প্রবাসীর স্বপ্ন | NRBC BANK

114, Motijheel Commercial Area
Dhaka-1000
Bangladesh

# NRBC Bank PLC.

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Unaudited 2nd Quarter Consolidated Financial Statements for the period ended 30 June 2026

NRBC Bank PLC. & Its Subsidiary

Consolidated Balance Sheet (Unaudited)

As at 30 June, 2026

| Particulars | Note | At June 30, 2026<br>Taka | At Dec 31, 2025<br>Taka |
|---|---|---|---|
| **Property and Assets** | | | |
| **Cash:** | | **13,554,741,601** | **12,789,167,943** |
| In Hand (Including Foreign Currencies) | | 3,623,226,837 | 3,297,108,498 |
| Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) | | 9,931,514,764 | 9,492,059,445 |
| **Balance with other banks and financial institutions** | | **4,985,107,538** | **4,928,214,613** |
| In Bangladesh | | 4,333,523,428 | 3,779,286,097 |
| Outside Bangladesh | | 651,584,110 | 1,148,928,516 |
| **Money at call and short notice** | | 143,300,000 | 143,300,000 |
| **Investments** | | **84,007,249,083** | **70,031,913,626** |
| Government | | 77,447,091,101 | 63,001,001,942 |
| Others | | 6,560,157,982 | 7,030,911,684 |
| **Loans and advances** | | **152,167,065,555** | **163,549,152,640** |
| Loans, cash credits, overdrafts etc./ investments | | 151,537,265,715 | 162,763,176,405 |
| Bills purchased and discounted | | 629,799,840 | 785,976,235 |
| **Fixed assets including premises, furniture and fixtures** | | **2,415,412,579** | **2,526,076,308** |
| **Other assets** | | **17,099,376,489** | **9,524,015,895** |
| **Non - banking assets** | | - | - |
| **Total assets** | | **274,372,252,846** | **263,491,841,026** |
| **Liabilities and Capital** | | | |
| **Liabilities** | | | |
| **Borrowings from other banks, financial institutions and agents** | | **9,881,664,226** | **10,125,008,883** |
| **Bond - BASEL Capital Tier-I & II** | | **3,820,000,000** | **3,820,000,000** |
| **Deposits and other accounts** | | **207,495,711,066** | **198,484,165,254** |
| Current accounts/Al-wadeeah current accounts and other accounts | | 37,207,879,755 | 25,096,057,998 |
| Bills payable | | 12,344,179,191 | 19,248,319,146 |
| Savings bank/Mudaraba Savings Bank Deposits | | 41,805,615,145 | 35,755,468,371 |
| Special/Mudaraba Notice Deposits | | 14,209,964,509 | 14,407,191,341 |
| Fixed deposits/Mudaraba Fixed Deposits | | 75,428,246,210 | 76,948,293,368 |
| Schemes Deposit/ Mudaraba Scheme Deposits | | 26,499,826,256 | 27,028,835,031 |
| **Other liabilities** | | **38,706,924,062** | **37,191,399,451** |
| **Total liabilities :** | | **259,904,299,355** | **249,620,573,588** |
| **Total Shareholders' Equity** | 2.1 | **14,467,953,465** | **13,871,267,414** |
| Paid -up capital | | 8,286,495,343 | 8,286,495,343 |
| Statutory reserve | | 4,067,279,642 | 3,962,091,801 |
| Revaluation reserve | | 159,751,643 | 67,607,598 |
| Retained earnings | | 1,954,426,837 | 1,555,072,672 |
| Non-controlling Interest | | 25.43 | 25.11 |
| **Total Equity** | | **14,467,953,491** | **13,871,267,440** |
| **Total Liabilities and Shareholders' Equity** | | **274,372,252,846** | **263,491,841,026** |
| **Net Asset Value (NAV) per Share** | 2.2 | **17.46** | **16.74** |

NRBCB Financial Administration Division ★ Head Office, Dhaka ★

## NRBC Bank PLC. & Its Subsidiary
### Consolidated Balance Sheet (Unaudited)
As at 30 June, 2026

| Particulars | Note | At June 30, 2026<br>Taka | At Dec 31, 2025<br>Taka |
|---|---|---|---|
| **Off - Balance Sheet Exposures** | | | |
| **Contingent liabilities** | | **52,270,836,157** | **53,413,208,180** |
| Acceptances and endorsements | | 5,074,477,309 | 5,599,814,981 |
| Letters of guarantee | | 35,616,580,328 | 33,908,235,873 |
| Irrevocable letters of credit | | 6,478,539,235 | 7,974,778,039 |
| Bills for collection | | 5,101,239,285 | 5,930,379,287 |
| **Total Off-Balance Sheet exposures including contingent liabilities** | | **52,270,836,157** | **53,413,208,180** |

