic banking		
Commission on Letter of Credit including BTB Letter of Credit	113,525,153	122,377,018
Commission on Bank Guarantee	356,444,204	384,326,150
Commission on Export Bills/Documents	1,977,506	2,385,773
Commission on Accepted Bill including BTB Letter of Credit	35,762,709	41,894,640
Commission on Clean (FBP/IBP Purchased) Bill	1,118,082	958,629
Commission/Charge on Inland and Foreign Remittance	25,762,657	24,295,707
Commission on Sale of Cash Foreign Currency (Fcy)	181,460	324,634
Commission on Foreign Trade Services	422,890	184,014
Commission on e-Challan (ACS) (VAT Deducted by BB)	24,546,346	12,136,964
Underwriting Commission sale of Govt. Securities	17,512,333	7,726,904
Commission on Agent Banking Service	75	708
Exchange gain for Trading of Foreign Currency through Export, Import, dealing, remittance (Net)	108,840,635	364,832,607
	686,094,050	961,443,747



	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
Commission income arises on service provided by the bank recognized on a cash basis. Commission charged the Customer on Letter of Credit and letter of Guarantee are credited to income at the time of effecting the transaction.		
23a Consolidated Commission, Exchange and Brokerage		
Conventional and Islamic banking		
NRBC Bank PLC.	686,094,050	961,443,747
NRBC Bank Securities Limited	72,361,241	99,050,844
NRBC Bank Asset Management Limited	-	-
	758,455,291	1,060,494,591
Less: Inter company transaction	1,325	46,702,238
	758,453,966	1,013,792,353
24 Other Operating Income		
Conventional and Islamic banking		
Service Charges and Fees	217,235,403	165,888,316
Locker Rental Income	1,296,850	802,666
Online Transaction Commission	15,515,560	13,778,999
Income from Card Services	10,468,879	17,038,480
Loan Documents Deferral & CDBL Charges	-	500
General Islami Banking Service	6,832,217	4,216,601
Recoveries-Postage Charge	23,069	20,470
Loan Restructuring Fees	-	3,786
Trade Finance Fees & Charges	91,273,048	93,549,059
Miscellaneous Earnings	36,314,878	37,699,671
	378,959,903	332,998,548
Trade Finance Charges -OBU : Swift Charge	11,132,702	414,465
	390,092,605	333,413,014
24a Consolidated Other Operating Income		
NRBC Bank PLC.	390,092,605	333,413,014
NRBC Bank Securities Limited	-	-
NRBC Bank Asset Management Limited	-	-
	390,092,605	333,413,014
Less: Inter company transaction	3,220	3,450
	390,089,385	333,409,564
25 Salary and Allowances		
Basic Salary	1,014,485,242	844,029,035
Festival Bonus	198,697,226	175,177,151
Yearly Performance Allowance	20,925,523	8,929,626
Incentive Allowance (Recovery/Campaign)	16,915,019	29,433,868
Bank Contribution To Recognized NRBC Employees' Provident Fund	69,221,933	60,641,577
Bank Contributed to Recognized NRBC Employees' Gratuity Fund Payment/Expense	65,000,000	40,000,000
Leave Encashment/Retirement/Service benefit on Resignation from bank	53,576,473	54,825,006
House Furnishing Cost & Leave Fare Assistance	-	95,612,447
Contractual Staff Salary	3,826,427	3,421,456
Salary of Security and support Staff	331,256,026	278,731,811
Exgratia/Bonus of Security and support Staff	32,883,376	26,035,490
Employees Allowances and Benefits	1,068,391,220	874,562,515
Death Compensation (Health Hazard)/Medical Expense	444,186	2,381,449
Leverage and Uniforms payment /Expense for Support Staff	807,545	1,178,416
	2,876,430,196	2,494,959,847
25a Consolidated Salary and Allowances		
NRBC Bank PLC.	2,876,430,196	2,494,959,847
NRBC Bank Securities Limited	50,817,361	52,495,078
NRBC Bank Asset Management Limited	-	5,136,050
	2,927,247,556	2,552,590,975
Less: Inter company transaction	-	-
	2,927,247,556	2,552,590,975
26 Rent, Taxes, Insurance, Electricity, etc.		
Office and Garage Rent (Note : 26.1)	257,812,211	217,995,482
Rates, Taxes and Duties (Note : 26.2)	8,216,595	6,307,388
Insurance Expenses including DMB Insurance to BB (Note : 26.3)	59,417,332	54,163,499
Electricity and Utility Expenses (WASA/Water Supply by Div./Purasuva)	123,490,571	108,225,171
	448,936,709	386,691,539



	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
26.1 Office and Garage Rent		
Office Rent -Branch & HO [Note : 26.1.1]	141,960,629	127,016,756
Office Rent -Sub-Branch	82,065,010	58,185,350
Office Rent -ATM/CRM/Generator Space	20,385,539	17,599,276
Office Rent - Godown/Store Room	2,079,792	1,599,075
Interest portion on lease liabilities [Instead of Rental Expense] [Note : 26.1.2]	11,321,242	13,595,025
	257,812,211	217,995,482
26.1.1 Office Rent -Branch & HO [Rental Expense as per contract with Lessors]	303,046,854	268,649,894
26.1.2 Total rent expenses for the year 30.09.2025 was Tk. 303,046,854 as per IAS 17. According to "IFRS 16: Lease" this rent expense has been adjusted with depreciation Tk. 53,131,877 arises against right-of-use assets and interest expenses Tk. 11,321,242 arises against lease liabilities.		
26.2 Rates, Taxes and Duties		
Trade/Gun License and Patent Right Tax	1,592,740	2,153,795
Holding, Municipality, Sign Board Tax	702,852	717,962
Vehicle Registration, Tax token, Fitness, etc. (BRTA)	525,268	28,116
Toll and Parking Tax/Charge	1,928,262	1,619,881
Excise/Supplementary Duty	1,395,350	1,497,774
Car Parking Charge to Purasuva/Municipality	222,060	271,260
Other Rates and Taxes	1,850,063	18,600
	8,216,595	6,307,388
26.3 Insurance Expenses including DMB Insurance to BB		
Deposit Money Insurance to Bangladesh Bank*	46,973,143	41,563,898
Central Insurance Policy (Cash in safe, Counter & Transit)	9,489,995	9,779,256
Fixed Assets Insurance Premium	2,954,195	2,820,345
	59,417,332	54,163,499
* Insurance premium paid to Bangladesh Bank against DBOD Circular no. 02 dated 01.04.2003 for protection of Depositors' in case of in insolvency of Banking Industry		
26a Consolidated Rent, Taxes, Insurance, Electricity, etc.		
NRBC Bank PLC.	448,936,709	386,691,539
NRBC Bank Securities Limited	5,582,478	5,672,182
NRBC Bank Asset Management Limited	1,506,361	-
	456,025,548	392,363,721
Less: Inter company transaction	-	-
	456,025,548	392,363,721
27 Legal, Regulatory Fees and Documentation Expense		
Consultancy/Professional Fees and Charges	4,964,020	690,000
Lawyer Fees and Charge	5,369,690	906,500
Power of Attorney/Court Fees with Stamp Charge	847,057	188,063
Annual /Listing Fees to Stock Exchange (DSE/CSE)*	1,200,000	1,245,000
Notary Public Charge and Government Fees	7,100	3,630
DSE/CSE and CDBL Fees and Charges*	154,840	135,350
RJSC & BSEC Fees and Charges*	124,099	100,000
	12,666,806	3,268,543
* VAT Exempted as 4 (Ga) & (Gha) of 1st Schedule (2nd Part) of VAT Act 2012 (All Service by Stock/Securities Exchange)		
27a Consolidated Legal, Regulatory Fees and Documentation Expense		
NRBC Bank PLC.	12,666,806	3,268,543
NRBC Bank Securities Limited	64,375	53,975
NRBC Bank Asset Management Limited	-	-
	12,731,181	3,322,518
Less: Inter company transaction	-	-
	12,731,181	3,322,518



	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
28 Postage, Stamps, Telecommunication, etc		
Stamps and Cartridge Cost	185,702	261,367
Govt. Postal/Registered Postal Service Charge	149,780	128,337
Courier Service & Express Charge	6,447,862	8,333,467
Telephone and Mobile Expenses*	7,722,357	7,158,869
Mobile Internet & WIFI Expense *	295,382	333,260
WAN/Connectivity/Link Charge (Internet Service)	19,823,122	44,287,899
	34,624,205	60,503,199
*VDS not applicable as per SL 5(3) of SRO -240/AIN/2021/44 dated June 29, 2011 as well as Tax deduction at Source		
28a Consolidated Postage, Stamps, Telecommunication, etc		
NRBC Bank PLC.	34,624,205	60,503,199
NRBC Bank Securities Limited	1,466,804	1,552,633
NRBC Bank Asset Management Limited	-	-
	36,091,009	62,055,832
Less: Inter company transaction	-	-
	36,091,009	62,055,832
29 Stationery, Printing, Advertisement, etc		
Stationery and Printing Expenses [Note:29.1]	70,481,216	68,165,539
Advertisement and Sponsorship Expense [Note:29.2]	27,823,811	38,525,011
Computer Expenses including Toner, Ribbon, Other Computer Expenses [Note:29.3]	88,285,405	217,469,698
	186,590,432	324,160,248
29.1 Stationery and Printing Expenses		
Packaging/Printing (Expense)	12,730,133	12,822,894
Security Papers/ Stationery (Expense)	21,569,015	24,238,150
Office Stationery (Expense)	31,164,947	28,404,123
Crockeries and Utensils Expense	3,481,190	1,676,759
Electric Bulbs/Tube and Wire Expense	1,535,930	1,023,613
	70,481,216	68,165,539
29.2 Advertisement and Sponsorship Expense		
Advertisement in News Papers and Magazine Exp.	9,846,255	7,258,061
Advertisement in Radio, Television and Online Media	13,539,161	17,885,046
Souvenir/Calendar/Dairy(Printing Exp.)	-	4,882,195
Sponsorship of Program, event and Sports	4,438,395	8,499,709
	27,823,811	38,525,011
29.3 Computer and Software related Expense		
Toner, Ribbon, Printer Ink Expenses*	11,512,215	12,671,700
CBS Annual Maintenance Expense	10,402,089	-
Data Base Software Annual Maintenance Expense	19,729,291	16,611,000
Software (Other) Maintenance Cost/Expense	10,121,737	9,643,377
DC and DRC Maintenance Expense	220,000	440,000
Parts purchased (Replacement) for DC and DRC	1,876,670	1,760,000
IT Enable Expenses	34,423,403	176,343,621
	88,285,405	217,469,698
* VAT Exempted as per 3rd Schedule (Table -5- Goods sold at business stage) of VAT act 2012		
29a Consolidated Stationery, Printing, Advertisement, etc		
NRBC Bank PLC.	186,590,432	324,160,248
NRBC Bank Securities Limited	917,563	1,426,948
NRBC Bank Asset Management Limited	-	-
	187,507,995	325,587,196
Less: Inter company transaction	-	-
	187,507,995	325,587,196
30 Chief Executive's salary and fees		
Basic Salary	4,140,323	2,458,065
Festival Bonus	850,000	600,000
Allowances	2,009,248	2,358,709
	6,999,571	5,416,774



	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
31 Directors' Fees & Meeting Expenses		
Directors Honorarium/Attendance Fees*	4,201,209	2,721,400
Directors' Haulage and Travel (BB Circular)*	1,758,525	6,897,826
Directors Meeting Stationery Expense	2,546	-
Board Meeting Expenses including refreshment and Tips to the Drivers	393,428	191,559
	6,355,708	9,810,785
*Each Director is entitled to get Honorium/Fees@Tk.10,000.00 & Tk.50,000.00 as well as travelling expenses at actual for attending meeting of the board of directors as per BRPD Circular # 02, dated February 14, 2024. There were no other financial benefits provided to the Directors of the Bank.		
31a Consolidated Directors' Fees & Meeting Expenses		
NRBC Bank PLC.	6,355,708	9,810,785
NRBC Bank Securities Limited	33,000	396,000
NRBC Bank Asset Management Limited	-	-
	6,388,708	10,206,785
Less: Inter company transaction	-	-
	6,388,708	10,206,785
32 Auditors' Fees		
Statutory	-	-
Auditors' Fees-Others [Note 32.01]	115,000	225,750
	115,000	225,750
32.01 Auditors' Fees-Others		
Bank Credit Rating Fees	115,000	225,750
	115,000	225,750
32a Consolidated Auditors' Fees		
NRBC Bank PLC.	115,000	225,750
NRBC Bank Securities Limited	-	-
NRBC Bank Asset Management Limited	-	-
	115,000	225,750
33 Depreciation and Repairs of Bank's Assets		
<u>Conventional and Islamic banking</u>		
<u>Purchased of Spares parts/Accessories for Replacement of Banks Assets (a):</u>		
Items purchased for Replacement of Land, Building and Construction	44,503	24,192
Items/Accessories purchased (Replacement) for Furniture and Fixtures	7,848,480	7,382,062
Parts purchased (Replacement) for office Equipment	12,705,393	13,845,423
Refilling (ABC and E-Powder) Fire Extinguisher Expense	1,707,450	2,224,940
Items/Accessories purchased (Replacement) for Rented Premises	148,768	148,847
Electricity Connection Fee, Installation & Replacement	887,489	521,762
Telephone Connection Fee, Installation & Replacement	6,320	-
Domain/Internet Connection Fee & Installment	-	2,300
Parts purchased (Replacement) Utility (Electricity/ Internet/ Telephone) Connection	1,610,870	1,201,614
Parts/Accessories purchased (Replacement) for Computer and Computer Equipment	7,957,168	7,723,306
Parts/Accessories purchased (Replacement) for Vehicles	3,606,164	3,779,968
Spare Parts purchased(Replacement) for of Machinery and Plant	10,427,516	11,378,984
	46,950,122	48,233,399
<u>Repair, Renovation & Maintenance of Bank's Assets (b):</u>		
Repair and Maintenance for Furniture and Fixtures	616,474	482,508
Repair and Maintenance for Office Equipment	3,672,067	5,459,670
Repair and Maintenance for Rented Premises	344,747	360,746
Repair and Maintenance for Utility (Electricity/Internet/Telephone) Connection	283,318	326,273
Repair and Servicing of Computer and Computer Equipment	443,740	310,969
Repair and Servicing of Vehicles	924,032	2,779,130
Repair and Maintenance for Machinery and Plant	1,521,008	1,827,250
	7,805,386	11,546,547



	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
34.2 Car, Vehicles and helicopters Expenses		
Car or Vehicles Fuel (Oil/Gas/LPG) Cost*	9,955,820	14,318,410
Car or Vehicles Hiring Charge	21,014,099	27,352,316
	30,969,919	41,670,726
* VAT exempted as per SRO -149/AIN/2020/100 dated June 11, 2020 and SRO-240-AIN/2021/163 Mushok Dated June 29, 2021		
34.3 Brokerage/Commission and Discount paid to Bank/FIs		
Brokerage Commission/Fees - Share Trading (VAT Exempted)*	289,547	1,547,349
	289,547	1,547,349
* VAT Exempted as per SL 4(ga) of Part -II of First Schedule, VAT Act 2012		
34.4 Training, Scholarship and Allowance		
Training and Seminar Fees & Expenses (Note: 34.4.1)	838,149	898,778
Recruitment Test Allowance	58,900	-
Honorarium/Trainer Allowance	3,558,244	521,500
Internship Allowances to Universities Graduate	592,967	775,696
Stipend, Reward and Recognition	8,162,250	4,499,900
Employee Refresher Program (Tournament/Competition event, etc.)	1,199,370	355,328
Recruitment Test Expense conducted by Institutions	2,253,885	281,250
	16,663,765	7,332,452
34.4.1 Training and Seminar Fees & Expenses		
Domestic Training & Seminar Fees	529,000	351,555
Other Training Arranging Fees & Expenses	3,450	700
Seminar and Awareness Program Expense by BB/Regulators	305,699	546,523
	838,149	898,778
34.5 Entertainment and Refreshment Expenses		
Process Food Items Through Mushak-11 (M-6.3) or VAT Paid	3,368,536	5,262,268
Food Items from Street or open Market	32,902,421	18,629,389
Green Food Item from open Market	5,549,046	2,907,688
	41,820,002	26,799,345
34.6 Travelling Expenses (Inland & Foreign) for official purpose		
Foreign Travel -Bank Sponsored	-	1,248,750
Inland or Domestic Travel by Staff	15,917,125	11,595,193
	15,917,125	12,843,943
34.7 Conveyance, Carriage, Freight and Worker Charge		
Local Conveyance by Staff	14,031,092	13,856,328
Plumber, Electrician and labor Charge	2,032,849	3,532,236
Rajj and Kath Mestry Charge	51,140	39,205
Physically Carriage and Freight Charge	360,050	21,830
	16,475,132	17,449,598
34.8 Business Development/Promotion Expense		
Business Development (Gift of Prize Bond, Goods/items to valued clients of the Bank)	3,891,395	11,971,318
Gift (Prize Bond) for clients	973,900	996,000
Event Management for Business Development Purpose	3,965,895	5,491,787
Customer Gathering Expense	180,260	56,953
Actor/Actress payment for Business Development event	-	269,760
Promotional Fair by Bank or Govt. Invitation	653,939	532,990
Display/distribution of Leaflet/Banner/Festoon	1,913,306	1,617,369
	11,578,695	20,936,177
34.9 Manpower/Security Service Providers Commission & Charge		
Security Service Providers Commission & Charge	53,356,807	56,562,619
Manpower Service Providers Commission & Charge	15,111,540	21,400,581
	68,468,346	77,963,200



