

Financial Statements
of
National Credit and Commerce Bank PLC.
For the half year ended on 30 June 2025

National Credit and Commerce Bank PLC. and its Subsidiaries
Consolidated Balance Sheet (Un-audited)
As at 30 June 2025

		<u>30 June 2025</u>	<u>31 December 2024</u>
		<u>Taka</u>	<u>Taka</u>
PROPERTY AND ASSETS			
Cash	Note		
	3(a)	20,127,795,500	17,343,428,334
In hand (including foreign currencies)		4,195,765,956	3,398,085,511
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15,932,029,543	13,945,342,823
Balance with other banks and financial institutions	4(a)	3,656,653,162	1,850,729,941
In Bangladesh		2,345,908,697	1,365,736,516
Outside Bangladesh		1,310,744,465	484,993,425
Money at call and short notice	5	276,100,000	765,700,000
Investments	6 (a)	91,156,135,991	77,015,350,280
Government		81,348,426,969	65,916,747,074
Others		9,807,709,022	11,098,603,206
Loans and advances	7(a)	245,892,843,465	242,082,668,135
Loans, cash credits, overdrafts, etc.		230,996,681,347	229,504,421,447
Bills purchased & discounted		14,896,162,118	12,578,246,688
Fixed assets including premises, furnitures and fixtures	8(a)	3,422,635,173	3,500,362,785
Other assets	9(a)	6,359,729,477	4,905,923,069
Non-banking assets	10	2,750,514	2,750,514
TOTAL ASSETS		370,894,643,282	347,466,913,058
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11 (a)	20,368,426,920	20,316,815,660
Deposits and other accounts	12 (a)	276,507,779,952	256,651,079,123
Current deposits and other accounts		40,877,140,983	35,884,334,882
Bills payable		7,529,297,249	6,093,137,237
Savings bank deposits		36,000,102,169	34,177,530,659
Fixed deposits		136,574,015,242	128,146,321,299
Term deposits		55,527,224,309	52,349,755,046
NCC Bank Subordinated and Perpetual Bonds	13	5,000,000,000	5,800,000,000
Other liabilities	14(a)	43,177,650,361	39,863,527,087
TOTAL LIABILITIES		345,053,857,234	322,631,421,871
Shareholders' equity			
Paid up capital	15.2	11,104,230,950	11,104,230,950
Statutory reserve	16	11,104,230,950	11,104,230,950
General reserve	17(a)	11,750,704	10,993,285
Non-controlling (Minority) interest	15.3	209	209
Other reserve including assets revaluation reserve	18	622,733,277	533,717,079
Foreign currency translation gain/(loss)	20.3	12,706,030	7,128,607
Actuarial gain/(loss) on defined benefit plans		(110,279,314)	(110,279,314)
Surplus in profit and loss account	20(a)	3,095,413,242	2,185,469,422
TOTAL SHAREHOLDERS' EQUITY		25,840,786,048	24,835,491,188
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		370,894,643,282	347,466,913,058
NET ASSETS VALUE PER SHARE		23.27	22.37

OFF BALANCE SHEET ITEMS**Contingent liabilities**

Acceptances and endorsements

Letters of guarantee

Letters of credit issued

Bills for collection

Other commitments

Export development fund (EDF)

TOTAL OFF BALANCE SHEETS ITEMS**30 June 2025****Taka**

58,052,329,724

45,988,629,815

41,258,044,835

17,049,341,933

27,921,708

162,376,268,015**31 December 2024****Taka**

34,694,658,193

43,038,558,124

44,672,855,296

13,521,078,572

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135,927,150,185
Company Secretary
Managing DirectorDated, Dhaka
07 August 2025
Director
Chief Financial Officer
Chairman

National Credit and Commerce Bank PLC. and its Subsidiaries

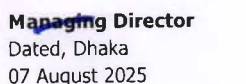
Consolidated Profit and Loss Account (Un-audited)

For the half year ended on 30 June 2025

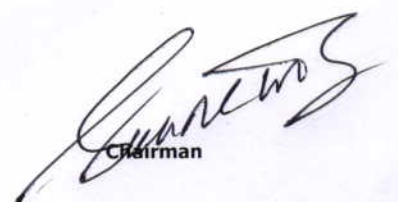
		01 January to 30 June 2025	01 January to 30 June 2024	01 April to 30 June 2025	01 April to 30 June 2024
	Note	Taka	Taka	Taka	Taka
Interest/Profit income	21(a)	12,559,990,922	11,292,003,372	6,275,835,897	5,846,168,122
Less: Interest/Profit paid on deposits and borrowings	22(a)	9,686,482,839	7,636,783,834	4,885,522,460	3,984,812,593
Net interest income		2,873,508,084	3,655,219,537	1,390,313,437	1,861,355,529
Income from investments in shares & securities etc.	23(a)	4,782,712,918	3,121,560,673	2,657,465,980	1,800,726,129
Commission, exchange and brokerage	24(a)	1,599,683,832	1,467,233,977	791,818,482	594,550,081
Other operating income	25(a)	592,853,284	589,396,637	342,378,326	342,813,631
Total operating income		9,848,758,118	8,833,410,824	5,181,976,225	4,599,445,369
Salary and allowances	26(a)	1,789,004,907	1,612,522,793	910,178,768	793,673,400
Rent, taxes, insurance, electricity etc.	27(a)	235,444,157	268,976,656	129,208,765	143,232,182
Legal expenses	28(a)	19,556,725	12,623,797	16,116,039	6,139,411
Postage, stamp, telecommunication etc.	29(a)	50,430,923	46,457,415	40,769,882	28,506,325
Stationery, printing, advertisement etc.	30(a)	73,954,884	44,490,471	45,471,339	22,996,629
Managing Director's salary and fees	31(a)	13,641,622	2,753,257	10,491,622	2,753,257
Director's & S.C Members fees & meeting expenses	32(a)	2,531,680	2,610,476	1,312,213	1,646,876
Auditors' fees	33(a)	2,000,000	373,750	1,841,875	215,625
Charges on loan losses	34	19,833,084	9,871,252	6,384,305	8,533,663
Repairs, maint., amort. & depreciation on bank's assets	35(a)	324,005,131	257,633,841	186,449,770	152,796,291
Other expenses	36(a)	549,358,714	597,202,878	277,523,067	364,219,025
Total operating expense		3,079,761,825	2,855,516,586	1,625,747,645	1,524,712,684
Profit before provisions		6,768,996,293	5,977,894,238	3,556,228,580	3,074,732,685
Provision for loans and advances/investments		2,683,596,793	2,618,811,858	881,048,686	1,458,618,929
Specific provision	14.6.1(a)	2,442,666,513	2,597,391,279	414,702,745	1,518,785,279
General provision	14.6.1(b)	240,930,280	21,420,579	466,345,941	(60,166,350)
Special general COVID-19	14.6.1(c)	-	-	-	-
Provision for off-balance sheet exposures	14.7	326,669,982	330,985,061	73,880,671	91,019,580
Provision for off-shore banking unit	14.6 (c)	25,424,049	(26,178,669)	30,898,195	(25,181,921)
Provision for investment fluctuation in shares & Others	6.3 (a)	899,003,155	689,716,640	657,937,364	104,071,522
Provision for other assets	14.2	150,153,878	(8,484,612)	150,153,878	(6,401,901)
Provision for nostro accounts	14.11	-	-	-	-
Total provisions		4,084,847,857	3,604,850,278	1,793,918,794	1,622,126,209
Profit after provision		2,684,148,436	2,373,043,960	1,762,309,786	1,452,606,476
Contribution to NCC Bank's CSR Fund	14.9	15,000,000	15,000,000	15,000,000	10,000,000
Profit before tax		2,669,148,436	2,358,043,960	1,747,309,786	1,442,606,476
Provision for tax		1,509,986,932	1,616,347,187	870,411,880	869,545,237
Current tax	14.4	1,465,141,480	1,577,795,606	608,663,089	888,633,850
Deferred tax expense/(income)	14.5.1	44,845,452	38,551,581	261,748,791	(19,088,613)
Net Profit after tax		1,159,161,504	741,696,773	876,897,906	573,061,239
Attributable to:					
Shareholders' of the bank		1,159,161,504	741,696,773	876,897,906	573,061,239
Non-controlling (Minority) interest		-	-	-	-
		1,159,161,504	741,696,773	876,897,906	573,061,239
Balance of profit brought forward	20.2	2,185,469,422	1,645,124,578	2,185,469,422	1,645,124,578
Add: Net Profit after tax for the year		1,159,161,504	741,696,773	876,897,906	573,061,239
Total profit available for distribution		3,344,630,926	2,386,821,351	3,062,367,328	2,218,185,817
Appropriations:					
Statutory reserve		-	-	-	-
Coupon interest/Dividend on perpetual bonds		249,291,667	249,180,556	124,611,111	123,541,667
Start-up fund	14.13	-	-	-	-
General reserve		757,419	165,183	757,419	165,183
		250,049,086	249,345,739	125,368,530	123,706,850
Retained earnings		3,094,581,841	2,137,475,613	2,936,998,798	2,094,478,968
Earnings per share	40(a)	1.04	0.67	0.79	0.52


Company Secretary


Chief Financial Officer


Managing Director
Dated, Dhaka
07 August 2025


Director


Chairman

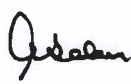
National Credit and Commerce Bank PLC. and its Subsidiaries
Consolidated Cash Flow Statement (Un-audited)
For the half year ended on 30 June 2025

	01 January to 30 June <u>2025</u> <u>Taka</u>	01 January to 30 June <u>2024</u> <u>Taka</u>
Note		
A) Cash flows from operating activities		
Interest received in cash	16,110,094,559	13,488,226,125
Interest paid by cash	(8,915,682,875)	(6,339,263,113)
Dividend received	157,598,653	193,878,727
Fees & commission received in cash	912,823,049	1,016,846,140
Recoveries of loans previously written off	103,793,823	85,339,299
Cash paid to employees	(1,904,494,527)	(1,705,276,050)
Cash paid to suppliers	(199,850,574)	(203,935,512)
Income taxes paid	(1,531,792,633)	(1,926,388,563)
Received from other operating activities	1,172,058,058	953,190,292
Paid for other operating activities	(636,251,720)	(473,146,565)
Operating cash flow before changes in operating assets and liabilities	<u>5,268,295,813</u>	<u>5,089,470,779</u>
Increase/(Decrease) in operating assets & liabilities		
Purchase and sale of trading securities	(8,567,721,497)	(12,246,588,105)
Loans and advances to customers (Other than banks)	(3,830,008,414)	(685,048,205)
Other assets	(644,310,774)	(3,872,431,799)
Deposits from other banks/borrowings	(1,987,878,468)	(10,872,761,341)
Deposits from customers (Other than banks)	23,154,916,381	20,269,074,432
Other liabilities account of customers	(1,525,321,337)	3,343,242,448
Other liabilities	787,799,014	424,510,771
Net cash received from/(used in) operating activities	<u>12,655,770,718</u>	<u>1,449,468,978</u>
B) Cash flows from investing activities		
Proceeds from sale of Shares	22,276,319	150,995,156
Payment for purchase of Shares	(715,675)	(640,302,813)
Investment in securities (Net Off)	(6,049,105,529)	(7,359,589,415)
Purchase of property, plant and equipment	(179,745,105)	(101,926,637)
Sales proceeds of fixed assets	531,575	110,171
Net cash received from/(used in) investing activities	<u>(6,206,758,415)</u>	<u>(7,950,713,537)</u>
C) Cash flows from financing activities		
Borrowings from other banks, financial institutions and agents	(1,300,040,038)	1,814,357,192
Issue/(redemption) of non-convertible subordinated bonds	(800,000,000)	(800,000,000)
Issue/(redemption) of NCC Bank perpetual bonds	-	-
Dividend paid in cash	(250,407,203)	(157,198)
Net cash received from/(paid on) financing activities	<u>(2,350,447,242)</u>	<u>1,014,199,995</u>
D) Net (decrease) / increase in cash (A+B+C)	<u>4,098,565,062</u>	<u>(5,487,044,564)</u>
E) Effects of exchange rate changes on cash and cash-equivalents	5,577,423	2,353,806
F) Opening cash and cash-equivalents	19,972,031,077	25,474,291,895
G) Closing cash and cash-equivalents (D+E+F)	<u>38(a) 24,076,173,561</u>	<u>19,989,601,137</u>
Net Operating Cash Flows Per Share	<u>41(a) 11.40</u>	<u>1.31</u>


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

Dated, Dhaka
07 August 2025

National Credit and Commerce Bank PLC. and its Subsidiaries
Consolidated Statement of Changes in Equity (Un-audited)

Particulars	For the half year ended on 30 June 2025								
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Non-controlling (Minority) interest	Actuarial measurement gain/(loss)	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2025	11,104,230,950	11,104,230,950	10,993,285	533,717,079	209	(110,279,314)	7,128,607	2,185,469,422	24,835,491,188
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(831,402)	-	-	-	831,402	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period	-	-	-	89,847,600	-	-	-	-	89,847,600
Gain on sale of Non-banking assets	-	-	-	-	-	-	-	-	-
Currency translation gains and losses not recognized in the profit & loss account	-	-	-	-	-	-	5,577,423	-	5,577,423
Non-controlling (Minority) interest	-	-	-	-	-	-	-	-	-
Cash dividend for the year 2024	-	-	-	-	-	-	-	-	-
Net profit after tax for the period	-	-	-	-	-	-	-	1,159,161,504	1,159,161,504
Transfer to start-up fund	-	-	-	-	-	-	-	-	-
Interest on perpetual bonds	-	-	-	-	-	-	-	(249,291,667)	(249,291,667)
Transfer to general reserve	-	-	757,419	-	-	-	-	(757,419)	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Balance as on 30 June 2025	11,104,230,950	11,104,230,950	11,750,704	622,733,277	209	(110,279,314)	12,706,030	3,095,413,242	25,840,786,048

Particulars	For the half year ended on 30 June 2024								
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Non-controlling (Minority) interest	Actuarial measurement gain/(loss)	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2024	11,104,230,950	11,104,230,950	10,669,712	361,879,409	209	-	3,297,082	1,645,124,578	24,229,432,890
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(852,720)	-	-	-	852,720	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period	-	-	-	120,717,319	-	-	-	-	120,717,319
Gain on sale of Non-banking assets	-	-	-	-	-	-	-	67,925,016	67,925,016
Currency translation gains and losses not recognized in the profit & loss account	-	-	-	-	-	-	2,353,806	-	2,353,806
Non-controlling (Minority) interest	-	-	-	-	-	-	-	-	-
Cash dividend for the year 2023	-	-	-	-	-	-	-	-	-
Net profit after tax for the period	-	-	-	-	-	-	-	741,696,773	741,696,773
Interest on perpetual bonds	-	-	-	-	-	-	-	(249,180,556)	(249,180,556)
Transfer to general reserve	-	-	165,183	-	-	-	-	(165,183)	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Balance as on 30 June 2024	11,104,230,950	11,104,230,950	10,834,895	481,744,008	209	-	5,650,888	2,206,253,349	24,912,945,249