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

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

Dated: 29 July, 2026
Place: Dhaka, Bangladesh

NRBC Bank PLC. & Its Subsidiary
Consolidated Profit and Loss Account (Unaudited)
For the period ended 30 June, 2026

| Particulars | Note | Jan'26-Jun'26 Taka | Jan'25-Jun'25 Taka | Apr'26-Jun'26 Taka | Apr'25-Jun'25 Taka |
|---|---|---|---|---|---|
| **Operating Income** | | | | | |
| Interest income | | 6,780,344,912 | 7,425,561,189 | 3,483,194,239 | 3,614,853,415 |
| Interest paid/Profit Shared on deposits and borrowings, etc | | 6,755,171,507 | 6,890,289,094 | 3,574,343,315 | 3,582,539,452 |
| **Net interest income** | | **25,173,405** | **535,272,095** | **(91,149,076)** | **32,313,963** |
| Investment income | | 3,697,269,279 | 2,848,193,323 | 1,931,232,307 | 1,494,436,110 |
| Commission, exchange and brokerage | | 472,933,005 | 509,956,232 | 251,643,016 | 221,222,346 |
| Other operating income | | 261,804,805 | 277,921,726 | 160,126,070 | 170,890,206 |
| **Total Operating Income (A)** | | **4,457,180,493** | **4,171,343,377** | **2,251,852,317** | **1,918,862,626** |
| **Operating Expenses** | | | | | |
| Salary and allowances | | 2,010,396,923 | 2,087,825,129 | 1,011,473,026 | 1,065,052,301 |
| Rent, taxes, insurance, electricity, etc. | | 351,583,840 | 260,378,625 | 207,086,042 | 137,417,420 |
| Legal expenses | | 10,752,959 | 7,913,556 | 2,550,050 | 4,653,251 |
| Postage, stamps, telecommunication, etc. | | 30,123,360 | 32,363,841 | 14,575,759 | 9,146,686 |
| Stationery, printing, advertisement, etc. | | 135,609,481 | 140,128,757 | 71,379,915 | 46,921,523 |
| Chief Executive's salary and fees | | 7,760,000 | 2,947,235 | 3,880,000 | 2,947,235 |
| Directors' fees & meeting expenses | | 5,001,182 | 4,654,745 | 3,270,253 | 2,451,484 |
| Auditors' fees | | 1,276,500 | - | 810,750 | - |
| Replacement, Repair and Depreciation of Bank's Assets | | 216,078,656 | 273,308,223 | 112,133,754 | 128,757,358 |
| Other expenses | | 136,076,434 | 188,410,192 | 62,779,606 | 82,167,786 |
| **Total operating expenses (B)** | | **2,904,659,334** | **2,997,930,302** | **1,489,939,156** | **1,479,515,042** |
| **Profit Before Provision (C = A-B)** | | **1,552,521,159** | **1,173,413,075** | **761,913,161** | **439,347,584** |
| Provision against Loans and Advances/Investments | | 1,219,791,113 | 615,240,946 | 1,082,972,655 | 38,576,974 |
| Provision for Diminution in Value of Investments | | (248,360,659) | 13,308,531 | (193,794,701) | 62,384,272 |
| Provision for Off-Balance Sheet Exposures | | 36,809,135 | 72,920,681 | (8,936,396) | 26,862,885 |
| **Total provision (D)** | | **1,008,239,589** | **701,470,158** | **880,241,558** | **127,824,131** |
| **Profit Before Taxation (C-D)** | | **544,281,570** | **471,942,917** | **(118,328,397)** | **311,523,453** |
| Provision for Taxation | | 39,739,563 | 402,779,509 | (515,370,893) | 309,009,672 |
| Current Tax Expenses | | 600,125,685 | 405,831,240 | 234,097,267 | 83,521,459 |
| Deferred Tax Expenses/(Income) | | (560,386,123) | (3,051,731) | (749,468,160) | 225,488,213 |
| Net Profit after Taxation | | **504,542,007** | **69,163,408** | **397,042,496** | **2,513,781** |
| **Appropriations:** | | | | | |
| Statutory Reserve | | 105,187,840 | 12,404,681 | (32,908,033) | 2,068,421 |
| Retained Surplus | | **399,354,167** | **56,758,727** | **429,950,528** | **445,360** |
| **Attributable to:** | | | | | |
| Equity holders of NRBC Bank PLC. | | 504,542,007 | 69,163,407 | 397,042,495 | 2,513,781 |
| Non-controlling Interest | | 0.11 | 0.16 | 0.78 | (0.17) |
| **Earnings per share (EPS)** | 2.3 | **0.609** | **0.083** | **0.479** | **0.003** |