	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
34.10 Miscellaneous Expenses		
Laundry and Cleaning (Note:34.10.1)	5,452,647	4,316,048
Binding, Photograph and Photocopy	1,130,485	470,087
Cash Carrying/Remitting Charge to Security Service Provider	5,484,431	4,793,977
Nursery and Plantation Cost/Exp.	888,092	880,678
COVID-19 (Coronavirus) Related Expenses*	-	2,500
Discomfort/Closing/Saturday Banking Expense	8,120,735	11,372,520
Program Expense (Note:34.10.2)	1,820,462	11,923,835
NID Verification Charge to Bangladesh Election Commission (Incl. VAT)	3,219,402	3,096,600
	26,116,253	36,856,245
* COVID -19 related expenses are VAT exempted as per SRO -92/AIN/2020/69/custom Dated March 22, 2020.		
34.10.1 Laundry and Cleaning Expenses		
Manual Laundry and Cleaning Expense	5,264,921	4,244,726
Auto Laundry and Cleaning Expense	187,726	71,322
	5,452,647	4,316,048
34.10.2 Program Expense		
Goods/items purchased for Branch/Bank's Ceremony Expense	1,814,244	7,523,835
Event Management for Ceremony/Program	6,218	-
Actor/Actress payment for Ceremony/Program	-	4,400,000
	1,820,462	11,923,835
34a Consolidated Other Expenses		
NRBC Bank PLC.	252,902,029	302,174,351
NRBC Bank Securities Limited	1,796,914	3,974,338
NRBC Bank Asset Management Limited	-	-
	254,698,943	306,148,689
Less: Inter company transaction	4,545	46,705,688
	254,694,398	259,443,002
35 Provision against loans and advances		
i. Provision against unclassified loans and advances		
Provision for Unclassified/Standard Loans and Advances	176,084,054	39,308,595
Special General Provision-COVID-19	-	-
Provision for SMA Loans and Advances	225,728,586	4,062,511
	401,812,640	43,371,106
ii. Provision against classified loans and advances		
Provision for Sub-Standard Loans and Advances	342,946,785	73,928,192
Provision for Doubtful Loans and Advances	497,661,714	663,230,636
Provision for Bad & Loss of Loans and Advances	633,214,065	866,027,750
	1,473,822,564	1,603,186,578
	1,875,635,204	1,646,557,684
35a Consolidated provision against loans and advances		
NRBC Bank PLC.	1,875,635,204	1,646,557,684
NRBC Bank Securities Limited	21,559,584	474,489
	1,897,194,788	1,647,032,172
36 Provision for Diminution in Value of Investments		
Provision for diminution of Shares list with DSE/CSE	(104,347,141)	619,792,257
Provision For Investment Bond and Securities Unquoted & Other Assets	-	(6,900,000)
	(104,347,141)	612,892,257
*According to DOS Circular 01, Dated February 10, 2020, NRBC Bank PLC. maintained another BO # 1205950072055133 at NRBC Bank Securities Limited under scheme of special Fund and Investment to be made as per clause 2 of the said circular.		
** As per Clause cha (2)(i) of DOS Circular 01, Dated February 10, 2020, All kinds of revaluation will be suspended till February 2025. So, no provision have to be kept for the aforesaid period and the Financial Statements will be finalized on cost basis.		
36a Consolidated Provision for Diminution in Value of Investments		
NRBC Bank PLC.	(104,347,141)	612,892,257
NRBC Bank Securities Limited	(54,098,985)	28,744,852
NRBC Bank Asset Management Limited	-	-
	(158,446,126)	641,637,109



38 Current Tax Expense /Payable

SL	Particulars	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
A Regular Corporate Tax :			
(i)	Taxable Income as per Income Tax Act, 2023	2,193,906,287	2,754,524,325
(ii)	Current Tax Payable @37.5% before considering extra ordinary items	822,714,858	1,032,946,622
(iii)	Less: 10% Tax exemption/rebate on actual expenditure of CSR [SRO 229/2011]	(120,750)	(5,328,543)
(iv)	Add: Gain on Sale of Approved Govt. Securities [Tax@15% U/S 58/Seven Sch., Para -1(ka)]	26,103,643	46,421,253
(v)	Add: Dividend Income Tax [Tax@20% as Seven Schedule., Para -2(ka) of ITA-2023]	9,958,074	9,108,995
(vi)	Add: Tax on Winning of Govt Prize Bond U/S 118 & Seven Schedule, Para -3]	1,600	-
(vii)	Add: Gain on Sale of Shares and Debentures [10% Tax as per SRO no.196/2015] [Note 2.1]	16,042	-
		858,673,467	1,083,148,327
B Minimum Tax U/S 163 (5) of ITA 2023		171,023,346	167,458,951
C Minimum Tax of Sub-Section 2 (Kha) of ITA, 2023 on deducted at Source U/S 163 of ITA, 2023 and Final Tax liability as 7th Sch. of ITA 2023:		359,458,020	266,033,737
Current Tax Expense /Payable : U/S 163 (9) of ITA, 2023 (higher one among A, B & C)		858,673,467	1,083,148,327

38a Consolidated Current Tax Payable

NRBC Bank PLC.	858,673,467	1,083,148,327
NRBC Bank Securities Limited	12,003,419	20,714,010
NRBC Bank Asset Management Limited	737,112	922,703
	871,413,997	1,104,785,040

39 Deferred Tax (Income)/Expense

	Carrying Amt	Tax Base	Temporary Difference	
Fixed Assets other than ROU	2,259,780,288	2,724,880,083	(465,099,795)	(330,322,654)
	Total Taxable Temporary Difference at Asset side		(465,099,795)	(330,322,654)
Provision for Classified Loan	6,516,075,364	-	(6,516,075,364)	(5,197,447,276)
	Total Deductible Temporary Difference at Liability side		(6,516,075,364)	(5,197,447,276)
Net Taxable deductible Temporary Difference [i.e. Tax will be paid in future year]			(6,981,175,159)	(5,527,769,931)
Tax Rate @37.50% i.e. deferred Tax Asset			(2,617,940,685)	(2,072,913,724)
Less : Deferred Tax Income as at 31.12.2024			(2,021,019,595)	(1,435,881,772)
Deferred Tax (Income)/Expense for the period			(596,921,090)	(637,031,951)

39a Consolidated Deferred Tax (Income)/ Expense

NRBC Bank PLC.	(596,921,090)	(637,031,951)
NRBC Bank Securities Limited	(335,787)	141,739
NRBC Bank Asset Management Limited	-	-
	(597,256,877)	(636,890,212)

40 Earnings Per Share (EPS)

Profit after Taxation	128,655,161	698,925,270
Number of Ordinary Shares outstanding	828,649,534	828,649,534
Earnings Per Share	0.155	0.843

40a Consolidated Earnings Per Share (EPS)

Net Profit attributable to the shareholders of parent company	78,960,405	719,797,823
Number of Ordinary Shares outstanding	828,649,534	828,649,534
Earnings Per Share	0.095	0.869

41 Net Asset Value (NAV) per Share

Net Asset Value (Consolidated)	14,008,638,130	13,710,401,565
Net Asset Value (Bank's)	13,645,398,919	13,297,467,598
Number of Ordinary Shares outstanding	828,649,534	828,649,534
Net Asset Value (NAV) per Share (Consolidated)	16.91	16.55
Net Asset Value (NAV) per Share (Bank's)	16.47	16.05

42 Net Operating Cash Flows Per Share (NOCFPS)

Net cash flow from operating activities (Consolidated)	9,282,144,689	7,274,179,630
Net cash flow from operating activities (Bank's)	9,360,977,153	7,153,620,223
Number of Ordinary Shares outstanding	828,649,534	828,649,534
Net Operating Cash Flows Per Share (Consolidated)	11.202	8.778
Net Operating Cash Flows Per Share (Bank's)	11.297	8.633



	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
43 Receipts from Other Operating Activities		
Interest on Treasury Bill	655,823,006	936,434,797
Interest on Money at call	89,822,422	35,744,883
Interest Income on Govt Treasury Bond	3,785,862,703	1,941,915,646
Interest on Sub/Perpetual Bond	33,039,021	112,248,937
Gain on Sale of Assets, Properties and Others (Net)	(27,857)	-
Interest on USD Fund Placement to OBU (Net Basis over Intt. Expense by OBU)	663,093	(182,757)
Income/Profit from Govt. Sukuk Bonds	34,957,813	52,194,432
Interest on Reverse Repo	6,520,166	1,689,648
Gain on Sale of Approve Govt. Securities (Net)	174,024,289	309,475,022
Prize Money from Winning of Prize Bond	8,000	-
Service Charges and Fees	217,235,403	165,888,316
Locker Rental Income	1,296,850	802,666
Online Transaction Commission	15,515,560	13,778,999
Loan Restructuring Fees	-	3,786
Loan Documents Deferral & CDBL Charges	-	500
General Islami Banking Service	6,832,217	4,216,601
Recoveries-Postage	23,069	20,470
Income from Card Services	10,468,879	17,038,480
Charges on Trade Finance	91,273,048	93,549,059
Miscellaneous Earnings	36,314,878	37,699,671
	5,159,812,976	3,722,519,155
Offshore Banking Unit(OBU)	11,132,702	414,465
	5,170,945,678	3,722,933,620
43a Consolidated Receipts from Other Operating Activities		
NRBC Bank Limited	5,170,945,678	3,722,933,620
NRBC Bank Securities Limited	(47,007,703)	(8,042,977)
NRBC Bank Asset Management Limited	-	-
	5,123,937,974	3,714,890,644
44 Payments for Other Operating Activities		
Rent, Taxes, Insurance, Electricity, etc	496,500,210	440,621,153
Legal, Regulatory Fees and Documentation Expense	12,666,806	3,268,543
Auditor' Fees	808,500	858,250
Postage, Stamps, Telecommunication, etc	38,722,945	62,646,532
Directors' fees & Meeting Expenses	6,355,708	9,810,785
Purchased for Replacement/Spares parts /Accessories of Banks Assets	46,950,122	48,233,399
Repair & Maintenance of Bank's Assets	7,805,386	11,546,547
Payment for Donation/Contribution/CSR	13,787,980	53,285,433
Other Expenses	239,114,049	248,888,918
	862,711,705	879,159,560
44a Consolidated Payments for Other Operating Activities		
NRBC Bank Limited	862,711,705	879,159,560
NRBC Bank Securities Limited	11,132,705	17,464,549
NRBC Bank Asset Management Limited	575	(248,452)
	873,844,985	896,375,657
Cash Increase/(Decrease) through Intercompany Transaction	-	-
	873,844,985	896,375,657
45 Payment/(Settled/Received) for Other Assets		
Advance Security Deposit	206,960	(157,373,865)
Suspense Account	321,081,594	111,306,125
Advance Office Rent	(16,520,754)	(10,405,466)
Inter Branch General Account Balance (Dr Balance)	(103,132,670)	(229,149,664)
Interest Receivable-COVID Block Account	-	(285,788)
	201,635,130	(285,908,657)
45a Consolidated Payment/(Settled) for Other Assets		
NRBC Bank Limited	201,635,130	(285,908,657)
NRBC Bank Securities Limited	42,352,531	99,883,445
NRBC Bank Asset Management Limited	-	-
	243,987,662	(186,025,212)
Cash Increase/(Decrease) through Intercompany Transaction	-	-
	243,987,662	(186,025,212)



Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
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46 (Payment)/Received of Other Liabilities

FC Held Against BTB Bills, EDF Loan and Others	(331,475,027)	266,168,353
BACH Clearing Settlement	818	639,428,210
Inter Branch General Account Balance (Cr Balance)	62,211,805	-
Received against service of Card Business (Accrued income)	140,522,374	62,985,159
QR Code & EOD Settlement Account	(626,783)	(510,999)
Parking GL For Daily Txn of EOD Settlement	(24,624,523)	6,362,359
Unearned Income [Islamic Banking]	(61,857,108)	17,103,039
Compensation Suspense [Islamic Banking]	9,976,912	4,622,143
Compensation Account (Islamic)	22,911,077	3,727,129
USD Settlement Parking Account	180,923	-
	(182,779,530)	999,885,394

(331,475,027)	266,168,353
818	639,428,210
62,211,805	-
140,522,374	62,985,159
(626,783)	(510,999)
(24,624,523)	6,362,359
(61,857,108)	17,103,039
9,976,912	4,622,143
22,911,077	3,727,129
180,923	-
(182,779,530)	999,885,394

46a Consolidated (Payment)/Received of Other Liabilities

NRBC Bank Limited	(182,779,530)	999,885,394
NRBC Bank Securities Limited	-	-
NRBC Bank Asset Management Limited	-	-
	(182,779,530)	999,885,394

(182,779,530)	999,885,394
-	-
-	-
(182,779,530)	999,885,394

Cash Increase/(Decrease) through Intercompany Transaction

-	-
(182,779,530)	999,885,394

47 (Purchase)/Sale of Government Securities

Treasury Bills-HFT	(9,876,417,528)	13,353,808
Treasury Bills-HTM	(2,192,353,289)	(7,401,212,942)
Less: Decrease of Revaluation Gain on Treasury Bills which is non cash	219,276,160	(8,552,352)
	(11,849,494,657)	(7,396,411,486)

(9,876,417,528)	13,353,808
(2,192,353,289)	(7,401,212,942)
219,276,160	(8,552,352)
(11,849,494,657)	(7,396,411,486)



NRBC Bank PLC.
Schedule of Property, Plant & Equipment for Accounting Purpose
 As at 30 September, 2025

Sl NO.	Properties & Assets	Assets					Depreciation			Book Value	
		Opening Balance	Addition during the year	Disposal during the year	Closing Balance	Rate of Depreciation	Opening Balance	Addition during the year	Disposal during the year		Closing Balance
1	Land Properties	875,573,088	-	-	875,573,088	0.00%	-	-	-	875,573,088	
2	Furniture and fixtures	1,553,975,187	93,366,400	4,322,760	1,643,018,827	10.00%	653,545,273	111,906,197	2,192,033	763,259,437	
3	Machinery and Plant	600,421,310	41,011,860	132,303,800	509,129,370	20.00%	446,995,765	53,129,923	132,253,935	367,871,752	
4	Office Equipment	515,001,045	61,524,993	307,921	576,218,117	20.00%	354,766,263	54,784,976	303,254	409,247,986	
5	Computer & Computer Equipment	445,464,546	55,845,248	5,384,502	495,925,292	20.00%	288,781,788	50,487,455	5,381,514	333,887,729	
6	Intangible Assets/ Bangladesh Made Computer Software	211,691,451	1,575,000	-	213,266,451	20.00%	188,941,393	6,930,069	-	195,871,462	
7	Motor Vehicles-Office Used	4,600,000	-	-	4,600,000	20.00%	4,599,998	-	-	4,599,998	
8	Motor Vehicles-Transport	15,000,000	19,750,000	-	34,750,000	20.00%	14,999,997	2,962,500	-	17,962,497	
9	Professional and Reference Books	23,370	-	-	23,370	20.00%	23,365	-	-	23,365	
	Total as at 30 September, 2025	4,221,749,997	273,073,501	142,318,983	4,352,504,515		1,952,653,842	280,201,120	140,130,736	2,092,724,226	2,259,780,288
	Total at 31 December-2024	2,960,141,924	1,261,608,073	-	4,221,749,997		1,615,281,772	337,372,070	-	1,952,653,842	2,269,096,155
1	Right-of-use assets : Office space *	824,005,200	-	-	824,005,200	-	520,105,363	53,131,877	-	573,237,240	250,767,960
	Sub-Total	824,005,200	-	-	824,005,200	-	520,105,363	53,131,877	-	573,237,240	250,767,960
	Grand-Total as at 30 September, 2025	5,045,755,197	273,073,501	142,318,983	5,176,509,715		2,472,759,205	333,332,997	140,130,736	2,665,961,466	2,510,548,248
	Grand-Total as at 31 December, 2024	3,784,147,124	1,261,608,073	-	5,045,755,197		2,054,161,165	418,598,040	-	2,472,759,205	2,572,995,991

* Right-of-use assets arises for implementing of the "IFRS 16: Lease". This amount comprises lease liabilities (ref: Note 13.11) and initial payment for executing the contract.

