

প্রবাসীর স্বপ্ন |  **NRBC**BANK

114, Motijheel Commercial Area
Dhaka-1000
Bangladesh

NRBC Bank PLC.

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Unaudited 1st Quarter Consolidated Financial Statements for
the period ended 31 March 2026

NRBC Bank PLC. & Its Subsidiary
Consolidated Balance Sheet (Unaudited)
As at 31 March, 2026

Particulars	Note	At Mar 31, 2026	At Dec 31, 2025
		Taka	Taka
Property and Assets			
Cash:	3a	13,677,281,782	12,789,167,943
In Hand (Including Foreign Currencies)	3.1a	4,579,490,507	3,297,108,498
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2a	9,097,791,275	9,492,059,445
Balance with other banks and financial institutions	4a	4,657,052,019	4,928,214,613
In Bangladesh		3,528,287,499	3,779,286,097
Outside Bangladesh		1,128,764,519	1,148,928,516
Money at call and short notice	5a	1,443,300,000	143,300,000
Investments	6a	68,526,298,888	70,031,913,626
Government		61,597,792,382	63,001,001,942
Others		6,928,506,506	7,030,911,684
Loans and advances		153,998,036,315	163,549,152,640
Loans, cash credits, overdrafts etc./ investments	7.2a	153,038,031,176	162,763,176,405
Bills purchased and discounted	8a	960,005,139	785,976,235
Fixed assets including premises, furniture and fixtures	9a	2,457,448,637	2,526,076,308
Other assets	10a	9,408,926,626	9,524,015,895
Non - banking assets		-	-
Total assets		254,168,344,266	263,491,841,026
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions and agents	11a	9,743,811,106	10,125,008,883
Bond - BASEL Capital Tier-I & II	11aa	3,820,000,000	3,820,000,000
Deposits and other accounts	12a	188,822,373,824	198,484,165,254
Current accounts/Al-wadeeah current accounts and other accounts		23,815,538,798	25,096,057,998
Bills payable		16,114,323,141	19,248,319,146
Savings bank/Mudaraba Savings Bank Deposits		35,845,307,970	35,755,468,371
Special/Mudaraba Notice Deposits		13,870,243,109	14,407,191,341
Fixed deposits/Mudaraba Fixed Deposits		72,685,364,719	76,948,293,368
Schemes Deposit/ Mudaraba Scheme Deposits		26,491,596,087	27,028,835,031
Other liabilities	13a	37,740,486,359	37,191,399,451
Total liabilities :		240,126,671,290	249,620,573,588
Total Shareholders' Equity		14,041,672,951	13,871,267,414
Paid -up capital	14.2	8,286,495,343	8,286,495,343
Statutory reserve	15a	4,100,187,675	3,962,091,801
Revaluation reserve	16a	130,513,624	67,607,598
Retained earnings	17a	1,524,476,309	1,555,072,672
Non-controlling Interest	17b	24.42	25.11
Total Equity		14,041,672,976	13,871,267,440
Total Liabilities and Shareholders' Equity		254,168,344,266	263,491,841,026
Net Asset Value (NAV) per Share	41	16.95	16.74



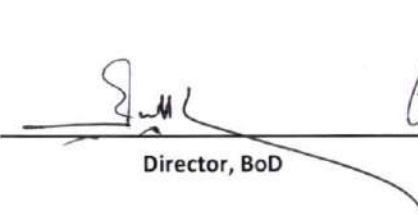
NRBC Bank PLC. & Its Subsidiary
Consolidated Balance Sheet (Unaudited)
As at 31 March, 2026

Particulars	Note	At Mar 31, 2026	At Dec 31, 2025
		Taka	Taka
Off - Balance Sheet Exposures			
Contingent liabilities	18	54,597,356,141	53,413,208,180
Acceptances and endorsements		6,430,707,433	5,599,814,981
Letters of guarantee		36,059,350,559	33,908,235,873
Irrevocable letters of credit		6,523,453,150	7,974,778,039
Bills for collection		5,583,845,000	5,930,379,287
Total Off-Balance Sheet exposures including contingent liabilities		54,597,356,141	53,413,208,180

