# Financial Statements of National Credit and Commerce Bank PLC.

For the 1st quarter ended on 31 March 2025

# National Credit and Commerce Bank PLC. and its Subsidiaries Consolidated Balance Sheet (Un-audited) As at 31 March 2025

PROPERTY AND ASSETS		31 March 2025 Taka	31 December 2024 Taka
	<u>Note</u>		
Cash	3(a)	17,898,511,932	17,343,428,334
In hand (including foreign currencies)		2,925,848,171	3,398,085,511
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	L	14,972,663,761	13,945,342,823
Balance with other banks and financial institutions	4(a)	5,540,188,755	1,850,729,941
In Bangladesh		3,648,940,517	1,365,736,516
Outside Bangladesh	L	1,891,248,237	484,993,425
Money at call and short notice	5	2,398,587,200	765,700,000
Investments	6 (a)_	81,302,667,176	77,015,350,280
Government		70,482,505,056	65,916,747,074
Others	L	10,820,162,120	11,098,603,206
Loans and advances	7(a)	244,178,618,735	242,082,668,135
Loans, cash credits, overdrafts, etc.	``_	231,810,865,660	229,504,421,447
Bills purchased & discounted	L	12,367,753,075	12,578,246,688
Fixed assets including premises, furnitures and fixtures	8(a)	3,454,425,640	3,500,362,785
Other assets	9(a)	5,554,238,289	4,905,923,069
Non-banking assets	10	2,750,514	2,750,514
TOTAL ASSETS		360,329,988,241	347,466,913,058
	_		
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agent	s 11 (a)	20,991,218,038	20,316,815,660
Deposits and other accounts	12 (a)_	264,303,503,534	256,651,079,123
Current deposits and other accounts	-	37,017,193,631	35,884,334,882
Bills payable		5,324,554,495	6,093,137,237
Savings bank deposits		34,323,914,671	34,177,530,659
Fixed deposits		133,364,408,184	128,146,321,299 52,349,755,046
Term deposits	L	54,273,432,554	
NCC Bank Subordinated and Perpetual Bonds	13	5,800,000,000	5,800,000,000
Other liabilities	14(a)_	43,980,534,366	39,863,527,087
TOTAL LIABILITIES	_	335,075,255,938	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)	10,993,285	10,993,285
Non-controlling (Minority) interest	15.3	209	209
Other reserve including assets revaluation reserve	18	791,187,006	533,717,079
Foreign currency translation gain/(loss)	20.3	10,901,051	7,128,607
Actuarial gain/(loss) on defined benefit plans		(110,279,314)	(110,279,314)
Surplus in profit and loss account	20(a)_	2,343,468,166	2,185,469,422
TOTAL SHAREHOLDERS' EQUITY	_	25,254,732,303	24,835,491,188
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	=	360,329,988,241	347,466,913,058
NET ASSETS VALUE PER SHARE	=	22.74	22.37

	<u>31 March 2025</u> <u>Taka</u>	31 December 2024 Taka
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	57,879,486,268	34,694,658,193
Letters of guarantee	46,331,500,533	43,038,558,124
Letters of credit issued	41,150,554,312	44,672,855,296
Bills for collection	16,042,441,119	13,521,078,572
Other commitments		
Export development fund (EDF)		-
TOTAL OFF BALANCE SHEETS ITEMS	161,403,982,232	135,927,150,185

Company Secretary

Managing Director

Dated, Dhaka 10 May 2025 Director

**Chief Financial Officer** 

Chairman

# **National Credit and Commerce Bank PLC. and its Subsidiaries**

Consolidated Profit and Loss Account (Un-audited)
For the 1st quarter ended on 31 March 2025

