প্রবাসীর স্বপ্ন | NRBC BANK

114, Motijheel Commercial Area
Dhaka-1000
Bangladesh

NRBC Bank PLC.

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Unaudited 3rd Quarter Consolidated Financial Statements
for the period ended 30 September 2026

NRBC Bank PLC. & its subsidiaries
Consolidated Balance Sheet (Unaudited)
As at 30 September, 2026

Particulars	Note	At Sep 30, 2026	At Dec 31, 2025
		Taka	Taka
Property and Assets			
Cash		**13,143,603,269**	**12,789,167,943**
In Hand (Including foreign currencies)		3,992,601,727	3,297,108,498
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		9,151,001,542	9,492,059,445
Balance with other banks and financial institutions		**4,923,224,349**	**4,928,214,613**
In Bangladesh		3,905,649,738	3,779,286,097
Outside Bangladesh		1,017,574,611	1,148,928,516
Money at call and short notice		**643,300,000**	**143,300,000**
Investments		**78,806,001,326**	**70,031,913,626**
Government		72,469,102,686	63,001,001,942
Others		6,336,898,640	7,030,911,684
Loans and advances/investments	2.1	**149,665,662,831**	**163,549,152,640**
Loans, cash credits, overdrafts etc./ investments		149,229,732,857	162,763,176,405
Bills purchased and discounted		435,929,974	785,976,235
Fixed assets including premises, furniture and fixtures		**2,342,177,535**	**2,526,076,308**
Other assets		**12,747,699,721**	**9,524,015,895**
Non - banking assets		-	-
Total assets		**262,271,669,031**	**263,491,841,026**
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions and agents		**9,074,601,373**	**10,125,008,883**
Bond - BASEL Capital Tier-I & II		**3,820,000,000**	**3,820,000,000**
Deposits and other accounts	2.2	**193,359,165,274**	**198,484,165,254**
Current accounts/Al-wadeeah current accounts and other accounts		25,093,848,580	25,096,057,998
Bills payable		12,265,813,308	19,248,319,146
Savings bank/Mudaraba Savings Bank Deposits		40,052,145,473	35,755,468,371
Special/Mudaraba Notice Deposits		12,757,312,136	14,407,191,341
Fixed deposits/Mudaraba Fixed Deposits		76,054,718,297	76,948,293,368
Schemes Deposit/ Mudaraba Scheme Deposits		27,135,327,479	27,028,835,031
Other liabilities		**41,545,097,480**	**37,191,399,451**
Total liabilities		**247,798,864,127**	**249,620,573,588**
Total Shareholders' Equity	2.3	**14,472,804,881**	**13,871,267,414**
Paid -up capital		8,286,495,343	8,286,495,343
Statutory reserve		4,076,163,498	3,962,091,801
Revaluation reserve		191,982,854	67,607,598
Retained earnings		1,918,163,187	1,555,072,672
Non-controlling Interest		23.38	25.11
Total Equity		**14,472,804,904**	**13,871,267,440**
Total Liabilities and Shareholders' Equity		**262,271,669,031**	**263,491,841,026**
Net Asset Value (NAV) per Share	2.4	**17.47**	**16.74**

NRBCB Financial Administration Division Head Office, Dhaka

NRBC Bank PLC. & its subsidiaries
Consolidated Balance Sheet (Unaudited)
As at 30 September, 2026

Particulars	Note	At Sep 30, 2026 Taka	At Dec 31, 2025 Taka
Off - Balance Sheet Exposures			
Contingent liabilities		**51,712,495,057**	**53,413,208,180**
Acceptances and endorsements		4,416,718,662	5,599,814,981
Letters of guarantee		35,081,021,530	33,908,235,873
Irrevocable letters of credit		7,582,899,119	7,974,778,039
Bills for collection		4,631,855,747	5,930,379,287
Total Off-Balance Sheet exposures including contingent liabilities		**51,712,495,057**	**53,413,208,180**

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

Chief Financial Officer (CFO) | **Company Secretary**

Dated: 28 October, 2026
Place: Dhaka, Bangladesh

NRBC Bank PLC. & its subsidiaries

Consolidated Profit and Loss Account (Unaudited)