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



Managing Director & CEO



Director, BoD



Director, BoD



Chairman, BoD



Chief Financial Officer



Company Secretary


Place: Dhaka, Bangladesh
Dated: 12 May, 2026



NRBC Bank PLC. & Its Subsidiary
Consolidated Profit and Loss Account (Unaudited)
For the period ended 31 March, 2026

Particulars	Note	Jan'26-Mar'26 Taka	Jan'25-Mar'25 Taka
<u>Operating Income</u>			
Interest income	20a	3,297,150,673	3,810,707,774
Interest paid/Profit Shared on deposits and borrowings, etc	21a	3,180,828,192	3,307,749,642
Net interest income		116,322,481	502,958,132
Investment income	22a	1,766,036,972	1,353,757,213
Commission, exchange and brokerage	23a	221,289,988	288,733,886
Other operating income	24a	101,678,735	107,031,520
Total Operating Income (A)		2,205,328,176	2,252,480,751
<u>Operating Expenses</u>			
Salary and allowances	25a	998,923,897	1,020,252,029
Rent, taxes, insurance, electricity, etc.	26a	144,497,798	122,961,205
Legal expenses	27a	8,202,909	3,260,305
Postage, stamps, telecommunication, etc.	28a	15,547,601	23,217,155
Stationery, printing, advertisement, etc.	29a	64,229,566	93,207,234
Chief Executive's salary and fees	30	3,880,000	2,520,800
Directors' fees & meeting expenses	31a	1,730,929	2,203,261
Auditors' fees	32a	465,750	-
Replacement, Repair and Depreciation of Bank's Assets	33a	103,944,901	144,550,865
Other expenses	34a	73,296,828	106,242,406
Total operating expenses (B)		1,414,720,178	1,518,415,259
Profit Before Provision (C = A-B)		790,607,998	734,065,491
Provision against Loans and Advances/Investments	35a	136,818,458	576,663,972
Provision for Diminution in Value of Investments	36a	(54,565,958)	(49,075,741)
Provision for Off-Balance Sheet Exposures	37a	45,745,531	46,057,797
Total provision (D)		127,998,031	573,646,028
Profit Before Taxation (C-D)		662,609,967	160,419,464
Provision for Taxation		555,110,456	93,769,837
Current Tax Expenses	38a	366,028,418	322,309,781
Deferred Tax Expenses/(Income)	39a	189,082,038	(228,539,944)
Net Profit after Taxation		107,499,511	66,649,627
<u>Appropriations:</u>			
Statutory Reserve		138,095,873	28,225,682
Retained Surplus		(30,596,361)	38,423,945
<u>Attributable to:</u>			
Equity holders of NRBC Bank PLC.		107,499,512	66,649,627
Non-controlling Interest		(0.68)	0.33
Earnings per share (EPS)	40a	0.130	0.080

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


Managing Director & CEO


Director, BoD

 
Director, BoD **Chairman, BoD**


Chief Financial Officer



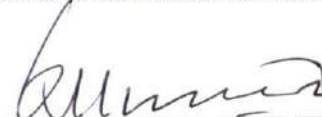
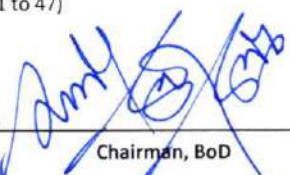
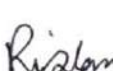


Company Secretary

Place: Dhaka, Bangladesh
Dated: 12 May, 2026

NRBC Bank PLC. & Its Subsidiary
Consolidated Statement of Cash Flows (Unaudited)
For the period ended 31 March, 2026