		01 January	01 January
		to 31 March	to 31 March
		2025	2024
	Note	<u>Taka</u>	Taka
Interest/Profit income	21(a)	6,284,155,025	5,445,835,250
Less: Interest/Profit paid on deposits and borrowings	22(a)	4,800,960,379	3,651,971,241
Net interest income	(-)	1,483,194,646	1,793,864,008
Income from investments in shares & securities etc.	23(a)	2,125,246,939	1,320,834,544
Commission, exchange and brokerage	24(a)	807,865,350	872,683,896
Other operating income	25(a)	250,474,958	246,583,006
Total operating income		4,666,781,893	4,233,965,455
Salary and allowances	26(a)	878,826,138	818,849,394
Rent, taxes, insurance, electricity etc.	27(a)	106,235,392	125,744,474
Legal expenses	28(a)	3,440,686	6,484,385
Postage, stamp, telecommunication etc.	29(a)	9,661,040	17,951,090
Stationery, printing, advertisement etc.	30(a) 31	28,483,545 3,150,000	21,493,842
Managing Director's salary and fees Director's & S.C Members fees & meeting expenses	32(a)	1,219,467	963,600
Auditors' fees	33(a)	158,125	158,125
Charges on loan losses	34	13,448,779	1,337,589
Repairs, maint., amort. & depreciation on bank's assets	35(a)	137,555,361	104,837,550
Other expenses	36(a)	271,835,647	232,983,854
Total operating expense		1,454,014,180	1,330,803,902
Profit before provisions		3,212,767,713	2,903,161,553
Provision for loans and advances/investments		1,802,548,107	1,160,192,929
Specific provision	14.6.1(a)	2,027,963,768	1,078,606,000
General provision	14.6.1(b)	(225,415,661)	81,586,929
Special general COVID-19	14.6.1(c)	252 700 211	239,965,481
Provision for off-balance sheet exposures	14.7 14.6 (c)	252,789,311 (5,474,146)	(996,748)
Provision for off-shore banking unit Provision for investment fluctuation in shares & Others	6.3 (a)	241,065,791	585,645,118
Provision for other assets	14.2	-	(2,082,711)
Provision for nostro accounts	14.11	-	(-//
Total provisions		2,290,929,063	1,982,724,069
Profit after provision		921,838,650	920,437,484
Contribution to NCC Bank's CSR Fund	14.9	-	5,000,000
Profit before tax		921,838,650	915,437,484
Provision for tax		639,575,052	746,801,950
Current tax	14.4	856,478,391	689,161,756
Deferred tax expense/(income)	14.5.1	(216,903,339) <b>282,263,598</b>	57,640,194 <b>168,635,534</b>
Net Profit after tax		282,203,398	100,033,334
Attributable to:		282,263,598	168,635,534
Shareholders' of the bank		202,203,390	100,055,554
Non-controlling (Minority) interest		282,263,598	168,635,534
Balance of profit brought forward	20.2	2,185,469,422	1,645,124,578
Add: Net Profit after tax for the year		282,263,598	168,635,534 1,813,760,112
Total profit available for distribution		2,467,733,020	1,013,700,112
Appropriations:		_	
Statutory reserve Coupon interest/Dividend on perpetual bonds		124,680,556	125,638,889
Start-up fund	14.13		-
General reserve		-	- 105 400 000
		124,680,556	125,638,889
Retained earnings		2,343,052,465	1,688,121,223
	252.2		0.15
Earnings per share	40(a)	0.25	0.15

company Secretary

Managing Director Dated, Dhaka 10 May 2025 Salan

Director

Chief Financial Officer

# **National Credit and Commerce Bank PLC. and its Subsidiaries**

Consolidated Cash Flow Statement (Un-audited)
For the 1st quarter ended on 31 March 2025