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

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

Dated: 29 July, 2026
Place: Dhaka, Bangladesh

## NRBC Bank PLC. & Its Subsidiary
### Consolidated Statement of Cash Flows (Unaudited)
### For the period ended 30 June, 2026

| Particulars | Note | Jan'26-Jun'26 Taka | Jan'25-Jun'25 Taka |
|---|---|---|---|
| **A. Cash flows from operating activities** | | | |
| Interest receipts in cash | | 6,685,387,190 | 7,377,143,939 |
| Interest paid in cash | | (8,320,171,406) | (6,984,568,765) |
| Dividend receipts | | 59,499,991 | 49,555,060 |
| Fee and commission receipts in cash | | 473,610,988 | 509,957,307 |
| Payments to employees | | (2,060,698,689) | (2,091,944,816) |
| Payments to suppliers | | (123,822,317) | (147,572,888) |
| Income taxes paid | | (1,299,440,635) | (271,925,588) |
| Receipts from other operating activities | | 3,883,224,119 | 2,847,536,062 |
| Payments for other operating activities | | (572,006,202) | (581,784,925) |
| **Operating profit before changes in operating assets & liabilities** | | **(1,274,416,962)** | **706,395,385** |
| **Increase/decrease in operating assets and liabilities** | | | |
| Loans and advances to Other Bank(s) | | - | - |
| Loans and advances to customers | | 12,823,668,605 | (6,882,633,158) |
| Other assets | | (5,717,355,004) | (477,869,715) |
| Deposits from other bank(s) | | - | - |
| Deposits from customers | | 9,025,589,398 | 20,962,232,658 |
| Short-Term Borrowings from Bank(s)/ Bangladesh Bank | | (206,533,083) | 643,889,282 |
| Other liabilities | | 320,799,844 | 281,787,736 |
| **Net increase/(decrease) in operating liabilities** | | **16,246,169,761** | **14,527,406,803** |
| **Net cash from operating activities (A)** | | **14,971,752,799** | **15,233,802,188** |
| **B. Cash flows from investing activities** | | | |
| (Purchase)/ sale of government securities | | (14,353,642,814) | (13,899,447,574) |
| (Purchase)/sale of Non-trading Security/Bond | | 167,500,000 | 179,245,417 |
| Transfer to Bangladesh Start-Up Investment Co PLC. | | (70,574,420) | - |
| (Purchase)/Sale of Share/Securities | | 303,253,703 | 112,378,633 |
| (Purchase)/ sale of property, plant and equipment | | (72,649,490) | (257,320,107) |
| **Net cash from/(used) in investing activities (B)** | | **(14,026,113,021)** | **(13,865,143,631)** |
| **C. Cash flows from financing activities** | | | |
| Long Term Borrowings/Loan Capital & Debt Capital | | (122,870,894) | (26,295,298) |
| Receipt from Issuance of sub-Bond - BASEL Capital Tier-I & II | | - | - |
| Dividend paid (Cash Dividend) | | - | - |
| **Net cash from/(used) in financing activities (C)** | | **(122,870,894)** | **(26,295,298)** |
| **D.Net increase/(decrease) in cash and cash equivalents (A+B+C)** | | 822,768,884 | 1,342,363,260 |
| **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]** | | **18,687,930,939** | **20,151,502,439** |
| | | | |
| **Cash and cash equivalents:** | | | |
| Cash | | 3,623,226,837 | 3,536,327,337 |
| Prize Bonds | | 4,781,800 | 5,028,700 |
| Money at call and on short notice | | 143,300,000 | 2,743,300,000 |
| Balance with Bangladesh Bank and its agent bank(s) | | 9,931,514,764 | 8,129,965,204 |
| Balance with other banks and financial institutions | | 4,985,107,538 | 5,736,881,199 |
| | | **18,687,930,939** | **20,151,502,439** |
| **Net Operating Cash Flow Per Share** | 2.4 | **18.068** | **18.384** |

NRBCB ★ Financial Administration Division ★ Head Office, Dhaka

## NRBC Bank PLC. & Its Subsidiary
### Consolidated Statement of Changes in Equity (Unaudited)
### As at 30 June, 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 | 13,871,267,440 |
| 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** | **13,871,267,440** |
| Net profit after taxation for the year | | | | | | | 504,542,007 | 504,542,007 |
| Change in Non-controlling Interest | | | | | | 0.32 | - | 0.32 |
| Transfer to statutory Reserve | | 105,187,841 | | | | | (105,187,840) | - |
| Reserve for HFT treasury securities | | | | | 91,934,165 | | - | 91,934,165 |
| Reserve for HTM securities | | | | - | | | - | - |
| Currency translation difference | | | 209,880 | | | | | 209,880 |
| **Balance at 30 June, 2026** | **8,286,495,343** | **4,067,279,642** | **379,528** | **6,147,091** | **153,225,025** | **25** | **1,954,426,837** | **14,467,953,491** |