Particulars	Note	Jan'26-Mar'26 Taka	Jan'25-Mar'25 Taka
A. Cash flows from operating activities			
Interest receipts in cash		3,366,568,973	3,791,828,345
Interest paid in cash		(3,881,108,710)	(3,180,202,290)
Dividend receipts		17,069,073	3,643,418
Fee and commission receipts in cash		221,289,988	288,734,261
Payments to employees		(1,039,683,373)	(1,061,031,071)
Payments to suppliers		(63,654,779)	(99,727,963)
Income taxes paid		(466,028,419)	(182,206,820)
Receipts from other operating activities	43a	2,288,010,625	1,484,361,239
Payments for other operating activities	44a	(255,035,491)	(321,013,711)
Operating profit before changes in operating assets & liabilities		187,427,888	724,385,409
Increase/decrease in operating assets and liabilities			
Loans and advances to Other Bank(s)		-	-
Loans and advances to customers		10,230,194,970	(1,902,447,503)
Other assets	45a	66,425,151	177,307,429
Deposits from other bank(s)		-	-
Deposits from customers		(9,663,107,976)	(478,134,484)
Short-Term Borrowings from Bank(s)/ Bangladesh Bank		(378,067,589)	(3,332,638,026)
Other liabilities	46a	75,125,042	145,495,738
Net increase/(decrease) in operating liabilities		330,569,598	(5,390,416,846)
Net cash from operating activities (A)		517,997,486	(4,666,031,437)
B. Cash flows from investing activities			
(Purchase)/ sale of government securities	47	1,466,918,187	2,317,985,677
(Purchase)/sale of Non-trading Security/Bond		80,000,000	2,567,711
Transfer to Bangladesh Start-Up Investment Co PLC.		(70,574,420)	-
(Purchase)/Sale of Share/Securities		22,405,178	70,048,184
(Purchase)/ sale of property, plant and equipment		(23,929,630)	(197,334,280)
Net cash from/(used) in investing activities (B)		1,474,819,314	2,193,267,293
C. Cash flows from financing activities			
Long Term Borrowings/Loan Capital & Debt Capital		(75,062,954)	18,839,112
Receipt from Issuance of sub-Bond - BASEL Capital Tier-I & II		-	-
Dividend paid (Cash Dividend)		-	-
Net cash from/(used) in financing activities (C)		(75,062,954)	18,839,112
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)		1,917,753,846	(2,453,925,033)
E. Cash and Cash Equivalents at the beginning of the year		17,865,162,056	18,809,139,179
F. Cash and Cash Equivalents at the end of the year [D+E]		19,782,915,901	16,355,214,147
Cash and cash equivalents:			
Cash	3.1a	4,579,490,507	2,304,019,115
Prize Bonds	6.1	5,282,100	3,944,000
Money at call and on short notice	5a	1,443,300,000	1,343,300,000
Balance with Bangladesh Bank and its agent bank(s)	3.2a	9,097,791,275	8,426,068,496
Balance with other banks and financial institutions	4a	4,657,052,019	4,277,882,536
		19,782,915,901	16,355,214,147
Net Operating Cash Flow Per Share	42	0.625	(5.631)

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

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

Place: Dhaka, Bangladesh
 Dated: 12 May, 2026

NRBC Bank PLC. & Its Subsidiary
Consolidated Statement of Changes in Equity (Unaudited)
As at 31 March, 2026

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 2026	8,286,495,343	3,962,091,801	169,648	6,147,091	61,290,860	25	1,555,072,672	13,871,267,439
changes in accounting policy								
Restated Balance	8,286,495,343	3,962,091,801	169,648	6,147,091	61,290,860	25	1,555,072,672	13,871,267,439
Net profit after taxation for the year							107,499,512	107,499,512
Change in Non-controlling Interest						(1)	-	0.68
Transfer to statutory Reserve		138,095,874					(138,095,873)	-
Reserve for HFT treasury securities					62,874,017			62,874,017
Reserve for HTM securities								
Currency translation difference			32,009					32,009
Balance at 31 March, 2026	8,286,495,343	4,100,187,675	201,657	6,147,091	124,164,877	24	1,524,476,310	14,041,672,976

Consolidated Statement of Changes in Equity (Unaudited)
As at 31 March, 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 year							66,649,627	66,649,627
Change in Non-controlling Interest						0.42	-	0.42
Transfer to statutory Reserve		28,225,683					(28,225,682)	0
Reserve for HFT treasury securities					26,637,912			26,637,912
Reserve for HTM securities				(10,981,396)				(10,981,396)
Balance at 31 March, 2025	8,286,495,343	3,661,210,386	-	6,146,991	48,956,487	29.50	1,789,898,501	13,792,707,737