			01 January to	01 January to
			31 March	31 March
			2025	2024
		Note	<u>Taka</u>	<u>Taka</u>
A)	Cash flows from operating activities			
•	Interest received in cash		7,977,640,836	6,370,134,698
	Interest paid by cash		(3,851,619,690)	(2,620,847,393)
	Dividend received		4,007,154	92,146,826
	Fees & commission received in cash		512,065,378	514,055,770
	Recoveries of loans previously written off		44,417,075	37,897,019
	Cash paid to employees		(1,060,770,191)	(863,849,394)
	Cash paid to suppliers		(94,976,368)	(89,960,403)
	Income taxes paid		(587,877,431)	(843,963,924)
	Received from other operating activities		507,008,650	569,868,375
	Paid for other operating activities		(370,968,830)	(134,690,690)
	Operating cash flow before changes in operating assets and liabilities		3,078,926,582	3,030,790,884
	Increase/(Decrease) in operating assets & liabilities			
	Purchase and sale of trading securities		2,963,791,939	(8,364,439,688)
	Loans and advances to customers (Other than banks)		(2,109,399,379)	(8,041,951,882)
	Other assets		(40,059,686)	(3,715,629,339)
	Deposits from other banks/borrowings		(261,213,560)	(2,117,494,822)
	Deposits from customers (Other than banks)		9,509,193,367	14,974,271,760
	Other liabilities account of customers		(1,220,176,379)	3,552,354,202
	Other liabilities		1,494,677,340	953,445,370
	Net cash received from/(used in) operating activities	1	13,415,740,225	271,346,485
B)	Cash flows from investing activities			
	Proceeds from sale of Shares		7,268,863	78,168,425
	Payment for purchase of Shares		(5,702,509)	(9,612,455,790)
	Investment in securities (Net Off)		(6,512,548,390)	
	Purchase of property, plant and equipment		(87,449,252)	(54,356,608)
			208,875	30,200
	Sales proceeds of fixed assets		(6,598,222,413)	(9,588,613,772)
	Net cash received from/(used in) investing activities		(0,390,222,413)	(3,300,013,172)
C)	Cash flows from financing activities		(0.44, 225, 0.62)	4 104 267 160
	Borrowings from other banks, financial institutions and agents		(941,325,863)	4,104,367,169
	Issue/(redemption) of non-convertible subordinated bonds		•	-
	Issue/(redemption) of NCC Bank perpetual bonds		-	-
	Dividend paid in cash		(366,984)	(105,648)
	Net cash received from/(paid on) financing activities		(941,692,847)	4,104,261,521
ום	Net (decrease) / increase in cash (A+B+C)		5,875,824,965	(5,213,005,766)
E)			3,772,444	-
_,			19,972,031,077	25,474,291,895
F)	Closing cash and cash-equivalents (D+E+F)	38(a)	25,851,628,486	20,261,286,129
G)	Ciusing cash and cash-equivalents (DTETT)	(-)		
Ne	et Operating Cash Flows Per Share	41(a)	12.08	0.24

Company Secretary

**Managing Director** 

Director

Dated, Dhaka 10 May 2025 Deur Chairman

**Chief Financial Officer** 

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

	For the 1st quarter ended on 31 March 2025								
Particulars	Paid up capital	Statutory reserve	General reserve Taka	Other reserve including assets revaluation reserve	Non- controlling (Minority) interest Taka	Actuarial measurement gain/(loss) Taka	Foreign currency translation gain/(loss) Taka	Surplus in profit and loss account Taka	Total 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	2		•	(415,701)	-	4	살	415,701	•
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period	-	5 <b>-</b>	-	257,885,629	*	-	-	:=3	257,885,629
Gain on sale of Non-banking assets			-	-			-	-	-
Currency translation gains and losses not recognized in the profit & loss account	- 1				,=:		3,772,444	-	3,772,444
Non-controlling (Minority) interest	-			-	-	-		17.0	
Bonus share for the year 2024	-	U		-	-				-
Cash dividend for the year 2024		-	-		-	-		-	•
Net profit after tax for the period	-	-	-	-	-	-	-	282,263,598	282,263,598
Transfer to start-up fund								-	•
Interest on perpetual bonds	-	-	-	-	-			(124,680,556)	(124,680,556)
Transfer to general reserve					-			-	
Transfer to statutory reserve	-	-	-	-	1=3	п			<b>7.</b> 0
Balance as on 31 March 2025	11,104,230,950	11,104,230,950	10,993,285	791,187,006	209	(110,279,314)	10,901,051	2,343,468,166	25,254,732,303