For the period ended 30 September, 2026

Particulars	Note	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka	July'26-Sep'26 Taka	July'25-Sep'25 Taka
Operating Income					
Interest income/profit on investment		10,078,310,875	11,097,185,239	3,297,965,963	3,671,624,050
Interest paid/profit shared on deposits and borrowings, etc		10,083,693,257	10,531,229,407	3,328,521,749	3,640,940,314
Net interest income/Net profit on investment		**(5,382,382)**	**565,955,832**	**(30,555,787)**	**30,683,737**
Investment income		6,083,064,273	4,727,312,746	2,385,794,994	1,879,119,423
Commission, exchange and brokerage		714,464,538	758,453,966	241,531,534	248,497,734
Other operating income		364,660,563	390,089,385	102,855,758	112,167,658
Total Operating Income (A)		**7,156,806,993**	**6,441,811,929**	**2,699,626,500**	**2,270,468,552**
Operating Expenses					
Salary and allowances		2,875,452,101	2,927,247,556	865,055,178	839,422,427
Rent, taxes, insurance, electricity, etc.		574,232,483	456,025,548	222,648,644	195,646,923
Legal expenses		13,450,386	12,731,181	2,697,427	4,817,625
Postage, stamps, telecommunication, etc.		43,711,077	36,091,009	13,587,717	3,727,168
Stationery, printing, advertisement, etc.		202,408,019	187,507,995	66,798,538	47,379,238
Chief Executive's salary and fees		11,640,000	6,999,571	3,880,000	4,052,336
Directors' fees & meeting expenses		7,501,685	6,388,708	2,500,503	1,733,963
Auditors' fees		1,914,750	115,000	638,250	115,000
Replacement, Repair and Depreciation of Bank's Assets		315,880,088	392,060,596	99,801,432	118,752,373
Other expenses		201,376,234	254,694,398	65,299,800	66,284,206
Total operating expenses (B)		**4,247,566,823**	**4,279,861,561**	**1,342,907,489**	**1,281,931,260**
Profit Before Provision (C = A-B)		**2,909,240,170**	**2,161,950,367**	**1,356,719,011**	**988,537,293**
Provision against loans and advances/investments		2,670,830,658	1,897,194,788	1,451,039,545	1,281,953,842
Provision for diminution in value of investments & other assets		(293,449,269)	(158,446,126)	(45,088,610)	(171,754,657)
Provision for off-balance sheet exposures		40,052,462	70,084,181	3,243,327	(2,836,501)
Total provision (D)		**2,417,433,851**	**1,808,832,843**	**1,409,194,262**	**1,107,362,685**
Profit Before Taxation (C-D)		**491,806,319**	**353,117,524**	**(52,475,251)**	**(118,825,393)**
Provision for Taxation		**14,644,110**	**274,157,120**	**(25,095,453)**	**(128,622,389)**
Current Tax Expenses		945,067,623	871,413,997	344,941,938	465,582,757
Deferred Tax Expenses/(Income)		(930,423,514)	(597,256,876)	(370,037,391)	(594,205,146)
Net Profit after Taxation		**477,162,209**	**78,960,404**	**(27,379,798)**	**9,796,996**
Appropriations:					
Statutory Reserve		114,071,696	78,081,508	8,883,856	65,676,827
Retained Surplus		**363,090,515**	**878,897**	**(36,263,652)**	**(55,879,829)**
Attributable to:					
Equity holders of NRBC Bank PLC.		477,162,211	78,960,405	(27,379,796)	12,310,778
Non-controlling Interest		(2.02)	(1.08)	(2.13)	(1.41)
Earnings per share (EPS)	2.5	**0.58**	**0.10**	**(0.03)**	**0.01**

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

Chief Financial Officer (CFO) **Company Secretary**

Dated: 28 October, 2026
Place: Dhaka, Bangladesh

NRBC Bank PLC. & its subsidiaries
Consolidated Statement of Cash Flows (Unaudited)
For the period ended 30 September, 2026