### Consolidated Statement of Changes in Equity (Unaudited)
### As at 30 June, 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 | | | | | | | 69,163,407 | 69,163,407 |
| Change in Non-controlling Interest | | | | | | 0.35 | - | 0.35 |
| Transfer to statutory Reserve | | 12,404,681 | | | | | (12,404,681) | - |
| Reserve for HFT treasury securities | | | | | 44,961,083 | | - | 44,961,083 |
| Reserve for HTM securities | | | | (10,981,396) | | | - | (10,981,396) |
| Currency translation difference | | | 179,251 | | | | | 179,251 |
| **Balance at 30 June, 2025** | **8,286,495,343** | **3,645,389,385** | **179,251** | **6,146,991** | **67,279,658** | **29.43** | **1,808,233,283** | **13,813,723,939** |

NRBCB Financial Administration Division Head Office, Dhaka

# NRBC Bank PLC.
## Balance Sheet (Unaudited)
### As at 30 June, 2026

| Particulars | Note | At June 30, 2026 Taka | At Dec 31, 2025 Taka |
|---|---|---|---|
| **Property and Assets** | | | |
| **Cash:** | | **13,554,737,391** | **12,789,164,223** |
| In Hand (Including Foreign Currencies) | | 3,623,222,627 | 3,297,104,778 |
| Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) | | 9,931,514,764 | 9,492,059,445 |
| **Balance with other banks and financial institutions** | | **5,169,066,027** | **4,739,729,394** |
| In Bangladesh | | 4,517,481,917 | 3,590,800,878 |
| Outside Bangladesh | | 651,584,110 | 1,148,928,516 |
| **Money at call and short notice** | | **143,300,000** | **143,300,000** |
| **Investments** | | **83,706,374,110** | **69,708,633,475** |
| Government | | 77,447,091,101 | 63,001,001,942 |
| Others | | 6,259,283,009 | 6,707,631,533 |
| **Loans and advances/investments** | | **151,074,220,510** | **162,469,787,576** |
| Loans, cash credits, overdrafts etc./ investments | | 150,444,420,669 | 161,683,811,341 |
| Bills purchased and discounted | | 629,799,840 | 785,976,235 |
| **Fixed assets including premises, furniture and fixtures** | | **2,398,020,712** | **2,507,233,859** |
| **Other assets** | | **17,226,922,503** | **9,551,740,263** |
| Non - banking assets | | - | - |
| **Total assets** | | **273,272,641,252** | **261,909,588,791** |
| **Liabilities and Capital** | | | |
| **Liabilities** | | | |
| **Borrowings from other banks, financial institutions and agents** | | **9,112,994,713** | **9,319,527,795** |
| **Bond - BASEL Capital Tier-I & II** | | **3,820,000,000** | **3,820,000,000** |
| **Deposits and other accounts** | | **207,793,161,522** | **198,424,612,904** |
| Current accounts/Al-wadeeah current accounts and other accounts | | 37,147,581,340 | 24,912,896,669 |
| Bills payable | | 12,344,179,191 | 19,248,319,146 |
| Savings bank/Mudaraba savings bank deposits | | 41,805,615,145 | 35,755,468,371 |
| Special/Mudaraba notice deposits | | 14,567,713,379 | 14,530,800,320 |
| Fixed deposits/Mudaraba fixed deposits | | 75,428,246,210 | 76,948,293,368 |
| Schemes Deposit/ Mudaraba Scheme Deposits | | 26,499,826,256 | 27,028,835,031 |
| **Other liabilities** | | **38,299,305,671** | **36,689,992,860** |
| **Total liabilities :** | | **259,025,461,905** | **248,254,133,560** |
| **Total Shareholders' Equity** | 2.1 | **14,247,179,347** | **13,655,455,232** |
| Paid -up capital | | 8,286,495,343 | 8,286,495,343 |
| Statutory reserve | | 4,011,084,221 | 3,905,896,381 |
| Revaluation reserve | | 159,751,643 | 67,607,598 |
| Retained earnings | | 1,789,848,140 | 1,395,455,910 |
| **Total Liabilities and Shareholders' Equity** | | **273,272,641,252** | **261,909,588,791** |
| **Net Asset Value (NAV) per Share** | 2.2 | **17.19** | **16.48** |

NRBCB Financial Administration Division ★ Head Office, Dhaka ★

**NRBC Bank PLC.**
**Balance Sheet (Unaudited)**
**As at 30 June, 2026**

| Particulars | Note | At June 30, 2026 Taka | At Dec 31, 2025 Taka |
|---|---|---|---|
| **Off - Balance Sheet Exposures** | | | |
| **Contingent liabilities** | | **52,270,836,157** | **53,413,208,180** |
| Acceptances and endorsements | | 5,074,477,309 | 5,599,814,981 |
| Letters of guarantee | | 35,616,580,328 | 33,908,235,873 |
| Irrevocable letters of credit | | 6,478,539,235 | 7,974,778,039 |
| Bills for collection | | 5,101,239,285 | 5,930,379,287 |
| **Total Off-Balance Sheet exposures including contingent liabilities** | | **52,270,836,157** | **53,413,208,180** |