Company Secretary

Managing Director

Dated, Dhaka
07 August 2025


Director


Chief Financial Officer


Chairman

National Credit and Commerce Bank PLC. and its Subsidiaries
Consolidated Liquidity Statement (Un-audited)
(Asset and Liability Maturity Analysis)
As at 30 June 2025

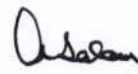
Amounts in Taka

Particulars	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5-years term	Total
Assets:						
Cash	11,927,699,136	-	-	-	8,200,096,364	20,127,795,500
Balances with other banks and financial institutions	1,506,653,162	2,150,000,000	-	-	-	3,656,653,162
Money at call & short notice	276,100,000	-	-	-	-	276,100,000
Investments	12,095,140,086	7,537,243,494	5,470,687,336	28,418,983,243	37,634,081,832	91,156,135,991
Loans & advances	28,486,316,293	44,013,696,044	69,144,120,320	66,923,110,872	37,325,599,935	245,892,843,465
Fixed assets including premises, furniture & fixtures	39,601,447	82,267,996	370,205,984	978,109,707	1,952,450,039	3,422,635,173
Other assets	886,796,324	1,599,402,802	3,824,692,409	29,662,853	19,175,089	6,359,729,477
Non-banking assets	-	-	-	2,750,514	-	2,750,514
Total assets	55,218,306,448	55,382,610,337	78,809,706,049	96,352,617,189	85,131,403,259	370,894,643,282
Liabilities:						
Borrowing from other banks, financial institutions & agents	6,403,160,851	6,278,798,086	6,657,233,281	624,930,442	404,304,260	20,368,426,920
Deposits	35,262,443,219	43,975,620,936	67,054,411,593	73,366,454,408	49,319,552,547	268,978,482,704
Bills payable	7,529,297,249	-	-	-	-	7,529,297,249
NCC Bank Subordinated and Perpetual Bonds	-	-	-	-	5,000,000,000	5,000,000,000
Provision & other liabilities	1,856,512,009	1,291,382,494	4,102,733,426	11,061,731,368	24,865,291,064	43,177,650,361
Total liabilities	51,051,413,328	51,545,801,516	77,814,378,301	85,053,116,219	79,589,147,870	345,053,857,234
Net liquidity gap	4,166,893,120	3,836,808,821	995,327,749	11,299,500,970	5,542,255,388	25,840,786,048

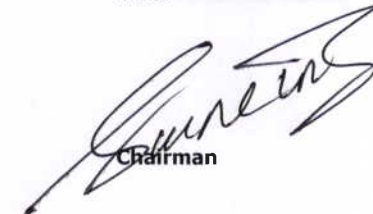
Net result of the liquidity statement represents the 'shareholders' equity' of the bank.


Company Secretary

Managing Director
Dated, Dhaka
07 August 2025


Director


Chief Financial Officer


Chairman

National Credit and Commerce Bank PLC.
Balance Sheet (Un-audited)
As at 30 June 2025

PROPERTY AND ASSETS		30 June 2025	31 December 2024
	Note	Taka	Taka
Cash	3	20,127,754,130	17,343,428,334
In hand (including foreign currencies)		4,195,724,586	3,398,085,511
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15,932,029,543	13,945,342,823
Balance with other banks and financial institutions	4	3,588,959,014	1,720,855,949
In Bangladesh		2,278,214,549	1,235,862,524
Outside Bangladesh		1,310,744,465	484,993,425
Money at call and short notice	5	276,100,000	765,700,000
Investments	6	89,875,670,969	75,890,759,740
Government		80,486,137,909	65,207,473,524
Others		9,389,533,060	10,683,286,216
Loans and advances	7	244,170,433,138	240,246,437,780
Loans, cash credits, overdrafts, etc.		229,274,271,020	227,668,191,092
Bills purchased & discounted		14,896,162,118	12,578,246,688
Fixed assets including premises, furnitures and fixtures	8	3,409,652,566	3,462,535,251
Other assets	9	9,003,005,836	7,524,505,672
Non-banking assets	10	2,750,514	2,750,514
TOTAL ASSETS		370,454,326,167	346,956,973,240
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	20,260,621,547	20,167,367,676
Deposits and other accounts	12	277,235,119,971	257,352,743,366
Current deposits and other accounts		41,604,481,001	36,585,999,125
Bills payable		7,529,297,249	6,093,137,237
Savings bank deposits		36,000,102,169	34,177,530,659
Fixed deposits		136,574,015,242	128,146,321,299
Term deposits		55,527,224,309	52,349,755,046
NCC Bank Subordinated and Perpetual Bonds	13	5,000,000,000	5,800,000,000
Other liabilities	14	42,260,408,514	38,936,406,878
TOTAL LIABILITIES		344,756,150,032	322,256,517,921
Shareholders' equity			
Paid up capital	15.2	11,104,230,950	11,104,230,950
Statutory reserve	16	11,104,230,950	11,104,230,950
General reserve	17	10,162,348	10,162,348
Other reserve including assets revaluation reserve	18	622,733,277	533,717,079
Foreign currency translation gain/(loss)	19	12,706,030	7,128,607
Actuarial gain/(loss) on defined benefit plans		(110,279,314)	(110,279,314)
Surplus in profit and loss account	20	2,954,391,894	2,051,264,700
TOTAL SHAREHOLDERS' EQUITY		25,698,176,135	24,700,455,320
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		370,454,326,167	346,956,973,240
NET ASSETS VALUE PER SHARE		23.14	22.24

OFF BALANCE SHEET ITEMS**Contingent liabilities**

Acceptances and endorsements

Letters of guarantee

Letters of credit issued

Bills for collection

Other commitments

Export development fund (EDF)

TOTAL OFF BALANCE SHEETS ITEMS**30 June 2025****Taka****31 December 2024****Taka**

58,052,329,724

45,988,629,815

41,258,044,835

17,049,341,933

27,921,708

162,376,268,015

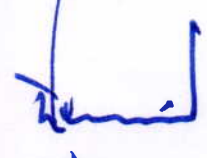
34,694,658,193

43,038,558,124

44,672,855,296

13,521,078,572

-

135,927,150,185
Company Secretary
Managing Director

Dated, Dhaka

07 August 2025


Chief Financial Officer
Director
Chairman

National Credit and Commerce Bank PLC.

Profit and Loss Account (Un-audited)
For the half year ended on 30 June 2025

		01 January to 30 June 2025 Taka	01 January to 30 June 2024 Taka	01 July to 30 June 2025 Taka	01 July to 30 June 2024 Taka
Note					
Interest/Profit income	21	12,531,832,269	11,255,500,350	6,256,718,028	5,827,083,217
Less: Interest/Profit paid on deposits and borrowings	22	9,683,701,057	7,632,377,171	4,884,235,158	3,982,708,808
Net interest income		2,848,131,213	3,623,123,178	1,372,482,870	1,844,374,409
Income from investments in shares & securities etc.	23	4,755,591,440	3,075,298,168	2,637,530,204	1,778,693,165
Commission, exchange and brokerage	24	1,578,785,248	1,423,927,314	782,108,360	579,026,130
Other operating income	25	592,798,201	589,266,175	342,349,259	342,782,044
Total operating income		9,775,306,102	8,711,614,835	5,134,470,693	4,544,875,747
Salary and allowances	26	1,764,426,571	1,587,984,470	899,502,570	782,246,045
Rent, taxes, insurance, electricity etc.	27	227,696,836	261,744,482	125,086,131	139,481,656
Legal expenses	28	19,556,725	12,623,797	16,116,039	6,139,411
Postage, stamp, telecommunication etc.	29	50,173,424	46,171,613	40,646,282	28,367,499
Stationery, printing, advertisement etc.	30	73,667,105	44,250,865	45,285,826	22,865,946
Managing Director's salary and fees	31	7,200,000	2,753,257	4,050,000	2,753,257
Director's & S.C Members fees & meeting expenses	32	2,347,680	2,513,676	1,128,213	1,646,876
Auditors' fee	33	2,000,000	316,250	1,841,875	158,125
Charges on loan losses	34	19,833,084	9,871,252	6,384,305	8,533,663
Repairs, maint., amort. & depreciation on bank's assets	35	322,959,534	256,421,776	185,934,237	152,191,153
Other expenses	36	543,632,278	587,400,590	274,756,308	358,646,731
Total operating expense		3,033,493,235	2,812,052,028	1,600,731,786	1,503,030,362
Profit before provisions		6,741,812,867	5,899,562,807	3,533,738,907	3,041,845,385
Provision for loans and advances/investments		2,673,596,793	2,598,759,000	871,048,686	1,473,566,071
Specific provision	14.6(a)	2,442,666,513	2,597,391,279	414,702,745	1,518,785,279
General provision	14.6(b)	230,930,280	1,367,721	456,345,941	(45,219,208)
Special general COVID-19	14.6(c)	-	-	-	-
Provision for off-balance sheet exposures	14.7	326,669,982	330,985,061	73,880,671	91,019,580
Provision for offshore banking unit	14.6 (c)	25,424,049	(26,178,669)	30,898,195	(25,181,921)
Provision for investment fluctuation in shares & Others	6.3 (a)	899,003,155	644,716,640	657,937,364	59,071,522
Provision for other assets	14.2	150,153,878	(8,484,612)	150,153,878	(6,401,901)
Provision for nostro accounts	14.11	-	-	-	-
Total provisions		4,074,847,857	3,539,797,420	1,783,918,794	1,592,073,351
Profit after provision		2,666,965,010	2,359,765,387	1,749,820,113	1,449,772,034
Contribution to NCC Bank's CSR Fund	14.9	15,000,000	15,000,000	15,000,000	10,000,000
Profit before tax		2,651,965,010	2,344,765,387	1,734,820,113	1,439,772,034
Provision for tax		1,500,377,551	1,604,720,296	864,042,481	864,305,023
Current tax	14.3	1,455,532,099	1,566,168,715	602,293,690	883,393,636
Deferred tax expense/(income)	14.5.1	44,845,452	38,551,581	261,748,791	(19,088,613)
Net Profit after tax		1,151,587,459	740,045,091	870,777,632	575,467,011
Balance of profit brought forward	20.1	2,051,264,700	1,513,808,724	2,051,264,700	1,513,808,724
Add: Net Profit after tax for the year		1,151,587,459	740,045,091	870,777,632	575,467,011
Total profit available for distribution		3,202,852,159	2,253,853,815	2,922,042,332	2,089,275,735
Appropriations:					
Statutory reserve		-	-	-	-
Coupon interest/Dividend on perpetual bonds	14.13	249,291,667	249,180,556	124,611,111	123,541,667
Start-up fund		-	-	-	-
General reserve		249,291,667	249,180,556	124,611,111	123,541,667
Retained earnings		2,953,560,493	2,004,673,259	2,797,431,221	1,965,734,068
Earnings per share	40	1.04	0.67	0.78	0.52

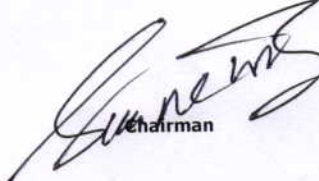

Company Secretary


Managing Director

Dated, Dhaka
07 August 2025


Director


Chief Financial Officer


Chairman

National Credit and Commerce Bank PLC.

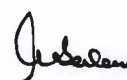
Cash Flow Statement (Un-audited) For the half year ended on 30 June 2025

	Note	01 January to 30 June 2025 Taka	01 January to 30 June 2024 Taka
A) Cash flows from operating activities			
Interest received in cash		16,040,817,286	13,454,156,731
Interest paid by cash		(8,912,901,093)	(6,334,856,450)
Dividend received		148,051,621	178,338,902
Fees & commission received in cash		891,924,465	973,539,477
Recoveries of loans previously written off		103,793,823	85,339,299
Cash paid to employees		(1,873,474,569)	(1,680,737,727)
Cash paid to suppliers		(196,483,553)	(197,267,867)
Income taxes paid		(1,522,183,252)	(1,902,910,179)
Received from other operating activities		1,172,002,975	953,059,830
Paid for other operating activities		(625,828,007)	(462,100,038)
Operating cash flow before changes in operating assets and liabilities		5,225,719,696	5,066,561,976
Increase/(decrease) in operating assets & liabilities			
Purchase and sale of trading securities		(8,567,721,497)	(12,246,588,105)
Loans and advances to customers (Other than banks)		(3,943,828,442)	(967,714,562)
Other assets		(668,774,707)	(3,685,980,414)
Deposits/ borrowings from other banks		(1,946,235,857)	(10,832,743,610)
Deposits from customers (Other than banks)		23,180,592,156	19,868,922,553
Other liabilities account of customers		(1,505,442,975)	3,315,730,124
Other liabilities		787,799,014	426,728,732
Net cash received from/(used in) operating activities		12,562,107,389	944,916,694
B) Cash flows from investing activities			
Proceeds from sale of Shares		15,000,027	23,699,891
Payment for purchase of Shares		-	(42,380,317)
Investment in securities (Net off)		(5,886,868,918)	(7,359,589,415)
Purchase of property, plant and equipment		(179,579,294)	(101,003,099)
Sales proceeds of fixed assets		491,575	110,171
Net cash received from/(used in) investing activities		(6,050,956,610)	(7,479,162,768)
C) Cash flows from financing activities			
Borrowings from other banks, financial institutions and agents		(1,300,040,038)	1,814,357,192
Issue/(redemption) of non-convertible subordinated bonds		(800,000,000)	(800,000,000)
Issue/(redemption) of NCC Bank perpetual bonds		-	-
Dividend paid in cash		(250,407,203)	(157,198)
Net cash received from/(paid on) financing activities		(2,350,447,241)	1,014,199,995
D) Net increase/(decrease) in cash (A+B+C)		4,160,703,538	(5,520,046,079)
E) Effects of exchange rate changes on cash and cash-equivalents		5,577,423	2,353,806
F) Opening cash and cash-equivalents		19,842,157,083	25,417,663,337
G) Closing cash and cash-equivalents (D+E+F)	38	24,008,438,044	19,899,971,063
Net Operating Cash Flows Per Share	41	11.31	0.85


Company Secretary


Managing Director

Dated, Dhaka
07 August 2025


Director


Chief Financial Officer


Chairman

National Credit and Commerce Bank PLC.
Statement of Changes in Equity (Un-audited)

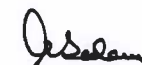
Particulars	For the half year ended on 30 June 2025							
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Actuarial measurement gain/(loss)	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2025	11,104,230,950	11,104,230,950	10,162,348	533,717,079	(110,279,314)	7,128,607	2,051,264,700	24,700,455,320
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(831,402)	-	-	831,402	-
Transferred from deferred tax liability agt. reverse deferred tax on revaluation on land & building	-	-	-	-	-	-	-	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period	-	-	-	89,847,600	-	-	-	89,847,600
Gain on sale of Non-banking assets	-	-	-	-	-	-	-	-
Currency translation gain/(loss) not recognized in the profit & loss account	-	-	-	-	-	5,577,423	-	5,577,423
Cash dividend for the year 2024	-	-	-	-	-	-	-	-
Net profit after tax for the period	-	-	-	-	-	-	1,151,587,459	1,151,587,459
Transfer to start-up fund	-	-	-	-	-	-	-	-
Interest on perpetual bonds	-	-	-	-	-	-	(249,291,667)	(249,291,667)
Transfer to statutory reserve	-	-	-	-	-	-	-	-
Balance as on 30 June 2025	11,104,230,950	11,104,230,950	10,162,348	622,733,277	(110,279,314)	12,706,030	2,954,391,894	25,698,176,135

Particulars	For the half year ended on 30 June 2024							
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Actuarial measurement gain/(loss)	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2024	11,104,230,950	11,104,230,950	10,162,348	361,879,409	-	3,297,082	1,513,808,724	24,097,609,463
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(852,720)	-	-	852,720	-
Transferred from deferred tax liability agt. reverse deferred tax on revaluation on land & building	-	-	-	-	-	-	-	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period	-	-	-	120,717,319	-	-	-	120,717,319
Gain on sale of Non-banking assets	-	-	-	-	-	-	67,925,016	67,925,016
Currency translation gain/(loss) not recognized in the profit & loss account	-	-	-	-	-	2,353,806	-	2,353,806
Cash dividend for the year 2023	-	-	-	-	-	-	-	-
Net profit after tax for the period	-	-	-	-	-	-	740,045,091	740,045,091
Interest on perpetual bonds	-	-	-	-	-	-	(249,180,556)	(249,180,556)
Transfer to statutory reserve	-	-	-	-	-	-	-	-
Balance as on 30 June 2024	11,104,230,950	11,104,230,950	10,162,348	481,744,008	-	5,650,888	2,073,450,996	24,779,470,140


Company Secretary


Managing Director

Dated, Dhaka
07 August 2025


Director


Chief Financial Officer


Chairman

National Credit and Commerce Bank PLC.