Particulars	Note	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka
A. Cash flows from operating activities			
Interest receipts in cash		9,915,807,962	11,005,988,087
Interest paid in cash		(11,624,696,062)	(10,131,980,321)
Dividend receipts		90,787,287	67,353,171
Fee and commission receipts in cash		715,142,522	758,455,291
Payments to employees		(2,974,341,020)	(2,976,930,488)
Payments to suppliers		(215,289,750)	(200,604,217)
Income taxes paid		(1,839,357,337)	(479,372,648)
Receipts from other operating activities		6,853,236,258	5,123,937,974
Payments for other operating activities		(898,946,541)	(873,844,985)
Operating profit before changes in operating assets & liabilities		**25,598,951**	**2,293,001,864**
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		16,144,487,272	(1,820,656,876)
Other assets		(724,441,455)	(243,987,662)
Deposits from customers		(5,119,684,868)	13,943,174,682
Short-Term Borrowings from Bank(s)/ Bangladesh Bank		(1,163,063,034)	(4,706,607,789)
Other liabilities		333,225,365	(182,779,530)
Net increase/(decrease) in operating assests and liabilities		**9,470,523,279**	**6,989,142,824**
Net cash flow from operating activities (A)		**9,496,122,230**	**9,282,144,689**
B. Cash flows from investing activities			
(Purchase)/ sale of government securities		(9,343,595,788)	(11,849,494,657)
(Purchase)/sale of Non-trading Security/Bond		176,250,000	209,245,417
Investment in Subsidiary of NRBC Bank Asset Management Ltd.		(100,000,000)	-
Transfer to Bangladesh Start-Up Investment Co PLC.		(70,574,420)	-
(Purchase)/Sale of Share/Securities		517,763,044	179,152,534
(Purchase)/ sale of property, plant and equipment		(86,307,630)	(272,509,007)
Net cash from/(used) in investing activities (B)		**(8,906,464,794)**	**(11,733,605,713)**
C. Cash flows from financing activities			
Long Term Borrowings/Loan Capital & Debt Capital		259,917,326	(17,392,175)
Receipt from Issuance of sub-Bond - BASEL Capital Tier-I & II		-	-
Dividend paid (Cash Dividend)		-	-
Net cash from/(used) in financing activities (C)		**259,917,326**	**(17,392,175)**
D.Net increase/(decrease) in cash and cash equivalents (A+B+C)		849,574,762	(2,468,853,200)
E. Effects of exchange rate changes on cash and cash equivalents		-	-
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 period [D+E]		**18,714,736,818**	**16,340,285,979**
Cash and cash equivalents at end of the period represents:			
Cash (including foreign curriencies)		3,992,601,727	3,238,648,058
Prize Bonds		4,609,200	4,967,700
Money at call and on short notice		643,300,000	143,300,000
Balance with Bangladesh Bank and its agent bank's (including foreign curriencies)		9,151,001,542	8,148,118,068
Balance with other banks and financial institutions		4,923,224,349	4,805,252,154
		18,714,736,818	**16,340,285,979**
Net Operating Cash Flow Per Share (NOCFPS)	**2.6**	**11.46**	**11.20**

NRBC Bank PLC. & its subsidiaries

Consolidated Statement of Changes in Equity (Unaudited)

For the period ended 30 September, 2026

(Amount in BDT)

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 as 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/prior year adjustment								
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 period							477,162,211	477,162,211
Change in Non-controlling Interest						(1.72)	-	(1.72)
Transfer to statutory Reserve		114,071,696					(114,071,696)	-
Reserve for HFT treasury securities					125,823,825		-	125,823,825
Reserve for HTM securities				(1,441,947)			-	(1,441,947)
Currency translation difference			(6,622)					(6,622)
Balance as at 30 Sep., 2026	**8,286,495,343**	**4,076,163,498**	**163,026**	**4,705,143**	**187,114,685**	**23**	**1,918,163,185**	**14,472,804,904**

Consolidated Statement of Changes in Equity (Unaudited)

for the period ended 30 September, 2025

(Amount in BDT)

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 as 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/prior year adjustment								
Restated Balance	**8,286,495,343**	**3,632,984,703**	**-**	**17,128,387**	**22,318,575**	**29.08**	**1,751,474,557**	**13,710,401,594**
Net profit after taxation for the period							78,960,405	78,960,405
Change in Non-controlling Interest						(0.99)	-	(0.99)
Transfer to statutory Reserve		78,081,508					(78,081,508)	-
Reserve for HFT treasury securities					230,113,516		-	230,113,516
Reserve for HTM securities				(10,981,396)			-	(10,981,396)
Currency translation difference			144,041					144,041
Balance as at 30 Sep., 2025	**8,286,495,343**	**3,711,066,212**	**144,041**	**6,146,991**	**252,432,090**	**28.09**	**1,752,353,454**	**14,008,638,158**