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


Managing Director & CEO


Director, BoD


Director, BoD


Chairman, BoD


Chief Financial Officer


Company Secretary

Place: Dhaka, Bangladesh
Dated: 12 May, 2026

NRBC Bank PLC.
Balance Sheet (Unaudited)
As at 31 March, 2026

Particulars	Note	At Mar 31, 2026	At Dec 31, 2025
		Taka	Taka
Property and Assets			
Cash:	3	13,677,276,547	12,789,164,223
In Hand (Including Foreign Currencies)	3.1	4,579,485,272	3,297,104,778
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2	9,097,791,275	9,492,059,445
Balance with other banks and financial institutions	4	4,719,778,240	4,739,729,394
In Bangladesh		3,591,013,721	3,590,800,878
Outside Bangladesh		1,128,764,519	1,148,928,516
Money at call and short notice	5	1,443,300,000	143,300,000
Investments	6	68,225,423,915	69,708,633,475
Government		61,597,792,382	63,001,001,942
Others		6,627,631,533	6,707,631,533
Loans and advances/investments		152,881,229,087	162,469,787,576
Loans, cash credits, overdrafts etc./ investments	7.2	151,921,223,948	161,683,811,341
Bills purchased and discounted	8	960,005,139	785,976,235
Fixed assets including premises, furniture and fixtures	9	2,439,760,202	2,507,233,859
Other assets	10	9,431,667,468	9,551,740,263
Non - banking assets		-	-
Total assets		252,818,435,459	261,909,588,791
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	8,941,460,207	9,319,527,795
Bond - BASEL Capital Tier-I & II	11aa	3,820,000,000	3,820,000,000
Deposits and other accounts	12	188,975,931,102	198,424,612,904
Current accounts/Al-wadeeah current accounts and other accounts		23,730,712,115	24,912,896,669
Bills payable		16,114,323,141	19,248,319,146
Savings bank/Mudaraba savings bank deposits		35,845,307,970	35,755,468,371
Special/Mudaraba notice deposits		14,108,627,069	14,530,800,320
Fixed deposits/Mudaraba fixed deposits		72,685,364,719	76,948,293,368
Schemes Deposit/ Mudaraba Scheme Deposits		26,491,596,087	27,028,835,031
Other liabilities	13	37,224,121,747	36,689,992,860
Total liabilities :		238,961,513,056	248,254,133,560
Total Shareholders' Equity		13,856,922,403	13,655,455,232
Paid -up capital	14.2	8,286,495,343	8,286,495,343
Statutory reserve	15	4,043,992,254	3,905,896,381
Revaluation reserve	16	130,513,624	67,607,598
Retained earnings	17	1,395,921,182	1,395,455,910
Total Liabilities and Shareholders' Equity		252,818,435,459	261,909,588,791
Net Asset Value (NAV) per Share	41	16.72	16.48




NRBC Bank PLC.
Balance Sheet (Unaudited)
As at 31 March, 2026

Particulars	Note	At Mar 31, 2026	At Dec 31, 2025
		Taka	Taka
Off - Balance Sheet Exposures			
Contingent liabilities	18	54,597,356,141	53,413,208,180
Acceptances and endorsements		6,430,707,433	5,599,814,981
Letters of guarantee		36,059,350,559	33,908,235,873
Irrevocable letters of credit		6,523,453,150	7,974,778,039
Bills for collection		5,583,845,000	5,930,379,287
Total Off-Balance Sheet exposures including contingent liabilities		54,597,356,141	53,413,208,180


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




 Managing Director & CEO



 Director, BoD



 Director, BoD



 Chairman, BoD



 Chief Financial Officer



 Company Secretary

Place: Dhaka, Bangladesh
 Dated: 12 May, 2026

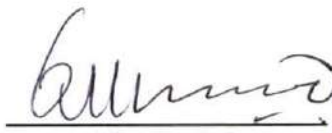
NRBC Bank PLC.
Profit and Loss Account (Unaudited)
For the period ended 31 March, 2026