				For the 1st qua	rter ended on	31 March 2024			
Particulars	Paid up capital	Statutory reserve	General reserve Taka	Other reserve including assets revaluation reserve Taka	Non- controlling (Minority) interest Taka	Actuarial measurement gain/(loss) Taka	Foreign currency translation gain/(loss) Taka	Surplus in profit and loss account Taka	Total
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		-	:•:	(426,360)	-		-	426,360	E#W
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period	-	-	•	216,243,293	-	1		-	216,243,293
Currency translation gains and losses not recognized in the profit & loss account		-	:*:	-	-		-	-	-
Non-controlling (Minority) interest	-		-	-	-				
Bonus share for the year 2023		-			-			-	-
Cash dividend for the year 2023	-	-		-	-			* 1	
Net profit after tax for the period	-	-		-	-	-		168,635,534	168,635,534
Interest on perpetual bonds	-	-	-	-	-			(125,638,889)	(125,638,889)
Transfer to general reserve			i#3	-	-	7	-	-	
Transfer to statutory reserve		-	-	-	-	2		-	-
Balance as on 31 March 2024	11,104,230,950	11,104,230,950	10,669,712	577,696,342	209	-	3,297,082	1,688,547,583	24,488,672,828

**Managing Director** 

Dated, Dhaka 10 May 2025

## National Credit and Commerce Bank PLC. and its Subsidiaries Consolidated Liquidity Statement (Un-audited) (Asset and Liability Maturity Analysis) As at 31 March 2025

**Amounts in Taka** 

**Chief Financial Officer** 

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	10,039,323,930	-	10-	-	7,859,188,002	17,898,511,932
Balances with other banks and financial institutions	5,341,388,755	-	-	198,800,000	-	5,540,188,755
Money at call & short notice	2,398,587,200	-	-	-	-	2,398,587,200
Investments	8,784,392,661	4,762,039,499	4,778,544,590	26,036,436,796	36,941,253,630	81,302,667,176
Loans & advances	32,776,639,820	32,642,651,118	72,778,733,859	67,774,577,707	38,206,016,232	244,178,618,735
Fixed assets including premises, furniture & fixtures	39,155,546	81,395,595	366,280,177	984,922,855	1,982,671,467	3,454,425,640
Other assets	861,984,249	1,516,862,806	3,134,556,658	21,971,786	18,862,790	5,554,238,289
Non-banking assets	-	-	-	2,750,514	- 1	2,750,514
Total assets	60,241,472,161	39,002,949,018	81,058,115,283	95,019,459,658	85,007,992,122	360,329,988,241
Liabilities:						
Borrowing from other banks, financial institutions & agents	9,475,947,401	3,871,517,307	6,164,189,062	911,243,847	568,320,421	20,991,218,038
Deposits	39,347,268,252	66,586,423,827	50,775,987,630	95,356,961,330	6,912,308,000	258,978,949,039
Bills payable	5,324,554,495	-	-	-	-	5,324,554,495
NCC Bank Subordinated and Perpetual Bonds	=	800,000,000	-	-	5,000,000,000	5,800,000,000
Provision & other liabilities	2,116,961,967	1,709,890,361	4,337,582,936	12,855,052,402	22,961,046,700	43,980,534,366
Total liabilities	56,264,732,115	72,967,831,495	61,277,759,628	109,123,257,579	35,441,675,121	335,075,255,938
Net liquidity gap	3,976,740,046	(33,964,882,478)	19,780,355,655	(14,103,797,922)	49,566,317,001	25,254,732,303

