

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	At Dec 31, 2025
		Taka	Taka
<u>Property and Assets</u>			
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
<u>Liabilities and Capital</u>			
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/AI-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



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

Particulars	Note	At June 30, 2026	At Dec 31, 2025
		Taka	Taka

Off - Balance Sheet Exposures

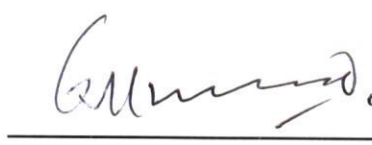
Contingent liabilities

Acceptances and endorsements
Letters of guarantee
Irrevocable letters of credit
Bills for collection

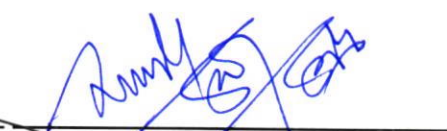
52,270,836,157	53,413,208,180
5,074,477,309	5,599,814,981
35,616,580,328	33,908,235,873
6,478,539,235	7,974,778,039
5,101,239,285	5,930,379,287
52,270,836,157	53,413,208,180

Total Off-Balance Sheet exposures including contingent liabilities


Managing Director & CEO


Director


Director


Chairman

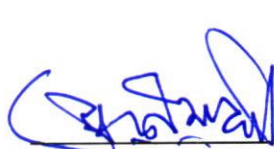

Chief Financial Officer

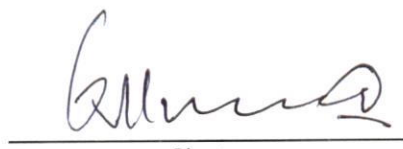

Company Secretary (C.C)

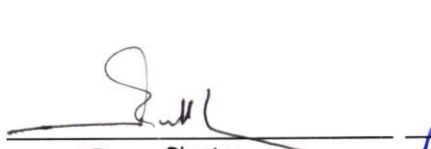
Dated: 29 July, 2026
Place: Dhaka, Bangladesh

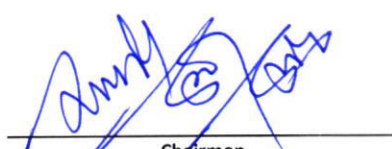
NRBC Bank PLC. & Its Subsidiary
Consolidated Profit and Loss Account (Unaudited)
For the period ended 30 June, 2026

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



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



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

Particulars	Note	At June 30, 2026	At Dec 31, 2025
		Taka	Taka
<u>Property and Assets</u>			
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
<u>Liabilities and Capital</u>			
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



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

Particulars	Note	At June 30, 2026	At Dec 31, 2025
		Taka	Taka

Off - Balance Sheet Exposures

Contingent liabilities

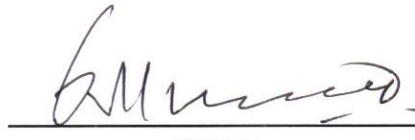
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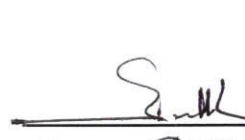
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35,616,580,328	33,908,235,873
6,478,539,235	7,974,778,039
5,101,239,285	5,930,379,287

Total Off-Balance Sheet exposures including contingent liabilities

52,270,836,157	53,413,208,180
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Managing Director & CEO


Director

 
Director **Chairman**


Chief Financial Officer

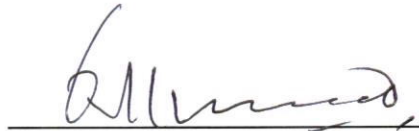

Company Secretary (C.C)

Dated: 29 July, 2026
Place: Dhaka, Bangladesh

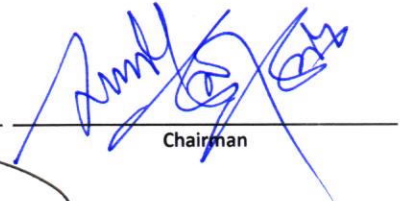
NRBC Bank PLC.
Profit and Loss Account (Unaudited)
For the period ended 30 June, 2026