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

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

Dated: 29 July, 2026
Place: Dhaka, Bangladesh

NRBC Bank PLC.
Profit and Loss Account (Unaudited)
For the period ended 30 June, 2026

| Particulars | Note | Jan'26-Jun'26 Taka | Jan'25-Jun'25 Taka | Apr'26-Jun'26 Taka | Apr'25-Jun'25 Taka |
|---|---|---|---|---|---|
| **Operating Incomes** | | | | | |
| Interest income | | 6,726,442,215 | 7,366,526,500 | 3,320,852,912 | 3,599,785,469 |
| Interest paid/Profit Shared on deposits and borrowings, etc | | 6,688,578,489 | 6,827,393,978 | 3,420,159,692 | 3,552,007,387 |
| **Net interest income** | | **37,863,726** | **539,132,522** | **(99,306,779)** | **47,778,082** |
| Investment income | | 3,693,161,273 | 2,897,310,942 | 1,931,232,307 | 1,487,796,874 |
| Commission, exchange and brokerage | | 377,573,488 | 478,478,752 | 179,486,215 | 205,870,833 |
| Other operating income | | 261,807,450 | 277,924,946 | 160,128,715 | 170,893,426 |
| **Total operating income (A)** | | **4,370,405,938** | **4,192,847,163** | **2,171,540,458** | **1,912,339,216** |
| **Operating Expenses** | | | | | |
| Salary and allowances | | 1,980,711,037 | 2,052,034,377 | 997,548,453 | 1,047,254,712 |
| Rent, taxes, insurance, electricity, etc. | | 348,518,334 | 256,652,439 | 205,485,276 | 135,165,393 |
| Legal expenses | | 10,720,459 | 7,849,181 | 2,521,300 | 4,626,376 |
| Postage, stamps, telecommunication, etc. | | 29,101,274 | 31,416,973 | 14,065,867 | 8,653,439 |
| Stationery, Printing, Advertisement, etc. | | 134,954,338 | 139,446,642 | 71,029,869 | 46,615,206 |
| Chief Executive's salary and fees | | 7,760,000 | 2,947,235 | 3,880,000 | 2,947,235 |
| Directors' fees & meeting expenses | | 4,713,682 | 4,621,745 | 3,040,253 | 2,418,484 |
| Auditors' fees | | 1,196,000 | - | 770,500 | - |
| Replacement, Repair and Depreciation of Bank's Assets | | 210,445,823 | 270,808,489 | 108,990,175 | 127,671,077 |
| Other expenses | | 135,406,630 | 187,142,187 | 62,619,831 | 81,776,629 |
| **Total operating expenses (B)** | | **2,863,527,577** | **2,952,919,267** | **1,469,951,524** | **1,457,128,550** |
| **Profit before Provision (C = A-B)** | | **1,506,878,360** | **1,239,927,895** | **701,588,933** | **455,210,666** |
| Provision against Loans and Advances/Investments | | 1,188,870,628 | 615,336,766 | 1,064,494,786 | 38,776,686 |
| Provision for Diminution in Value of Investments & Other Assets | | (244,740,604) | 94,573,762 | (189,429,292) | 73,602,820 |
| Provision for Off-Balance Sheet Exposures | | 36,809,135 | 72,920,681 | (8,936,396) | 26,862,885 |
| **Total Provision (D)** | | **980,939,158** | **782,831,210** | **866,129,098** | **139,242,390** |
| **Profit before Taxation (C-D)** | | **525,939,202** | **457,096,685** | **(164,540,165)** | **315,968,275** |
| Provision for Taxation | | 26,359,132 | 395,073,281 | (525,559,089) | 305,626,171 |
| Current Tax Expenses | | 586,477,036 | 397,864,715 | 223,775,298 | 79,980,108 |
| Deferred Tax Expenses/(Income) | | (560,117,904) | (2,791,434) | (749,334,388) | 225,646,062 |
| Net profit after taxation | | **499,580,070** | **62,023,404** | **361,018,925** | **10,342,105** |
| **Appropriations:** | | | | | |
| Statutory reserve | | 105,187,840 | 12,404,681 | (32,908,033) | 2,068,421 |
| Retained Surplus to Retained Earnings | | **394,392,229** | **49,618,723** | **393,926,958** | **8,273,684** |
| **Earnings per share (EPS)** | 2.3 | **0.603** | **0.075** | **0.436** | **0.012** |

Managing Director & CEO | Director | Director | Chairman

Rizlan
Chief Financial Officer

Company Secretary (C.C)