NRBCB Financial Administration Division Head Office, Dhaka

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

Particulars	Note	At Sep 30, 2026 Taka	At Dec 31, 2025 Taka
Property and Assets			
Cash		**13,143,603,269**	**12,789,164,223**
In Hand (Including foreign currencies)		3,992,601,727	3,297,104,778
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		9,151,001,542	9,492,059,445
Balance with other banks and financial institutions		**5,010,032,466**	**4,739,729,394**
In Bangladesh		3,992,457,854	3,590,800,878
Outside Bangladesh		1,017,574,611	1,148,928,516
Money at call and short notice		**643,300,000**	**143,300,000**
Investments		**78,573,650,462**	**69,708,633,476**
Government		72,469,102,686	63,001,001,942
Others		6,104,547,775	6,707,631,533
Loans and advances/investments		**148,392,514,450**	**162,469,787,576**
Loans, cash credits, overdrafts etc./ investments		147,956,584,476	161,683,811,341
Bills purchased and discounted		435,929,974	785,976,235
Fixed assets including premises, furniture and fixtures		**2,325,745,759**	**2,507,233,859**
Other assets		**12,801,933,754**	**9,551,740,263**
Non - banking assets		-	-
Total assets		**260,890,780,159**	**261,909,588,791**
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions and agents		**8,156,464,761**	**9,319,527,795**
Bond - BASEL Capital Tier-I & II		**3,820,000,000**	**3,820,000,000**
Deposits and other accounts		**193,511,908,612**	**198,424,612,904**
Current accounts/Al-wadeeah current accounts and other accounts		24,806,032,485	24,912,896,669
Bills payable		12,265,813,308	19,248,319,146
Savings bank/Mudaraba savings bank deposits		40,052,145,473	35,755,468,371
Special/Mudaraba notice deposits		13,197,871,569	14,530,800,320
Fixed deposits/Mudaraba fixed deposits		76,054,718,297	76,948,293,368
Schemes Deposit/ Mudaraba Scheme Deposits		27,135,327,479	27,028,835,031
Other liabilities		**41,052,495,976**	**36,689,992,860**
Total liabilities		**246,540,869,350**	**248,254,133,559**
Total Shareholders' Equity		**14,349,910,809**	**13,655,455,232**
Paid -up capital		8,286,495,343	8,286,495,343
Statutory reserve		4,019,968,077	3,905,896,381
Revaluation reserve		191,982,854	67,607,598
Retained earnings		1,851,464,536	1,395,455,910
Total Liabilities and Shareholders' Equity		**260,890,780,159**	**261,909,588,791**
Net Asset Value (NAV) per Share	**2.4**	**17.32**	**16.48**

NRBCB Financial Administration Division Head Office, Dhaka

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

Particulars	Note	At Sep 30, 2026 Taka	At Dec 31, 2025 Taka
Off - Balance Sheet Exposures			
Contingent liabilities		**51,712,495,057**	**53,413,208,180**
Acceptances and endorsements		4,416,718,662	5,599,814,981
Letters of guarantee		35,081,021,530	33,908,235,873
Irrevocable letters of credit		7,582,899,119	7,974,778,039
Bills for collection		4,631,855,747	5,930,379,287
Total Off-Balance Sheet exposures including contingent liabilities		**51,712,495,057**	**53,413,208,180**

Managing Director & CEO | Director | Director | Chairman

Chief Financial Officer (CFO) | Company Secretary

Dated: 28 October, 2026
Place: Dhaka, Bangladesh

NRBC Bank PLC.

Profit and Loss Account (Unaudited)