Particulars	Note	Jan'26-Jun'26 Taka	Jan'25-Jun'25 Taka	Apr'26-Jun'26 Taka	Apr'25-Jun'25 Taka
<u>Operating Incomes</u>					
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
<u>Operating Expenses</u>					
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
<u>Appropriations:</u>					
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


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



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



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

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
4,011,084,221	4,067,279,642
159,751,643	159,751,643
1,789,848,140	1,954,426,837
-	25
14,247,179,347	14,467,953,491

2.2 Net Assets Value per Share (NAV)

Total shareholders' equity
Number of ordinary shares outstanding
NAV for the period ended 30 June 2026
NAV for the year ended 31 December 2025

14,247,179,347	14,467,953,491
828,649,534	828,649,534
17.19	17.46
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
Number of ordinary shares outstanding
EPS for the period ended 30 June 2026
EPS for the period ended 30 June 2025

499,580,070	504,542,007
828,649,534	828,649,534
0.603	0.609
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
Number of ordinary shares outstanding
NOCFPS for the period ended 30 June 2026
NOCFPS for the period ended 30 June 2025

15,242,780,300	14,971,752,799
828,649,534	828,649,534
18.395	18.068
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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2.6 Reconciliation of net profit with cash flows from operating activities (Solo basis)

Profit before Tax as per profit and loss account

Adjustment for non-cash items:

Provision against loans and advances
Provision for diminution in value of investments
Provision for Off-Balance Sheet Exposures
Depreciation for Property, plant and equipment
Non-Cash Effect of IFRS 16

Increase/decrease in operating assets and liabilities:

Loans and advances to customers
Other operating assets
Deposits from other bank(s)
Deposits from customers
Short-Term Borrowings from Bank(s)/ Bangladesh Bank
Receipts from operating Income
Payments for operating Expense
Other operating liabilities
Income taxes paid

Cash flows from operating activities as per Cash flow statement

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

525,939,202	457,096,685
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1,188,870,628	615,336,766
(244,740,604)	94,573,762
36,809,135	72,920,681
180,912,637	222,791,350
-	(31,040,614)
1,161,851,795	974,581,945

12,751,089,267	(6,892,215,132)
(5,668,104,779)	(489,655,650)
-	-
9,368,548,618	20,990,731,593
(206,533,083)	643,889,282
(159,875,076)	(350,917,317)
(1,564,458,452)	(38,767,992)
320,799,844	281,787,736
(1,286,477,036)	(264,019,701)
13,554,989,302	13,880,832,818
15,242,780,300	15,312,511,449

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

Profit before Tax as per profit and loss account

Adjustment for non-cash items:

Provision against loans and advances
Provision for diminution in value of investments
Provision for Off-Balance Sheet Exposures
Depreciation for Property, plant and equipment
Non-Cash Effect of IFRS 16

Increase/decrease in operating assets and liabilities:

Loans and advances to customers
Other operating assets
Deposits from other bank(s)
Deposits from customers
Short-Term Borrowings from Bank(s)/ Bangladesh Bank
Receipts from operating Income
Payments for operating Expense
Other operating liabilities
Income taxes paid

Cash flows from operating activities as per Cash flow statement

544,281,570	471,942,917
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1,219,791,113	615,240,946
(248,360,659)	13,308,531
36,809,135	72,920,681
183,313,218	224,866,655
-	(31,040,614)
1,191,552,808	895,296,199

12,823,668,605	(6,882,633,158)
(5,717,355,004)	(477,869,715)
-	-
9,025,589,398	20,962,232,658
(206,533,083)	643,889,282
(159,875,076)	(350,917,317)
(1,550,935,629)	(38,000,825)
320,799,844	281,787,736
(1,299,440,635)	(271,925,588)
13,235,918,421	13,866,563,072
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



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.