Liquidity Statement (Un-audited) (Asset and Liability Maturity Analysis) As at 30 June 2025

Particulars	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5-years term	Total
Assets:						
Cash	11,927,657,766	-	-	-	8,200,096,364	20,127,754,130
Balances with other banks and financial institutions	1,438,959,014	2,150,000,000	-	-	-	3,588,959,014
Money at call & short notice	276,100,000	-	-	-	-	276,100,000
Investments	11,696,125,712	7,537,243,494	5,470,687,336	28,418,983,243	36,752,631,184	89,875,670,969
Loans & advances	28,474,212,858	43,979,489,173	68,981,855,165	65,856,470,693	36,878,405,248	244,170,433,138
Fixed assets including land, building, furniture & fixtures	39,412,709	81,890,520	368,507,342	967,391,956	1,952,450,039	3,409,652,566
Other assets	886,550,670	1,946,362,197	3,824,692,409	76,225,471	2,269,175,089	9,003,005,836
Non-banking assets	-	-	-	2,750,514	-	2,750,514
Total assets	54,739,018,729	55,694,985,385	78,645,742,252	95,321,821,877	86,052,757,924	370,454,326,167
Liabilities:						
Borrowing from other banks, financial institutions & agents	6,367,295,864	6,272,743,207	6,510,507,955	705,770,261	404,304,260	20,260,621,547
Deposits	35,989,783,237	43,975,620,936	67,054,411,593	73,366,454,408	49,319,552,547	269,705,822,722
Bills payable	7,529,297,249	-	-	-	-	7,529,297,249
NCC Bank Subordinated and Perpetual Bonds	-	-	-	-	5,000,000,000	5,000,000,000
Provision & other liabilities	1,816,054,209	1,287,727,714	4,045,341,091	10,164,953,653	24,946,331,847	42,260,408,515
Total liabilities	51,702,430,559	51,536,091,857	77,610,260,640	84,237,178,323	79,670,188,654	344,756,150,032
Net liquidity gap	3,036,588,170	4,158,893,528	1,035,481,613	11,084,643,554	6,382,569,270	25,698,176,135

Net result of the liquidity statement represents the 'shareholders' equity' of the bank.

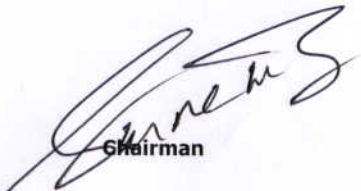

Company Secretary


Managing Director

Dated, Dhaka
07 August 2025


Director


Chief Financial Officer


Chairman

National Credit and Commerce Bank PLC.

Selective explanatory notes to the Financial Statements (Un-audited) As at and for the half year ended 30 June 2025

1 Status of the Bank

The National Credit and Commerce Bank PLC. (NCCBPLC) was formed as a public banking company limited by shares incorporated in Bangladesh with primary objective to carry on all kinds of banking business in and outside Bangladesh. The principal activities of the Bank are to provide all kinds of commercial banking services i.e. loans and deposits services, personal and commercial banking, trade services etc. to its customers through its branches.

2 Significant accounting policies and basis of preparation of financial statements

2.1 Basis of preparation

The financial statements for the 6-months ended on 30 June 2025 have been prepared in condensed form to comply with the requirements of Bangladesh Securities and Exchange Commission (Debt Securities) Rules, 2021, and following the provisions of International Accounting Standard (IAS)-34 "Interim Financial Reporting" and all other International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) as applicable for the Banks.

2.2 Statement of compliance

The separate financial statements of the Bank as at and for the half year ended 30 June 2025 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU) together referred to as 'the Bank'. Consolidated financial statements comprise those of the bank(parent) and its subsidiaries together referred to as 'the group' and individually referred to as 'group entities/subsidiaries'. Financial Statements of the Bank are prepared on a going concern basis under the historical cost convention and in accordance with First Schedule of the Bank Company Act 1991, as amended up to date, BRPD circular no. 14 dated 25 June 2003, other Bangladesh Bank circulars, International Accounting Standards, (IASs) and International Financial Reporting Standards (IFRSs) as adopted by the Financial Reporting Council (FRC). It also comply with the Companies Act, 1994, the Bangladesh Securities and Exchange Rules 2020 and guideline of Financial Reporting Council (FRC) under Financial Reporting Act, 2015. Wherever appropriate, such principles are explained in succeeding notes.

2.3 Basis of consolidation

The consolidated financial statements include the financial statements of NCC Bank PLC. and its subsidiary companies - NCCB Securities and Financial Services Limited & NCCB Capital Limited. The consolidated financial statements have been prepared in accordance with International Financial Reporting Standards 10-"Consolidated Financial Statements".

2.4 Credit Ratings

Credit Rating Information and Services Limited (CRISL) has affirmed 'AA+' (pronounced 'Double A+') rating in the Long Term and 'ST-1' rating in the Short Term with **Stable Outlook** to **NCC Bank PLC.** based on audited financial of FY 2024 and other available information up to the date of rating declaration. ECRL considered financial performance, capital base, asset quality, liquidity position, management experience and prospect of the industry while assigning the rating. The affirmed rating reflects the strengths of the bank which is backed by its increased market share in terms of deposits, loans and advances, compliance with SLR, CRR and CRAR, diversification in loan portfolio, high growth in loan portfolio as well as investment and increased profitability as well as assets and capital of the bank. Details of the rating are as under:

Ratings	Year	
	2024	2023
Long Term	AA+ (High Safety & High Credit Quality)	AA+ (High Safety & High Credit Quality)
Short Term	ST-1 (High Certainty of Timely Repayment)	ST-1 (High Certainty of Timely Repayment)
Outlook	Stable	Stable
Valid From	June 24, 2025	June 24, 2024
Valid Till	June 23, 2026	June 23, 2025
Rating Action	Surveillance	Surveillance

A Bank rated 'AA+' in the long term is adjudged to be of high quality, offer higher safety & have high credit quality and rated 'ST-1' in the short term indicates highest certainty of timely payment, short term liquidity is very strong and safety is almost like risk free Government short-term obligations. **Stable Outlook** indicates Rating is likely to remain unchanged.

2.5 Cash flow statement

Cash flow statement has been prepared in accordance with the BRPD Circular No. 14, dated June 25, 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank. It reported cash flows during the year classified by operating activities, investing activities and financing activities.

2.6 Interest/profit income

In terms of the provision of the IFRS-15 "Revenue from contracts with customers" the interest income is recognized on accrual basis. Interest on loans and advances ceases to be taken in to income when such advances are classified. It is then kept in interest suspense in a memorandum account. Interest on classified loans and advances is accounted for on a cash receipt basis.

2.7 Investment income

Interest income on investments is recognized on accrual basis. Capital gain on investments in shares is also included in investment income. Capital gain is recognized when it is realized.

2.8 Dividend income on shares

Dividend income from an investment is recognized when the company's rights to receive payment is established (declared by the Annual General Meeting of the investee or otherwise).

2.9 Interest/profit paid and other expenses

In terms of the provisions of IFRS, interest and other expenses are recognized on accrual basis.

2.10 Fees and commission income

The Bank recognizes revenue in the amount of any fee or commission to which it expects to be entitled in exchange for arranging for other parties to provide services. The Bank's fee or commission might be the net amount of consideration that it retains after paying the other party the consideration received in exchange for the goods or services to be provided by that party. Commission charged to customer on letters of credit and letters of guarantee is credited to income at the time of effecting the transactions.

2.11 Leases

NCCBL has applied IFRS-16: Leases for the first time with the date of initial application of 01 January 2019. As IFRS 16 supersedes IAS 17: Leases, the bank has made recognition, measurement and disclosure in the financial statements of period 2025 both as Lessee and Lessor as per IFRS 16.

2.12 Provisions

a) Loans and Advances, Off Balance Sheet Items, Investments & Other Assets:

Adequate provision has been made against loans and advances, off-balance sheet items, investments and other assets as per Bangladesh Bank's circulars.

b) Provision for Taxation

Provision for income tax has been made on the accounting profit made by the Bank after considering some taxable income add-back and disallowances of expenditures in accordance with the provision of the Income Tax Act 2023 as well as Finance Act-2025.

c) Others:

Figures relating to previous year/period included in this report have been rearranged, where ever necessary.

	30 June 2025 Taka	31 December 2024 Taka
3 Cash		
Cash in hand (Including foreign currencies)		
Conventional and Islamic banking		
Local currency	4,160,145,681	3,368,151,447
Foreign currencies	35,578,905	29,934,065
	4,195,724,586	3,398,085,511
Off-shore banking unit	-	-
	4,195,724,586	3,398,085,511
Balance with Bangladesh Bank and its agent bank (s)		
Conventional and Islamic banking		
Local currency	13,990,038,257	12,293,403,648
Foreign currencies	1,429,850,908	1,115,251,010
	15,419,889,165	13,408,654,657
Sonali Bank PLC. as agent of Bangladesh Bank (Local currency)	512,140,378	536,688,166
	15,932,029,543	13,945,342,823
Off-shore banking unit	-	-
	15,932,029,543	13,945,342,823
	20,127,754,130	17,343,428,334
3(a) Consolidated cash		
Cash in hand		
NCC Bank PLC. (Note-3)	4,195,724,586	3,398,085,511
NCCB Securities and Financial Services Limited	41,370	-
NCCB Capital Limited	-	-
	4,195,765,956	3,398,085,511
Balance with Bangladesh Bank and its agent bank(s)		
NCC Bank PLC. (Note-3)	15,932,029,543	13,945,342,823
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	15,932,029,543	13,945,342,823
	20,127,795,500	17,343,428,334
4 Balance with other banks and financial institutions		
In Bangladesh		
Conventional and Islamic banking	2,278,214,549	1,235,862,524
Off-shore banking unit	13,543,429	39,593,869
	2,291,757,978	1,275,456,393
Less: inter transaction between OBU & Conventional and Islamic banking	(13,543,429)	(39,593,869)
	2,278,214,549	1,235,862,524
Outside Bangladesh		
Conventional and Islamic banking	1,310,744,465	484,993,425
Off-shore banking unit	-	-
	1,310,744,465	484,993,425
	3,588,959,014	1,720,855,949

	30 June 2025 Taka	31 December 2024 Taka
4(a) Consolidated balance with other banks and financial institutions		
In Bangladesh		
NCC Bank PLC. (Note-4)	2,278,214,549	1,235,862,524
NCCB Securities and Financial Services Limited	763,465,570	802,329,503
NCCB Capital Limited	257,908,760	257,908,904
	3,299,588,880	2,296,100,931
Less: Inter company transactions	(953,680,182)	(930,364,415)
	2,345,908,697	1,365,736,516
Outside Bangladesh		
NCC Bank PLC. (Note-4)	1,310,744,465	484,993,425
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	1,310,744,465	484,993,425
	3,656,653,162	1,850,729,941
5 Money at call and short notice		
Conventional and Islamic banking (Note-5.2)	276,100,000	765,700,000
Off-shore banking unit (Note-5.2)	-	-
	276,100,000	765,700,000
5.1 Conventional and Islamic banking		
Banking company	-	480,000,000
Non-banking financial institutions	276,100,000	285,700,000
	276,100,000	765,700,000
5.2 Off-shore banking unit		
Banking company	-	-
Non-banking financial institutions	-	-
	-	-
6 Investments		
Government securities-(Note 6.1)	80,486,137,909	65,207,473,524
Other investments-(Note 6.2)	9,389,533,060	10,683,286,216
	89,875,670,969	75,890,759,740
6.1 Government securities		
Conventional and Islamic banking		
Treasury bills:		
91 days treasury bills	8,475,861,647	3,833,965,599
182 days treasury bills	959,855,468	6,235,695,200
364 days treasury bills	4,860,186,270	963,983,621
	14,295,903,385	11,033,644,420
Bangladesh Bank Bill	-	-
Government Sukuk	1,056,580,000	488,900,000
Treasury bonds:		
2 years treasury bonds	7,692,864,895	6,330,339,071
3 years treasury bonds	108,340,540	109,870,090
5 years treasury bonds	13,649,720,730	9,691,483,487
10 years treasury bonds	18,607,223,788	16,826,014,257
15 years treasury bonds	11,139,568,572	8,767,565,623
20 years treasury bonds	13,920,311,099	11,947,483,776
	65,118,029,624	53,672,756,304
Prize bonds	15,624,900	12,172,800
	80,486,137,909	65,207,473,524
Off-shore banking unit	-	-
	80,486,137,909	65,207,473,524
6.2 Other investments		
Conventional and Islamic banking		
Subordinated Bonds		
Jamuna Bank Limited subordinated bond	-	60,000,000
AB Bank Limited subordinated bond	-	183,750,000
	-	243,750,000
Perpetual Bonds		
One Bank Limited	950,000,000	950,000,000
Bank Asia Limited	1,300,000,000	1,300,000,000
Dhaka Bank Limited	850,000,000	850,000,000
AB Bank Limited	650,000,000	650,000,000
	3,750,000,000	3,750,000,000
Corporate Bond		
Best Holdings Limited	1,000,000,000	1,000,000,000
BBML Sukuk Al Ijarah	264,000,000	300,000,000
Strategic Finance Limited	700,000,000	700,000,000
North-West Power Generation Company Limited	700,000,000	800,000,000
	2,664,000,000	2,800,000,000
Less: Provision for Corporate Bond (BHL) (Note-6.3.2)	(1,000,000,000)	(250,000,000)
	1,664,000,000	2,550,000,000
	5,414,000,000	6,543,750,000