Schedule of Property, Plant & Equipment for Tax Purpose (3rd Schedule As Per IT Act, 2023)
 As at 30 September, 2025

Sl NO.	Properties & Assets	Assets					Depreciation			Book Value	
		Opening Balance	Addition during the year	Disposal during the year	Closing Balance	Rate of Depreciation	Opening Balance	Addition during the year	Disposal during the year		Closing Balance
1	Land Properties	875,573,088	-	-	875,573,088	0.00%	-	-	-	875,573,088	
2	Furniture and fixtures	1,553,975,187	93,366,400	4,322,760	1,643,018,827	10.00%	573,719,548	80,197,446	2,192,033	651,724,961	
3	Machinery and Plant	600,421,310	41,011,860	132,303,800	509,129,370	10.00%	309,332,196	14,984,788	132,253,935	192,063,048	
4	Office Equipment	515,001,045	61,524,993	307,921	576,218,117	10.00%	197,515,099	28,402,726	303,254	225,614,571	
5	Computer & Computer Equipment	445,464,546	55,845,248	5,384,502	495,925,292	25.00%	315,403,558	33,847,825	5,381,514	343,869,870	
6	Intangible Assets/ Bangladesh Made Computer Software	211,691,451	1,575,000	-	213,266,451	20.00%	192,338,724	3,139,159	-	195,477,883	
7	Motor Vehicles-Office Used	4,600,000	-	-	4,600,000	10.00%	4,397,353	15,199	-	4,412,551	
8	Motor Vehicles-Transport	15,000,000	19,750,000	-	34,750,000	10.00%	12,791,739	1,646,870	-	14,438,608	
9	Professional and Reference Books	23,370	-	-	23,370	25.00%	22,840	99	-	22,939	
	Grand-Total as at 30 September, 2025	4,221,749,997	273,073,501	142,318,983	4,352,504,515		1,605,521,055	162,234,112	140,130,736	1,627,624,432	2,724,880,083
	Grand-Total as at 31 December, 2024	2,960,141,924	1,261,608,073	-	4,221,749,997		1,380,524,411	224,996,644	-	1,605,521,055	2,616,228,941



NRBC Bank PLC.
Islamic Banking Operations
For the period ended 30 September, 2025

The operation of our Islamic Banking is totally different from the Bank's conventional operation as the former operates their business on the basis of Islamic Shariah. Accounting system is vital for ensuring Shariah compliance in such banking operation. Our Islamic Banking operation is committed to follow the accounting principles that refrain from interest. In a nutshell, we follow under noted principles for accounting under its Islamic Banking umbrella, run through a separate Islamic Banking software namely Ultimus

1 Deposit Collection and income Sharing Ratio (ISR) based Profit Distribution

For procuring funds from depositors, our Islamic Banking follows Al-Wadiah and Mudaraba principles. In case of Al-Wadiah Account, no profit is allowed at present. But for Mudaraba depositors, NRBC is follow Income Sharing technique in our Islamic Banking operator.

Income sharing module of NRBC has been appreciated by different quarters/institutions/ organizations, particularly by the Central Shariah Board for Islamic Banks of Bangladesh and Islamic Banks Consultative Forum. Our module offers pre-defined Income Sharing Ratio (ISR) for each type of depositor and the Bank. The ISR determines the portion of income for each type of depositor and the Bank. For example, the ISR of 75 : 25 would mean that 75% of distributable income is to be shared by the concerned depositors and the rest 25% to be shared by the Bank. The ISR between each type of Mudaraba depositors and the Bank (Mudarib) are duly disclosed at the time of Account opening and/or beginning of the concerned period. Profit rate is emerged at actual, as derived from the income fetched from deployment of the concerned fund. As such our rate of profit on deposit under Islamic Banking is nothing but a post facto expression of the respective agreed sharing ratios. Our profit rate is an output based on the Bank's earning on investment.

Types of Mudaraba Deposit	Distributable Investment Income Sharing Ratio	
	Client	Bank
Al-Wadeah Current Deposit A/c (AWCDA)	0%	100%
Mudaraba Savings Account (MSA)	45%	55%
Mudaraba Shohoj Shanchay	50%	50%
Mudaraba Special Notice Deposit Account (MSND)	35%	65%
Mudaraba Term Deposit A/c (MTDR 1 Month)	60%	40%
Mudaraba Term Deposit A/c (MTDR 2 Months)	60%	40%
Mudaraba Term Deposit A/c (MTDR 3 Months)	70%	30%
Mudaraba Term Deposit A/c (MTDR 6 Months)	72%	28%
Mudaraba Term Deposit A/c (MTDR 1 Year)	72%	28%
Mudaraba Term Deposit A/c (MTDR 2 Year)	72%	28%
Mudaraba Term Deposit A/c (MTDR 3 Year)	72%	28%
Mudaraba Term Deposit A/c (MTDR 4 Year)	72%	28%
Mudaraba Term Deposit A/c (MTDR 5 Year)	72%	28%
Mudaraba Monthly Installment Scheme	75%	25%
Mudaraba Monthly Profit Scheme	75%	25%

Despite of above mentioned sharing principle, Bank distributed the profit by making expenditure as per direction of Board in its 93rd meeting held on January 18, 2020



2 Investment Operation and Return Thereon

Investments of our Islamic Banking are broadly categorized in the following two types in respect of charging (rate of) return:

- Fixed return based investment
- Variable return based investment

Fixed return based investment system is applicable for our Bai-Murabaha Muajjal Investment mode. Under this mode, Bank sells the goods to a client at a fixed profit /mark-up on deferred payment including post import basis. Hire Purchase Shirkatul Melk (HPSM) is also a fixed return based investment mode. In this case rate of rent is fixed but amount of rent becomes variable on the basis of diminishing balance method.

Variable return based income is applied for our Musaharaka mode of investment. In these cases, only ratio of Income Sharing is stated in the agreement. Bank bags income on the basis of the concerned venture according to the agreed ratio (comparable to our Mudaraba deposit products). Genuine loss, if any, is borne according to capital ratio of the client & the Bank.

3 Income/ Revenue Recognition Principle

The bank earns income from various sources such as charges, fees, commission and investment income. To recognize all sorts of income, Bank follows Shariah principle strictly. Usually charges, fees & commission etc. are recognized on actual basis. Recognition of income from investment follows principles as under:

For Bai-Murabaha Muajjal Investment

While creating each deal, in case of Bai-Murabaha Muajjal mode of investment, markup/profit is added to the bank's purchase cost with a credit to unearned income A/c. Thereafter time apportionment of profit is recognized out of the unearned income amount at the end of each month on accrual basis. Allowance (rebate) for early repayment, if any, may however be applied at Bank's discretion.

For Hire Purchase Shirkatul Melk (HPSM) Investment

In case of HPSM mode of investment rent is charged and taken into income account at the end of each month on accrual basis.

If the account has a provision of gestation period, generally no income is earned during the period. In this case income starts just after the end of gestation period. However rent is chargeable in spite of gestation, if the delivery of asset is completed in usable condition such as a machine or a set of machinery or building etc.

All accrual income is subject to prevailing classification and provisioning rules of Bangladesh Bank.

For Musharaka Investment

In recognizing the revenue from Musharaka Investment we follow the actual (cash/ realization) basis instead of accrual i.e. no income is recognized until the result of the venture is arrived at.

4 Cost Recognition Principle

Cost in respect of profit paid on deposit is recognized on accrual basis. Monthly accruals in this respect are calculated on the basis of Income Sharing Ratio. Other costs are also recognized on the accrual basis following the matching concept of Accounting.

To ensure/ supervise Shariah compliance in banking operation, NBRC has a knowledgeable Shariah Supervisory Committee comprising renowned Fuqaha, Islamic bankers and academicians conversant in Islamic Economics & Finance.



NRBC Bank PLC.
Islamic Banking Unit
Balance Sheet
As at 30 September, 2025

Annexure-B1

Particulars	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
PROPERTY AND ASSETS		
Cash:	302,139,071	324,504,685
In Hand (Including Foreign Currencies)	39,443,748	54,048,996
Balance with Bangladesh Bank and its agent bank (s) (including FC)	262,695,323	270,455,689
Balance with other banks and financial institutions	949,454,840	209,658,217
In Bangladesh	949,454,840	209,658,217
Outside Bangladesh	-	-
Investments	1,206,840,000	970,580,000
Government	1,206,840,000	970,580,000
Others	-	-
Investments	4,504,789,749	4,476,413,661
General investments	4,496,075,155	4,461,145,766
Bills purchased and discounted	8,714,593	15,267,895
Fixed assets including premises, furniture and fixtures	2,611,549	3,487,613
Other assets	73,277,285	20,961,532
Total assets	7,039,112,494	6,005,605,708
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	99,206,367	119,607,870
Deposits and other accounts	6,112,054,164	5,405,726,144
Al-wadeeah current accounts and other accounts	490,067,830	351,144,112
Bills payable	217,624,023	130,553,662
Mudaraba savings bank deposits	984,792,131	792,088,964
Mudaraba notice deposits	144,664,437	132,009,254
Mudaraba fixed deposits	3,544,483,326	3,376,269,862
Mudaraba Term Deposit- Banks	45	45
Mudaraba Scheme Deposits	527,998,804	425,107,594
Mudaraba Cash WAQF Savings Account (MCWSA)	447,500	-
Non-Residence Taka A/C	332,505	30
Parallel Bi-Salam - Commercial Goods	20	-
Sundry Deposits	201,643,543	198,552,621
Other liabilities	764,154,569	251,435,323
Total liabilities	6,975,415,101	5,776,769,337
Shareholders' Equity		
Retained Profit/(loss) transferred for consolidated Income	63,697,393	228,836,371
Total Liabilities and Shareholders' Equity	7,039,112,494	6,005,605,708
OFF - BALANCE SHEET EXPOSURES		
Acceptances and endorsements	53,261,977	82,490,784
Letter of Guarantee agst. LC	2,292,352	6,198,352
Bank Guarantee	334,166,992	171,071,332
Irrevocable letters of credit	363,407,538	347,443,917
Bills for collection	70,441,179	95,684,322
Total Off-Balance Sheet exposures including contingent liabilities	823,570,039	702,888,707



NRBC Bank PLC.
Islamic Banking Unit
Profit and Loss Account
For the period ended 30 September, 2025

Particulars	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
Operating Income		
Profit Received from Investment/Bal. with bank and financial institutions	414,616,888	407,100,889
Profit paid on deposits and borrowings, etc	296,207,649	271,080,666
Net investment income	118,409,239	136,020,224
Investment income	44,844,706	33,742,557
Commission, exchange and brokerage	15,373,522	21,685,944
Other operating income	11,899,306	7,389,768
Total operating income (A)	190,526,773	198,838,493
Operating Expenses		
Salary and allowances	47,332,245	34,857,755
Rent, taxes, insurance, electricity, etc.	471,086	500,466
Postage, stamps, telecommunication, etc.	122,292	225,522
Stationary, Printings and Advertisements, etc.	565,718	638,253
Directors' fees & meeting expenses	159,590	-
Depreciation and repairs of Bank's assets	947,813	1,107,794
Other expenses	542,140	1,190,302
Total operating expenses (B)	50,140,884	38,520,091
Profit before provision (C = A-B)	140,385,889	160,318,402
Provision for investments		
General provision	49,804,601	-
Specific provision	25,840,852	-
	75,645,453	-
Provision for Off-Balance sheet items	1,043,043	-
Total provision (D)	76,688,496	-
Profit before taxation (C-D)	63,697,393	160,318,402



NRBC Bank PLC.
Off-shore Banking Unit (OBU)
Balance Sheet

As at 30 September, 2025

Particulars	Notes	At Sep 30, 2025		At Dec 31, 2024	
		USD	Taka	USD	Taka
PROPERTY AND ASSETS					
Cash:					
In Hand (Including Foreign Currencies)		-	-	-	-
Balance with Bangladesh Bank and its agent bank (s) (including FC)		-	-	-	-
Balance with other banks and financial institutions	3	179,941	21,907,817	208,095	24,867,339
In Bangladesh		-	-	-	-
Outside Bangladesh	3.1	179,941	21,907,817	208,095	24,867,339
Money at call and short notice		-	-	-	-
Investments					
Government		-	-	-	-
Others		-	-	-	-
Loans and advances	4	3,439,402	418,747,235	8,042,257	961,049,758
Loans, cash credits, overdrafts etc.		1,755,895	213,780,217	7,734,939	924,325,196
Bills purchased and discounted		1,683,507	204,967,017	307,319	36,724,562
Fixed assets including premises, furniture and fixtures		-	-	-	-
Other assets		-	-	-	-
Non - banking assets		-	-	-	-
Total assets		<u>3,619,343</u>	<u>440,655,052</u>	<u>8,250,352</u>	<u>985,917,097</u>
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from other banks, financial institutions and agents	5	3,050,000	371,337,500	7,577,369	905,495,630
Deposits and other accounts		329,980	40,175,065	309,980	37,042,610
Current deposits and other accounts		-	-	-	-
Bills payable		-	-	-	-
Savings bank deposits		-	-	-	-
Special notice deposits		-	-	-	-
Fixed deposits		329,980	40,175,065	309,980	37,042,610
Schemes Deposit		-	-	-	-
Sundry Deposit		-	-	-	-
Other liabilities	6	62,757	7,640,609	130,569	15,603,010
Total liabilities		<u>3,442,737</u>	<u>419,153,174</u>	<u>8,017,918</u>	<u>958,141,250</u>
Shareholders' Equity					
Retained Profit/(loss) transferred for consolidated Income		176,607	21,501,877	232,434	27,775,847
Total Liabilities and Shareholders' Equity		<u>3,619,343</u>	<u>440,655,052</u>	<u>8,250,352</u>	<u>985,917,097</u>



NRBC Bank PLC.
Off-shore Banking Unit (OBU)
Profit and Loss Account
For the period ended 30 September, 2025

Particulars	Notes	Jan'25-Sep'25		Jan'24-Sep'24	
		USD	Taka	USD	Taka
OPERATING INCOME					
Interest income	7	422,059	51,385,705	911,373	108,909,102
Interest Paid on deposits and borrowings, etc	8	365,332	44,479,211	699,404	83,578,733
Net investment income		56,727	6,906,494	211,970	25,330,370
Investment income		-	-	-	-
Commission, Exchange and Brokerage Income		-	-	-	-
Other operating income	9	91,439	11,132,702	3,468	414,465
Total operating income (A)		148,166	18,039,196	215,438	25,744,836
OPERATING EXPENSES					
Salary and allowances		-	-	-	-
Rent, taxes, insurance, electricity, etc.		-	-	-	-
Legal expenses		-	-	-	-
Postage, stamps, telecommunication, etc.		-	-	-	-
Stationery, printing, advertisement, etc.		-	-	-	-
Chief Executive's salary and fees		-	-	-	-
Directors' fees & meeting expenses		-	-	-	-
Auditors' fees		-	-	-	-
Charges on loan losses		-	-	-	-
Depreciation and repairs of Bank's assets		-	-	-	-
Other expenses		-	-	-	-
Total operating expenses (B)		-	-	-	-
Profit before provision (C = A-B)		148,166	18,039,196	215,438	25,744,836
Provision for investments					
General provision		(28,441)	(3,462,681)	-	-
Specific provision		-	-	-	-
		(28,441)	(3,462,681)	-	-
Provision for Off-Balance Sheet items		-	-	-	-
Total provision (D)		(28,441)	(3,462,681)	-	-
Profit before taxation (C-D)		176,607	21,501,877	215,438	25,744,836



NRBC Bank PLC.
Off-shore Banking Unit (OBU)
Notes to the Financial Statements
For the period ended 30 September, 2025

1 Status of the unit

Off-shore Banking Unit (OBU) is a separate business unit of NRBC Bank PLC., governed under the rules and guidelines of Bangladesh Bank. The Bank obtained the Off-shore Banking Unit (OBU) permission from Bangladesh Bank vide letter no. BRPD(OB)/744(128)/2020-7786 dated 22 September, 2020. The Bank commenced the operation of its Off-shore Banking Unit on February 7, 2021. The principal activity of the unit is to provide all kinds of commercial banking services to its customers through two Off-shore Banking Unit attach with Gulshan Branch and Agrabad Branch.