For the period ended 30 September, 2026

Particulars	Note	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka	July'26-Sep'26 Taka	July'25-Sep'25 Taka
Operating Incomes					
Interest income/profit on investment		9,989,935,476	11,033,202,704	3,263,493,261	3,666,676,204
Interest paid/Profit Shared on deposits and borrowings, etc.		9,979,313,569	10,435,102,370	3,290,735,080	3,607,708,392
Net interest income/net profit on investment		**10,621,907**	**598,100,333**	**(27,241,819)**	**58,967,811**
Investment income		6,109,286,073	4,771,201,953	2,416,124,800	1,873,891,011
Commission, exchange and brokerage		564,499,897	686,094,050	186,926,409	207,615,297
Other operating income		364,891,904	390,092,605	103,084,455	112,167,658
Total operating income (A)		**7,049,299,782**	**6,445,488,941**	**2,678,893,844**	**2,252,641,778**
Operating Expenses					
Salary and allowances		2,836,234,585	2,876,430,196	855,523,548	824,395,819
Rent, taxes, insurance, electricity, etc.		568,285,902	448,936,709	219,767,568	192,284,270
Legal expenses		13,417,886	12,666,806	2,697,427	4,817,625
Postage, stamps, telecommunication, etc.		42,211,838	34,624,205	13,110,564	3,207,232
Stationery, Printing, Advertisement, etc.		201,333,365	186,590,432	66,379,027	47,143,790
Chief Executive's salary and fees		11,640,000	6,999,571	3,880,000	4,052,336
Directors' fees & meeting expenses		7,030,185	6,355,708	2,316,503	1,733,963
Auditors' fees		1,794,000	115,000	598,000	115,000
Replacement, Repair and Depreciation of Bank's Assets		311,930,814	388,088,504	101,484,991	117,280,015
Other expenses		199,945,146	252,902,029	64,538,515	65,759,842
Total operating expenses (B)		**4,193,823,720**	**4,213,709,159**	**1,330,296,143**	**1,260,789,891**
Profit before Provision (C = A-B)		**2,855,476,061**	**2,231,779,782**	**1,348,597,701**	**991,851,887**
Provision against loans and advances/investments		2,503,855,617	1,875,635,204	1,314,984,990	1,260,298,439
Provision for diminution in value of investments & other assets		(258,790,498)	(104,347,141)	(14,049,893)	(198,920,903)
Provision for off-balance sheet exposures		40,052,462	70,084,181	3,243,327	(2,836,501)
Total Provision (D)		**2,285,117,581**	**1,841,372,244**	**1,304,178,423**	**1,058,541,035**
Profit before Taxation (C-D)		**570,358,480**	**390,407,538**	**44,419,278**	**(66,689,148)**
Provision for Taxation		**278,159**	**261,752,377**	**(26,080,974)**	**(133,320,904)**
Current Tax Expenses		930,418,261	858,673,467	343,941,225	460,808,751
Deferred Tax Expenses/(Income)		(930,140,103)	(596,921,089)	(370,022,199)	(594,129,655)
Net profit after taxation		**570,080,321**	**128,655,161**	**70,500,252**	**66,631,756**
Appropriations:					
Statutory reserve		114,071,696	78,081,508	8,883,856	65,676,827
Retained Surplus to Retained Earnings		**456,008,625**	**50,573,653**	**61,616,396**	**954,930**
Earnings per share (EPS)	**2.5**	**0.69**	**0.16**	**0.09**	**0.08**

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

Chief Financial Officer (CFO) | **Company Secretary**

Dated: 28 October, 2026
Place: Dhaka, Bangladesh

NRBC Bank PLC.

Statement of Cash Flows (Unaudited)

For the period ended 30 September, 2026

Particulars	Note	Jan'26-Sep'26 Taka	Jan'25-Sep'25 Taka
A. Cash flows from operating activities			
Interest receipts in cash		9,756,481,707	10,831,573,787
Interest paid in cash		(11,471,139,245)	(9,934,545,510)
Dividend receipts		88,849,504	64,234,675
Fee and commission receipts in cash		564,499,897	686,094,050
Recoveries on loans/Investments(Net)		3,255,632	-
Payments to employees		(2,935,123,504)	(2,924,326,767)
Payments to suppliers		(206,187,997)	(191,345,562)
Income Taxes Payment/Settlement		(1,826,393,738)	(459,458,020)
Receipts from other operating activities		6,881,395,841	5,170,945,678
Payments for other operating activities		(874,213,401)	(862,711,705)
Operating profit before changes in operating assets & liabilities		**(18,575,304)**	**2,380,460,624**
Increase/decrease in operating assets and liabilities			
Loans and advances to customers		16,485,532,391	(1,684,966,302)
Other assets		(703,338,887)	(201,635,130)
Deposits from customers		(4,912,704,293)	13,756,505,281
Short-Term Borrowings from Bank(s)/ Bangladesh Bank		(1,163,063,034)	(4,706,607,789)
Other liabilities		333,225,365	(182,779,530)
Net increase/(decrease) in operating assets and liabilities		**10,039,651,542**	**6,980,516,529**
Net cash flow from operating activities (A)		**10,021,076,237**	**9,360,977,153**
B. Cash flows from investing activities			
(Purchase)/ sale of government securities		(9,343,595,788)	(11,849,494,657)
(Purchase)/sale of Non-trading Security/Bond		176,250,000	209,245,417
(Purchase)/Sale of Share/Securities		426,833,758	(100,000)
Transfer to Bangladesh Start-Up Investment Co PLC.		(70,574,420)	-
(Purchase)/ sale of property, plant and equipment		(85,117,971)	(270,885,254)
Net cash from/(used) in investing activities(B)		**(8,896,204,422)**	**(11,911,234,494)**
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)		1,124,871,815	(2,550,257,341)
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 period [D+E]		**18,801,544,935**	**16,179,072,138**
Cash and cash equivalents at end of the period represents:			
Cash (including foreign curriencies)		3,992,601,727	3,238,644,338
Prize bonds		4,609,200	4,967,700
Money at call and on short notice		643,300,000	143,300,000
Balance with Bangladesh Bank and its agent bank's (including foreign curriencies)		9,151,001,542	8,148,118,068
Balance with other banks and financial institutions		5,010,032,466	4,644,042,033
		18,801,544,935	**16,179,072,138**
Net Operating Cash Flow Per Share (NOCFPS)	**2.6**	**12.09**	**11.30**