	30 June 2025	31 December 2024
	Taka	Taka
Investment in shares	5,628,599,526	5,643,599,526
Less: Provision for investment fluctuation in shares (Note-6.3.1)	(1,653,066,466)	(1,504,063,311)
	3,975,533,060	4,139,536,216
	9,389,533,060	10,683,286,216
Provision for investment fluctuation in shares & Others		
Provision for investment fluctuation in shares (Note-6.3.1)	1,653,066,466	1,504,063,311
Provision for corporate bond (BHL) (Note-6.3.2)	1,000,000,000	250,000,000
	2,653,066,466	1,754,063,311
6.3.1 Provision for investment fluctuation in shares		
Opening balance	1,504,063,311	492,974,590
Add: Provision made for the period ended	149,003,155	644,716,640
Add: Amount made during rest of the year	-	366,372,081
Closing balance	1,653,066,466	1,504,063,311
6.3.2 Provision for corporate bond (BHL)		
Opening balance	250,000,000	250,000,000
Add: Provision made for the period ended	750,000,000	-
Closing balance	1,000,000,000	250,000,000
6.3 (a) Consolidated provision for investment fluctuation in shares & Others charged to P/L		
NCC Bank PLC. (Note-6.3)	899,003,155	644,716,640
NCCB Securities and Financial Services Limited for the period ended	-	45,000,000
NCCB Capital Limited	-	-
	899,003,155	689,716,640
6 (a) Consolidated investments		
Government securities		
NCC Bank PLC.- (Note-6.1)	80,486,137,909	65,207,473,524
NCCB Securities and Financial Services Limited	862,289,060	709,273,550
NCCB Capital Limited	-	-
	81,348,426,969	65,916,747,074
Other investments		
NCC Bank PLC.-(Note-6.2)	9,389,533,060	10,683,286,216
NCCB Securities and Financial Services Limited	418,175,962	415,316,990
NCCB Capital Limited	-	-
	9,807,709,022	11,098,603,206
	91,156,135,991	77,015,350,280
7 Loans and advances/Investments		
Loans, Cash Credits, Overdrafts etc. (Note-7.1)	229,274,271,020	227,668,191,092
Bills Purchased and Discounted (Note-7.2)	14,896,162,118	12,578,246,688
	244,170,433,138	240,246,437,780
7.1 Loans, cash credits, overdrafts etc./investments		
Inside Bangladesh		
Conventional and Islamic banking		
Loan - general	1,670,032	2,019,402
Loan against trust receipt (LTR)	9,423,743,512	13,414,699,552
Loan against packing credit & pre-shipment	70,358,403	181,462,980
Secured overdraft/Bai murabahah	37,364,789,000	38,504,398,068
Cash credit/Bai-Murabahah	24,190,205,402	26,662,252,627
Working Capital under Stimulus Package	-	4,743,387
Forced and Demand loan	28,162,068,447	22,615,091,632
Transport loan	758,279,056	884,147,138
Lease finance	2,238,465,091	2,361,848,310
Start-up Loan	922,518	1,078,318
Payment against document	5,155,119,797	5,017,894,153
House building loan/HPSM-Residential	6,019,359,774	5,610,957,232
Womens loan	82,005,995	36,423,206
Personal loan	493,181,457	428,082,939
Consumer loan	350,682,776	370,660,061
Agricultural credit	4,416,281,802	3,559,796,864
Small business loan	1,770,657,211	1,469,970,995
Term loan	91,157,746,239	85,686,438,173
Staff loan	1,474,080,364	1,434,845,453
Credit card	616,721,398	594,716,253
Car loan	175,143,308	115,390,902
Short term loan	4,331,509,584	8,719,188,034
Export loan	500,977,581	1,193,024,975
Time loan	4,194,386,670	4,570,700,529
Loan against financial inclusion	1,694,229	2,163,127
EDF	6,324,221,374	4,226,196,782
	229,274,271,020	227,668,191,092
Off-shore banking unit	-	-
	229,274,271,020	227,668,191,092
Outside Bangladesh		
Conventional and Islamic banking	-	-
Off-shore banking unit	-	-
	229,274,271,020	227,668,191,092

	30 June 2025 Taka	31 December 2024 Taka
7.2 Bills purchased and discounted		
Inside Bangladesh		
Conventional and Islamic banking		
Inland bills purchased	-	-
Local documentary bills purchased	2,700,893,930	2,839,341,041
	2,700,893,930	2,839,341,041
Off-shore banking unit	-	-
	2,700,893,930	2,839,341,041
Outside Bangladesh		
Conventional and Islamic banking		
Foreign documentary bills purchased	7,489,090,569	6,986,851,123
Off-shore banking unit		
Foreign documentary bills purchased	12,141,994,150	9,599,589,235
	19,631,084,719	16,586,440,358
	(7,435,816,531)	(6,847,534,711)
	12,195,268,188	9,738,905,646
	14,896,162,118	12,578,246,688
	244,170,433,138	240,246,437,780
Less: inter transaction between OBU and DBU		
7.3 Loans and advances including bills purchased and discounted classified into the following broad categories		
In Bangladesh		
Loans	167,719,276,619	162,501,540,397
Cash credit	24,190,205,402	26,662,252,627
Overdraft	37,364,789,000	38,504,398,068
Bills purchased & discounted	2,700,893,930	2,839,341,041
	231,975,164,950	230,507,532,133
Outside Bangladesh (Bills purchased & discounted)	12,195,268,188	9,738,905,646
	244,170,433,138	240,246,437,780
7.4 Classification of loans and advances		
Unclassified standard (including staff loans)	217,322,120,847	216,052,219,310
Unclassified special mention account	4,372,540,584	6,605,239,531
Sub-standard	626,973,630	328,986,003
Doubtful	1,329,495,837	147,977,895
Bad/Loss	20,519,302,240	17,112,015,041
	244,170,433,138	240,246,437,780
7.5 Particulars of required provision for loans and advances		
A. General Provision	Base for provision	Rate (%)
Conventional and Islamic banking		
UC loans and advances	205,180,126,697	* Various
Special mention account	4,372,540,584	do
	209,552,667,281	2,225,825,240
		21,862,705
		2,247,687,945
50% of required provision of Tk. 8,85,55,116/- for 2% Reschedule loans & advances treated as general provision as per Bangladesh Bank Circular		44,277,558
		215,621,689
Off-shore banking unit	12,141,994,150	1%
	221,694,661,431	121,419,942
		2,413,385,445
		2,157,031,115
B. Special general provision COVID-19		
C. Specific provision		
Conventional and Islamic banking		
Sub-standard-general	204,079,934	20%
Sub-standard - agri & SMEF	-	5%
Doubtful-general	282,611,616	50%
Doubtful-agricultural	-	5%
Doubtful - SMEF	-	20%
Bad/ Loss	10,609,858,075	100%
	11,096,549,625	40,815,987
		-
		141,305,808
		-
		-
		6,609,391
		8,097,801,402
		8,115,625,300
50% of required provision of Tk.8,85,55,116/- for 2% Reschedule loans & advances treated as specific provision as per Bangladesh Bank Circular		44,277,558
		215,621,689
Other Specific provision maintained against loans as per B.B direction		3,583,876,947
		4,611,429,925
Specific provision for loans & advances against which writ petition pending & NOC from Bangladesh Bank		1,120,353,730
		15,540,488,105
		14,533,203,815
Off-shore banking unit		
Specific provision		
Sub-standard	-	20%
Doubtful	-	50%
Bad/ Loss	-	100%
	-	-
	11,096,549,625	15,540,488,105
		17,953,873,550
		16,690,234,930
Required provision for loans and advances as per mentioned above		
Total provision maintained (Note 13.6)		
Excess /(short) provision		

		30 June 2025	31 December 2024
		Taka	Taka
Particulars of required provision on off -balance sheet exposures			
Conventional and Islamic banking			
	Base for provision		
Acceptance and endorsement	58,052,329,724	580,523,297	346,946,582
Letter of guarantee	45,895,433,815	458,954,338	427,499,543
Letter of credit	29,209,246,662	236,725,584	175,366,330
* Bills for collection	17,049,341,933	-	-
Overdue Non-Funded Items		15,829,437	15,829,437
Others	27,921,708	279,217	-
	150,234,273,843	1,292,311,874	965,641,892
Off-shore banking unit			
Required provision for off -balance sheet exposure		1,292,311,874	965,641,892
Total provision maintained (Note 13.7)		1,292,311,874	965,641,892
Excess/ (short) provision		-	-
* No Provision is required against bills for collection as per BRPD circular no- 07 dated 21 June 2018.			
7 (a) Consolidated loans and advances			
Loans, cash credits, overdrafts etc.			
NCC Bank PLC. (Note-7.1)		229,274,271,020	227,668,191,092
NCCB Securities and Financial Services Limited.		1,722,410,327	1,836,230,355
NCCB Capital Limited		-	-
		230,996,681,347	229,504,421,447
Less : Inter company transactions		-	-
		230,996,681,347	229,504,421,447
Bills purchased and discounted			
NCC Bank PLC. (Note-7.2)		14,896,162,118	12,578,246,688
NCCB Securities and Financial Services Limited.		-	-
NCCB Capital Limited		-	-
		14,896,162,118	12,578,246,688
Less : Inter company transactions		-	-
		14,896,162,118	12,578,246,688
		245,892,843,465	242,082,668,135
8 Fixed assets including premises, furniture and fixtures			
Conventional and Islamic banking (Note-8.1)		3,409,652,566	3,462,535,251
Off-shore banking unit (Note-8.2)		-	-
		3,409,652,566	3,462,535,251
8.1 Fixed assets including premises, furniture and fixtures			
Conventional and Islamic banking			
Cost/valuation			
Land		451,906,672	451,906,672
Buildings & office premises		1,371,059,903	1,371,059,903
Furniture and fixtures		1,317,719,788	1,273,410,080
Machinery and equipment		1,243,841,556	1,191,599,888
Computer equipment		1,074,953,960	1,031,948,076
Vehicles		236,945,001	212,436,533
Right of use assets		1,071,582,585	1,071,582,585
Software		356,410,364	355,198,645
Total Cost / valuation		7,124,419,829	6,959,142,382
Less: Accumulated depreciation		(3,714,767,263)	(3,496,607,131)
Net book value		3,409,652,566	3,462,535,251
(Annexure 'A' may kindly be seen for details)			
8.2 Off-shore banking unit			
		-	-
8(a) Consolidated fixed assets including premises, furniture and fixture			
NCC Bank PLC. (Note-8)		3,409,652,566	3,462,535,251
NCCB Securities and Financial Services Limited		12,982,607	37,827,534
NCCB Capital Limited		-	-
		3,422,635,173	3,500,362,785
9 Other assets			
Conventional and Islamic banking (Note-9.1)		8,956,569,588	7,524,505,672
Off-shore banking unit		341,343,839	99,745,035
		9,297,913,427	7,624,250,707
Less: Inter transaction between OBU & Conventional and Islamic banking		(294,907,591)	(99,745,035)
		9,003,005,836	7,524,505,672

	30 June 2025 Taka	31 December 2024 Taka
9.1 Conventional and Islamic banking		
Income generating other assets		
In Bangladesh		
NCCB Securities and Financial Services Limited	1,999,999,900	1,999,999,900
NCCB Capital Limited	249,999,900	249,999,900
	<u>2,249,999,800</u>	<u>2,249,999,800</u>
Outside Bangladesh		
	<u>2,249,999,800</u>	<u>2,249,999,800</u>
Non-income generating other assets		
Stationery in hand	63,202,745	52,843,295
Stamps in hand	7,719,820	7,631,187
Security deposits	20,317,289	18,404,990
Advance against rent	83,155,059	40,970,240
Balance with GSP Finance Limited	140,000,000	140,000,000
Prepaid expenses	74,933,590	23,750
Commission receivable	12,446,785	8,656,875
Other receivable	1,835,002	-
Receivable against sale proceed	455,235,278	455,235,278
Suspense account	160,633,743	253,817,824
Interest/profit receivable	3,530,279,290	2,767,373,526
Dividend receivable	41,331,404	56,801,621
Advance, deposit & prepayments	2,115,479,784	1,472,747,285
	<u>6,706,569,788</u>	<u>5,274,505,872</u>
	<u>8,956,569,588</u>	<u>7,524,505,672</u>
9(a) Consolidated other Assets		
NCC Bank PLC. (Note-9)	9,003,005,836	7,524,505,672
Less: Investment in NCCB Securities and Financial Services Ltd. (Note-9.1)	(1,999,999,900)	(1,999,999,900)
Less: Investment in NCCB Capital Limited (Note 9.1)	(249,999,900)	(249,999,900)
	<u>6,753,006,036</u>	<u>5,274,505,872</u>
NCCB Securities and Financial Services Limited	61,958,719	86,652,475
NCCB Capital Limited	-	-
	<u>61,958,719</u>	<u>86,652,475</u>
	6,814,964,755	5,361,158,347
Less: Inter company transactions	<u>(455,235,278)</u>	<u>(455,235,278)</u>
	<u>6,359,729,477</u>	<u>4,905,923,069</u>
10 Non-banking assets		
Building	-	-
Land	2,750,514	2,750,514
	<u>2,750,514</u>	<u>2,750,514</u>
11 Borrowing from other banks, financial institutions and agents		
Conventional and Islamic banking	16,069,852,557	17,615,604,756
Off-shore banking unit	11,626,585,521	9,399,297,631
	27,696,438,078	27,014,902,387
Less: inter transaction between OBU and DBU	<u>(7,435,816,531)</u>	<u>(6,847,534,711)</u>
	<u>20,260,621,547</u>	<u>20,167,367,676</u>
11 (a) Consolidated borrowing from other banks, financial institutions and agents		
NCC Bank PLC. (Note-11)	20,260,621,547	20,167,367,676
NCCB Securities and Financial Services Limited	107,805,373	149,447,984
NCCB Capital Limited	-	-
	<u>20,368,426,920</u>	<u>20,316,815,660</u>
Less: inter company transactions	-	-
	<u>20,368,426,920</u>	<u>20,316,815,660</u>
12 Current deposits and other accounts		
Current/Al-wadiah current deposits	19,927,784,126	17,887,397,781
Sundry deposits	21,676,696,875	18,698,601,344
	41,604,481,001	36,585,999,125
Savings bank/Mudaraba savings bank deposits	36,000,102,169	34,177,530,659
Fixed deposits/Modaraba term deposits	136,574,015,242	128,146,321,299
Other Time deposits		
Special notice deposits/Mudaraba special notice deposits	26,174,700,957	25,016,810,401
Special savings scheme/Modaraba deposit pension scheme	15,735,021,240	16,338,866,314
Special deposit scheme/Mudaraba Special deposit scheme	7,432,949,307	4,875,795,800
Money double program	3,452,269,119	3,044,199,204
Money triple program	11,326,822	15,183,591
FC deposits	2,720,956,864	3,058,899,737
	<u>55,527,224,309</u>	<u>52,349,755,046</u>
Bills Payable		
Payment order (issued)	7,526,797,058	6,090,476,359
Demand draft	2,500,191	2,660,878
	<u>7,529,297,249</u>	<u>6,093,137,237</u>
	<u>277,235,119,971</u>	<u>257,352,743,366</u>