Particulars	Note	Jan'26-Mar'26 Taka	Jan'25-Mar'25 Taka
<u>Operating Incomes</u>			
Interest income	20	3,405,589,303	3,766,741,031
Interest paid/Profit Shared on deposits and borrowings, etc	21	3,268,418,797	3,275,386,591
Net interest income		137,170,505	491,354,440
Investment income	22	1,761,928,967	1,409,514,068
Commission, exchange and brokerage	23	198,087,273	272,607,919
Other operating income	24	101,678,735	107,031,520
Total operating income (A)		2,198,865,480	2,280,507,947
<u>Operating Expenses</u>			
Salary and allowances	25	983,162,584	1,002,258,865
Rent, taxes, insurance, electricity, etc.	26	143,033,058	121,487,046
Legal expenses	27	8,199,159	3,222,805
Postage, stamps, telecommunication, etc.	28	15,035,407	22,763,534
Stationery, Printing, Advertisement, etc.	29	63,924,469	92,831,436
Chief Executive's salary and fees	30	3,880,000	2,520,800
Directors' fees & meeting expenses	31	1,673,429	2,203,261
Auditors' fees	32	425,500	-
Replacement, Repair and Depreciation of Bank's Assets	33	101,455,648	143,137,413
Other expenses	34	72,786,800	105,365,558
Total operating expenses (B)		1,393,576,053	1,495,790,718
Profit before Provision (C = A-B)		805,289,427	784,717,229
Provision against Loans and Advances/Investments	35	124,375,842	576,560,080
Provision for Diminution in Value of Investments & Other Assets	36	(55,311,312)	20,970,943
Provision for Off-Balance Sheet Exposures	37	45,745,531	46,057,797
Total Provision (D)		114,810,060	643,588,819
Profit before Taxation (C-D)		690,479,367	141,128,410
Provision for Taxation		551,918,222	89,447,111
Current Tax Expenses	38	362,701,738	317,884,607
Deferred Tax Expenses/(Income)	39	189,216,484	(228,437,496)
Net profit after taxation		138,561,145	51,681,299
<u>Appropriations:</u>			
Statutory reserve		138,095,873	28,225,682
Retained Surplus to Retained Earnings		465,272	23,455,617
Earnings per share (EPS)	40	0.167	0.062

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


Managing Director & CEO


Director, BoD


Director, BoD


Chairman, BoD


Chief Financial Officer


Company Secretary

NRBC Bank PLC.
Statement of Cash Flows (Unaudited)
For the period ended 31 March, 2026

Particulars	Note	Jan'26-Mar'26 Taka	Jan'25-Mar'25 Taka
A. Cash flows from operating activities			
Interest receipts in cash		3,328,795,942	3,713,170,230
Interest paid in cash		(3,825,499,587)	(3,113,484,694)
Dividend receipts		15,131,290	524,922
Fee and commission receipts in cash		198,087,273	272,607,919
Recoveries on loans/Investments(Net)		-	-
Payments to employees		(1,023,922,060)	(1,042,625,280)
Payments to suppliers		(59,757,177)	(96,989,734)
Income Taxes Payment/Settlement		(462,701,738)	(178,184,900)
Receipts from other operating activities	43	2,285,840,402	1,543,236,590
Payments for other operating activities	44	(251,452,280)	(317,928,261)
Operating profit before changes in operating assets & liabilities		204,522,065	780,326,792
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		10,195,704,366	(1,892,058,275)
Other assets	45	67,947,551	167,692,808
Deposits from other bank(s)		-	-
Deposits from customers		(9,448,681,803)	(399,965,264)
Short-Term Borrowings from Bank(s)/ Bangladesh Bank		(378,067,589)	(3,332,638,026)
Other liabilities	46	75,125,042	145,495,738
Net increase/(decrease) in operating liabilities		512,027,567	(5,311,473,018)
Net cash from operating activities (A)		716,549,633	(4,531,146,226)
B. Cash flows from investing activities			
(Purchase)/ sale of government securities	47	1,466,918,187	2,317,985,677
(Purchase)/sale of Non-trading Security/Bond		80,000,000	2,567,711
(Purchase)/Sale of Share/Securities		-	-
Transfer to Bangladesh Start-Up Investment Co PLC.		(70,574,420)	-
(Purchase)/ sale of property, plant and equipment		(23,929,630)	(197,334,280)
Net cash from/(used) in investing activities(B)		1,452,414,136	2,123,219,108
C. Cash flows from financing activities			
Receipt/Payment from Issuance of sub-Bond - BASEL Capital Tier-I & II		-	-
Dividend paid (Cash Dividend)		-	-
Net cash from/(used) in financing activities (C)		-	-
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)		2,168,963,769	(2,407,927,118)
E. Cash and cash equivalents at the beginning of the year		17,676,673,117	18,729,329,479
F. Cash and cash equivalents at the end of the year [D+E]		19,845,636,887	16,321,402,361
Cash and cash equivalents:			
Cash	3.1	4,579,485,272	2,304,011,844
Prize bonds	6.1	5,282,100	3,944,000
Money at call and on short notice	5	1,443,300,000	1,343,300,000
Balance with Bangladesh Bank and its agent bank(s)	3.2	9,097,791,275	8,426,068,496
Balance with other banks and financial institutions	4	4,719,778,240	4,244,078,021
		19,845,636,887	16,321,402,361
Net Operating Cash Flow Per Share (NOCFPS)	42	0.865	(5.468)