2 Significant accounting policies and basis of preparation of financial statements**2.1 Basis of preparation**

Accounting policies have been followed in preparing these Consolidated financial statements are same as applied in Consolidated financial statements of the Bank of preceding year December 31, 2024

2.2 Foreign currency transaction

The financial statements of the Unit are presented in US Dollar (USD) and taka where USD is the functional currency and taka are the Unit's presentation currency. Foreign currency transactions are converted into equivalent USD using the ruling exchange rates on the dates of respective transactions as per IAS 21: The effects of changes in Foreign Exchange Rates.

Particulars	Notes	At Sep 30, 2025		At Dec 31, 2024	
		USD	Taka	USD	Taka
3 Balance with other banks and financial institutions					
3.1 In Bangladesh					
Fund Placement with Intra Business Unit (ID-HO)		-	-	-	-
3.1 Outside Bangladesh					
Balance with Nastro Account : Mashreq Bank, Ny USA-USD		179,941	21,907,817	208,095	24,867,339
		<u>179,941</u>	<u>21,907,817</u>	<u>208,095</u>	<u>24,867,339</u>
4 Loans and advances					
Loans, cash credit, overdrafts etc. (Note 4.1)		1,755,895	213,780,217	7,734,939	924,325,196
Bills purchased and discounted (Note 4.2)		1,683,507	204,967,017	307,319	36,724,562
		<u>3,439,402</u>	<u>418,747,235</u>	<u>8,042,257</u>	<u>961,049,758</u>
4.1 Loans, cash credit, overdrafts etc.					
General Loan & Advance (U-pass)		1,755,895	213,780,217	7,734,939	924,325,196
		<u>1,755,895</u>	<u>213,780,217</u>	<u>7,734,939</u>	<u>924,325,196</u>
4.2 Bills purchased and discounted					
Payable Inside Bangladesh		-	-	-	-
Payable Outside Bangladesh		1,683,507	204,967,017	307,319	36,724,562
		<u>1,683,507</u>	<u>204,967,017</u>	<u>307,319</u>	<u>36,724,562</u>
5 Borrowings from other banks, financial institutions and agents					
Borrowing from Banks		-	-	3,277,369	391,645,630
Borrowing from ID-HO Through Treasury		3,050,000	371,337,500	4,300,000	513,850,000
		<u>3,050,000</u>	<u>371,337,500</u>	<u>7,577,369</u>	<u>905,495,630</u>
6 Other liabilities					
Interest Payable for Borrowing from Intra Business Unit (ID-HO) Through Treasury -USD (LCY)		21,458	2,612,507	28,309	3,382,957
Interest Payable for Borrowing from Banks -USD (LCY)		(750)	(91,313)	12,574	1,502,580
Interest Payable on FDR - Deal Basis		3,108	378,422	2,305	275,407
Non-Resident BD (NRB) FC Account - USD		3,363	409,478	23,363	2,791,911
Provision against Unclassified Loans and Advances		35,577	4,331,515	64,018	7,650,156
		<u>62,757</u>	<u>7,640,609</u>	<u>130,569</u>	<u>15,603,010</u>
Particulars	Notes	Jan'25-Sep'25		Jan'24-Sep'24	
		USD	Taka	USD	Taka
7 Interest income					
General Loans & Advances		370,793	45,143,995	821,659	98,188,254
Export Bills Purchased-Lcy		45,689	5,562,639	70,183	8,386,877
Deposit with Banks and Financial Institution		5,578	679,070	19,531	2,333,971
		<u>422,059</u>	<u>51,385,705</u>	<u>911,373</u>	<u>108,909,102</u>
8 Interest Paid on deposits and borrowings, etc					
Profit for Mudaraba Savings Deposit A/c (MSDA)		149,158	18,159,960	56,596	6,763,267
Interest Expense for Borrowing from Banks-USD (LCY)		200,004	24,350,429	637,969	76,237,334
Interest. Expense for FDR- Deal Basis		16,171	1,968,823	4,838	578,131
		<u>365,332</u>	<u>44,479,211</u>	<u>699,404</u>	<u>83,578,733</u>
9 Other operating income					
Fees and Charges from General Loan and Advances		67	8,183	-	-
Trade Finance Charges		91,372	11,124,519	3,468	414,465
		<u>91,439</u>	<u>11,132,702</u>	<u>3,468</u>	<u>414,465</u>



NRBC Bank Securities Limited
Statement of Financial Position (Unaudited)
As at September 30, 2025

Properties & Assets	Notes	At Sep 30, 2025 Taka	At Dec 31, 2024 Taka
Assets			
<u>Non Current Assets:</u>			
Property, Plant & Equipment	4	15,201,409	16,488,111
<u>Investments :</u>			
Investment in Share & Stock	5	383,157,600	562,410,134
<u>Loan and Advances :</u>			
Margin Loan	6	2,148,498,776	2,012,808,202
<u>Current Assets:</u>			
Advances, Deposits, Prepayments, Receivables	7	571,739,702	509,873,868
Cash and Cash Equivalents	8	226,529,853	160,470,549
		798,269,555	670,344,417
Total Properties & Assets		3,345,127,340	3,262,050,863
Equity & Liability			
<u>Shareholders' Equity:</u>			
Share Capital	9	460,000,000	460,000,000
Retained Earnings	10	307,357,407	358,228,897
Capital Reserve	11	53,418,046	53,418,046
		820,775,453	871,646,943
<u>Current Liabilities</u>			
Other Liabilities	12	705,987,959	554,647,817
Overdraft NRBC Bank PLC.	13	1,298,463,676	1,282,556,532
		2,004,451,635	1,837,204,349
<u>Long Term Liabilities</u>			
Long Term Loan	14	519,900,251	553,199,570
Total Equity and Liabilities		3,345,127,340	3,262,050,863

The annexed notes form an integral part of the Financial Statements.

-Sd/-
Chief Executive Officer

-Sd/-
Chairman

Signed as per annexed report on even date

Dated: 29 October, 2025
Place: Dhaka, Bangladesh

NRBC Bank Securities Limited
Statement of Profit or Loss and Other Comprehensive Income (Unaudited)
For the period ended September 30, 2025

Particulars	Notes	Jan'25-Sep'25	Jan'24-Sep'24
		Taka	Taka
Revenue	15	199,200,776	327,916,431
Less : Direct Expense/Cost of Revenue	16	206,558,227	187,235,429
Gross Profit		(7,357,451)	140,681,002
Operating Expenses			
Salary & Allowances	17	50,817,361	52,495,078
Rent, Taxes, Insurance, Electricity, etc.	18	5,582,478	5,672,182
Legal/Professional/Preliminary Expenses	19	64,375	53,975
Stamp, Postage & Telecommunication etc.	20	1,466,804	1,546,339
Stationery, Printing, Advertisement, etc.	21	917,563	1,426,948
Board of Directors' Meeting Expense	22	33,000	396,000
Depreciation & Repair of Property, Plant & Equipment	23	3,707,314	4,428,491
Other Expenses	24	1,796,914	3,974,338
Total Operating Expenses		64,385,809	69,993,351
Operating Profit/(Loss) before Provision		(71,743,260)	70,687,651
Provision for Diminution listed Company of Share/Securities	25	(54,098,985)	28,744,852
Provision against Margin Loan	26	1,356,906	474,489
Provision against Negative Equity	27	20,202,678	-
Total Provision		(32,539,401)	29,219,341
Profit/(Loss) before Taxation		(39,203,859)	41,468,310
Provision for Taxation		11,667,632	20,855,749
Current Tax	28	12,003,419	20,714,010
Deferred Tax	29	(335,787)	141,739
Profit/Loss after taxation		(50,871,490)	20,612,561
Earnings Per Share (EPS)	30	(1.11)	0.45

The annexed notes form an integral part of the Financial Statements.

-Sd/-
Chief Executive Officer

-Sd/-
Chairman

Signed as per annexed report on even date

Dated: 29 October, 2025
Place: Dhaka, Bangladesh

NRBC Bank Securities Limited
Statement of Cash Flows
As at September 30, 2025

Particulars	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
A. Cash flows from operating activities		
Cash received from :		
Brokerage Commission/Charge Receipts	72,361,241	99,050,844
Interest income Received on Margin Loan & Deposit	170,728,742	233,384,813
Dividend Received	3,118,496	3,523,751
Gain on Sale of Shares and Debentures	(47,007,703)	(8,042,977)
	199,200,776	327,916,431
Cash payment to :		
Legal Charge to DSE	7,189,340	9,452,694
Interest paid for OD & Term loan	197,434,811	174,275,149
CDBL Charges paid for Share Trading (Net)	991,492	2,807,416
Advance Tax Payment	19,177,516	33,488,005
DES/BSEC/RJSC Fees & Charge paid for facilitating Trade	942,585	693,877
Paid to the Employee	50,817,361	61,535,078
Legal/Preliminary Expense	64,375	53,975
Audit Fees	115,000	86,250
Payments to suppliers/Service providers	9,212,655	27,637,098
Paid for Other Operating Activities	1,829,914	4,370,338
	287,775,047	314,399,879
Operating profit before changes in operating assets & liabilities	(88,574,271)	13,516,552
Increased/decreased in operating assets and liabilities		
Increased/(Decreased) of Deposit from client against Share purchased	172,418,751	76,542,449
Increased/(Decreased) of Consolidated Customer Fund Account	21,323	-
(Increased) / Decreased in Operating Assets	172,440,074	76,542,449
Net cash from/(used in) operating activities (A)	83,865,803	90,059,001
Cash flows from investing activities		
Purchase of Property, Plant and Equipment	(1,623,753)	(401,548)
Investment in Shares/Securities	179,252,534	54,798,686
Advances, deposits, prepayments, Receivables	(42,352,531)	(99,883,445)
Margin Loan	(135,690,574)	(47,448,866)
Net Cash flows from investing activities (B)	(414,325)	(92,935,174)
Cash flows from Financing Activities		
Share Capital	-	-
Overdraft Loan from Banking Co.	438,418,616	110,886,311
Term Loan From Parent Company & Banking Co.	(455,810,791)	13,060,256
Dividend Paid	-	-
Net cash flows from financing activities (C)	(17,392,175)	123,946,567
Net Surplus/(Deficit) in Cash and Bank Balances for the year (A+B+C)	66,059,303	121,070,394
Cash and Bank Balance at beginning of the year	160,470,549	38,700,753
Cash & Bank Balance at the end of the year (*)	226,529,852	159,771,147
(*) Cash & Bank Balance:		
Cash in Hand	121,173,403	5,186
Cash at Bank	105,356,449	159,765,962
	226,529,852	159,771,147

The annexed notes form an integral part of the Financial Statements.

-Sd/-
Chief Executive Officer

-Sd/-
Chairman

Signed as per annexed report on even date

Dated: 29 October, 2025
Place: Dhaka, Bangladesh

NRBC Bank Securities Limited
Statement of Changes in Equity (Unaudited)
As at September 30, 2025

Particulars	Paid up capital	Retained Earnings	Capital Reserve	Total
Opening Balance at January 01, 2025	460,000,000	358,228,897	53,418,046	871,646,943
Net Profit after Tax for the period after Capital Reserve		(50,871,490)	-	(50,871,490)
Balance at September 30, 2025	460,000,000	307,357,407	53,418,046	820,775,453
Balance at December 31, 2024	460,000,000	358,228,897	53,418,046	871,646,943

Statement of Changes in Equity
As at September 30, 2024

Particulars	Paid up capital	Retained Earnings	Capital Reserve	Total
Opening Balance at January 01, 2024	460,000,000	344,546,202	39,326,983	843,873,185
Net Profit after Tax for the year after Capital Reserve	-	20,612,560	-	20,612,560
Balance at September 30, 2024	460,000,000	365,158,762	39,326,983	864,485,745

-Sd/-
Chief Executive Officer

-Sd/-
Chairman

Signed as per annexed report on even date

Dated: 29 October, 2025
Place: Dhaka, Bangladesh

NRBC Bank Securities Limited
Selective Notes to the Preparation of Financial Statements
For the period ended September 30, 2025

1.1 Nature of Business Activities

NRBC Bank Securities Limited (the Company), a majority owned subsidiary company of NRBC Bank Limited was incorporated as a Public limited company in Bangladesh on 20 September 2015 bearing certificate of incorporation no. C-125904/2015 under the Companies Act 1994 having its registered office at 114 Motijheel Commercial Area, Dhaka - 1000.

1.2 Nature of business

NRBC Bank Securities Limited (the Company) has two Licenses to carry out its Business :

- a. **Broker License** # নিবন্ধনত.১/ডি এস ই-৮২/২০১৬/৫৪২ /০৭.০৯.২০১৬ ইং
- b. **Dealer License** # নিবন্ধনত.১/ডি এস ই-৮২/২০১৬/৫৪৩ /০৭.০৯.২০১৬ ইং

Aforesaid licenses issued by Bangladesh Securities & Exchange Commission (BSEC) for buy, sell and deal in shares, stocks, debentures and other securities under stock exchange in Bangladesh and/ or elsewhere as well as to carry on any business as permissible for a broker and dealer time to time circular issued by Bangladesh Securities & Exchange Commission (BSEC).

- a. **Broker License** : In Pursuasion of Broker License, NRBC Bank Securities Limited engaged in trading of Share & Securities on behalf Potential Investors of capital market, hence Brokerage Commission/Charge are treated as revenue according to Securities and Exchange Ordinance, 1969 (XVII of 1969) and Securities and Exchange Commission (Stock-Broker, Stock Dealer & Authorized Representative) Rule, 2000 Dated November 29, 2000.

NRBCBSL extended margin loan to the Potential Investors of capital market as per Margin Rules, 1999 Dated April 1999 and No. BSEC/CMRRCD/2017-357/221/Admin/89 dated 22 May 2019 wherein Interest Income is treated as Revenue.

- b. **Dealer License** : In Pursuasion of Dealer License, NRBC Bank Securities Limited engaged itself Buying & Selling Stock of its own name, hence Capital Gain/loss and Dividend of the holding Share & Securities are treated as revenue according to Securities and Exchange Ordinance, 1969 (XVII of 1969) and Securities and Exchange Commission (Stock-Broker, Stock Dealer & Authorized Representative) Rule, 2000 Dated November 29, 2000

2.0 Significant accounting policies and basis of preparation of financial statements

2.1 Statement of compliance:

The financial statements of the Company are prepared on a going concern basis under historical cost conversion in accordance with International Financial Reporting Standards (IFRS). The financial statements has also been made in accordance with the Companies Act 1994, the Securities and Exchange Rules 1987, the listing Rules of Dhaka Stock Exchange, Guidelines from Bangladesh Bank, other applicable laws and regulations.

NRBC Bank Securities Ltd. was also registered with the Bangladesh Securities and Exchange Commission (BSEC) to act as Stock Dealer for carrying its own investment in the capital market.

2.2 Use of estimates and judgments

The preparation of financial statements in conformity with IFRS requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate were made and in any future periods affected.

2.3 Going Concern Assessment

The Company has adequate resources to continue in operation for foreseeable future. For this reasons the directors continue to adopt going concern basis in preparing the financial statements. The Probable credit facilities from parents and Others as well as adequate resources of the Company provide sufficient funds to meet the present requirements of its businesses and operations in the future.

2.4 The financial statements referred to here comprise :

- a. Statement of Financial Position
- b. Statement of Profit or Loss and Other Comprehensive Income
- c. Statement of Cash Flows
- d. Statement of Changes in Equity and
- e. Notes to the Financial Statements

2.5 Statements of Cash flows

Statement of cash flows is prepared in accordance with the International Accounting Standard-7 "Statement of Cash Flows".

2.6 Reporting period

These financial statements cover one calendar year from 1 January 2025 to 30 September 2025.

2.7 Functional and presentational currency

The financial statements are presented in Bangladesh Taka, which is the Company's functional currency.