Dated: 29 July, 2026
Place: Dhaka, Bangladesh

## NRBC Bank PLC.

**Statement of Cash Flows (Unaudited)**

For the period ended 30 June, 2026

| Particulars | Note | Jan'26-Jun'26 Taka | Jan'25-Jun'25 Taka |
|---|---|---|---|
| **A. Cash flows from operating activities** | | | |
| Interest receipts in cash | | 6,582,919,758 | 7,244,636,332 |
| Interest paid in cash | | (8,214,291,412) | (6,852,677,148) |
| Dividend receipts | | 57,562,208 | 46,436,563 |
| Fee and commission receipts in cash | | 377,573,488 | 478,478,752 |
| Recoveries on loans/Investments(Net) | | - | - |
| Payments to employees | | (2,031,012,803) | (2,055,741,437) |
| Payments to suppliers | | (129,404,655) | (143,088,084) |
| Income Taxes Payment/Settlement | | (1,286,477,036) | (264,019,701) |
| Receipts from other operating activities | | 3,881,053,896 | 2,899,772,177 |
| Payments for other operating activities | | (560,943,011) | (575,823,833) |
| **Operating profit before changes in operating assets & liabilities** | | **(1,323,019,567)** | **777,973,621** |
| **Increase/decrease in operating assets and liabilities** | | | |
| Loans and advances to customers | | 12,751,089,267 | (6,892,215,132) |
| Other assets | | (5,668,104,779) | (489,655,650) |
| Deposits from customers | | 9,368,548,618 | 20,990,731,593 |
| Short-Term Borrowings from Bank(s)/ Bangladesh Bank | | (206,533,083) | 643,889,282 |
| Other liabilities | | 320,799,844 | 281,787,736 |
| **Net increase/(decrease) in operating liabilities** | | **16,565,799,867** | **14,534,537,828** |
| **Net cash from operating activities (A)** | | **15,242,780,300** | **15,312,511,449** |
| **B. Cash flows from investing activities** | | | |
| (Purchase)/ sale of government securities | | (14,353,642,814) | (13,899,447,574) |
| (Purchase)/sale of Non-trading Security/Bond | | 167,500,000 | 179,245,417 |
| (Purchase)/Sale of Share/Securities | | 280,848,525 | - |
| Transfer to Bangladesh Start-Up Investment Co PLC. | | (70,574,420) | - |
| (Purchase)/ sale of property, plant and equipment | | (71,699,490) | (256,961,607) |
| **Net cash from/(used) in investing activities(B)** | | **(14,047,568,199)** | **(13,977,163,764)** |
| **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)** | | 1,195,212,100 | 1,335,347,685 |
| **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]** | | **18,871,885,218** | **20,064,677,163** |
| | | | |
| **Cash and cash equivalents:** | | | |
| Cash | | 3,623,222,627 | 3,536,325,317 |
| Prize bonds | | 4,781,800 | 5,028,700 |
| Money at call and on short notice | | 143,300,000 | 2,743,300,000 |
| Balance with Bangladesh Bank and its agent bank(s) | | 9,931,514,764 | 8,129,965,204 |
| Balance with other banks and financial institutions | | 5,169,066,027 | 5,650,057,944 |
| | | **18,871,885,218** | **20,064,677,163** |
| | | | |
| **Net Operating Cash Flow Per Share (NOCFPS)** | 2.4 | **18.395** | **18.479** |

**NRBC Bank PLC.**
**Statement of Changes in Equity (Unaudited)**
As at 30 June, 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 | | | | | | 499,580,070 | 499,580,070 |
| Transfer to statutory Reserve | | 105,187,840 | | | | (105,187,840) | - |
| Reserve for HFT treasury securities | | | | | 91,934,165 | - | 91,934,165 |
| Reserve for HTM securities | | | | - | | | - |
| Currency translation difference | | | 209,880 | | | | 209,880 |
| **Balance at 30 June, 2026** | **8,286,495,343** | **4,011,084,221** | **379,528** | **6,147,091** | **153,225,025** | **1,789,848,140** | **14,247,179,347** |

**Statement of Changes in Equity (Unaudited)**
As at 30 June, 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 | | | | | | 62,023,404 | 62,023,404 |
| Transfer to statutory Reserve | | 12,404,681 | | | | (12,404,681) | - |
| Reserve for HFT treasury securities | | | | | 44,961,083 | - | 44,961,083 |
| Reserve for HTM securities | | | | (10,981,396) | | | (10,981,396) |
| Currency translation difference | | | 179,251 | | | | 179,251 |
| **Balance at 30 June, 2025** | **8,286,495,343** | **3,591,971,340** | **179,251** | **6,146,991** | **67,279,658** | **1,441,577,358** | **13,393,649,940** |