NRBC Bank PLC.

Statement of Changes in Equity (Unaudited)

For the period ended 30 September, 2026

(Amount in BDT)

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 as 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/prior year adjustment							
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 period						570,080,321	570,080,321
Transfer to statutory Reserve		114,071,696				(114,071,696)	-
Reserve for HFT treasury securities					125,823,825	-	125,823,825
Reserve for HTM securities				(1,441,947)			(1,441,947)
Currency translation difference			(6,622)				(6,622)
Balance as at 30 Sep., 2026	**8,286,495,343**	**4,019,968,077**	**163,026**	**4,705,143**	**187,114,685**	**1,851,464,536**	**14,349,910,809**

Statement of Changes in Equity (Unaudited)

for the period ended 30 September, 2025

(Amount in BDT)

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 as 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/prior year adjustment							
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 period						128,655,161	128,655,161
Transfer to statutory Reserve		78,081,508				(78,081,508)	-
Reserve for HFT treasury securities					230,113,516	-	230,113,516
Reserve for HTM securities				(10,981,396)			(10,981,396)
Currency translation difference			144,041				144,041
Balance as at 30 Sep., 2025	**8,286,495,343**	**3,657,648,167**	**144,041**	**6,146,991**	**252,432,090**	**1,442,532,288**	**13,645,398,919**

NRBC Bank PLC.
Liquidity Statement (Unaudited)
Assets and Liability Maturity Analysis
As at 30 September, 2026

(Amount in BDT)

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	4,937,730,767	-	-	-	8,205,872,502	13,143,603,269
Balance with other banks and financial institutions	2,660,140,543	1,719,592,063	630,299,859	-	-	5,010,032,466
Money at call and on short notice	643,300,000	-	-	-	-	643,300,000
Investments	4,794,178,367.78	2,531,478,959.76	25,046,415,618	18,817,056,048	27,384,521,468.83	78,573,650,462
Loans and advances	15,086,325,465	15,146,890,179	29,021,829,983	50,788,375,687	38,349,093,135	148,392,514,450
Fixed assets including premises, furniture and fixtures	-	-	-	-	2,325,745,759	2,325,745,759
Other assets	680,202,290	377,890,161	151,156,064	181,387,277	11,411,297,961	12,801,933,754
Non-banking assets	-	-	-	-	-	-
Total Assets (A)	**28,801,877,433**	**19,775,851,363**	**54,849,701,525**	**69,786,819,012**	**87,676,530,826**	**260,890,780,159**
Liabilities						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	(2,841,492,928)	(1,105,490,943)	(1,755,593,941)	(6,273,886,949)	-	(11,976,464,761)
Deposits and other accounts	(29,900,760,040)	(35,850,035,225)	(80,348,239,757)	(25,195,183,268)	(22,217,690,322)	(193,511,908,612)
Provision and other liabilities	(4,039,378,349)	(10,245,982,152)	(26,282,044,453)	(404,242,518)	(80,848,504)	(41,052,495,976)
Total Liabilities (B)	**(36,781,631,317)**	**(47,201,508,320)**	**(108,385,878,152)**	**(31,873,312,735)**	**(22,298,538,826)**	**(246,540,869,350)**
Net Liquidity Gap-Excess/(Shortage) (A-B)	**(7,979,753,884)**	**(27,425,656,958)**	**(53,536,176,627)**	**37,913,506,278**	**65,377,992,001**	**14,349,910,809**

NRBC Bank PLC. & its subsidiaries
Selected explanatory notes to the financial statements
as at and for the period ended 30 September 2026

1. Reporting entity

NRBC Bank PLC. (hereinafter referred to as the "Bank" or "NRBC Bank") was incorporated in Bangladesh on 20 February 2013 as a public limited company under the Companies Act, 1994 (as amended up to 2023), bearing Registration No. C-107535. The Bank is governed by the Banking Companies Act, 1991 (as amended up to 2023), and is authorized to conduct banking business in Bangladesh. The registered office of the Bank is located at Jashim Trade Centre, 114 Motijheel C/A, Dhaka-1000, Bangladesh. The consolidated financial statements of the Bank as at and for the period ended 30 September 2026 comprise the financial statements of the Bank and its subsidiaries (collectively referred to as the "Group" and individually as "Group entities").