	30 June 2025 Taka	31 December 2024 Taka
12.1 (a) Demand deposits		
From other banks	123,858,249	75,908,887
Other than banks	52,249,929,196	45,679,205,235
	<u>52,373,787,446</u>	<u>45,755,114,122</u>
(b) Other deposits		
Deposit from Banks		
In fixed deposits accounts	200,000,000	1,000,000,000
In other accounts	1,106,195,388	3,652,360,303
	<u>1,306,195,388</u>	<u>4,652,360,303</u>
Other than banks	223,555,137,137	206,945,268,942
	<u>224,861,332,525</u>	<u>211,597,629,245</u>
	<u>277,235,119,971</u>	<u>257,352,743,366</u>
12.2 Deposits and other accounts		
Conventional and Islamic banking	277,076,956,208	257,336,675,021
Off-shore banking unit	158,163,763	16,068,346
	<u>277,235,119,971</u>	<u>257,352,743,366</u>
12(a) Consolidated deposits and other accounts		
Current deposits and other accounts		
NCC Bank PLC. (Note-12)	41,604,481,001	36,585,999,125
NCCB Securities and Financial Services Limited	681,575,442	683,935,450
NCCB Capital Limited	-	-
	<u>42,286,056,443</u>	<u>37,269,934,575</u>
Less: Inter company transactions	(1,408,915,460)	(1,385,599,693)
	<u>40,877,140,983</u>	<u>35,884,334,882</u>
Bills payable		
NCC Bank PLC. (Note-12)	7,529,297,249	6,093,137,237
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	<u>7,529,297,249</u>	<u>6,093,137,237</u>
Savings bank deposits		
NCC Bank PLC. (Note-12)	36,000,102,169	34,177,530,659
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	<u>36,000,102,169</u>	<u>34,177,530,659</u>
Fixed deposits		
NCC Bank PLC. (Note-12)	136,574,015,242	128,146,321,299
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	<u>136,574,015,242</u>	<u>128,146,321,299</u>
Term deposits		
NCC Bank PLC. (Note-12)	55,527,224,309	52,349,755,046
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	<u>55,527,224,309</u>	<u>52,349,755,046</u>
	<u>276,507,779,952</u>	<u>256,651,079,123</u>
13 NCC Bank Subordinated and Perpetual Bonds		
NCC Bank Non-Convertible Subordinated Bonds (Note- 13.1)	-	800,000,000
NCC Bank Perpetual Bonds (Note- 13.2)	5,000,000,000	5,000,000,000
	<u>5,000,000,000</u>	<u>5,800,000,000</u>
13.1 Non-Convertible Subordinated Bonds		
NCC Bank Non-Convertible Subordinated Bonds		
Agrani Bank PLC.	-	100,000,000
Rupali Bank PLC.	-	200,000,000
Sonali Bank PLC.	-	100,000,000
United Commercial Bank PLC.	-	400,000,000
	<u>-</u>	<u>800,000,000</u>

NCC Bank Non-Convertible Subordinated Bonds (Tier-II capital)

Bangladesh Securities and Exchange Commission (BSEC) upon application kindly accorded their consent on January 23,2018 and NOC from Bangladesh Bank dated May 08,2018 in favor of National Credit and Commerce Bank PLC (NCCBPLC) under the provisions of the "Securities and Exchange Commission (Private Placement of Debt Securities) Rules, 2012 for issuing Unsecured, Non-convertible Subordinated Bond of Taka 400 crore to raise Tier-II Capital for strengthening the capital base of the Bank. Basic features of the bonds were:

Coupon Rate : Base rate plus coupon margin.

Here Base rate means average fixed deposit rates of 6 months of Private Commercial Schedule Banks published by Bangladesh Bank in its website at the beginning of any coupon period and coupon margin is 2%.

Coupon floor rate: 7% p.a.

Coupon range: 7% to 10.50% p.a.

As on 30 June 2025 no outstanding amount of subordinated bonds are available, Rest remaining amount of subordinated bond are redeemed on 17 May 2025 as well as NOC has been collected from all respective investor accordingly.

	30 June 2025	31 December 2024
	Taka	Taka
13.2 NCC Bank Perpetual Bonds		
Mercantile Bank PLC.	500,000,000	500,000,000
Jamuna Bank PLC.	400,000,000	400,000,000
Trust Bank PLC.	500,000,000	500,000,000
Midland Bank PLC.	250,000,000	250,000,000
Community Bank Bangladesh PLC.	200,000,000	200,000,000
Eastern Bank PLC.	800,000,000	800,000,000
Mutual Trust Bank PLC.	400,000,000	400,000,000
The Premier Bank PLC.	950,000,000	950,000,000
United Commercial Bank PLC.	350,000,000	350,000,000
Pubali Bank PLC.	650,000,000	650,000,000
	5,000,000,000	5,000,000,000

NCC Bank Perpetual Bonds (Additional tier-I capital)

Bangladesh Securities and Exchange Commission (BSEC) upon application dated March 02,2021 has kindly accorded their consent on May 23,2021 and NOC from Bangladesh Bank dated October 01,2020 in favor of National Credit and Commerce Bank PLC (NCCBPLC) under the provisions of the "Securities and Exchange Commission (Private Placement of Debt Securities) Rules, 2012 for issuing Unsecured, Conditional-convertible Perpetual Bond of Taka 500 crore to raise Additional Tier-I Capital for strengthening the capital base of the Bank. The Bank has already completed subscription of Taka 265 crore out of the total issue size of Taka 500 crore within 30 September 2021. Basic features of the bonds are:

Coupon Rate : Base rate plus coupon margin. **Coupon range**: 6% to 10% p.a.

Here Base rate is the 20-year Treasury-Bond rate (Latest available rate of 20-year Treasury Bond rate as published by Debt Management Department of Bangladesh Bank on the quotation day and coupon margin is 2%.

Conditional conversion feature: This bonds are conditional convertible and this conversion will only be executed if the bank's consolidated CET-1 falls below Bangladesh Bank requirement (Currently 4.50%) and below for 03 successive quarters; then the 3rd quarter-end date of consecutive below minimum CET-1 ratio would be the trigger point(date) as well as conversion strike price would be average of daily market price of the immediate previous 6 months average market price of NCC Bank shares in the DSE from the trigger point date or face value of the share whichever is higher.

14 Other liabilities

Conventional and Islamic banking (Note-14.1)

Off-shore banking unit (Note-14.6 (d))

Interest payable of off-shore banking unit

Less:Inter transaction between OBU & Conventional and Islamic banking

42,040,730,698	38,840,407,027
121,419,941	95,995,892
393,165,466	99,748,994
42,555,316,105	39,036,151,913
(294,907,591)	(99,745,035)
42,260,408,514	38,936,406,878

14.1 Conventional and Islamic banking

Other liabilities

Interest/profit payable on deposit & borrowing

Excise duty

Settlement accounts

Liability for expenses

Unearned revenue

Bonus payable

Audit fee payable

Withholding tax payable

Inter branch transaction account

Unclaimed Dividend Account

Markup(Profit) On Bai-Murabahah

CSR Fund

Compensation Payable

Withholding VAT Payable

Interest suspense on corporate bond & Others

Provision for other assets (Note 14.2)

Net tax liability (Note 14.3)

Deferred tax liabilities (Note 14.5)

Provision for loans and advances (Note 14.6)

Provision for special general provision COVID-19 (Note 14.6 (c))

Provision on off balance sheet items (Note-14.7)

Interest/profit suspense account (Note 14.8)

Contribution to NCC Bank Foundation (Note-14.9)

Net defined benefit obligation (Note-14.10)

Provision for nostro accounts (Note-14.11)

Lease liabilities (present value of lease payments) (Note-14.12)

Specific provision against non banking assets

Provision against non banking assets

Interest/profit Suspense on non banking assets

Provision for start-up fund (Note-14.13)

4,433,199,648	3,511,361,933
6,057,520	297,168,460
58,304,314	59,877,198
392,918,895	248,116,598
-	74,005
650,000,000	650,000,000
2,000,000	632,500
166,132,081	231,389,157
405,542,828	447,514,073
124,981,229	125,425,975
215,791,750	512,942,884
100,478,359	115,618,020
1,699,278	
35,580,456	22,061,624
572,620,996	572,620,996
729,336,911	579,183,033
1,508,084,910	1,574,736,064
845,230,760	800,385,308
17,832,453,609	16,594,239,038
-	-
1,292,311,874	965,641,892
11,507,413,386	10,331,384,652
41,839,779	39,967,289
166,868,512	166,868,512
-	-
827,115,608	868,429,822
218,000	218,000
2,150,514	2,150,514
1,352,871	1,352,871
121,046,611	121,046,611
42,040,730,698	38,840,407,027

14.2 Provision for other assets:

Opening balance

Add: Provisions made/(adjust) for the period ended

Add: Provisions made/(adjust) during the rest of the year

Closing balance

579,183,033	462,601,765
150,153,878	(8,484,612)
-	125,065,880
729,336,911	579,183,033

	30 June 2025 Taka	31 December 2024 Taka
14.3 Net tax liability :		
Provision for income tax		
Opening balance	7,844,782,512	5,242,962,569
Add: Provision made for current tax for the period ended	1,455,532,099	1,566,168,715
Add: Provision made for current tax during rest of the year	-	1,035,651,228
	1,455,532,099	2,601,819,943
	9,300,314,611	7,844,782,512
Less: Adjusted during the rest of the year	-	-
Closing balance	9,300,314,611	7,844,782,512
Less: Advance corporate tax	7,792,229,701	6,270,046,448
	1,508,084,910	1,574,736,064
14.4 Consolidated provision for income tax charged:		
NCC Bank PLC. (Note-14.3)	1,455,532,099	1,566,168,715
NCCB Securities and Financial Services Limited	9,609,381	11,626,891
NCCB Capital Limited	-	-
	1,465,141,480	1,577,795,606

14.5 Deferred tax

A. Deferred tax liabilities

Particulars of liabilities	As per carrying value	As per tax base	Taxable temporary difference
Revaluation portion of land	320,083,348	-	320,083,348
Revaluation portion of building	105,089,231	-	105,089,231
Building/Office premises	893,255,215	353,790,279	539,464,936
Machinery & equipment	227,078,435	211,667,592	15,410,843
Computer equipment	232,802,889	170,151,155	62,651,734
Local software	74,737,042	72,733,329	2,003,713
Vehicle	54,202,303	50,446,711	3,755,592
Right use of Assets	879,703,682	-	879,703,682
Accrued interest on Govt. securities	1,675,772,390	-	1,675,772,390
Total	4,462,724,535	858,789,066	3,603,935,469
Rate			Applicable Rate
Deferred tax liabilities			1,292,543,093
Opening balance		1,272,392,417	696,007,479
Add: Provision for revaluation reserve on land		-	-
		1,272,392,417	696,007,479
Addition during the period ended		20,150,675	53,199,747
Addition during the rest of the year		-	523,185,191
		1,292,543,093	1,272,392,417
Adjustment made during the period ended/year ended		-	-
Adjustment made during the rest of the year		-	-
Closing balance		1,292,543,093	1,272,392,417

B. Deferred tax (assets)

Particulars of assets	As per carrying value	As per tax base	Deductible temporary difference
Furniture and fixtures	490,877,097	580,714,571	(89,837,474)
Vehicle	-	-	-
Net defined benefit obligation	(166,868,512)	-	(166,868,512)
Advance rent	83,155,059	192,166,354	(109,011,295)
Lease liability on right use of asset	(827,115,608)	-	(827,115,608)
Total	(419,951,963)	772,880,925	(1,192,832,888)
Rate			Applicable Rate
Deferred tax assets			447,312,333
Opening balance		472,007,109	25,464,715
Addition during the period ended		-	14,648,165
Addition during the rest of the year		-	431,894,229
		472,007,109	472,007,109
Adjustment made during the period ended		(24,694,776)	-
Adjustment made during the rest of the year		-	-
Closing balance		447,312,333	472,007,109
Net deferred tax (assets)/liabilities (A-B)		845,230,760	800,385,308

- 14.5.1 Net deferred tax (income)/ expense charged to P/L for period ended**
Net deferred tax (income)/ expense charged to P/L for rest of the year

44,845,452	38,551,581
-	20,508,815

14.6 Provision for loans and advances/investments

a) Movement in specific provision on classified loans and advances/investments

Opening balance	14,533,203,815	10,863,565,000
Less: Debt written off/waiver/transfer allowed during the period ended	(1,435,382,222)	(499,399,535)
Less: Debt written off/waiver/transfer allowed during the rest of the year	-	(1,296,001,207)
Net charged to profit and loss account for the period ended	2,442,666,513	2,597,391,279
Net charged to profit and loss account for rest of the year	-	2,867,648,278
Closing balance	15,540,488,106	14,533,203,815

	30 June 2025	31 December 2024
	Taka	Taka
b) Movement in general provision on unclassified loans and advances/investments		
Opening balance	2,061,035,223	2,021,443,966
Add: Provision made or (adjusted)/net charge in profit and loss account for period ended	230,930,280	1,367,721
Add: Provision made/net charge in profit and loss account for rest of the year	-	38,223,536
Closing balance	2,291,965,503	2,061,035,223
Total (a + b)	17,832,453,609	16,594,239,038
c) Movement in special general provision COVID-19		
Opening balance	-	534,696,334
Add: Provision made for the period ended	-	-
Add: Provision made/(adjust) for the rest of the year	-	(534,696,334)
Closing balance	-	-
d) Provision for Off-shore banking unit		
Opening balance	95,995,892	99,745,034
Add: Provision made/net charge in profit and loss account for period ended	25,424,049	-
Add: Provision made/net charge in PL account for rest of the year	-	-
Less: Adjustment during the period ended	-	(26,178,669)
Less: Adjustment during rest of the year	-	22,429,527
Closing balance	121,419,941	95,995,892
Total (a+b c+d)	17,953,873,550	16,690,234,930
14.6.1 Consolidated provision for loans and advances/investments charged to profit and loss account		
a) Specific provision on classified loans and advances		
NCC Bank PLC. for the period ended	2,442,666,513	2,597,391,279
NCC Bank PLC. for rest of the year	-	2,867,648,279
NCCB Securities and Financial Services Limited for the period ended	-	-
NCCB Capital Limited	-	-
Charged to P/L	2,442,666,513	2,597,391,279
b) General provision on un-classified loans and advances/investments		
NCC Bank PLC. for the period ended	230,930,280	1,367,721
NCC Bank PLC. for rest of the year	-	38,223,536
NCCB Securities and Financial Services Limited for the period ended	10,000,000	20,052,858
NCCB Capital Limited	-	-
Charged to P/L	240,930,280	21,420,579
c) Special general provision COVID-19	-	-
Total Charged to P/L (a+b+c)	2,683,596,793	2,618,811,858
14.7 Provision on off-balance sheet items		
Opening balance	965,641,892	1,058,054,138
Add: Provision made for period ended	326,669,982	330,985,061
Add: Provision made/(adjusted) for rest of the year	-	(423,397,307)
Closing balance	1,292,311,874	965,641,892
14.8 Interest/profit suspense account		
Opening balance	10,331,384,652	8,920,294,393
Add: Amount transferred during the period ended	3,142,158,227	1,360,148,753
Add: Amount transferred during the rest of the year	-	2,466,817,987
Less: Amount recovered/adjust during the period ended	(1,626,922,282)	(668,978,989)
Less: Amount recovered/adjust during the rest of the year	-	(603,387,218)
Less: Amount written off/waived during the period ended	(339,207,211)	(124,332,352)
Less: Amount written off/waived during the rest of the year	-	(1,019,177,922)
Closing balance	11,507,413,386	10,331,384,652
14.9 Contribution to NCC Bank's CSR Fund		
Opening balance	39,967,289	30,000,001
Add: Contribution for the period ended	15,000,000	15,000,000
Add: Contribution for rest of the year	-	15,000,000
	54,967,289	60,000,001
Less : Adjusted during the period ended	(13,127,510)	(12,262,712)
Less : Adjusted during rest of the year	-	(7,770,000)
Closing balance	41,839,779	39,967,289
14.10 Net defined benefit obligation		
Defined benefit obligation (Gratuity Fund)	2,480,267,108	2,480,267,108
Less: Fair value of plan asset (Gratuity Fund)	(2,313,398,596)	(2,313,398,596)
	166,868,512	166,868,512
Net defined benefit obligation is the net result of post employment benefit plan which is measured as per actuarial valuation under IAS 19 "Employee Benefits". The methodology used to assess the financial position of the scheme is "projected unit credit method" in consistent with IAS 19. Under this method, the valuation is done considering 'Future service cost' which an employee shall obtain in normal course of service as well as 'past service cost' which is the difference between assets built up from past contributions and accrued liabilities (i.e. benefits earned by members as a result of service as of investigation date)		
14.11 Provision for nostro accounts		
Opening balance	-	-
Add: Provision made/(adjustment) during the period ended	-	-
Closing balance	-	-