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

Managing Director Dated, Dhaka

Company Secretary

10 May 2025

Director

# National Credit and Commerce Bank PLC. Balance Sheet (Un-audited) As at 31 March 2025

PROPERTY AND ASSETS	<u>Note</u>	31 March 2025 Taka	31 December 2024 Taka
Cash	3	17,898,404,000	17,343,428,334
In hand (including foreign currencies)	Γ	2,925,740,239	3,398,085,511
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	L	14,972,663,761	13,945,342,823
Balance with other banks and financial institutions	4	5,428,680,942	1,720,855,949
In Bangladesh	Г	3,537,432,704	1,235,862,524
Outside Bangladesh		1,891,248,237	484,993,425
Money at call and short notice	5	2,398,587,200	765,700,000
Investments	6	80,099,237,961	75,890,759,740
Government	Γ	69,693,017,536	65,207,473,524
Others		10,406,220,425	10,683,286,216
Loans and advances	7	242,369,054,147	240,246,437,780
Loans, cash credits, overdrafts, etc.	Γ	230,001,301,072	227,668,191,092
Bills purchased & discounted		12,367,753,075	12,578,246,688
Fixed assets including premises, furnitures and fixtures	8	3,441,093,310	3,462,535,251
Other assets	9	8,179,321,727	7,524,505,672
Non-banking assets	10	2,750,514	2,750,514
TOTAL ASSETS		359,817,129,801	346,956,973,240
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	20,862,487,771	20,167,367,676
Deposits and other accounts	12	264,959,263,038	257,352,743,366
Current deposits and other accounts	. [	37,672,953,135	36,585,999,125
Bills payable		5,324,554,495	6,093,137,237
Savings bank deposits		34,323,914,671	34,177,530,659
Fixed deposits		133,364,408,184	128,146,321,299
Term deposits		54,273,432,554	52,349,755,046
NCC Bank Subordinated and Perpetual Bonds	13	5,800,000,000	5,800,000,000
Other liabilities	14	43,077,136,328	38,936,406,878
TOTAL LIABILITIES		334,698,887,137	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	791,187,006	533,717,079
Foreign currency translation gain/(loss)	19	10,901,051	7,128,607
Actuarial gain/(loss) on defined benefit plans		(110,279,314)	(110,279,314)
Surplus in profit and loss account	20	2,207,809,673	2,051,264,700 <b>24,700,455,320</b>
TOTAL SHAREHOLDERS' EQUITY	,	25,118,242,664 359,817,129,801	346,956,973,240
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	:	333,017,123,001	0.0,000,000,000
NET ASSETS VALUE PER SHARE		22.62	22.24

	31 March 2025 Taka	31 December 2024 Taka
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	57,879,486,268	34,694,658,193
Letters of guarantee	46,331,500,533	43,038,558,124
Letters of credit issued	41,150,554,312	44,672,855,296
Bills for collection	16,042,441,119	13,521,078,572
Other commitments		
Export development fund (EDF)	-	-
TOTAL OFF BALANCE SHEETS ITEMS	161,403,982,232	135,927,150,185