3.0 Consistency accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements.

3.1 Property, plant and equipment

Items of property, plant and equipment are measured at cost less accumulated depreciation and impairment losses, as per IFRS /IAS 16: Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

3.2 Depreciation policy

Full month's depreciation has been charged on additions irrespective of date when the related assets are put into use and no depreciation is charged for the month of disposal. Depreciation is provided at the following rates on straight-line basis in accordance with IAS 16 over the periods appropriate to the estimated useful lives of the different types of assets:

Categories of Assets	Rate of Depreciation (%)
Furniture and fixtures	10
Office Equipments	10
Computer and Accessories	20
Bangladesh Made Computer Software	20
Motor Vehicles	30

3.3 Trading Right Entitlement Certificate (TREC) (Membership) with Dhaka Stock Exchange Ltd (DSE) and Chittagong Stock Exchange Ltd. (CSE):

NRBC Bank Securities Ltd. obtained Trading Right Entitlement Certificate (TREC) from Dhaka Stock Exchange Ltd (DSE) having no. 082 and As per the Demutualization Act, 2013, Trading Right Entitlement Certificate (TREC) has been allotted 7,215,106 no. of ordinary shares of Dhaka Stock Exchange Limited (DSE).

In persuasions of Demutualization Act, 2013, Dhaka Stock Exchange sold 25% share holding of 7,215,106 to Strategic Partner M/s. Shenzhen Stocks & Shanghai Stock Exchange @Tk.21.00 in 2018 and, therefore, holding of is reduced to 5,411,330 shares and, at the same, DSE's Trading Right Entitlement Certificate (TREC) has no value as per Demutualization Act, 2013.

NRBC Bank Securities Limited also obtained Trading Right Entitlement Certificate (TREC) having no 152/2021/04 dated September 19, 2021 from Chittagong Stock Exchange Ltd. (CSE). The Company has deposited Tk. 30,000,000.00 as Security Money against TREC # 152 with Chittagong Stock Exchange Ltd. (CSE) mentioned in the **Note:7.01**

3.4 Investment in Securities

Investment in listed securities are to be recognized at cost. Quarterly impairment test will be carried out by comparing cost with market price as a whole of its total holdings. In case of diminution of market value compared to cost, provision will be made on portfolio basis but no unrealized gain will be booked when market value exceeds cost.

3.5 Margin loan/Loan to customer and Provision

The Company extends margin loan to the portfolio investors at an agreed ratio (between investors deposit and loan amount) of purchased securities against the respective investor account as per prescribe Guideline of BSEC. The investors are to maintain the margin as per set rules and regulations. The margin is monitored on daily basis as it changes due to change in market price of shares. If the margin falls below the minimum requirement, the investors are required to deposit additional fund to maintain margin as per rules otherwise the company take necessary steps to bring the margin to the required level within prescribed guideline of BSEC.

According to Notification No. BSEC/CMRRCD/2017-357/221/Admin/89 of Bangladesh Securities & Exchange Commission (BSEC), All registered entity must maintained @1% Provision on outstanding margin exposure with net Interest Suspense against Margin Loan

3.6 Advance, deposits and prepayments

Advances are initially measured at cost. After initial recognition, advances are carried at cost less deductions, adjustments or charges to other account heads. Deposits are measured at payment value. Prepayments are initially measured at cost. After initial recognition, prepayments are carried at cost less charges to income statement.

3.7 Deferred taxation

Deferred tax liabilities are the amount of income taxes payable in future periods in respect of taxable temporary differences. Deferred tax assets are the amount of income taxes recoverable in future periods in respect of deductible temporary Differences. Deferred tax assets and liabilities are recognized for the future tax consequences of timing differences arising between the carrying values of assets, liabilities, income and expenditure and their respective tax bases. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted at the reporting date. The impact on the account of changes in the deferred tax assets and liabilities have also been recognized in the statement of comprehensive income as per IAS-12 "Income Taxes"

3.8 Provision for income tax

Provision for current income tax has been made in compliance with relevant provisions of Income Tax Act, 2023 along with Financial Act, 2024

3.9 Cash and cash equivalents

Cash and cash equivalents comprise cash in hand and cash at bank, which are held and available for use by the company without any restriction and are readily convertible to a known amount of cash and that are subject to an insignificant risk of change in value.

3.10 Share Capital

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets.

3.11 Payables

Trade and other payables will be stated at their nominal values.

3.12 Other Liabilities for Expenses

Liabilities are to be recognized for the goods and services received, whether paid or not for those goods and services. Payables will not interest bearing and are stated at their nominal values.

3.13 Revenue from Contracts with Customers

Revenue is recognized only when it is probable that the economic benefits associated with the transaction will flow to the company in accordance with the International Financial Reporting Standard (IFRS) 15 "Revenue from Contracts with Customers"

3.13.1 Interest income

Income from margin loan/bank deposit are recognised on accrual basis. Such income is calculated considering daily margin loan balance of the respective parties or balances with the banks.

3.13.2 Brokerage commission/Other Income relating Buying/selling of Securities

Brokerage commission/fees based income are recognized as income when selling or buying order executed and service rendered.

3.13.3 Other Business Income

Other income, comprises of service charges and capital gain, is recognized when service rendered and sell process completed.

3.14 Risk and Uncertainty Management

The business activities of the Company expose it to a variety of risks, namely market risks, interest rate risk, liquidity risk and credit risk. The Company's risk management strategies focus on the un-predictability of these elements and seek to minimise the potential adverse effects on its financial performance.

The financial risk management for the Company is driven by the Company's Management, in close co-ordination with internal / external experts. The management periodically reviews the exposures to financial risks and the measures taken for risk mitigation and the effectiveness thereof.

a) Market Risk

Market risk is the possibility of a specific business incurring losses due to factors affecting the market or the industry that the business belongs to. Some known causes of market risk include economic recessions, shifts in interest rates and political unrest.

(i) Interest rate risk

Interest rate risk primarily arises from floating rate borrowing. Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. However, currently the company is not exposed to any borrowings with floating interest rate.

b) Credit risk

Credit risk refers to the risk of default on its obligation by the counter-party, the risk of deterioration of creditworthiness of the counter-party as well as concentration risks of financial assets, and thereby exposing the Company to potential financial losses. The Company is exposed to credit risk mainly with respect to margin loan.

c) Liquidity risk

Liquidity risk arises from the Company's inability to meet its cash flow commitments on due dates. As a prudent liquidity risk management measure, the company closely monitors its liquidity position and deploys a robust cash management system. Accordingly, the company maintains credit facilities sufficient to honour its commitments. The company's treasury department monitors rolling forecast of company's cash flow position and ensures that the company meets its financial obligations at all times including contingencies.

3.15 Event after the reporting period

As per IAS - 10 "Events after the Reporting period", events after the reporting period are those events, favorable and unfavorable, that occur between the end of the reporting period and the date when the financial statements are authorized for issue. Two types of events can be identified:

- i) those that provide evidence of conditions that existed at the end of the reporting period (Adjusting events after the reporting period) and
- ii) those that are indicative of conditions that arose after the reporting period (Non- adjusting events after the reporting period).

There was no material events which have occurred after the reporting period which could affect the values stated in the financial statements **except mention in note 30**

3.16 Related party transaction

As per IAS 24 “Related Party Disclosures”, a related party is a person or entity that is related to the entity (i.e. NRBCBSL) that is preparing its financial statements. Related party transaction is a transfer of resources, services, or obligations between a reporting entity and a related party, regardless of whether a price is charged as per IAS 24.

Related Parties include the Company’s Directors, key management personnel, associates, companies under common directorship etc. as per IAS 24 “Related Party Disclosures”. All transactions involving related parties arising in the normal course of business are conducted as arm’s length transactions. Related parties disclosure given in the **Note-30**

3.17 General

- i. Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary.
- ii. The figures appearing in these financial statements are expressed in Taka currency and rounded off to the nearest Taka unless otherwise stated.

	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
4.00 Property, Plant and Equipment		
At Cost:		
Opening Balance	33,789,808	35,434,635
Add: Addition During the Year(Net)	1,623,753	1,555,173
Less: Disposal during the year	-	3,200,000
	35,413,561	33,789,808
Accumulated Depreciation:		
Opening Balance	17,301,698	14,982,730
Add: Depreciation Charged during the year	2,910,454	4,478,967
Less: Disposal during the year	-	2,160,000
	20,212,152	17,301,697
Written Down Value	15,201,409	16,488,111

A Schedule of Property, Plant and Equipment is given in Annexure-1 for accounting & Tax Purpose

5.00 Investment in Share & Stock		
Quoted Share (Publicly Traded listed with DSE)	139,172,391	312,674,829
Cost of Acquisition of DSE TREC & Share	213,749,990	213,749,990
Initial Public Offer	-	-
Investment in Share Strategic Investment A/c [Note: 5.01]	30,235,220	35,985,316
	383,157,600	562,410,134

A Schedule of Investments in Shares is given in Annexure -2

5.01 Investment in Share Strategic Investment	30,235,220	35,985,316
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According to Demutualization Act 2013, DSE was agreed to sale 25% share to Strategic partner to Shenzhen Stock Exchange & Shanghai Stock Exchange. At the same National Board of Revenue (NBR) issued এস.আর.ও নং ৩১৯-আইন/আয়কর/২০১৮- Income Tax Ordinance 1984 dated October 30, 2018 stated that all proceed of selling to Strategic partner will be operated in BO Account 1205950066923412. Therefore, company could not recognized as capital gain due to all amount being block to the aforesaid BO Account 1205950066923412 until completion of period as well as sale of the stock.

6.00 Loan and Advances		
Margin Loan	2,148,498,776	2,012,808,202
	2,148,498,776	2,012,808,202

This represent amount of loan to the customer against shares purchased under prescribed guideline of BSEC

7.00 Advances, deposits, prepayments, Receivables

Security Deposit	7.01	60,200,000	60,200,000
Advance Income Tax	7.02	261,836,570	242,659,054
Advance Others	7.03	187,894,671	188,069,052
Accounts Receivable	7.04	60,993,799	18,466,886
Deferred Tax Assets	7.05	814,662	478,875
		571,739,702	509,873,868

7.01 Security deposits			
Security Deposit with Central Depository Bangladesh Ltd. (CDBL)		200,000	200,000
Security Deposit with Chatrogram Stock Exchange Ltd. [Agst Membership]		30,000,000	30,000,000
Security Deposit with Meghna Bank Ltd.		30,000,000	30,000,000
		60,200,000	60,200,000

7.02 Advance Income Tax			
Opening Balance		242,659,054	204,527,631
Add: Addition During the period		19,177,516	38,131,423
		261,836,570	242,659,054
Less: Settlement		-	-
		261,836,570	242,659,054

	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
7.02.01 Advance Income Tax		
On Turnover under Section 137 of ITA 2023	168,163,297	156,783,578
Adv Tax Corporate U/S 173 and 154 of ITA 2023	80,642,236	73,516,349
On Bank Interest under Section 102 of ITA 2023	1,292,994	1,246,784
On Dividend Income under Section 117 of ITA 2023	9,722,102	9,098,403
Advance Tax on Motor Vehicle u/s 153 of ITA 2023	111,000	111,000
AIT paid to City Corporation u/s 92 of ITA 2023	11,000	9,000
Advance Tax- Strategic Investment u/s 125 of ITA 2023*	1,893,941	1,893,941
	261,836,570	242,659,054

Gain Tax on Sale of Share (25% i.e. 1,803,777X21 less cost) no. Share sale to Shenzhen Stocks & Shanghai Stock Exchange @Tk.21.00 Through DSE in 2018 which to be utilized after expiry of 3 (Three) periods as S.R.O No 319 - Ayin/Aykor/2018 Dated Nov-11-2018. Such tax will claimed after close of the Strategic Investment BO # 1205950066923412.

7.02.02 Advance income tax during this period		
On Turnover u/s 137 of ITA 2023	11,379,719	23,270,393
Adv Tax Corporate u/s 173 and 154 of ITA 2023	7,125,887	13,227,839
On Bank Interest u/s 102 of ITA 2023	46,211	39,226
On Dividend Income u/s 117 of ITA 2023	623,699	1,565,965
Advance Tax on Motor Vehicle u/s 153 of ITA 2023	-	25,000
AIT paid to City Corporation u/s 92 of ITA 2023	2,000	3,000
	19,177,516	38,131,423

7.03 Advance Others		
Advance Office Rent (Head Office)	41,500	1,381,750
Advance to suppliers	2,684,025	1,518,157
Advance (Security Deposit) to Rajuk for Land Purchase*	185,169,146	185,169,146
	187,894,671	188,069,052

* The company Security Deposit Money in above.

7.04 Accounts Receivable		
Receivable for MB	9,953	-
Dhaka Stock Exchange Ltd. (Settlement A/c) Broker	39,542,574	17,145,184
Dhaka Stock Exchange Ltd. (Settlement A/c) Dealer	-	1,321,702
Chittagong Stock Exchange Ltd. (Settlement A/c) Broker	21,441,272	-
	60,993,799	18,466,886

7.05 Deferred Tax Assets		
Opening Balance	478,875	427,042
Add: Addition During the period	335,787	51,833
	814,662	478,875
Less: Adjustment during the period	-	-
	814,662	478,875

8.00 Cash and Cash Equivalents		
Cash in hand operation	3,720	8,622
Cash in hand /transit*	121,169,683	11,622,000
Cash at bank (Note: 08.01)	105,356,449	148,839,927
	226,529,853	160,470,549

****Transit is cheque receive from client 1,16,22,000

	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
8.01 Cash at Bank		
<u>A. NRBC Bank PLC., Principal Branch</u>	57,525,827	58,870,664
NRBC Bank PLC. CCA 0101-360-099	49,801,137	50,496,406
NRBC Bank PLC. IPO A/C 0101-360-098	12,400	12,975
NRBC Bank PLC. Operation A/C 0101-364-002	6,571,678	7,457,672
NRBC Bank PLC. Operation A/C 0101-360-164	1,129,557	891,637
NRBC Bank PLC. A/C 0101-360-293	5,928	6,503
NRBC Bank PLC. A/C 0101-333-3040	5,127	5,472
<u>B. Al-Arafah Islami Bank Limited, Motijheel Branch</u>	1,566,780	1,102,819
Al-Arafah Islami Bank PLC- CCA 0021220006396	1,512,578	989,335
Al-Arafah Islami Bank PLC Dealer A/C 0021220006385	54,202	113,484
<u>C. The City Bank Bank Limited, Gulshan Branch</u>	15,244	15,756
The City Bank Bank PLC A/C3103261464001	15,244	15,756
<u>D. Mercantile Bank PLC., Nikunja Branch</u>	46,021,278	88,800,973
Mercantile Bank PLC. CCA1131000048022	45,928,539	88,747,659
Mercantile Bank PLC. dealer A/C1131000048692	92,739	53,314
<u>E. United Commercial Bank PLC, F.Ex. Branch</u>	177,646	40
United Commercial Bank PLC 0721101000003320	177,646	40
<u>F. Community Bank PLC Motijheel Branch</u>	49,674	49,674
Community Bank PLC 0040342307301	49,674	49,674
Total (A+B+C+D+E+F)	105,356,449	148,839,927
9.00 Share Capital		
<u>Authorized Capital</u>		
100,000,000 Ordinary Shares of Taka 10.00 each	1,000,000,000	1,000,000,000
<u>Issued, Subscribed and Paid-up Capital</u>		
46,000,000 Ordinary Shares of Taka 10.00 each fully paid	460,000,000	460,000,000
Add: Stock Dividend	-	-
	460,000,000	460,000,000
10.00 Retained Earnings		
Opening Balance	358,228,897	344,546,202
Add: Profit after tax during the period	(50,871,490)	27,773,758
	307,357,407	372,319,960
Less: Cash Dividend	-	-
Less: Transfer to Capital Reserve	-	14,091,063
	307,357,407	358,228,897
11.00 Capital Reserve		
Opening Balance	53,418,046	39,326,983
Add: During the period	-	14,091,063
	53,418,046	53,418,046
According to clause no. e(i) of Part B [rule (1)(b); rule 5(2)] of Notification No. BSEC/CMRRCD/2017-357/221/Admin/89 dated May 29, 2019 of Bangladesh Securities & Exchange Commission (BSEC), All registered entity must maintained @10% as Capital Reserve on basis of last period Net income.		
12.00 Other Liabilities		
Payable to Stock Exchanges	12.01 52,697,833	12,646,152
Payable to Clients	12.02 300,306,562	167,939,492
Current Income Tax Payable	12.03 272,957,561	260,954,142
Payable to Supplier	1,434,036	1,546,341
Statutory Audit Fee payable	-	115,000
TDS at Source	464,188	346,305