	30 June 2025	31 December 2024
	Taka	Taka
14.12 Lease liabilities (present value of lease payments)		
Opening balance	868,429,822	393,256,743
Add: Interest during the period ended	40,996,230	21,358,657
Add: Interest during the rest of the year	-	20,565,833
Add: Made during rest of the year	-	503,980,366
Less: Adjust/payment during the period ended	(82,310,444)	(32,236,945)
Less: Adjust/payment during rest of the year	-	(38,494,832)
Closing balance	827,115,608	868,429,822
14.13 Start-up fund		
Opening balance	121,046,611	97,810,922
Add: Made during the period	-	-
Add: Made during the rest of the year	-	23,235,689
Closing balance	121,046,611	121,046,611
14(a) Consolidated other liabilities		
NCC Bank PLC. (Note-14)	42,260,408,514	38,936,406,878
NCCB Securities and Financial Services Limited	917,172,847	927,051,209
NCCB Capital Limited	69,000	69,000
	43,177,650,361	39,863,527,087
Less: Inter company transactions	-	-
	43,177,650,361	39,863,527,087
15 Share capital		
15.1 Authorized share capital		
2,000,000,000 ordinary shares @ of Tk. 10 each	20,000,000,000	20,000,000,000
15.2 Issued, subscribed and fully paid-up capital		
39,000,000 Ordinary shares of Tk 10 each issued for cash	390,000,000	390,000,000
926,939,525 Ordinary shares of Tk 10 each issued as bonus	9,269,395,250	9,269,395,250
144,483,570 Ordinary shares of Tk 10 each issued as right share in Cash	1,444,835,700	1,444,835,700
1,110,423,095 Ordinary shares of Tk 10 each	11,104,230,950	11,104,230,950
15.3 Non-controlling (Minority) interest		
Opening balance	209	209
Profit/(loss) attributable during the period ended	-	-
General reserve attributable during the period ended	-	-
Closing balance	209	209
16 Statutory reserve		
Opening balance	11,104,230,950	11,104,230,950
Addition during the period ended	-	-
Addition during the rest of the year	-	-
Closing balance	11,104,230,950	11,104,230,950
17 General reserve		
Opening balance	10,162,348	10,162,348
Addition during the period ended	-	-
Less : Adjusted during the period ended	-	-
Closing balance	10,162,348	10,162,348
17(a) Consolidated General reserve		
NCC Bank PLC. (Note-17)	10,162,348	10,162,348
NCCB Securities and Financial Services Limited	1,588,356	830,937
NCCB Capital Limited	-	-
	11,750,704	10,993,285
18 Other reserves including assets revaluation reserve		
Assets revaluation reserve on land and building (Note - 18.1)	324,665,571	325,496,973
Revaluation reserve on Govt. securities (Note - 18.2)	298,067,705	208,220,105
	622,733,277	533,717,079
18.1 Assets revaluation reserve on land and building		
Opening balance	325,496,973	327,202,413
Less: Depreciation on revalued amount transferred to retained earnings	(831,402)	(852,720)
Less: Dep. on rev. amt. tran. to retained earnings during rest of the year	-	(852,720)
	324,665,571	325,496,973
Add: Reverse deferred tax on revaluation on land & building	-	-
Closing balance	324,665,571	325,496,973
18.2 Revaluation reserve on Govt. securities (treasury bills & bonds)		
Opening balance	208,220,105	34,676,996
Add: addition during the period/year	2,044,403,993	1,599,031,819
Held to maturity (HTM)	-	22,611,620
Held for trading (HFT)	2,044,403,993	1,576,420,199
Less: adjusted during the period/year	(1,954,556,393)	(1,425,488,710)
Held to maturity (HTM)	(967,277)	(16,033,600)
Held for trading (HFT)	(1,953,589,116)	(1,409,455,110)
Closing balance	298,067,705	208,220,105

	30 June 2025	31 December 2024
	Taka	Taka
19 Foreign currency translation gain/(loss)		
Opening balance	7,128,607	3,297,082
Add : Transfer/adjustment during the period ended	5,577,423	2,353,806
Add : Transfer/adjustment during the rest of the year	-	1,477,719
Closing balance	12,706,030	7,128,607
20 Surplus in profit and loss account		
Retained earnings brought forward (Note-20.1)	2,051,264,700	181,301,010
Profit for the period ended	1,151,587,459	740,045,091
Profit for the rest of the year	-	1,583,523,833
Interest/dividend on perpetual bonds for the period ended	(249,291,667)	(249,180,556)
Interest/dividend on perpetual bonds for the rest of the year	-	(250,819,444)
Transfer to start-up fund	-	(23,235,689)
Gain on sale of Non-banking assets	-	67,925,016
Transfer to statutory reserve for the period ended	-	-
Transfer to statutory reserve for rest of the year	-	-
	2,953,560,492	2,049,559,260
Depreciation on revalued amount of building transferred to retained earnings	831,402	1,705,440
	2,954,391,894	2,051,264,700
20(a) Consolidated surplus in profit and loss account		
Retained earning brought forward	2,185,469,422	312,616,864
Profit for the period ended	1,159,161,504	741,696,773
Profit for the rest of the year	-	1,585,084,592
Interest/dividend on perpetual bonds for the period ended	(249,291,667)	(249,180,556)
Interest/dividend on perpetual bonds for the rest of the year	-	(250,819,444)
Transfer to start-up fund	-	(23,235,689)
Gain on sale of Non-banking assets	-	67,925,016
Transfer to general reserve for the year	(757,419)	(323,573)
Transfer to statutory reserve for the period ended	-	-
Transfer to statutory reserve for rest of the year	-	-
	3,094,581,841	2,183,763,982
Dep. on revalued amount of building transferred to retained earnings	831,402	1,705,440
	3,095,413,242	2,185,469,422
20.1 Retained earnings		
Conventional and Islamic banking	1,830,830,997	5,570,076
Off-shore banking unit	220,433,703	175,730,934
	2,051,264,700	181,301,010
Conventional and Islamic banking		
Opening balance	1,830,830,997	1,338,077,790
Transferred from Off-shore Banking Unit	-	-
Bonus share transferred to paid-up capital	-	-
Cash dividend paid during the period ended	-	(1,332,507,714)
Cash dividend paid during rest of the year	-	-
Closing balance	1,830,830,997	5,570,076
Off-shore banking unit		
Opening balance	220,433,703	175,730,934
Transferred to Conventional and Islamic banking Unit	-	-
Closing balance	220,433,703	175,730,934
20.2 Consolidated retained earnings		
Opening balance	2,185,469,422	1,645,124,578
Bonus share transferred to paid-up capital	-	-
Cash dividend paid during the period ended	-	-
Cash dividend paid during rest of the year	-	(1,332,507,714)
Closing balance	2,185,469,422	312,616,864
20.3 Consolidated foreign currency translation gain/(loss)		
NCC Bank PLC. (Note-19)	12,706,030	7,128,607
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	12,706,030	7,128,607

	01 January to 30 June 2025 Taka	01 January to 30 June 2024 Taka
21 Interest/Profit income		
Conventional and Islamic banking (Note-21.1)	12,320,177,868	10,980,309,233
Off-shore banking unit (Note-21.2)	413,030,016	502,718,955
	12,733,207,884	11,483,028,188
Less: Inter transaction between OBU & Conventional and Islamic banking	(201,375,614)	(227,527,838)
	12,531,832,269	11,255,500,350
21.1 Conventional and Islamic banking		
Interest on loans and advances/profit on investments		
Loan (General)	64,750	85,689
Loan against trust receipts	955,423,086	523,047,698
Loan against packing & pre-shipment credit	4,835,122	9,580,359
Secured overdraft/Bhai murabahah	2,538,635,814	2,220,850,998
Cash credit/Bai Murabahah	1,429,785,312	1,375,692,333
Working capital under stimulus package	-	13,132,369
Forced loan	226,013,234	196,123,992
Demand Loan	1,466,214,958	667,198,003
Transport loan	54,671,594	60,772,326
Lease finance	141,481,819	126,674,440
Start-up loan	15,260	24,435
Womens Loan	1,920,699	365,268
Payment against documents	205,957,262	62,406,171
House building loan/HPSM-Home	343,150,410	289,580,188
Personal loans	29,865,258	23,736,952
Consumer loan	529,645	915,011
Agricultural credit	182,847,725	223,222,755
Small business loan	88,591,140	65,981,117
Term loan	3,474,044,923	3,104,206,700
Staff loan	33,899,174	30,304,221
Credit card	40,279,537	23,785,555
Car loan	8,431,438	7,060,548
Short term loan	393,018,617	1,151,627,634
Export loan	24,444,820	10,338,514
OBU	201,375,614	166,507,713
Time loan	15,988,528	183,257,798
Documentary bills purchased	195,540,578	121,138,939
EDF	30,902,312	37,373,095
	12,087,928,628	10,694,990,822
Interest/profit on balances with other banks and financial institutions		
Fixed deposits with other banks	99,404,861	75,795,211
Banqladesh Bank foreign currency account	9,884,791	9,791,386
Financial institutions	8,960,026	48,775,864
Money at call & short notice	12,013,306	4,903,632
Foreign banks	101,986,256	146,052,318
	232,249,239	285,318,411
	12,320,177,868	10,980,309,233
21.2 Off-shore banking unit	413,030,016	502,718,955
21(a) Consolidated interest/Profit income		
NCC Bank PLC. (Note-21)	12,531,832,269	11,255,500,350
NCCB Securities and Financial Services Limited	28,240,194	36,503,022
NCCB Capital Limited	-	-
	12,560,072,463	11,292,003,372
Less: Inter company transactions	(81,541)	-
	12,559,990,922	11,292,003,372
22 Interest/Profit paid on deposits and borrowings		
Conventional and Islamic banking (Note-22.1)	9,560,228,586	7,475,537,911
Off-shore banking unit (Note-22.2)	324,848,085	384,367,098
	9,885,076,671	7,859,905,009
Less: Inter transaction between OBU & Conventional and Islamic banking	(201,375,614)	(227,527,838)
	9,683,701,057	7,632,377,171
22.1 Conventional and Islamic banking		
Interest/Profit paid on deposits and borrowings		
Savings/Mudaraba savings deposits	199,440,277	240,852,156
Current deposits	2,827,049	-
Short notice deposits	742,243,225	608,514,729
Fixed/Mudaraba term deposits	6,614,615,937	4,912,172,772
Special savings scheme	537,317,351	643,189,996
Special deposit scheme	309,917,843	63,031,138
Interest/profit paid on borrowings	990,017,341	894,457,652
Money double program	145,345,928	98,273,882
Money triple program	158,385	995,864
Foreign currency deposits	18,345,251	14,049,722
	9,560,228,586	7,475,537,911
22.2 Off-shore banking unit	324,848,085	384,367,098

	01 January to 30 June 2025 Taka	01 January to 30 June 2024 Taka
22(a) Consolidated interest paid/profit shared on deposits, borrowings, etc.		
NCC Bank PLC. (Note-22)	9,683,701,057	7,632,377,171
NCCB Securities and Financial Services Limited	2,863,323	4,406,663
NCCB Capital Limited	-	-
	9,686,564,380	7,636,783,834
Less: Inter company transactions	(81,541)	-
	9,686,482,839	7,636,783,834
23 Income from investments in shares & securities etc.		
Interest on treasury bills	762,643,732	415,949,582
Interest on reverse repo	742,166	6,907,805
Interest on treasury bonds	3,201,031,887	2,040,344,898
Interest/profit on sukuk	40,961,381	24,358,831
Interest on subordinated bonds	9,564,943	26,852,877
Interest on perpetual bonds	181,239,726	185,842,465
Interest on corporate bond	75,706,944	78,191,222
Dividend on shares	132,581,404	91,859,783
Gain on sale of shares	27	540,827
Prize money on prize bond	94,960	-
Capital gain on sale of treasury bonds	1,628,437,788	1,550,062,129
	6,033,004,959	4,420,910,420
Less: Loss on Repo/sale/revaluation/amortization of securities	(1,277,413,518)	(1,345,612,252)
	4,755,591,440	3,075,298,168
23(a) Consolidated income from investments in shares & securities etc.		
NCC Bank PLC. (Note-23)	4,755,591,440	3,075,298,168
NCCB securities and Financial Services Limited	27,121,478	46,262,505
NCCB Capital Limited	-	-
	4,782,712,918	3,121,560,673
Less: Inter company transactions	-	-
	4,782,712,918	3,121,560,673
24 Commission, exchange and brokerage		
Conventional and Islamic banking		
Commission		
Commission on bill purchased	21,292,387	19,010,032
Commission on remittances	49,611,039	13,103,790
Commission on letter of guarantee	196,139,331	184,516,795
Commission on letter of credit	294,884,028	409,028,122
Commission on acceptance	287,461,451	311,591,803
Others commission	46,326,139	37,543,819
	895,714,375	974,794,361
Exchange		
Exchange gain net off exchange losses	683,070,873	449,132,953
	1,578,785,248	1,423,927,314
24(a) Consolidated commission, exchange & brokerage		
NCC Bank PLC. (Note-24)	1,578,785,248	1,423,927,314
NCCB Securities and Financial Services Limited	20,898,584	43,306,663
NCCB Capital Limited	-	-
	1,599,683,832	1,467,233,977
Less: Inter company transactions	-	-
	1,599,683,832	1,467,233,977
25 Other operating income		
Conventional and Islamic banking		
Rent locker	3,196,000	2,602,527
Rent godown	796,259	1,070,320
Postage, fax, swift etc. recoveries	50,861,724	45,582,722
Legal charge recoveries	598,985	1,111,751
Service charges	116,140,612	73,052,584
ATM transaction fees	12,158	18,178
Account maintenance fees	38,137,074	36,320,289
Card fees & others	60,114,874	61,562,744
Profit on sale of fixed assets	167,236	-
SMS, Internet Banking & clearing charge	7,466,461	50,612,209
Miscellaneous earnings	129,924,456	146,728,411
Recoveries of amount previously written off	103,793,823	85,339,299
Application and processing fees	77,637,103	82,213,574
Other income of Off-shore banking unit	3,951,435	3,051,568
	592,798,201	589,266,175