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

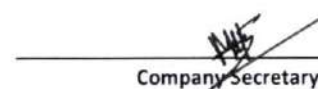

Managing Director & CEO


Director, BoD


Director, BoD


Chairman, BoD


Chief Financial Officer


Company Secretary

Place: Dhaka, Bangladesh
Dated: 12 May, 2026

NRBC Bank PLC.
Statement of Changes in Equity (Unaudited)
As at 31 March, 2026

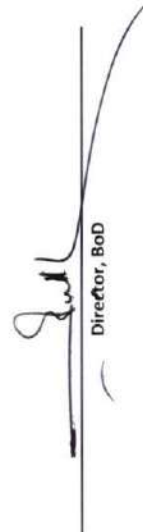
Particulars	Paid-up capital	Statutory reserve	Foreign Currency translation Gain/(loss)	Reserve for amortization of treasury securities (HTM)	Reserve for revaluation of treasury securities (HFT)	Retained earnings	Total
Balance at 01 January 2026	8,286,495,343	3,905,896,381	169,648	6,147,091	61,290,860	1,395,455,910	13,655,455,232
Changes in accounting policy							
Restated Balance	8,286,495,343	3,905,896,381	169,648	6,147,091	61,290,860	1,395,455,910	13,655,455,232
Net profit after taxation for the year						138,561,145	138,561,145
Transfer to statutory Reserve		138,095,873				(138,095,873)	
Reserve for HFT treasury securities					62,874,017		62,874,017
Reserve for HTM securities							
Currency translation difference			32,009				32,009
Balance at 31 March, 2026	8,286,495,343	4,043,992,254	201,657	6,147,091	124,164,877	1,395,921,182	13,856,922,403

Statement of Changes in Equity (Unaudited)
As at 31 March, 2025

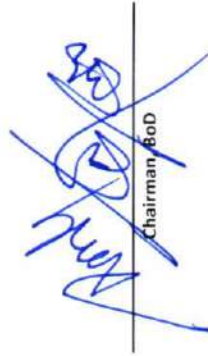
Particulars	Paid-up capital	Statutory reserve	Foreign Currency translation Gain/(loss)	Reserve for amortization of treasury securities (HTM)	Reserve for revaluation of treasury securities (HFT)	Retained earnings	Total
Balance at 01 January 2025	8,286,495,343	3,579,566,659	-	17,128,387	22,318,575	1,391,958,634	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						51,681,299	51,681,299
Transfer to statutory Reserve		28,225,682				(28,225,682)	
Reserve for HFT treasury securities					26,637,912		26,637,912
Reserve for HTM securities				(10,981,396)			(10,981,396)
Balance at 31 March, 2025	8,286,495,343	3,607,792,341	-	6,146,991	48,956,487	1,415,414,252	13,364,805,413