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. Previous-year figures have been reclassified, where necessary, to ensure comparability with the current period, without affecting the reported operating results or the value of assets and liabilities, except as stated above.

1.2 Basis of Consolidation

The consolidated financial statements include the financial statement of NRBC Bank PLC and its two subsidiaries, NRBC Bank Securities Limited and NRBC Bank Asset Management Limited for the period ended on September 30, 2026.

1.3 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 Act, 2026 and other relevant legislation as applicable.

2 Significant Notes

	At Sep 30, 2026	At Dec 31, 2025
	Taka	Taka
2.1 Consolidated Loans and advances/Investment		
Loans, cash credits, overdrafts etc./ investments		
NRBC Bank PLC.	147,956,584,476	161,683,811,341
NRBC Bank Securities Limited	2,377,285,389	2,036,240,270
NRBC Bank Asset Management Limited	-	-
	150,333,869,865	**163,720,051,611**
Less: Inter company transaction	1,104,137,007	956,875,206
	149,229,732,857	**162,763,176,405**
Bills purchased and discounted		
NRBC Bank PLC.	435,929,974	785,976,235
NRBC Bank Securities Limited	-	-
NRBC Bank Asset Management Limited	-	-
	435,929,974	**785,976,235**
	149,665,662,831	**163,549,152,640**
2.2 Consolidated Deposits and other accounts		
NRBC Bank PLC.	193,511,908,612	198,424,612,904
NRBC Bank Securities Limited	287,816,096	183,161,329
NRBC Bank Asset Management Limited	-	-
	193,799,724,707	**198,607,774,234**
Less: Inter company transaction	440,559,433	123,608,979
	193,359,165,274	**198,484,165,254**

2.3 Composition of Consolidated Shareholders' Equity

	At Sep 30, 2026	At Dec 31, 2025
	Taka	Taka
Paid -up capital [828,649,534 ordinary shares of Taka 10 each]	8,286,495,343	8,286,495,343
Statutory reserve	4,076,163,498	3,962,091,801
Revaluation reserve	191,982,854	67,607,598
Retained earnings	1,918,163,187	1,555,072,672
Non-Controlling Interest	23.38	25.11
	14,472,804,904	**13,871,267,440**

2.4 Consolidated Net Assets Value (NAV) per Share

	Jan'26-Sep'26	Jan'25-Dec'25
	Taka	Taka
Net Assets Value (NAV)	14,472,804,881	13,871,267,414
Number of ordinary shares outstanding	828,649,534	828,649,534
Net Assets Value (NAV) per Share*	**17.47**	**16.74**
Solo Net Assets Value (NAV) per Share		
Net Assets Value (NAV)	14,349,910,809	13,655,455,232
Number of ordinary shares outstanding	828,649,534	828,649,534
Net Assets Value (NAV) per Share*	**17.32**	**16.48**

***Reasons for Change of NAV Result:** *NAV increased due to increase of Retained Earnings and Statutory reserves as compared to previous period.*

2.5 Consolidated Earnings Per Share (EPS)

	Jan'26-Sep'26	Jan'25-Sep'25	July'26-Sep'26	July'25-Sep'25
	Taka	Taka	Taka	Taka
Net Profit After Tax for the period (Taka)	477,162,209	78,960,404	(27,379,798)	9,796,996
Number of ordinary shares outstanding	828,649,534	828,649,534	828,649,534	828,649,534
Earnings Per Share (EPS)*	**0.58**	**0.10**	**(0.03)**	**0.01**
Solo Earnings Per Share (EPS)				
Net Profit After Tax for the period (Taka)	570,080,321	128,655,161	70,500,252	66,631,756
Number of ordinary shares outstanding	828,649,534	828,649,534	828,649,534	828,649,534
Earnings Per Share (EPS)*	**0.69**	**0.16**	**0.09**	**0.08**