NRBCB Financial Administration Division Head Office, Dhaka

**NRBC Bank PLC.**
**Liquidity Statement (Unaudited)**
**Assets and Liability Maturity Analysis**
As at 30 June, 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 | 4,452,992,637 | - | - | - | 9,101,744,755 | 13,554,737,391 |
| Balance with other banks and financial institutions | 3,534,421,625 | 900,063,516 | 734,580,885 | - | - | 5,169,066,027 |
| Money at call and on short notice | 143,300,000 | - | - | - | - | 143,300,000 |
| Investments | 3,350,286,957.13 | 3,161,217,819.20 | 28,141,844,093 | 21,080,374,786 | 27,972,650,454.15 | 83,706,374,110 |
| Loans and advances | 21,542,638,975 | 15,587,218,952 | 27,745,339,249 | 53,054,682,665 | 33,144,340,668 | 151,074,220,510 |
| Fixed assets including premises, furniture and fixtures | - | - | - | - | 2,398,020,712 | 2,398,020,712 |
| Other assets | 868,815,017 | 482,675,009 | 193,070,004 | 231,684,004 | 15,450,678,468 | 17,226,922,503 |
| Non-banking assets | - | - | - | - | - | - |
| **Total Assets (A)** | **33,892,455,211** | **20,131,175,297** | **56,814,834,231** | **74,366,741,456** | **88,067,435,058** | **273,272,641,252** |
| **Liabilities** | | | | | | |
| Borrowings from Bangladesh Bank, other banks, financial institutions and agents | (731,361,189) | (2,589,450,992) | (2,233,452,830) | (7,378,729,701) | - | (12,932,994,713) |
| Deposits and other accounts | (35,165,102,854) | (40,080,226,372) | (84,519,703,748) | (30,532,956,611) | (17,495,171,936) | (207,793,161,522) |
| Provision and other liabilities | (4,293,002,099) | (11,175,298,708) | (22,439,721,442) | (326,069,517) | (65,213,903) | (38,299,305,671) |
| **Total Liabilities (B)** | **(40,189,466,142)** | **(53,844,976,072)** | **(109,192,878,021)** | **(38,237,755,830)** | **(17,560,385,840)** | **(259,025,461,905)** |
| **Net Liquidity Gap-Excess/(Shortage) (A-B)** | **(6,297,010,932)** | **(33,713,800,776)** | **(52,378,043,790)** | **36,128,985,626** | **70,507,049,218** | **14,247,179,347** |

NRBCB Financial Administration Division ★ Head Office, Dhaka ★

NRBC Bank PLC. & Its Subsidiary

**Selected explanatory notes to the financial statements**

For the period ended 30 June, 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**

| | Solo | Consolidated |
|---|---|---|
| Paid -up capital [828,649,534 ordinary shares of Taka 10 each] | 8,286,495,343 | 8,286,495,343 |
| Statutory reserve | 4,011,084,221 | 4,067,279,642 |
| Revaluation reserve | 159,751,643 | 159,751,643 |
| Retained earnings | 1,789,848,140 | 1,954,426,837 |
| Non-Controlling Interest | - | 25 |
| | **14,247,179,347** | **14,467,953,491** |

**2.2 Net Assets Value per Share (NAV)**

| | | |
|---|---|---|
| Total shareholders' equity | **14,247,179,347** | **14,467,953,491** |
| Number of ordinary shares outstanding | 828,649,534 | 828,649,534 |
| NAV for the period ended 30 June 2026 | **17.19** | **17.46** |
| NAV for the year ended 31 December 2025 | **16.48** | **16.74** |

Reasons for Change of NAV Result: NAV increased due to increase of Retained Earnings and Statutory reserves

**2.3 Earnings Per Share (EPS)**

| | | |
|---|---|---|
| Net Profit After Tax (EPS)-Numerator | **499,580,070** | **504,542,007** |
| Number of ordinary shares outstanding | 828,649,534 | 828,649,534 |
| EPS for the period ended 30 June 2026 | **0.603** | **0.609** |
| EPS for the period ended 30 June 2025 | **0.075** | **0.083** |

Reasons for Change of EPS Result: EPS has been increased due to increase of operating income and decrease of provision for taxation as compared to last year of the same period.

**2.4 Net Operating Cash Flows per Share (NOCFPS)**

| | | |
|---|---|---|
| Net cash flows from operating activities | **15,242,780,300** | **14,971,752,799** |
| Number of ordinary shares outstanding | 828,649,534 | 828,649,534 |
| NOCFPS for the period ended 30 June 2026 | **18.395** | **18.068** |
| NOCFPS for the period ended 30 June 2025 | **18.479** | **18.384** |

Reasons for Change of NOCFPS Result: NOCFPS decreased due to increase in interest payment and increase in income tax payment compared to previous period.