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


Managing Director & CEO


Director, BoD


Director, BoD


Chairman, BoD


Chief Financial Officer


Place: Dhaka, Bangladesh
Dated: 12 May, 2026



Company Secretary


NRBC Bank PLC.
Liquidity Statement (Unaudited)
Assets and Liability Maturity Analysis
 As at 31 March, 2026

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	5,410,915,643	-	-	-	8,266,360,904	13,677,276,547
Balance with other banks and financial institutions	2,802,529,574	1,087,244,635	830,004,031	-	-	4,719,778,240
Money at call and on short notice	1,443,300,000	-	-	-	-	1,443,300,000
Investments	1,851,935,926.35	5,092,264,131.17	18,639,300,131	17,983,895,182	24,658,028,544.20	68,225,423,915
Loans and advances	31,583,284,928	12,042,583,751	24,795,381,453	53,107,301,798	31,352,677,158	152,881,229,087
Fixed assets including premises, furniture and fixtures	-	-	-	-	2,439,760,202	2,439,760,202
Other assets	595,296,656	330,720,365	132,288,146	158,745,775	8,214,616,526	9,431,667,468
Non-banking assets	-	-	-	-	-	-
Total Assets (A)	43,687,262,728	18,552,812,882	44,396,973,761	71,249,942,755	74,931,443,334	252,818,435,459
Liabilities						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	(2,780,502,224)	(1,039,978,390)	(2,970,996,416)	(5,969,983,176)	-	(12,761,460,207)
Deposits and other accounts	(35,018,753,754)	(35,188,765,259)	(76,087,322,620)	(26,010,285,973)	(16,670,803,496)	(188,975,931,102)
Provision and other liabilities	(4,118,918,489)	(10,039,917,102)	(22,492,079,499)	(485,186,970)	(88,019,687)	(37,224,121,747)
Total Liabilities (B)	(41,918,174,468)	(46,268,660,752)	(101,550,398,535)	(32,465,456,119)	(16,758,823,183)	(238,961,513,056)
Net Liquidity Gap-Excess/(Shortage) (A-B)	1,769,088,260	(27,715,847,870)	(57,153,424,774)	38,784,486,636	58,172,620,151	13,856,922,403

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


 Managing Director & CEO


 Director, BoD


 Director, BoD


 Chairman, BoD


 Chief Financial Officer


 Company Secretary

Place: Dhaka, Bangladesh
 Dated: 12 May, 2026

NRBC Bank PLC. & Its Subsidiary
Selected explanatory notes to the financial statements
For the period ended 31 March, 2026

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, 2025

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

Paid -up capital [828,649,534 ordinary shares of Taka 10 each]
Statutory reserve
Revaluation reserve
Retained earnings
Non-Controlling Interest

Solo	Consolidated
8,286,495,343	8,286,495,343
4,043,992,254	4,100,187,675
130,513,624	130,513,624
1,395,921,182	1,524,476,309
-	24
13,856,922,403	14,041,672,976

2.2 Net Assets Value per Share (NAV)

Total shareholders' equity
Number of ordinary shares outstanding
NAV for the period ended 31 March 2026
NAV for the year ended 31 December 2025

Solo	Consolidated
13,856,922,403	14,041,672,976
828,649,534	828,649,534
16.72	16.95
16.48	16.74

2.3 Earnings Per Share (EPS)

Net Profit After Tax (EPS)-Numerator
Number of ordinary shares outstanding
EPS for the period ended 31 March 2026
EPS for the period ended 31 March 2025

Solo	Consolidated
138,561,145	107,499,512
828,649,534	828,649,534
0.167	0.130
0.062	0.080

Reasons for Change of EPS Result: EPS has been increased compared to previous period due to increase of investment income and decrease of provision.

2.4 Net Operating Cash Flows per Share (NOCFPS)

Net cash flows from operating activities
Number of ordinary shares outstanding
NOCFPS for the period ended 31 March 2026
NOCFPS for the period ended 31 March 2025

Solo	Consolidated
716,549,633	517,997,486
828,649,534	828,649,534
0.865	0.625
(5.468)	(5.631)

Reasons for Change of NOCFPS Result: NOCFPS has been increased compared to previous period due to increase of investment income and decrease of loan.