	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
VDS at Source	44,238	77,260
Bonus	2,006,505	2,006,505
Provision for Diminution of Shares/Investment	12.04 34,348,183	88,447,168
Payable with Merchant Bank	19,864	441,370
Provision for loss on Margin Loan @ 1%	12.05 21,484,988	20,128,082
Provision for Negative Equity @5% for 9 months	12.06 20,202,678	-
Investment Protection Fund	12.07 21,323	-
	705,987,959	554,647,817
12.01 Payable to Stock Exchanges		
Dhaka Stock Exchange Ltd. Broker	52,686,906	754,586
Dhaka Stock Exchange Ltd. Dealer	-	11,891,566
Chittagong Stock Exchange Ltd. Broker	10,927	-
	52,697,833	12,646,152
12.02 Payable to Clients	300,306,562	167,939,492
This represents amount payable to customers against sale of shares and/or receipts for purchasing of shares.		
12.03 Current Income Tax Payable		
Opening Balance	260,954,142	227,657,085
Add: Addition During the period	12,003,419	33,297,057
	272,957,561	260,954,142
Less: Adjustment during the period	-	-
	272,957,561	260,954,142
12.04 Provision for diminution of shares/investment		
Opening Balance	88,447,168	24,212,939
Add: Addition During the period	-	-
	88,447,168	24,212,939
Less: Adjustment During the period	(54,098,985)	64,234,229
	34,348,183	88,447,168
12.05 Provision for Margin Loan		
Opening Balance of Margin Loan	2,012,808,202	1,909,628,707
Less : Interest Suspense on Margin Loan	-	-
Add : Realized of Interest Suspense on Margin Loan	-	-
Net Loan Balance	2,012,808,202	1,909,628,707
Add: Increase/(Decrease) of Margin Loan Balance	135,690,574	103,179,495
	2,148,498,776	2,012,808,202
1% Provision for Margin Loan as BSEC Guidline	21,484,988	20,128,082
According to Notification No. BSEC/CMRRCD/2017-357/221/Admin/89 of Bangladesh Securities & Exchange Commission (BSEC), All registered entity must maintained @1% Provision on outstanding margin exposure with net Interest Suspense against Margin Loan.		
12.06 ***Provision of Negative Equity	20,202,678	-
Negative Equity 30.09.25	538,738,085	
5% provision for 9 months	20,202,678	
**According to Notification No. BSEC/CMRRCD/2017-357/221/Admin/89 of Bangladesh Securities & Exchange Commission (BSEC), All registered entity must maintained @1% Provision on outstanding margin		
***Ref: বিএসইসি/এসএমএমআইডি/এলই/৯৫/১০৫/২০২৪/৩০৩; DSE/MCD/MCF/Unrealized-Loss-Provision/2025/30) dated April 24, 2025 and May 14, 2025		

	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
12.07 Investment Protection Fund ***		
Interest Income on Consolidated Customer Fund (CCA)	107,332	-
Less: Charges for CCA # 048022, MBL, Nikunja Branch	22,041	-
	85,290	-
***Investment Protection Fund 25% of Net Interest	21,323	-

Consolidated Customer Fund has been formed as per directive of BSEC/CMRRCD/2009-193/21 dated June

13.00 Overdraft Facility

NRBC Bank PLC	521,830,435	50,112,500
The City Bank PLC	258,653,849	254,216,262
UCB Bank PLC	-	464,441,707
Mercantile Bank PLC	310,808,583	310,032,767
Meghna Bank PLC	207,170,809	203,753,296
	1,298,463,676	1,282,556,532

NRBC Bank PLC: Overdraft facility Principal Branch Limit 50,00,00,000 @15% per annum
The City Bank PLC, Gulshan Br : Overdraft Limit of Tk.25,00,00,000 @15% Per annum
UCB Bank PLC, Foreign Exchange Br: Overdraft Limit of Tk.50,00,00,000 @15% Per annum
Mercantile Bank PLC, Nikunja Br: Overdraft Limit of 30,00,00,000 @15% Per annum
Meghna Bank PLC, Principal Br : Overdraft Limit of 20,00,00,000 @15% Per annum

14.00 Long Term Loan

Term Loan General *	449,088,452	452,910,929
Term Loan Special **	35,352,187	49,797,805
Term Loan ICB Special ***	35,459,612	50,490,837
	519,900,251	553,199,570

* NRBC Bank Securities Ltd. availed Term Loan facility 10 year tenor from NRBC Bank PLC (Parent Company) having Limit of Tk.110,00,00,000 @15% Per annum with quarterly installment under General category.

** Term Loan under special Category availed from NRBC Bank PLC (Parent Company) with 3.5 Year Tenor as per DOS Circular 01, Dated February 10, 2020 for investment in capital market @9% Per annum with quarterly installment.

*** NRBC Bank Securities Ltd. availed Term Loan facility 3 year tenor from ICB having Limit of Tk.6,00,00,000 @4% Per annum with quarterly installment under General category.

	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
15.00 Revenue		
Brokerage Commission/Charge *	72,361,241	99,050,844
Interest Income **	170,728,742	233,384,813
Dividend Income ***	3,118,496	3,523,751
Gain on Sale of Shares and Debentures (Net) ***	(47,007,703)	(8,042,977)
	199,200,776	327,916,431

Note-15.01

NRBC Bank Securities Limited (the Company) has two Licenses to carry out its Business :

- a. Broker License # নিবন্ধনও.১/ডি এস ই-৮২/২০১৬/৫৪২ /০৭.০৯.২০১৬ ইং
b. Dealer License # নিবন্ধনও.১/ডি এস ই-৮২/২০১৬/৫৪৩ /০৭.০৯.২০১৬ ইং

a. Brokerage Commission/Charge Through Broker License *: In Persuasion of Broker License, NRBC Bank Securities Limited engaged in trading of Share & Securities on behalf Potential Investors of capital market, hence Brokerage Commission/Charge are treated as revenue according to Securities and Exchange Ordinance, 1969 (XVII of 1969) and Securities and Exchange Commission (Stock-Broker, Stock Dealer & Authorized Representative) Rule, 2000 Dated November 29, 2000.

Interest Income on Margin Loan and Balance** : NRBCSL extended margin loan to the Potential Investors of capital market as per Margin Rules, 1999 Dated April 1999 and No. BSEC/CMRRCD/2017-357/221/Admin/89dated 22 May 2019 wherein Interest Income is treated as Revenue.

b. Capital Gain/loss and Dividend Through Dealer License ***: In Persuasion of Dealer License, NRBC Bank Securities Limited engaged itself Buying & Selling Stock of its own name, hence Capital Gain/loss and Dividend of the holding Share & Securities are treated as revenue according to Securities and Exchange Ordinance, 1969 (XVII of 1969) and Securities and Exchange Commission (Stock-Broker, Stock Dealer & Authorized Representative) Rule, 2000 Dated November 29, 2000

Furthermore, Aforesaid Revenue is recognized according to Notification No. BSEC/CMRRCD/2017-357/221/Admin/ 89 dated May 29, 2019 of Bangladesh Securities & Exchange Commission (BSEC).

15.01 Interest Income

Interest Income on Margin Loan	170,511,307	233,301,170
Interest Income on Bank Balance	217,435	83,643
	170,728,742	233,384,813

16.00 Direct Expense/Cost of Revenue

Laga Charge [Paid to DSE for Trading]-VAT Exempted	7,189,340	9,452,694
Interest Expense on OD & Term loan	197,434,811	174,275,149
CDL Charges -Share Trading (Net)-VAT exempted	991,492	2,807,416
DES/BSEC/RJSC Fees & Charge	942,585	700,171
	206,558,227	187,235,429

16.01 Interest Expense for Loan from Schedule Bank

The Company availed loan facilities in form of Overdraft and Term Loan from NRBC Bank PLC. and The City Bank limited for

margin loan facilities to the Potential/Intendant Investors of capital market as per Margin Rules , 1999 Dated April 28, 1999

16.02 DES/BSEC/RJSC Fees & Charge

DSE/RJSC/Trade/Broker Association Membership Fee	252,070	112,128
TREC Renewal Fees to DSE	415,000	423,500
Authorized Representative Fee to DSE	13,500	115,812
DSE SMS Service Charge and Mobile App charge	200,750	6,294
Investor Protection Fund Fees to DSE	61,265	42,437
	942,585	700,171

17.00 Salary and Allowance

Basic Salary	17,653,750	17,929,918
Employees' Allowances and Benefit	23,922,614	25,193,861
Salaries & Allowance of Security & Support Staff	480,659	704,393
Ex-Gratia-Security & Support Staff	30,951	48,235
Liveries & Uniform payment/Expense for Security & Support Staff	59,501	4,181
Festival Bonus	4,277,874	4,263,195
Company Contribution to Recognized Gratuity Fund	2,878,487	2,795,356
Company Contribution to Recognized Provident Fund	1,513,525	1,555,939
	50,817,361	52,495,078

	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
18.00 Rent, Taxes, Insurance, Electricity, etc.		
Office Rent	3,053,295	3,261,602
Rate & Taxes	31,280	30,849
Insurance Premium Expenses [incl. VAT]	397,620	363,780
Power and Electricity Expense [incl. VAT]	1,389,606	1,410,002
WASA, Gas and Sewerage Expense [incl. VAT]	710,677	605,949
	5,582,478	5,672,182
18.01 Rate & Taxes		
Patent /Trade License/Holding Tax/Sign Board Tax	31,280	30,849
19.00 Legal/Professional/Preliminary Expenses		
Legal & Consultancy Fees	64,375	53,975
	64,375	53,975
20.00 Stamp, Postage & Telecommunication etc.		
Stamp and Cartridge Charge	-	16,965
Registered Postal & Courier Charges	10,759	11,915
Mobile and Telephone Charges *	327,025	429,024
Networking/Bandwidth Charge	1,129,020	1,088,435
	1,466,804	1,546,339
*VDS not applicable as per SL 5(3) of SRO -240/AIN/2021/44 dated June 29, 2021 as well as Tax deduction at Source		
21.00 Stationery, Printing, Advertisement, etc.		
Office Stationery Expenses	393,872	408,075
Packing/Printing Expenses	-	280,999
Advertisement in Newspapers and Online media, etc.	344,000	399,000
Printing BO form ,Binding, Photography and Photocopy	114,289	293,800
Toner/Ribbon/Printer Ink Expense*	65,402	45,074
	917,563	1,426,948
* VAT Exempted as per 3rd Schedule (Table -5- Goods sold at business stage) of VAT act 2012		
22.00 Board of Directors' Meeting Expenses		
Board Meeting Attendance Fees	33,000	396,000
Other BOARD Meeting Expenses *	-	-
	33,000	396,000
* Expense include Tips, stationery etc.		
23.00 Depreciation and Repair of the Property, Plant & Equipment		
A. Depreciation of the Freehold Properties		
Furniture & Fixtures	744,908	724,375
Office Equipment	759,089	741,996
Computer and Computer Equipment	551,457	493,681
Motor Vehicles	855,000	1,495,000
	2,910,454	3,455,052
B. Parts (Replacement), Repair & Maintenance of the Company's Assets:		
Parts/Items purchased(Replacement) of Office Equipment	220,743	170,599
Parts/Items purchased (Replacement) of Furniture's and Fixtures	122,794	57,913
Spare Parts (Replacement) of Vehicle	248,623	397,073
Parts/Items purchased (Replacement) of Computer and Computer Equipment	204,700	36,620
	796,860	662,205
C. Repair & Maintenance of the Company's Assets:		
Annual Software Maintenance and IT enable Cost	-	311,234
	-	311,234
Total [A+B+C]	3,707,314	4,428,491

Jan'25-Sep'25	Jan'24-Sep'24
Taka	Taka

24.00 Other Expenses

	24.01	
Bank Charge	92,219	70,948
Local Conveyance	83,412	91,364
Domestic Travelling Expenses	36,516	42,423
Goods /Items purchased for Company Ceremony/Program	38,497	1,137,884
Entertainment and Refreshment Expenses	865,106	1,243,661
Newspaper, Magazine and Periodicals Expense	1,960	3,879
Goods /Items purchased for valued clients	425,531	1,071,202
Nursery & Plantation Cost/Expense	27,000	29,000
Seminar and Awareness Program fee by Regulatory	120,838	90,800
Car or Vehicles Fuel (Oil/Gas/LPG) Cost*	80,835	168,427
Security Service Provider Commission & Charge	25,000	24,750
	1,796,914	3,974,338

* VAT exempted as per SRO -149/AIN/2020/100 dated June 11, 2020 and SRO-240-AIN/2021/163 Mushok Dated June 29, 2021

24.01 Bank/Financial Expenses

Excise Duty for OD & Term Loan Facilities from NRBC Bank PLC	50,000	-
Bank Charge (VAT Incl.) for Account with Banks	42,219	70,948
	92,219	70,948

As per Section 66 (Ka & Gha) of Income Tax Act 2023 regarding Interest Income from account with Schedule Bank In Bangladesh and The Company earned these income for payment Excise duties and Maintenance Charge as section 34 of the act.

25.00 Provision for Diminution of listed Company of Share/Securities

Cost Price of Listed Co. Share	139,172,391	202,486,306
Market price of Listed Co. Share	104,824,208	111,424,874
Required Provision as of the end of the Period	34,348,183	91,061,432
Provision kept in the previous year	88,447,168	24,212,939
	(54,098,985)	28,744,852

*Provisions for diminution in value of investments have been maintained in accordance with IAS-37 and BB/DOS-04/GA-01(cha)(2)(II) Dated April 08, 2025. and

*Provisions for diminution in value of investments have been maintained in accordance with IAS-37 and BSEC Circular # SEC/CMRRCD/ 2009-193/166 Dated December 08, 2015.

26.00 Provision against Margin Loan

Net Margin Loan	2,148,498,776	1,957,077,574
1% Provision for Margin Loan as BSEC Guidline	21,484,988	19,570,776
Provision Kept in previous year	20,128,082	19,096,287
Provision on Margin Loan for the Period	1,356,906	474,489

According to According to clause no. e(ii) of Part B [rule (1)(b); rule 5(2)] Notification No. BSEC/CMRRCD/2017-357/221/Admin/89 of Bangladesh Securities & Exchange Commission (BSEC), All registered entity must maintained @1% Provision on outstanding margin exposure with net Interest Suspense against Margin Loan.

27.00 Provision of Negative Equity (5% of 538738085.45)/12*9

20,202,678	-
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According to clause no. e(ii) of Part B [rule (1)(b); rule 5(2)] Notification No. BSEC/CMRRCD/2017-357/221/Admin/89 of Bangladesh Securities & Exchange Commission (BSEC), All registered entity must maintained @1% Provision on outstanding margin exposure with net Interest Suspense against Margin Loan.