**2.5 Ratio**

| | | |
|---|---|---|
| AD Ratio [As per BRPD Circular letter No. 14/2018 ] | 69.57% | 70.17% |

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| | Jan'26-Jun'26 | Jan'25-Jun'25 |
|---|---|---|
| | Taka | Taka |

## 2.6 Reconciliation of net profit with cash flows from operating activities (Solo basis)

| | Jan'26-Jun'26 | Jan'25-Jun'25 |
|---|---|---|
| **Profit before Tax as per profit and loss account** | **525,939,202** | **457,096,685** |
| **Adjustment for non-cash items:** | | |
| Provision against loans and advances | 1,188,870,628 | 615,336,766 |
| Provision for diminution in value of investments | (244,740,604) | 94,573,762 |
| Provision for Off-Balance Sheet Exposures | 36,809,135 | 72,920,681 |
| Depreciation for Property, plant and equipment | 180,912,637 | 222,791,350 |
| Non-Cash Effect of IFRS 16 | - | (31,040,614) |
| | **1,161,851,795** | **974,581,945** |
| **Increase/decrease in operating assets and liabilities:** | | |
| Loans and advances to customers | 12,751,089,267 | (6,892,215,132) |
| Other operating assets | (5,668,104,779) | (489,655,650) |
| Deposits from other bank(s) | - | - |
| Deposits from customers | 9,368,548,618 | 20,990,731,593 |
| Short-Term Borrowings from Bank(s)/ Bangladesh Bank | (206,533,083) | 643,889,282 |
| Receipts from operating Income | (159,875,076) | (350,917,317) |
| Payments for operating Expense | (1,564,458,452) | (38,767,992) |
| Other operating liabilities | 320,799,844 | 281,787,736 |
| Income taxes paid | (1,286,477,036) | (264,019,701) |
| | **13,554,989,302** | **13,880,832,818** |
| **Cash flows from operating activities as per Cash flow statement** | **15,242,780,300** | **15,312,511,449** |

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

| | Jan'26-Jun'26 | Jan'25-Jun'25 |
|---|---|---|
| **Profit before Tax as per profit and loss account** | **544,281,570** | **471,942,917** |
| **Adjustment for non-cash items:** | | |
| Provision against loans and advances | 1,219,791,113 | 615,240,946 |
| Provision for diminution in value of investments | (248,360,659) | 13,308,531 |
| Provision for Off-Balance Sheet Exposures | 36,809,135 | 72,920,681 |
| Depreciation for Property, plant and equipment | 183,313,218 | 224,866,655 |
| Non-Cash Effect of IFRS 16 | - | (31,040,614) |
| | **1,191,552,808** | **895,296,199** |
| **Increase/decrease in operating assets and liabilities:** | | |
| Loans and advances to customers | 12,823,668,605 | (6,882,633,158) |
| Other operating assets | (5,717,355,004) | (477,869,715) |
| Deposits from other bank(s) | - | - |
| Deposits from customers | 9,025,589,398 | 20,962,232,658 |
| Short-Term Borrowings from Bank(s)/ Bangladesh Bank | (206,533,083) | 643,889,282 |
| Receipts from operating Income | (159,875,076) | (350,917,317) |
| Payments for operating Expense | (1,550,935,629) | (38,000,825) |
| Other operating liabilities | 320,799,844 | 281,787,736 |
| Income taxes paid | (1,299,440,635) | (271,925,588) |
| | **13,235,918,421** | **13,866,563,072** |
| **Cash flows from operating activities as per Cash flow statement** | **14,971,752,798** | **15,233,802,188** |

## 2.7 Disclosure of Unclaimed Dividend Account as of 30 June, 2026

NRBC Bank PLC. disclosed Unclaimed Dividend Account as of 30 June, 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 | Tk. 1,253,219.31 Transferred to CMSF | NRBC Bank PLC. | 1205950073720583 | 1507- Transferred to CMSF |
| 2021 | 02-Jun-22 | Tk. 1,353,800.65 Transferred to CMSF | NRBC Bank PLC. | 1205950075447748 | 197-Transferred to CMSF |
| 2022 | 19-Jun-23 | Tk. 1,834,963.61 Under process for transfer to CMSF | NRBC Bank PLC. | 1205950076004389 | 120-Under process for transfer to CMSF |
| 2023 | 13-Jun-24 | 1,297,090.69 | NRBC Bank PLC. | - | - |
| 2024 | 21-Aug-25 | No Dividend | NRBC Bank PLC. | - | No Dividend |
| 2025 | 25-Jun-26 | No Dividend | NRBC Bank PLC. | - | No Dividend |

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**2.8 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 |
| Surveillance Rating | 2025 | 20-Jul-26 | A+ | ST-3 |

**2.9 General**

i. 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.

ii. Figures in these notes and in the annexed financial statements have been rounded off to the nearest Taka.

iii. These notes form an integral part of the annexed financial statements and accordingly are to be read in conjunction therewith.

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