2.5 Ratio

AD Ratio [As per BRPD Circular letter No. 14/2018]

75.97%	75.91%
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2.6 Reconciliation of net profit with cash flows from operating activities (Solo basis)

	Jan'26-Mar'26	Jan'25-Mar'25
	Taka	Taka
Profit before Tax as per profit and loss account	690,479,367	141,128,410
Adjustment for non-cash items:		
Provision against loans and advances	124,375,842	576,560,080
Provision for diminution in value of investments	(55,311,312)	20,970,943
Provision for Off-Balance Sheet Exposures	45,745,531	46,057,797
Depreciation for Property, plant and equipment	91,403,287	110,583,634
Non-Cash Effect of IFRS 16	-	(16,049,038)
	206,213,347	738,123,415
Increase/decrease in operating assets and liabilities:		
Loans and advances to customers	10,195,704,366	(1,892,058,275)
Other operating assets	67,947,551	167,692,808
Deposits from other bank(s)	-	-
Deposits from customers	(9,448,681,803)	(399,965,264)
Short-Term Borrowings from Bank(s)/ Bangladesh Bank	(378,067,589)	(3,332,638,026)
Receipts from operating Income	360,570,630	(26,354,877)
Payments for operating Expense	(590,039,540)	105,614,744
Other operating liabilities	75,125,042	145,495,738
Income taxes paid	(462,701,738)	(178,184,900)
	(180,143,081)	(5,410,398,051)
Cash flows from operating activities as per Cash flow statement	716,549,633	(4,531,146,226)

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

	662,609,967	160,419,464
Profit before Tax as per profit and loss account	662,609,967	160,419,464
Adjustment for non-cash items:		
Provision against loans and advances	136,818,458	576,663,972
Provision for diminution in value of investments	(54,565,958)	(49,075,741)
Provision for Off-Balance Sheet Exposures	45,745,531	46,057,797
Depreciation for Property, plant and equipment	92,557,302	111,622,472
Non-Cash Effect of IFRS 16	-	(16,049,038)
	220,555,333	669,219,462
Increase/decrease in operating assets and liabilities:		
Loans and advances to customers	10,230,194,970	(1,902,447,503)
Other operating assets	66,425,151	177,307,429
Deposits from other bank(s)	-	-
Deposits from customers	(9,663,107,976)	(478,134,484)
Short-Term Borrowings from Bank(s)/ Bangladesh Bank	(378,067,589)	(3,332,638,026)
Receipts from operating Income	360,570,630	(28,188,775)
Payments for operating Expense	(590,279,623)	105,142,079
Other operating liabilities	75,125,042	145,495,738
Income taxes paid	(466,028,419)	(182,206,820)
	(365,167,814)	(5,495,670,363)
Cash flows from operating activities as per Cash flow statement	517,997,486	(4,666,031,437)

2.7 Disclosure of Unclaimed Dividend Account as of 31 March, 2026

NRBC Bank PLC. disclosed Unclaimed Dividend Account as of 31 March, 2026 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	Transferred to CMSF	NRBC Bank PLC.	1205950075447748	Transferred to CMSF
2022	19-Jun-23	1,834,963.61	NRBC Bank PLC.	1205950076004389	120
2023	13-Jun-24	1,300,766.18	NRBC Bank PLC.	-	-
2024	21-Aug-25	-	NRBC Bank PLC.	No Dividend	No Dividend
2025					



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.

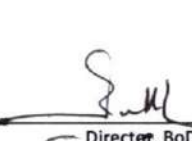
2.9 Credit rating of the Bank

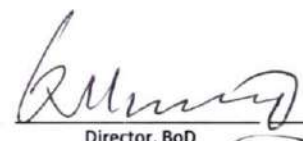
Particulars	Periods	Date of Rating	Long term	Short term
Surveillance Rating	2022	25-May-23	A+	ST-2
Surveillance Rating	2023	23-May-24	AA-	ST-2
Surveillance Rating	2024	23-Jul-25	A+	ST-3


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


Director, BoD


Director, BoD


Chairman, BoD


Chief Financial Officer


Company Secretary

Place: Dhaka, Bangladesh
Dated: 12 May, 2026