	01 January to 30 June 2025 Taka	01 January to 30 June 2024 Taka
25(a) Consolidated other operating income		
NCC Bank PLC. (Note-25)	592,798,201	589,266,175
NCCB Securities and Financial Services Limited	55,083	130,462
NCCB Capital Limited	-	-
	592,853,284	589,396,637
26 Salary & allowances		
Conventional and Islamic banking (Note-26.1)	1,761,899,531	1,585,520,436
Off-shore banking unit (Note-26.2)	2,527,040	2,464,034
	1,764,426,571	1,587,984,470
26.1 Conventional and Islamic banking		
Basic salary	814,768,807	737,257,428
House rent allowance	356,863,406	324,610,078
Bonus	152,639,124	131,439,000
Bank's contribution to provident fund	79,152,145	71,834,089
Other salary & allowances	358,476,049	320,379,841
	1,761,899,531	1,585,520,436
26.2 Off-shore banking unit	2,527,040	2,464,034
26(a) Consolidated Salary & allowances		
NCC Bank PLC. (Note-26)	1,764,426,571	1,587,984,470
NCCB Securities and Financial Services Limited	24,578,336	24,538,323
NCCB Capital Limited	-	-
	1,789,004,907	1,612,522,793
27 Rent, taxes, insurance, electricity etc.		
Conventional and Islamic banking (Note-27.1)	227,696,836	261,744,482
Off-shore banking unit	-	-
	227,696,836	261,744,482
27.1 Rent, taxes, insurance, electricity etc.		
Office Rent*	94,493,329	145,981,251
Rates and taxes:		
Rates	294,289	466,781
Taxes	795,858	1,601,949
	1,090,147	2,068,730
Insurance:		
Cash	11,363,688	7,911,567
Fixed Assets	2,136,041	1,265,530
Deposits	70,882,707	60,059,053
	84,382,436	69,236,150
Electricity	47,730,924	44,458,351
	227,696,836	261,744,482
* While implementing IFRS 16 (leases), the bank recorded interest expense on lease liabilities and depreciation on ROU assets (note- 33) instead of charging rental expense of BDT 10,86,94,758/- during the period in 2025 against those rental premises that have been treated as lease assets (ROU) and shown in the Balance Sheet as per IFRS 16.		
27(a) Consolidated rent, taxes, insurance, electricity etc.		
NCC Bank PLC. (Note-27)	227,696,836	261,744,482
NCCB Securities and Financial Services Limited	7,747,321	7,232,174
NCCB Capital Limited	-	-
	235,444,157	268,976,656
28 Legal expenses		
Conventional and Islamic banking (Note-28.1)	19,556,725	12,623,797
Off-shore banking unit	-	-
	19,556,725	12,623,797
28.1 Legal expenses		
Legal charge	7,500,187	8,937,888
Stamp charge	215,263	391,854
Consultancy fee	11,841,275	2,794,167
Credit rating fee	-	499,887
	19,556,725	12,623,797

	01 January to 30 June 2025 Taka	01 January to 30 June 2024 Taka
28 (a) Consolidated legal expenses		
NCC Bank PLC. (Note-28)	19,556,725	12,623,797
NCCB Securities and Financial Services Limited	-	-
NCCB Capital Limited	-	-
	19,556,725	12,623,797
29 Postage, stamp and telecommunication		
Conventional and Islamic banking (Note-29.1)	50,173,424	46,171,613
Off-shore banking unit (Note-29.2)	-	-
	50,173,424	46,171,613
29.1 Postage, stamp and telecommunication		
Postage	7,194,371	7,580,316
Swift/internet/Connectivity	40,050,852	35,888,535
Telephone	2,928,201	2,702,763
	50,173,424	46,171,613
29.2 Off-shore banking unit	-	-
29(a) Consolidated postage, stamp and telecommunication		
NCC Bank PLC. (Note-29)	50,173,424	46,171,613
NCCB Securities and Financial Services Limited	257,499	285,802
NCCB Capital Limited	-	-
	50,430,923	46,457,415
30 Stationery, printing, advertisement etc.		
Conventional and Islamic banking (Note-30.1)	73,667,105	44,250,865
Off-shore banking unit	-	-
	73,667,105	44,250,865
30.1 Stationery, printing, advertisement etc.		
Printing and stationery:		
Printed stationery	8,355,068	7,874,842
Security stationery	12,380,645	4,981,420
Petty stationery	12,611,144	10,580,210
	33,346,857	23,436,472
Publicity and advertisement	40,320,248	20,814,393
	73,667,105	44,250,865
30(a) Consolidated stationery, printing, advertisement etc.		
NCC Bank PLC. (Note-30)	73,667,105	44,250,865
NCCB Securities and Financial Services Limited	287,779	239,606
NCCB Capital Limited	-	-
	73,954,884	44,490,471
31 Managing Director's salary & fees		
Basic salary	3,600,000	1,132,258
House rent allowance	1,200,000	385,323
Banks contribution to P.F	-	-
Bonus	600,000	861,000
Other allowances	1,800,000	374,676
	7,200,000	2,753,257
31(a) Consolidated Managing Director's salary & fees		
NCC Bank PLC. (Note-31)	7,200,000	2,753,257
NCCB Securities and Financial Services Limited	6,441,622	-
NCCB Capital Limited	-	-
	13,641,622	2,753,257
32 Director's & Shariah Committee Members fees & meeting expenses		
Meeting fees	1,857,912	2,203,870
Other meeting related expense	489,768	309,806
	2,347,680	2,513,676
32(a) Consolidated Director's & Shariah Committee Members fees & meeting expenses		
NCC Bank PLC. (Note-32)	2,347,680	2,513,676
NCCB Securities and Financial Services Limited	184,000	96,800
NCCB Capital Limited	-	-
	2,531,680	2,610,476
33 Auditors' fees	2,000,000	316,250
33(a) Consolidated auditors' fees		
NCC Bank PLC. (Note-33)	2,000,000	316,250
NCCB Securities and Financial Services Limited	-	57,500
NCCB Capital Limited	-	-
	2,000,000	373,750

	01 January to 30 June 2025 Taka	01 January to 30 June 2024 Taka
34 Charges on loan losses		
Made during the period	<u>19,833,084</u>	<u>9,871,252</u>
35 Repairs, maintenance, amortization and depreciation		
Conventional and Islamic banking (Note-35.1)	322,959,534	256,421,776
Off-shore banking unit	-	-
	<u>322,959,534</u>	<u>256,421,776</u>
35.1 Repairs, maintenance, amortization and depreciation		
Repairs & maintenance :		
Repairs & maintenance of fixed assets	70,290,583	70,532,273
Renovation & maintenance of premises	22,464,725	16,850,728
	92,755,309	87,383,001
Depreciation/Amortization :		
Furniture and fixtures	34,984,866	34,620,640
Machinery and equipment	26,857,649	25,579,391
Computer equipment	41,091,940	37,426,838
Vehicles	10,307,498	8,683,694
Right of use assets	89,326,733	35,301,534
Buildings & office premises	12,637,271	12,961,304
Amortization of software	14,998,269	14,465,375
	230,204,226	169,038,775
	<u>322,959,534</u>	<u>256,421,776</u>
35(a) Consolidated Repairs, maintenance, amortization and depreciation		
NCC Bank PLC. (Note-35)	322,959,534	256,421,776
NCCB Securities and Financial Services Limited	1,045,597	1,212,065
NCCB Capital Limited	-	-
	<u>324,005,131</u>	<u>257,633,841</u>
36 Other expenses		
Conventional and Islamic banking (Note-36.1)	543,602,028	587,343,142
Off-shore banking unit (Note-36.2)	30,250	57,448
	<u>543,632,278</u>	<u>587,400,590</u>
36.1 Conventional and Islamic banking		
Entertainment	33,500,630	15,974,475
Transportation expenses	78,964,025	64,638,088
Paper and periodicals	681,175	592,117
Trade subscription	11,798,331	14,468,542
Traveling & conveyance	36,064,400	28,978,636
Labour & other charges	2,137,600	1,843,932
Liveries and uniform	2,992,913	2,125,875
Water sewerage and gas	5,857,963	6,232,921
Laundry and cleaning	2,106,686	1,803,261
Training expenses	3,794,940	943,974
Business promotion	22,866,311	11,198,199
Donation/Grants (Including CSR)	1,155,810	133,170,583
Medical Expenses	1,081,175	1,212,057
Loss on sale of fixed assets	-	10,880
Welfare and recreation	200,820	254,050
Subordinated bond related expense	405,000	-
Casual wages	142,628,244	138,890,293
Current service cost	92,549,165	90,000,000
CSR Expenses	838,937	170,578
Other bank charge	28,885,168	19,447,568
Miscellaneous expenses	2,398,742	1,542,092
ATM Expenses	10,917,485	7,542,835
Credit card service charge	28,756,487	38,236,632
CDBL charge	1,350	65,554
Superannuation fund	33,018,671	8,000,000
	<u>543,602,028</u>	<u>587,343,142</u>
36.2 Off-shore banking unit	<u>30,250</u>	<u>57,448</u>
36(a) Consolidated other expenses		
NCC Bank PLC. (Note-36)	543,632,278	587,400,590
NCCB Securities and Financial Services Limited	5,726,292	9,802,144
NCCB Capital Limited	144	144
	549,358,714	597,202,878
Less: Inter company transactions	-	-
	<u>549,358,714</u>	<u>597,202,878</u>

	30 June 2025	31 December 2024		
	Taka	Taka		
37 Composition of shareholders' equity				
Paid up capital	11,104,230,950	11,104,230,950		
Statutory reserve	11,104,230,950	11,104,230,950		
General reserve	10,162,348	10,162,348		
Other reserve including assets revaluation reserve	622,733,277	533,717,079		
Foreign currency translation gain/(loss)	12,706,030	7,128,607		
Actuarial gain/(loss) on defined benefit plans	(110,279,314)	(110,279,314)		
Surplus in profit and loss account	2,954,391,894	2,051,264,700		
	25,698,176,135	24,700,455,320		
Break-up of paid-up capital				
39,000,000 Ordinary shares of Tk 10 each issued for cash	390,000,000	390,000,000		
926,939,525 Ordinary shares of Tk 10 each issued as bonus	9,269,395,250	9,269,395,250		
144,483,570 Ordinary shares of Tk 10 each issued as right share in Cash	1,444,835,700	1,444,835,700		
1,110,423,095 Ordinary shares of Tk 10 each	11,104,230,950	11,104,230,950		
Date/year	Declaration	No. of Share	Face Value	Total Value
18-11-1985	Opening capital	19,500,000	10	195,000,000
12-12-1999	Initial public offer (IPO)	19,500,000	10	195,000,000
2000-2004	10% to 30% Bonus Share	40,014,930	10	400,149,300
21-12-2005	50% Right Share	30,238,570	10	302,385,700
2005	10% Bonus Share	10,925,350	10	109,253,500
2006	12.50% Bonus Share	15,022,350	10	150,223,500
2007 & 2008	30% Bonus Share	93,288,820	10	932,888,200
2009	47% Bonus Share	107,390,300	10	1,073,903,000
11-04-2010	50% Right Share	114,245,010	10	1,142,450,100
2010	32% Bonus Share	144,040,105	10	1,440,401,050
2011	17% Bonus Share	101,008,123	10	1,010,081,230
2012	10% Bonus Share	69,517,355	10	695,173,550
2013	5% Bonus Share	38,234,545	10	382,345,450
2014	10% Bonus Share	80,292,545	10	802,925,450
2018	5% Bonus Share	44,160,900	10	441,609,000
2019	2% Bonus Share	18,547,578	10	185,475,780
2020	7.5% Bonus Share	70,944,486	10	709,444,860
2021	4 % Bonus Share	40,674,838	10	406,748,380
2022	5 % Bonus Share	52,877,290	10	528,772,900
		1,110,423,095		11,104,230,950
37(a) Consolidated Composition of shareholders' equity				
Paid up capital	11,104,230,950	11,104,230,950		
Statutory reserve	11,104,230,950	11,104,230,950		
General reserve	11,750,704	10,993,285		
Non-controlling (Minority) interest	209	209		
Other reserve including assets revaluation reserve	622,733,277	533,717,079		
Foreign currency translation gain/(loss)	12,706,030	7,128,607		
Actuarial gain/(loss) on defined benefit plans	(110,279,314)	(110,279,314)		
Surplus in profit and loss account	3,095,413,242	2,185,469,422		
	25,840,786,048	24,835,491,188		
	30 June 2025	30 June 2024		
	Taka	Taka		
38 Cash and cash equivalents				
Conventional and Islamic banking				
Cash in hand	4,195,724,586	3,318,854,951		
Balance with Bangladesh Bank and Sonali Bank Limited	15,932,029,543	12,152,347,523		
Balance with other bank and financial institutions	3,588,959,014	4,119,574,790		
Money at call & short notice	276,100,000	296,300,000		
Prize bonds	15,624,900	12,893,800		
	24,008,438,044	19,899,971,063		
Off-shore banking unit				
	24,008,438,044	19,899,971,063		
38(a) Consolidated cash and cash equivalents				
NCC Bank PLC. (Note-38)	24,008,438,044	19,899,971,063		
NCCB Securities and Financial Services Limited	67,735,518	89,630,074		
NCCB Capital Limited	-	-		
	24,076,173,562	19,989,601,137		
39 Net asset value per share (NAV)				
Total assets	370,454,326,167	334,173,832,083		
Less: Total liabilities	(344,756,150,032)	(309,394,361,944)		
Net asset value (a)	25,698,176,135	24,779,470,139		
Weighted average number of ordinary share outstanding (b)	1,110,423,095	1,110,423,095		
Net asset value per share (NAV) (a÷b)	23.14	22.32		
39(a) Consolidated net asset value per share (NAV)				
Total assets	370,894,643,282	334,946,525,477		
Less: Total liabilities	(345,053,857,234)	(310,033,580,229)		
Net asset value (a)	25,840,786,048	24,912,945,248		
Weighted average number of ordinary share outstanding (b)	1,110,423,095	1,110,423,095		
Net asset value per share (NAV) (a÷b)	23.27	22.44		

	30 June 2025 Taka	30 June 2024 Taka
40 Earnings per share (EPS)		
Net profit after tax (a)	1,151,587,459	740,045,091
Weighted average number of ordinary share outstanding (b)	1,110,423,095	1,110,423,095
Earnings per share (EPS) (a÷b)	1.04	0.67
40(a) Consolidated earnings per share		
Net profit after tax (a)	1,159,161,504	741,696,773
Weighted average number of ordinary share outstanding (b)	1,110,423,095	1,110,423,095
Earnings per share (EPS) (a÷b)	1.04	0.67
EPS has been increased compared to same period in previous year mainly for investment in treasury bond increased, as a result interest on treasury bond increased compare to same period in previous year.		
41 Net operating cash flows per share (NOCFPS)		
Net cash received/(used) from operating activities during the period (a)	12,562,107,389	944,916,694
Weighted average number of ordinary share outstanding (b)	1,110,423,095	1,110,423,095
Net operating cash flows per share (NOCFPS) (a÷b)	11.31	0.85
41(a) Consolidated net operating cash flows per share (NOCFPS)		
Net cash received/(used) from operating activities during the period (a)	12,655,770,718	1,449,468,978
Weighted average number of ordinary share outstanding (b)	1,110,423,095	1,110,423,095
Net operating cash flows per share (NOCFPS) (a÷b)	11.40	1.31
Net operating cash flows per share (NOCFPS) have been increased compare to same period of previous year cause to increased of deposits as well as purchase of trading securities decreased.		