***Ref: বিএসইসি/এসএমএসআইডি/এসই/১৫/১০৫/২০২৪/৩০৩; DSE/MCD/MCF/Unrealized-Loss-Provision/2025/30) dated April 24, 2025 and May 14, 2025

28.00 Current Tax Expense

i. Taxable Income

	Jan'25-Sep'25 Taka	Jan'24-Sep'24 Taka
Operating Profit	(71,743,260)	70,687,651
Less : Business Income Other than Standard Tax Rate		
Dividend Income [Tax @20% 7th Sch. Para-2 (Ka) of ITA 2023 and as per Finance Act. 2024]	3,118,496	3,523,751
Gain on sale of Fixed Assets [Used for Business Purpose u/s 58 & Paripatra 2020]*	-	-
Gain on Sale of Shares and Debentures (Net) [Tax@10% as per 7th Sch. Para-1(Ka) of ITA-2023 and SRO 196/2015] [Loss of Tk. 7926605.73 incurred in 2024 will be carried forward next 6 Financial Year upto 2030 & AY 2031-32 against gain]	-	-
Taxable Income after extra ordinary items	(68,624,763)	67,163,900
Add:		
Depreciation for Accounting Purpose	2,910,454	3,455,052
Entertainment & Refreshment	865,106	1,243,661
Excess Perquisite & Other Expense	4,000,000	6,500,870
	7,775,560	11,199,583
Less:		
Depreciation for Tax Purpose	1,863,546	1,828,426
Entertainment expenses allowable [as per limit U/s-55(Ja) of ITA, 2023 / U/s-30(f)(i) & Rule 65 of ITO, 1984]		
i. @4% On 1st 10 lac of Profit including Entertainment)	40,000	
ii. @2% Remaining balance of Balance of Profit	(1,256,255)	
(Whichever is lower between Actual Cost & U/s-55(Ja) of ITO-2023 / Rule-65 of ITO-1984)	(1,216,255)	1,243,661
Taxable Income before considering Other Income	(61,496,494)	75,291,396
***Taxable Income for Standard Rate@27.50% as per Finance Ordinance, 2025	(61,496,494)	75,291,396
Operating Profit	(71,743,260)	70,687,650
***Taxable Income for Standard Rate@27.50% as per Finance Ordinance, 2025	(61,496,494)	75,291,396
Taxable Income other than standard tax rate	3,118,496	3,523,751
Taxable Profit as per Income Tax Ordinance	(58,377,997)	78,815,148

ii. Current Tax Expense

a. Minimum Tax liabilities U/S 163 (5) of ITA 2023/ 82C (4) of ITO-1984:

Minimum Tax on Turnover Tax as per U/S 163(5)(Ka)(E)Serial no 5 of ITA, 2023	1,992,008	957,147
Total Turnover	199,200,776	
Minimum Tax @0.6% on Turnover	0.1%	
*** Tax on Other Financial Income @ 27.5%	-	-
Total Tax (a)	1,992,008	957,147

b. Tax on Regular Corporate tax Basis

***Tax @27.5% as Finance Ordinance, 2025	-	18,822,849
Dividend Income [Tax @20% as per U/S 7th Sch. Para2 (Ka) of ITA 2023 and Finance Act. 2024]	623,699	704,750
Gain on Sale of Shares and Debentures (Net) [Tax@10% as per [Tax@10% as per 7th Sch. Para-1(Ka) of ITA-2023 and SRO 196/2015]	-	-
	623,699	19,527,599
***Tax on Other Financial Income @ 27.5%	-	-
Total Tax (b)	623,699	19,527,599

c. Minimum Tax of Sub-Section 2 (Kha) of ITA, 2023 on deducted at Source U/S 163 of ITA, 2023 / Sub-Section 2 (b) on deducted at Source U/S-82 C of ITO, 1984 and Final Tax liability as 7th Sch. of ITA 2023 / 2nd Sch. of ITO, 1984 :

	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
Tax on Trading Securities u/s 137 with 163 of ITA, 2023 on Business Income	11,379,719	19,996,713
Tax on Interest Income under Section 102 of ITA, 2023	-	12,546
Gain on sale of Fixed Assets [Used for Business Purpose u/s 58 & Paripatra 2020]*	-	-
Dividend Income [Tax @20% as per U/S 7th Sch. Para2 (Ka) of ITA 2023 and Finance Act. 2024]	623,699	704,750
	12,003,419	20,714,010
Current expense for financial period 30.09.2025 Max of a, b & c	12,003,419	20,714,010

29.00 Deferred Tax Expense

	Carrying Amt	Tax Base		
Fixed Assets	15,201,409	18,163,816	(2,962,407)	(1,739,507)
Net Taxable Temporary Difference [i.e. Tax will be paid in future Period]			(2,962,407)	(1,739,507)
Corporate Tax @ 27.5% i.e. Deferred Tax Liability for the period end on 30.09.2025			(814,662)	(434,877)
Less : Deferred tax (Asset)/Liability in 2024			(478,875)	(576,616)
Deferred Tax Income/expense for the period end on 30.09.2025			(335,787)	141,739

30.00 Earnings Per Share (EPS)

Profit after Taxation	(50,871,490)	20,612,561
Number of Ordinary Shares Outstanding	46,000,000	46,000,000
	(1.11)	0.45

Earnings per shares (EPS) have been computed by dividing the basic earnings by the number of ordinary shares outstanding as on Dec 31, 2024 in accordance with IAS-33.

31.00 Nature and type of related party transaction of the company

A. NRBC Bank PLC. : Parents Subsidiary Relationship

Nature of Transaction (BS)	Types	Note	30-Sep-25	2024
Advance Income Tax- AIT on Interest	Assets - Inter Company	7	1,318,254	1,318,254
Bank Deposit:	Assets - Inter company	8	57,525,827	58,870,664
NRBC Bank PLC. A/C 0101-360-099			49,801,137	50,496,406
NRBC Bank PLC. A/C 0101-360-098			12,400	12,975
NRBC Bank PLC. A/C 0101-364-002			6,571,678	7,457,672
NRBC Bank PLC. A/C 0101-360-293			5,928	6,502.50
NRBC Bank PLC. A/C 0101-333-3040			5,127	5,472
NRBC Bank PLC. Operation A/C 0101-360-164			1,129,557	891,637
Overdraft Facilities	Liability: Inter company Transaction	13	521,830,435	-
Long Term Loan	Liability: Inter company Transaction	14	484,440,639	502,708,734
Interest on Term Loan & OD Facility	Expense-Inter company	16	110,431,765	21,789,861
Brokerage Commission	Income-Inter company	15	1,325	3,822,797
Bank/Financial Expense	Expense-Inter Company	24	3,220	8,625

B. Other Related Parties with Directors :

- No other transaction been occurred with stake holding of Directors of NRBC Bank Securities Limited
- Above transactions has been occurred under normal course of business

NRBC Bank Securities Limited
Details of Property, Plant & Equipment for Accounting Purpose
As at 30 September, 2025

Sl NO.	Properties & Assets	Assets				Depreciation			Book Value		
		Opening Balance	Addition during the year	Disposal during the year	Closing Balance	Rate of Depreciation	Opening Balance	Addition during the year		Disposal during the year	
1	Furniture and fixtures	9,744,641	-	-	9,744,641	10.00%	3,585,336	744,908	-	4,330,244	5,414,397
2	Office Equipment	9,907,962	562,411	-	10,470,373	10.00%	3,346,578	759,089	-	4,105,667	6,364,706
3	Computer and Computer Equipment	8,537,205	1,061,342	-	9,598,547	20.00%	7,144,784	551,457	-	7,696,241	1,902,306
4	Bangladesh Made Computer Software	1,800,000	-	-	1,800,000	20.00%	1,800,000	-	-	1,800,000	-
5	Motor Vehicles	3,800,000	-	-	3,800,000	30.00%	1,425,000	855,000	-	2,280,000	1,520,000
	Total	33,789,808	1,623,753	-	35,413,561		17,301,698	2,910,454	-	20,212,152	15,201,409

Details of Property, Plant & Equipment for Tax Purpose
As at 30 September, 2025

Sl NO.	Properties & Assets	Assets				Depreciation			Book Value		
		Opening Balance	Addition during the year	Disposal during the year	Closing Balance	Rate of Depreciation	Opening Balance	Addition during the year		Disposal during the year	
1	Furniture and fixtures	9,744,641	-	-	9,744,641	10.00%	3,470,122	470,589	-	3,940,711	5,803,930
2	Office Equipment	9,907,962	562,411	-	10,470,373	10.00%	3,011,824	559,391	-	3,571,215	6,899,158
3	Computer and Computer Equipment	8,537,205	1,061,342	-	9,598,547	25.00%	6,391,301	601,359	-	6,992,660	2,605,887
4	Bangladesh Made Computer Software	1,800,000	-	-	1,800,000	20.00%	1,790,952	1,357	-	1,792,309	7,691
5	Motor Vehicles	3,800,000	-	-	3,800,000	10.00%	722,000	230,850	-	952,850	2,847,150
	Total	33,789,808	1,623,753	-	35,413,561		15,386,199	1,863,546	-	17,249,745	18,163,816

NRBC Bank Securities Limited
Investments in Shares
As at September 30, 2025

Annexure - 2

A. Dealer BO Account: 1205950062197150 Portfolio Investment:

Particulars	Number of Shares	Market price per share	Market price	Cost per share	Total Cost	Group
ACHIASF*	1,452,255	39.90	57,944,975	37.34	54,230,051	S
UNIONCAP	478,472	4.10	1,961,735	8.63	4,128,482	Z
Total			59,906,710		58,358,534	

B. Special Scheme BO Account: 1205950073697384 of Portfolio Investment:

Particulars	Number of Shares	Market price per share	Market price	Cost per share	Total Cost	Group
SONALIPAPR*	71,045	293.30	20,837,499	486.64	34,573,677	A
Total			20,837,499		34,573,677	

C. Special Scheme BO Account: 1205950076519526 of Portfolio Investment:

Particulars	Number	Market price	Market price	Cost per	Total Cost	Group
FORTUNE	1,505,000	16.00	24,080,000	30.72	46,240,180	Z
Total			24,080,000		46,240,180	

D. Cost of Acquisition of DSE TREC & Share :

213,749,990

This represents our original investment cost for DSE memberships in exchange of which shares at a face value of Tk. 10 each have been allotted in favor of the Company through vendor agreement on October 12, 2015 and subsequently it endorsed by Dhaka Stock Exchange in its 812th meeting held on November 12, 2015. As per the provision of the Exchange Demutualization Act-2013 and in accordance with the Bangladesh Security Exchange Commission (BSEC) approved Demutualization Scheme, Dhaka Stock Exchange Ltd. (DSE) allotted total 72,15,106 ordinary Shares at face value of Tk.10.00 each and, out of which. the 60% shares (shares 43,29,064) were kept in blocked accounts as per the provisions of the Exchange Demutualization Act, 2013, and as such the value of these shares have been classified as

investment (Blocked Share) and considered under non-current assets in the books of accounts.

At the same time, Out of the above DSE has transferred 2,886,042 shares directly credited to the Beneficiary Owner's account of the Company which is 40% of the total holding of the shares and also shown as investment. Meanwhile, as per the section 12 of the Exchange Demutualization Act-2013 scheme, The DSE sold 25% company shares to the strategic partners to Shenzhen Stock Exchange & Shanghai Stock Exchange.

Moreover remaining 75% shares have not been shown in the monthly report on Net Capital Balance as prescribed in rule 3(4) of the Securities and Exchange Rules 1987 to the stock exchange.

The company recognized capital loss Tk. 33,370,693.50 for the year end 2020 due to sell of 25% shares to the strategic partners to Shenzhen Stock Exchange & Shanghai Stock Exchange as per the section 12 of the Exchange Demutualization Act-2013 scheme.

NRBC Bank Asset Management Limited
Statement of Financial Position (Unaudited)
As at September 30, 2025

Particulars	Note	At Sep 30, 2025 Taka	At Dec 31, 2024 Taka
Assets			
<u>Non Current Assets</u>			
Property, plant and equipment (At cost less Depreciation)	4	3,265,589	3,530,367
<u>Current Assets:</u>			
Advance Income Tax	5	-	-
Accounts Receivable	6	-	-
Cash and Cash Equivalents	7	99,198,177	98,082,666
		<u>99,198,177</u>	<u>98,082,666</u>
Total Properties & Assets		<u>102,463,767</u>	<u>101,613,033</u>
<u>Capital/Shareholders' Equity:</u>			
Share Capital	8	100,000,000	100,000,000
Retained Earnings	9	2,463,766	1,287,033
		<u>102,463,766</u>	<u>101,287,033</u>
<u>Current Liabilities</u>			
Other Liabilities	10	-	326,000
Provision for income tax	11	-	-
		<u>-</u>	<u>326,000</u>
Total Equity and Liabilities		<u>102,463,767</u>	<u>101,613,033</u>

The annexed notes form an integral part of these financial statements.

-Sd/-

Md. Abdul Gofur Raana
(Chief Executive Officer)

-Sd/-

Mohammad Ahsan Habib
(Director)

-Sd/-

Harunur Rashid
(Chairman)

Signed as per annexed report on even date

Dated: 29 October, 2025
Place: Dhaka, Bangladesh

NRBC Bank Asset Management Limited
Statement of Profit or Loss and Other Comprehensive Income (Unaudited)
For the period ended September 30, 2025

Particulars	Note	Jan'25-Sep'25	Jan'24-Sep'24	July'25-Sep'25	July'24-Sep'24
		Taka	Taka	Taka	Taka
Revenue	11	3,685,559	6,711,585	1,851,660	2,098,070
Less : Direct Expense/Cost of Revenue	12	575	575	575	-
Gross Profit		3,684,984	6,711,010	1,851,085	2,098,070
Less: Operating Expenses					
Salary & Allowances	13	-	5,136,050	-	1,921,425
Rent, Taxes, Insurance, Electricity, etc.	14	1,506,361	-	1,373,734	-
Legal/Professional/Preliminary Expenses	15	-	-	-	-
Audit Fee	16	-	-	-	-
Depreciation & Repair of Property, Plant & Equipment	17	264,778	392,263	176,518	392,263
Total Operating Expenses		1,771,139	5,528,313	1,550,252	2,313,688
Profit/(Loss) before Income Tax		1,913,845	1,182,697	300,833	(215,618)
Less: Income Tax Expense	18	737,112	922,703	333,859	-
Net Profit/(Loss) after Tax		1,176,733	259,994	(33,026)	(215,618)
Earning Per Sharen (EPS)	19	0.118	0.026	(0.003)	(0.022)

The annexed notes form an integral part of these financial statements.

-Sd/-
Md. Abdul Gofur Raana
 (Chief Executive Officer)

-Sd/-
Mohammad Ahsan Habib
 (Director)

-Sd/-
Harunur Rashid
 (Chairman)

Signed as per annexed report on even date

Dated: 29 October, 2025
 Place: Dhaka, Bangladesh

NRBC Bank Asset Management Limited
Statement of Cash Flows (Unaudited)

For the period ended September 30, 2025

Particulars	Note	Jan'25-Sep'25	Jan'24-Sep'24
		Taka	Taka
A. Cash flows from operating activities			
Cash received from :			
Interest income Received		3,685,559	4,613,514
		3,685,559	4,613,514
Cash payment to :			
Charge and Comission for Assets Management		575	575
Advance Tax Payment		737,112	922,703
Office Rent and Utility Expense		1,786,361	-
Paid to the Employee		-	5,136,050
Legal/Preliminary Expense		-	(295,027)
Audit Fees		46,000	46,000
		2,570,048	5,810,301
Net cash from/(used in) operating activities (A)		1,115,511	(1,196,787)
B. Cash used in Investing Activities			
Purchase of Property, Plant and Equipment		-	(3,922,630)
Investment in MTDR		-	(93,247,576)
Net cash used in Investing Activities (B)		-	(97,170,206)
C. Cash flows from Financing Activities			
Share Capital		-	-
Dividend payment		-	-
Net cash flows from financing activities (C)		-	-
D. Net Surplus/(Deficit) in Cash and Bank Balances for the year (A+B+C)		1,115,511	(98,366,992)
E. Cash and Bank Balance at beginning of the year		98,082,666	102,540,062
F. Cash & Bank Balance at the end of the year (D+E)		99,198,177	4,173,069
(*) Cash & Bank Balance:			
Cash in Hand		-	-
Cash at Bank		99,198,177	4,173,069
		99,198,177	4,173,069

The annexed notes form an integral part of these financial statements.

-Sd/-

Md. Abdul Gofur Raana
(Chief Executive Officer)

-Sd/-

Mohammad Ahsan Habib
(Director)

-Sd/-

Harunur Rashid
(Chairman)

NRBC Bank Asset Management Limited
Statement of Changes in Equity (Unaudited)
For the period ended September 30, 2025

Particulars	Share Capital	Retained Profit	Capital Reserve	Total Equity
	Taka	Taka	Taka	Taka
Opening Balance at Jan 01, 2025	100,000,000	1,287,033	-	101,287,033
Profit during the Period	-	1,176,733	-	1,176,733
Paid up Capital	-	-	-	-
Dividend	-	-	-	-
Balance at September 30, 2025	100,000,000	2,463,766	-	102,463,766

Statement of Changes in Equity (Unaudited)
For the period ended September 30, 2024

Particulars	Share Capital	Retained Profit	Capital Reserve	Total Equity
	Taka	Taka	Taka	Taka
Opening Balance at Jan 01, 2024	100,000,000	2,475,062	-	102,475,062
Profit/(Loss) during the Period	-	259,994	-	259,994
Paid up Capital	-	-	-	-
Dividend	-	-	-	-
Balance at September 30, 2024	100,000,000	2,735,056	-	102,735,056

The annexed notes form an integral part of these financial statements.