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

2.6 Consolidated Net Operating Cash Flows per Share (NOCFPS)

	Jan'26-Sep'26	Jan'25-Sep'25
	Taka	Taka
Net cash flows from operating activities	9,496,122,230	9,282,144,689
Number of ordinary shares outstanding	828,649,534	828,649,534
Net Operating Cash Flows per Share (NOCFPS)*	**11.46**	**11.20**
Solo Net Operating Cash Flows per Share (NOCFPS)		
Net cash flows from operating activities	10,021,076,237	9,360,977,153
Number of ordinary shares outstanding	828,649,534	828,649,534
Net Operating Cash Flows per Share (NOCFPS)*	**12.09**	**11.30**

***Reasons for Change of NOCFPS Result:** *NOCFPS increased due to increase of receipts from other operating activities & decrease of disbursement of Loans and advances as compared to previous period.*

2.7 Advance-Deposit Ratio (ADR)

AD Ratio [As per BRPD Circular letter No. 14/2018]	73.11%	73.80%

NRBCB Financial Administration Division Head Office, Dhaka

	Jan'26-Sep'26	Jan'25-Sep'25
	Taka	Taka
2.8 Reconciliation of net profit with cash flows from operating activities (Solo basis)		
Profit before tax as per profit and loss account	**570,358,480**	**390,407,538**
Adjustment for non-cash items:		
Provision against loans and advances	2,503,855,617	1,875,635,204
Provision for diminution in value of investments	(258,790,498)	(104,347,141)
Provision for Off-Balance Sheet Exposures	40,052,462	70,084,181
Depreciation for Property, plant and equipment	266,606,071	333,332,997
Non-Cash Effect of IFRS 16	-	(45,234,643)
	2,551,723,652	**2,129,470,598**
Increase/decrease in operating assets and liabilities:		
Loans and advances to customers	16,485,532,391	(1,684,966,302)
Other operating assets	(703,338,887)	(201,635,130)
Deposits from other bank(s)	-	-
Deposits from customers	(4,912,704,293)	13,756,505,281
Short-Term Borrowings from Bank(s)/ Bangladesh Bank	(1,163,063,034)	(4,706,607,789)
Recoveries on loans/Investments (Net)	3,255,632	
Receipts from operating Income	262,613,599	(127,743,122)
Payments for operating Expense	(1,580,132,930)	447,783,631
Other operating liabilities	333,225,365	(182,779,530)
Income taxes paid	(1,826,393,738)	(459,458,020)
	6,898,994,105	**6,841,099,017**
Cash flows from operating activities as per Cash flow statement	**10,021,076,237**	**9,360,977,153**
2.8 (a) Reconciliation of net profit with cash flows from operating activities (Consolidated basis)		
Profit before tax as per profit and loss account	**491,806,319**	**353,117,524**
Adjustment for non-cash items:		
Provision against loans and advances	2,670,830,658	1,897,194,788
Provision for diminution in value of investments	(293,449,269)	(158,446,126)
Provision for Off-Balance Sheet Exposures	40,052,462	70,084,181
Depreciation for Property, plant and equipment	270,206,403	336,508,229
Non-Cash Effect of IFRS 16	-	(45,234,643)
	2,687,640,255	**2,100,106,429**
Increase/decrease in operating assets and liabilities:		
Loans and advances to customers	16,144,487,272	(1,820,656,876)
Other operating assets	(724,441,455)	(243,987,662)
Deposits from other bank(s)	-	-
Deposits from customers	(5,119,684,868)	13,943,174,682
Short-Term Borrowings from Bank(s)/ Bangladesh Bank	(1,163,063,034)	(4,706,607,789)
Recoveries on loans/Investments (Net)	3,255,632	-
Receipts from operating Income	261,169,155	(127,743,122)
Payments for operating Expense	(1,578,915,073)	446,893,681
Other operating liabilities	333,225,365	(182,779,530)
Income taxes paid	(1,839,357,337)	(479,372,648)
	6,316,675,657	**6,828,920,735**
Cash flows from operating activities as per Cash flow statement	**9,496,122,231**	**9,282,144,689**

2.9 Disclosure of Unclaimed Dividend Account as of 30 September, 2026

NRBC Bank PLC. disclosed Unclaimed Dividend Account as of 30 September, 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	1,142,950.16	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

3 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

The financial statement of the bank for the period ended on September 30, 2026 are available in website. The address of the website is www.nrbcommercialbank.com