		01 January to 30 June 2025 Taka		01 January to 30 June 2024 Taka
42 Reconciliation between the average effective tax rate and the applicable tax rate (Bank):				
	Rate	Taka	Rate	Taka
Profit before tax		2,651,965,010		2,344,765,387
Applicable tax rate & tax expense thereon	37.5%	994,486,879	37.5%	879,287,020
Factors affecting the tax charge in current period				
Tax exempted income	0.0%	-	0.0%	-
Non deductible expenses	59.8%	1,585,406,051	60.5%	1,418,004,428
Deductible expenses for the period	-25.4%	(674,388,243)	-12.0%	(280,717,534)
Admissible income during the period	0.0%	-	0.0%	-
Non admissible income for the period	-2.3%	(60,372,334)	-3.6%	(85,417,030)
Tax savings from reduced tax rates for dividend income	-0.9%	(23,201,746)	-0.7%	(16,075,462)
Tax savings from reduced tax rates for gain on sale of shares	-13.8%	(366,398,502)	0.0%	(148,727)
Tax savings from reduced tax rates for gain on sale of Govt. Sec.	0.0%	-	-14.9%	(348,763,980)
Prior years adjustment	0.0%	-	0.0%	-
Total current tax	54.9%	1,455,532,099	66.8%	1,566,168,715
Effect of deferred tax	1.7%	44,845,452	1.6%	38,551,581
Total effective income tax rate & expense	56.6%	1,500,377,550	68.4%	1,604,720,296
42(a) Reconciliation between the average effective tax rate and the applicable tax rate (Consolidated):				
	Rate	Taka	Rate	Taka
Profit before tax		2,669,148,436		2,358,043,960
Applicable tax rate & tax expense thereon	37.5% & 25%	998,782,771	37.5% & 25%	882,938,667
Factors affecting the tax charge in current period				
Tax exempted income	0.0%	-	0.0%	-
Non deductible expenses	59.4%	1,585,406,051	60.1%	1,418,004,428
Deductible expenses for the period	-25.3%	(674,388,243)	-11.9%	(280,717,534)
Admissible income during the period	0.2%	5,820,614	1.1%	25,006,582
Non admissible income for the period	-2.3%	(60,372,334)	-3.6%	(85,417,030)
Tax savings from reduced tax rates for dividend income	-0.9%	(23,679,097)	-1.2%	(27,730,331)
Tax savings from reduced tax rates for gain on sale of shares	-13.7%	(366,398,502)	-0.2%	(5,525,196)
Tax savings from reduced tax rates for gain on sale of Govt. Sec.	0.0%	(29,781)	-14.8%	(348,763,980)
Prior years adjustment	0.0%	-	0.0%	-
Total current tax	54.9%	1,465,141,480	66.9%	1,577,795,606
Effect of deferred tax	1.7%	44,845,452	1.6%	38,551,581
Total effective income tax rate & expense	56.6%	1,509,986,932	69%	1,616,347,187

	01 January to 30 June 2025 Taka	01 January to 30 June 2024 Taka
43 Reconciliation of statement of cash flows from operating activities		
Profit before provision	6,741,812,867	5,899,562,807
Adjustment for non cash items		
Depreciation & amortization on fixed asset	230,204,226	183,504,150
Exchange gain	(683,070,873)	(449,132,953)
Effects of exchange rate changes on cash and cash-equivalents	(5,577,423)	2,353,806
Charges on loan losses	19,833,084	9,871,252
	(438,610,987)	(253,403,746)
Adjustment with non-operating activities		
Gain on sale of shares	(27)	(540,827)
Interest/profit on perpetual bonds	(249,291,667)	(249,180,556)
Capital gain on sale of treasury bonds	(1,628,437,788)	(1,550,062,129)
Recoveries on loans previously written off	103,793,823	85,339,299
Profit on sale of fixed assets	(167,236)	-
Loss on sale of fixed assets	-	10,880
	(1,774,102,894)	(1,714,433,333)
Changes in operating asset and liabilities		
Changes in loans & advances	(3,943,828,442)	(967,714,562)
Changes in deposits and other accounts	19,882,376,604	19,367,392,951
Changes in investments	(8,113,042,338)	(19,291,048,603)
Changes in borrowings	2,193,293,909	(9,531,214,009)
Changes in other assets	(1,478,500,164)	(701,014,229)
Changes in other liabilities	1,814,892,085	10,839,699,596
	9,555,191,655	(1,083,898,856)
Income Tax Paid	(1,522,183,252)	(1,902,910,179)
Net cash flows from operating activities	12,562,107,389	944,916,694
43(a) Consolidated reconciliation of statement of cash flows from operating activities		
Profit before provision	6,768,996,293	5,977,894,238
Adjustment for non cash items		
Depreciation & amortization on fixed asset	231,249,823	184,716,215
Exchange gain	(683,070,873)	(449,132,953)
Effects of exchange rate changes on cash and cash-equivalents	(5,577,423)	2,353,806
Charges on loan losses	19,833,084	9,871,252
	(437,565,390)	(252,191,681)
Adjustment with non-operating activities		
Gain on sale of shares	(198,515)	30,181,853
Interest/profit on perpetual bonds	(249,291,667)	(1,550,062,129)
Capital gain on sale of treasury bonds	(1,628,437,788)	85,339,299
Recoveries on loans previously written off	103,793,823	-
Profit on sale of fixed assets	(167,236)	10,880
Loss on sale of fixed assets	412,301	-
	(1,773,889,081)	(1,434,530,097)
Changes in operating asset and liabilities		
Changes in loans & advances	(3,830,008,414)	(685,048,205)
Changes in deposits and other accounts	19,856,700,829	19,767,544,830
Changes in investments	(8,113,240,826)	(19,276,771,283)
Changes in borrowings	2,151,651,298	(9,571,231,740)
Changes in other assets	(1,453,806,408)	(901,750,735)
Changes in other liabilities	1,818,725,050	10,551,942,215
	9,630,021,530	(915,314,919)
Income Tax Paid	(1,531,792,633)	(1,926,388,563)
Net cash flows from operating activities	12,655,770,718	1,449,468,978

44 Related Party Transaction

Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per IAS 24 Related Party Disclosures. The Bank in normal course of business had transactions with other entities that fall within the definition of 'Related Party' as contained in International Accounting Standards (IAS)-34 (Interim financial Reporting).

The Significant Related party transactions during the period were as follows:

44.1 Credit facilities

Amount in lac Taka

Name of the Individual/Person	Related Director	Nature of Facilities	Rate	Income Amount	Outstanding		Total outstanding
					Funded	Non-funded	
Roots Food and Beverage Limited	Mr. Khairul Alam Chaklader	BG		-	-	7.7	7.7
Mr. Mohd. Nurun Newaz	Mr. Mohd. Nurun Newaz	Credit Card			0.1		0.1
Mrs. Shamima Newaz	Mr. Mohd. Nurun Newaz	Credit Card			0.1		0.1
Mr. Sazzad-un-Newaz	Mr. Sazzad-un-Newaz	Credit Card			0.0		0.0
Mohammed Nurussafa Mazumder	Mr. Mohd. Nurun Newaz	Credit Card			1.0		1.0
Mr. Khairul Alam Chaklader	Mr. Khairul Alam Chaklader	Credit Card			0.1		0.1
Ms. Tanzina Ali	Ms. Tanzina Ali	Credit Card			4.3		4.3
Total				-	5.6	7.7	13

44.2 Inter-company balances and transactions between Parent and Subsidiaries:

Amount in lac Taka

Name of Subsidiaries	Nature of Account	Balance as on 30 June 2025
NCCB Securities and Financial Services Limited	In Special Notice Deposit (SND)	6,492.73
NCCB Securities and Financial Services Limited	In Secured Overdraft Account	-
*NCCB Capital Limited	In Current Deposit (CD) Account	2,579.09
Name of Subsidiaries	Nature of Transactions	Transaction during the period
Between NCCBPLC & NCCB Securities and Financial Services Limited	Interest income and Expense	0.82

* There is no intercompany transaction between Parent and NCCB Capital Limited due to no-operation of NCCB Capital Limited started yet.

44.3 Transactions relating to Service, Rent

Amount in lac Taka

Name of Organization/Person	Related Director	Relationship with Director of Organization/ Interest	Service Type	Nature of Transactions	Transaction during the period
Central Insurance Company Ltd.	Alhaj Md. Nurun Newaz	Spouse	Insurance	Payment of premium for insurance coverage	12.75
Continental Insurance PLC	Mr. Syed Asif Nizamuddin	Brother	Insurance	Payment of premium for insurance coverage	0.62
NITS Gulshan Office	Alhaj Md. Nurun Newaz	Brother	Rent	Payment of Office Rent	39.47
NITS Ctg. Office	Ms. Tanzina Ali	Father	Rent	Payment of Office Rent	12.50
Total					65.34

Key management personnel compensation refer to note no- 31

National Credit and Commerce Bank PLC.
Schedule of Fixed Assets and Intangible Assets
As at 30 June 2025

Amount in Taka

Particulars	Cost/Revaluation				Depreciation/ Amortization				Carrying Value as at 30 June 2025
	Balance as at 01 Jan 2025	Addition during the period	(Disposals) / adjustments during the period	Balance as at 30 June 2025	Balance as at 01 Jan 2025	Charge for the period	(Disposals)/ adjustments during the period	Balance as at 30 June 2025	
Fixed assets: i)- under IAS-16									
Land	131,823,324	-	-	131,823,324	-	-	-	-	131,823,324
Buildings and Office Premises:									
Building (Head Office premise on Land - 1)	632,627,496	-	-	632,627,496	139,418,537	6,192,783	-	145,611,320	487,016,176
Building (Structure on Land -2)	2,287,522	-	-	2,287,522	762,931	19,057	-	781,988	1,505,534
Dhanmondi Branch	26,027,970	-	-	26,027,970	9,402,737	207,815	-	9,610,552	16,417,418
Islampur Branch	49,528,776	-	-	49,528,776	15,349,728	399,567	-	15,749,295	33,779,481
Savar Branch	23,701,458	-	-	23,701,458	7,904,873	197,457	-	8,102,330	15,599,128
Bijoynagar Branch	52,285,456	-	-	52,285,456	17,438,158	435,591	-	17,873,749	34,411,707
Pragoti Sarani Branch	62,115,010	-	-	62,115,010	19,149,494	537,069	-	19,686,563	42,428,447
Uttara Branch	70,347,200	-	-	70,347,200	21,129,810	615,217	-	21,745,028	48,602,172
Agrabad Branch	60,682,473	-	-	60,682,473	18,156,707	531,572	-	18,688,279	41,994,194
Elephant Road Branch	85,401,266	-	-	85,401,266	25,495,390	748,823	-	26,244,213	59,157,053
Mitford Branch	23,264,107	-	-	23,264,107	6,821,413	205,534	-	7,026,947	16,237,160
O. R. Nizam Road Branch	135,711,537	-	-	135,711,537	38,388,251	1,216,541	-	39,604,792	96,106,745
Total Land, Buildings & Office Premises	1,355,803,595	-	-	1,355,803,595	319,418,028	11,307,028	-	330,725,056	1,025,078,539
Furniture & fixture	1,273,410,080	45,007,778	(698,070)	1,317,719,788	792,416,637	34,984,866	(558,812)	826,842,691	490,877,097
Machinery & equipment	1,191,599,888	56,144,784	(3,903,116)	1,243,841,556	993,623,507	26,857,649	(3,718,035)	1,016,763,121	227,078,435
Computer equipment	1,031,948,076	50,773,131	(7,767,247)	1,074,953,960	808,826,378	41,091,940	(7,767,247)	842,151,071	232,802,889
Vehicles	212,436,533	24,508,468	-	236,945,001	172,435,200	10,307,498	-	182,742,698	54,202,303
Total (i)	5,065,198,172	176,434,161	(12,368,433)	5,229,263,900	3,086,719,750	124,548,980	(12,044,094)	3,199,224,636	2,030,039,264
Fixed assets: ii) Revaluation- under IAS-16									
Land	320,083,348	-	-	320,083,348	-	-	-	-	320,083,348
Buildings and Office Premises:									
Dhanmondi Branch	76,152,845	-	-	76,152,845	22,077,218	675,945	-	22,753,164	53,399,681
Islampur Branch	9,472,401	-	-	9,472,401	2,481,786	87,383	-	2,569,169	6,903,232
Savar Branch	11,895,874	-	-	11,895,874	3,116,738	109,739	-	3,226,477	8,669,397
Bijoynagar Branch	46,893,792	-	-	46,893,792	12,286,250	432,594	-	12,718,844	34,174,948
Pragoti Sarani Branch	2,664,720	-	-	2,664,720	698,165	24,582	-	722,747	1,941,973
Total (ii)	467,162,980	-	-	467,162,980	40,660,158	1,330,243	-	41,990,401	425,172,579
Right of use assets (Lease assets)- under IFRS-16									
Leased office buildings	1,071,582,585	-	-	1,071,582,585	102,552,170	89,326,733	-	191,878,903	879,703,682
Total (iii)	1,071,582,585	-	-	1,071,582,585	102,552,170	89,326,733	-	191,878,903	879,703,682
Intangible Assets -under IAS-36									
Computer Software	355,198,645	1,211,719	-	356,410,364	266,675,053	14,998,269	-	281,673,322	74,737,042
Total (iv)	355,198,645	1,211,719	-	356,410,364	266,675,053	14,998,269	-	281,673,322	74,737,042
Total (i+ii+iii+iv)- 30 June 2025	6,959,142,382	177,645,880	(12,368,433)	7,124,419,829	3,496,607,131	230,204,226	(12,044,094)	3,714,767,263	3,409,652,566
Total (i+ii+iii+iv)- 31 December, 2024	6,161,480,864	803,428,327	(5,766,809)	6,959,142,382	3,137,500,682	363,896,208	(4,789,758)	3,496,607,131	3,462,535,251