-Sd/-
Md. Abdul Gofur Raana
(Chief Executive Officer)

-Sd/-
Mohammad Ahsan Habib
(Director)

-Sd/-
Harunur Rashid
(Chairman)

NRBC Bank Asset Management Limited
Notes to the Financial Statements
For the period ended September 30, 2025

1 Company and its activities

1.1 *Legal status and nature of the company*

NRBC Bank Asset Management Limited was incorporated in Bangladesh on December 7, 2021 vide registration # C-176879/2021 as a private company limited by shares, under Companies Act, 1994. The registered office of the Company is situated at 114, Motihjeel Commercial Area, Dhaka 1000. It is a subsidiary Company of NRB Commercial Bank Limited that holds 99.99% ownership of the company. The Company applied for licences to Bangladesh Securities and Exchange Commission:

Nature of Business	Applicable Rule
Asset Manager	Bangladesh Securities and Exchange Commission (Mutual Fund) Rules, 2001

1.2 *Principal activities and nature of operation*

NRBC Bank Asset Management Limited shall provide high standard of professional services to its individual and institutional clients through mutual funds, portfolio management and other services. Principal activities shall include the followings:

- i. Asset management through mutual funds for retail and institutional clients;
- ii. Portfolio management services for institutional clients;
- iii. Corporate advisory services, etc

2 Basis of preparation of Financial Statements

2.1 *Statement of compliance*

The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS) covering International Accounting Standards (IAS), the Companies Act, 1994 and other applicable laws and regulations of Bangladesh.

2.2 *Other regulatory compliance*

As required, NRBC Asset Management Limited also complies with the applicable provisions of the following major laws/ statutes:

- Companies Act, 1994
- The Income Tax Act, 2023
- Securities and Exchange Commission (Mutual Fund) Rules, 2001 (Amended in 2013)
- Bangladesh Securities and Exchange Commission (Alternative Investment) Rules, 2015
- Other applicable laws and regulations.

2.3 *Basis of measurement*

These financial statements have been prepared on a going concern basis under the historical cost convention in accordance with International Financial Reporting Standards (IFRS).

2.4 *The financial statements referred to here comprise :*

- a. Statement of Financial Position
- b. Statement of Profit or Loss and Other Comprehensive Income
- c. Statement of Cash Flows
- d. Statement of Changes in Equity and
- e. Notes to the Financial Statements

2.5 *Functional and presentational currency*

The financial statements are presented in Bangladesh Taka, which is the Company's functional currency.

2.6 *Reporting period*

These financial statements cover one calendar year from 1 January to 30 September 2025.

2.7 *Use of estimates and judgments*

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revision of accounting estimates is recognized in the period in which the estimate is revised if the revision affects only that period, or in the period of revision and future periods if the revision affects both current and future periods

In particular, the key areas of estimation, uncertainty and critical judgments in applying accounting policies that have the most significant effect on the amounts recognized in the financial statements are described in the following cases :

SL Area of estimates and judgments

- i. Depreciation and amortization
- ii. Deferred tax Assets / (Liabilities)
- iii. Accounts receivables
- iv. Provision for income tax

2.8 *Going Concern Assessment*

The Company has adequate resources to continue in operation for the foreseeable future. For this reason, the directors continue to adopt going concern basis in preparing the financial statements. The current credit facilities and adequate resources of the company provide sufficient funds to meet the present requirements of its existing businesses and operations.

3 Significant accounting policies

3.1 *Basis of accounting*

The financial statements have been prepared under the historical cost convention and after due compliance with the International Financial Reporting Standards (IFRSs), the Companies Act, 1994 and other applicable laws and regulations.

3.2.1 *Recognition and measurement*

Property, plant and equipment are stated at cost, less accumulated depreciation in compliance with IAS-16: Property Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use.

3.2.2 Subsequent costs

The cost of replacing part of an item of property, plant and equipment are recognized in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Company and its cost can be measured reliably. The costs of the day-to-day servicing of property, plant and equipment are recognized in the profit or loss and other comprehensive income account as incurred.

3.2.3 Depreciation

Depreciation on property, plant and equipment is charged using reducing balance method over their estimated useful lives. Depreciation rates are as follows:

SL	Nature of Assets	Rate of Depreciation
a	Furniture and fixtures	10%
b	Office Equipment	10%

Depreciation on all items of property, plant and equipment is calculated and charged from the date of putting the assets in to use irrespective of the value and purchase/ acquisition date of the property, plant and equipment.

3.3 Impairment

The carrying value of the Company's assets other than inventories, are reviewed at closing date to determine whether there is any indication of impairment. If any such indication exists, the asset's recoverable amount is estimated. An impairment loss is recognized whenever the carrying amount of the asset or its cash-generating unit exceeds its recoverable amount. Impairment losses, if any, are recognized in the profit and loss account.

3.4 Financial Instruments

3.4.1 Financial Assets

Financial assets of the company include cash and cash equivalents, accounts receivables and other receivables. The company initially recognizes receivable on the date they are originated. All others financial assets are recognized initially on the date at which the company becomes a party to the contractual provisions of the transaction. The company derecognizes a financial asset when, and only when the contractual rights or probabilities of receiving the cash flows from the asset expire or it transfers the right to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risk and rewards of ownership of the financial asset are transferred.

3.4.1.1 Cash and Cash Equivalents

Cash and cash equivalents comprise cash balances and bank deposits when it has a short maturity of three months or less from the date of acquisition.

3.5.2 Financial Liabilities

The company initially recognizes financial liabilities on the transaction date at which the company becomes a party to the contractual provisions of the liability. The company derecognizes a financial liability when its contractual obligations are discharged or cancelled or expired.

These are recognised when its contractual obligations arising from past events are certain and the settlement of which is expected to result in an outflow from the company of resources embodying economic benefits.

3.5.2.1 Accounts Payable and Other Payables

Accounts payable and other payables are recognised when its contractual obligations arising from past events are certain and the settlement of which is expected to result in an outflow from the group of resources embodying economic benefits.

3.6 Investment in shares

Investments are stated at cost or market value whichever is lower. A security which is not listed at stock exchange as on the reporting date then the price is shown at cost.

3.7 Taxation

3.7.1 Current tax

Provision for income tax is made on the basis of company's computation based on the best estimate of taxable profit in accordance with the Income Tax Act, 2023.

3.7.2 Deferred tax

Deferred tax is calculated as per International Accounting Standard (IAS) 12 "Income Taxes". Deferred tax is recognized on difference between the carrying amount of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit and are accounted for using the balance sheet liability method. Deferred tax liabilities are generally recognized for all taxable temporary differences. Deferred tax assets are generally recognized for all deductible temporary differences.

No taxable temporary differences or deductible temporary differences during the period under review. Special Fixed Depreciation is followed on reducing balance method as per Tax Rule.

3.8 Revenue recognition

The Revenue during the period is recognized as follows which satisfy all conditions of revenue recognition as prescribed by IAS -15 "Revenue"

3.8.1 Portfolio management fees

Portfolio management fees are recognized on the market value of the clients' portfolio on daily accrual basis and charged to clients' balance on quarterly basis

3.8.2 Interest Income

Interest Income from Bank Account is accounted for accrual basis

3.8.3 Dividend income and profit or loss on sale of securities

Dividend is accounted for as income when right to receive is established whereas profit or loss arising from the sale of securities is accounted for only when the securities are sold/offloaded.

3.9 Provision

A provision is recognized in the accounts when the Company has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made.

3.10 Event after the reporting period

As per IAS - 10 "Events after the Reporting period", events after the reporting period are those events, favorable and unfavorable, that occur between the end of the reporting period and the date when the financial statements are authorized for issue. Two types of events can be identified:

- i) those that provide evidence of conditions that existed at the end of the reporting period (Adjusting events after the reporting period) and
- ii) those that are indicative of conditions that arose after the reporting period (Non- adjusting events after the reporting period).

There was no material events which have occurred after the reporting period which could affect the values stated in the financial statements.

3.11 General

- i. Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary.
- ii. The figures appearing in these financial statements are expressed in Taka currency and rounded off to the nearest Taka unless otherwise stated.

	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
4 <u>Property, plant and equipment</u>		
A. At Cost		
Opening Balance	3,922,630	-
Add: Addition during the period	-	3,922,630
	3,922,630	3,922,630
Less: Disposal/adjustments during the period	-	-
	3,922,630	3,922,630
B. Accumulated depreciation		
Opening Balance	392,263	-
Add: Addition during the period	264,778	392,263
	657,041	392,263
Less: Disposal/adjustments during the period	-	-
	657,041	392,263
C. Written down value (A-B)	3,265,589	3,530,367

A Schedule of Property, Plant and Equipment is given in Annexure-1

5 <u>Advance Income Tax</u>		
Opening balance	-	-
Add: Addition during the year	737,112	309,259
	737,112	309,259
Less: Adjustment during the year	737,112	309,259
	-	-
6 <u>Accounts Receivable</u>		
Interest Income receivable from -SND (0101-364-23)	-	-
	-	-
7 <u>Cash and Cash Equivalent</u>		
Cash in hand	-	-
Cash at bank	99,198,177	98,082,666
	99,198,177	98,082,666

7.1 Cash at bank

Bank Name	Branch	A/C No	Type		
NRBC Bank PLC.	Principal	0101 3640000023	SND	99,198,177	98,082,666
				99,198,177	98,082,666

Almost after one period of incorporation on 7th December, 2021, The company has started its operation through opening a bank account on 12 December, 2022 with NRBC Bank PLC., Principle Branch.

	At Sep 30, 2025	At Dec 31, 2024
	Taka	Taka
8 <u>Share Capital</u>		
<u>Authorized Capital</u>		
20,000,000 ordinary shares of Taka 10 each	200,000,000	200,000,000
<u>Issued, subscribed & paid up capital</u>		
The issued, subscribed and paid-up capital of Taka 10,00,00,000 is divided into 10,000,000 ordinary shares of Taka 10 each.	100,000,000	100,000,000
Details are as follows:	100,000,000	100,000,000
NRBC Bank PLC.		
9,999,999 shares of Taka 10 each fully paid up	99,999,990	99,999,990
Mr. Mohammad Ahsan Habib		
1 share of Taka 10 fully paid up	10	10
	100,000,000	100,000,000
9 <u>Retained Earnings</u>		
Opening Balance	1,287,033	2,475,062
Add: Total Comprehensive Income/(Loss) during the Period	1,176,733	(1,188,029)
Closing Balance	2,463,766	1,287,033
10 <u>Other Liabilities</u>		
Audit Fee Payable	-	46,000
VAT on Rent Payable	-	210,000
Tax on Rent Payable	-	70,000
	-	326,000
11 <u>Provision for income tax</u>		
Opening Balance	-	-
Add: Addition during the year	737,112	309,259
	737,112	309,259
Less: Adjustment during the year	737,112	309,259
Closing Balance	-	-

	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
11 Revenue		
Interest Income-SND (0101-364-23)	3,685,559	554,045
Interest Income-MTDR 3 months (7101-703-5346)	-	6,157,540
	3,685,559	6,711,585
12 Direct Expense/Cost of Revenue		
Bank Charges and Commission	575	575
DES/CSE/BSEC/RJSC Fees & Charge	-	-
	575	575
12.1 DES/CSE/BSEC/RJSC Fees & Charge		
BSEC License Fees	-	-
BSEC & RJSC Fees	-	-
	-	-
13 Salary & Allowances		
Basic Salary	-	2,630,700
Allowances	-	2,505,350
	-	5,136,050
14 Rent, Taxes, Insurance, Electricity, etc.		
Office Rent	1,127,000	-
Utility Charge (Electricity, GAS and WASA)	379,361	-
	1,506,361	-
15 Legal/Professional/Preliminary Expenses		
	-	-
16 Audit Fee		
Statutory Audit Fees (Including VAT)	-	-
	-	-
17 Depreciation & Repair of Property, Plant & Equipment		
	264,778	392,263
18 Current Tax		
i. Taxable Income		
Operating Profit	1,913,845	1,182,697
Less : Business Income Other than Standard Tax Rate		
Dividend Income [Tax @ 20% 7th Sch. Para -2(Ka) of ITA, 2023 / The 2nd Sch. Para -4(a) of ITO, 1984]	-	-
Gain on Sale of Shares and Debentures (Net) [7th Sch. Para -1(Ka) of ITA, 2023 / 2nd Sch. Para 2a(ii) of ITO, 1984 and 10% Tax as per SRO no.196/2015]	-	-
	1,913,845	1,182,697
Taxable Income after extra ordinary items		
Add: Inadmissible Expenses		
Depreciation for Accounting Purpose	264,778	392,263
Excess Perquisite & Other Expense	-	-
	264,778	392,263
Less: Admissible Expenses		
Depreciation for Tax Purpose	264,778	392,263
Entertainment expenses allowable [as per limit U/s-55(Ja) of ITA, 2023 / U/s-30(f)(i) & Rule 65 of ITO, 1984]	-	-
i. @4% On 1st 10 lac of Profit including Entertainment)	-	-

	Jan'25-Sep'25	Jan'24-Sep'24
	Taka	Taka
ii. @2% Remaining balance of Balance of Profit (Whichever is lower between Actual Cost & U/s-55(Ja) of ITA-2023 / Rule-65 of ITO-1984)	-	-
	264,778	392,263
Taxable Income	1,913,845	1,182,697
Operating Profit	1,913,845	1,182,697
Taxable Income for Standard Rate@27.5% as per Finance Ordinance, 2025	1,913,845	1,182,697
Taxable Income other than standard tax rate	-	-
Taxable Profit as per Income Tax Act, 2023	1,913,845	1,182,697

ii. Current Tax Expense

a. Minimum Tax U/S 163 (2 (Kha)) of ITA, 2023 and Final Tax liability as per 7th Schedule of ITA 2023 :

Tax deduction on Interest Income [U/s-102 of ITA, 2023] [Minimum Tax]	737,112	922,703
Total Tax (a)	737,112	922,703

b. Minimum Tax liabilities U/S 163 (5)(Ka)(c) Serial no. 5 of ITA 2023:

Turnover Tax on Business Revenue [U/S 163(5)(Ka)(c)Serial no. 5 of ITA, 2023]:

Total Turnover	3,685,559	
Minimum Tax @1% on Turnover	36,856	40,270
Total Tax (b)	36,856	40,270

c. Tax on Regular Corporate tax Basis:

Tax @27.5% as per Finance Ordinance,2025	526,307	295,674
Tax on Other Financial Income @25%	-	-
Total Tax (C)	526,307	295,674
Current Expense for the Period 30.09.2025 = Max of a, b & c	737,112	922,703

19 Earning Per Sharen (EPS)

Profit after Taxation	1,176,733	259,994
Number of Ordinary Shares Outstanding	10,000,000	10,000,000
	0.118	0.026

Earnings per share (EPS) have been computed by dividing the basic earnings by the number of ordinary shares outstanding as on September 30, 2025 in accordance with IAS-33.

20 Nature and type of related party transaction of the company

A. NRBC Bank PLC. : Parents Subsidiary Relationship

Nature of Transaction	Types	Note	At Sep 30, 2025	At Dec 31, 2024
Advance Income Tax on Interest Cash At Bank	Assets - Inter Company	5	737,112	309,259
NRBC Bank PLC.A/C # 01013640000023	Assets - Inter Company	7	99,198,177	98,082,666

Nature of Transaction	Types	Note	Jan'25-Sep'25	Jan'24-Sep'24
Interest Income on Bank Deposit	Income-Inter Company	11	3,685,559	6,711,585
Bank Charges and Commission	Expense-Inter Company	12	575	575

B. Other Related Parties with Directors :

- No other transaction been occurred with stake holding of Directors of NRBC Bank Securities Limited
- Above transactions has been occurred under normal course of business

NRBC Bank Asset Management Limited
Schedule of Property, plant and equipment
As at September 30, 2025

Annexure-1

Particulars	Assets			Rate of Depreciation	Depreciation			Book Value 30 June, 2025
	Opening Balance	Addition during the year	Disposal during the		Opening Balance	Addition during the year	Disposal during the year	
Furniture and fixtures	984,250	-	-	10%	98,425	66,437	-	819,388
Office Equipment	2,938,380	-	-	10%	293,838	198,341	-	2,446,201
Balance as at 30 September, 2025	3,922,630	-	-		392,263	264,778	-	3,265,589

As at September 30, 2024

Particulars	Assets			Rate of Depreciation	Depreciation			Book Value 31 December, 2024
	Opening Balance	Addition during the year	Disposal during the		Opening Balance	Addition during the year	Disposal during the year	
Furniture and fixtures	984,250	-	-	10%	-	98,425	-	885,825
Office Equipment	2,938,380	-	-	10%	-	293,838	-	2,644,542
Balance as at 30 September, 2024	-	3,922,630	-		-	392,263	-	3,530,367