Company Secretary

**Chief Financial Officer** 

**Managing Director** 

Dated, Dhaka 10 May 2025 Director

Profit and Loss Account (Un-audited)
For the 1st quarter ended on 31 March 2025

Interest/Profit income         21         6,275,114,241         5,428,41           Less: Interest/Profit paid on deposits and borrowings         22         4,799,465,899         3,649,66           Net interest income         1,475,648,342         1,778,748	8,363 8, <b>769</b> 5,003 1,184 4,131
Less: Interest/Profit paid on deposits and borrowings       22       4,799,465,899       3,649,66         Net interest income       1,475,648,342       1,778,748	8,363 6,769 5,003 1,184 4,131 0,088 8,426
Net interest income 1,475,648,342 1,778,748	5,769 5,003 1,184 4,131 7,088 8,426
	5,003 1,184 4,131 <b>9,088</b> 8,426
Income from investments in shares & securities etc. 23 2,118,061,237 1,296,60	1,184 4,131 <b>9,088</b> 8,426
	4,131 <b>,088</b> 8,426
	<b>,088</b> 8,426
Total operating income 25 250,446,542 240,46 4,640,835,409 4,166,739	8,426
	4,385
	4,114
	4,919
Managing Director's salary and fees 31 3,150,000	-
	6,800
	8,125
	7,589
Repairs, maint., amort. & depreciation on bank's assets 35 137,025,297 104,23	
Other expenses <b>36</b> 268,875,970 228,75	
Total operating expense 1,432,761,449 1,309,021	
Profit before provisions 3,208,073,960 2,857,717	
Provision for loans and advances/investments 1,802,548,107 1,125,193	
Specific provision <b>14.6(a)</b> 2,027,963,768 1,078,60	
	6,929
Special general COVID-19 14.6(c)	-
Provision for off-balance sheet exposures 14.7 252,789,311 239,96	5,481
	6,748)
Provision for investment fluctuation in shares & Others 6.3 (a) 241,065,791 585,64	5,118
	2,711)
Provision for nostro accounts 14.11 -	-
Total provisions 2,290,929,063 1,947,724	,069
Profit after provision 917,144,897 909,993	,353
	0,000
Profit before tax 917,144,897 904,993	,353
Provision for tax 636,335,070 740,415	,273
Current tax <b>14.3</b> 853,238,409 682,77	5,079
Deferred tax expense/(income) 14.5.1 (216,903,339) 57,64	0,194
Net Profit after tax 280,809,827 164,578	,080
Balance of profit brought forward <b>20.1</b> 2,051,264,700 1,513,80	
Add: Net Profit after tax for the year 280,809,827 164,57	
Total profit available for distribution 2,332,074,527 1,678,386	,803
Appropriations:	
Statutony reserve	-
Coupon interest/Dividend on perpetual bonds 124,680,556 125,63	8,889
Start-up fund	-
General reserve	-
124,680,556125,63	
Retained earnings 2,207,393,972 1,552,747	,915
Earnings per share 40 <u>0.25</u>	0.15

Company Secretary

Managing Director

Dated, Dhaka 10 May 2025 Director

**Chief Financial Officer** 

Cash Flow Statement (Un-audited)
For the 1st quarter ended on 31 March 2025

	<u>Note</u>	01 January to 31 March <u>2025</u> Taka	01 January to 31 March <u>2024</u> Taka
A) Cash flows from operating activities		<u>I aka</u>	<u>I aka</u>
Interest received in cash Interest paid by cash Dividend received Fees & commission received in cash		7,952,144,132 (3,904,006,857) 3,300 500,876,916 44,417,075	6,352,716,581 (2,618,544,515) 88,779,123 486,273,058 37,897,019
Recoveries of loans previously written off Cash paid to employees Cash paid to suppliers Income taxes paid Received from other operating activities Paid for other operating activities		(1,046,868,053) (93,192,654) (584,530,264) 506,982,634 (366,344,318)	(850,738,426) (86,818,227) (837,577,247) 569,769,500 (129,768,525)
Operating cash flow before changes in operating assets and liabilities  Increase/(decrease) in operating assets & liabilities		3,009,481,910	3,011,988,341
Purchase and sale of trading securities Loans and advances to customers (Other than banks) Other assets Deposits/ borrowings from other banks Deposits from customers (Other than banks) Other liabilities account of customers Other liabilities Net cash received from/(used in) operating activities B) Cash flows from investing activities Proceeds from sale of Shares Payment for purchase of Shares Investment in securities (Net off) Purchase of property, plant and equipment		2,963,791,939 (2,136,065,146) (56,715,410) (240,495,843) 9,463,288,628 (1,142,572,561) 1,494,677,340 13,355,390,858	(8,364,439,688) (8,157,083,954) (3,676,447,422) (2,097,585,503) 14,807,381,684 3,552,095,821 955,663,331 31,572,610 8,699,844 (9,654,821) (9,323,397,872) (53,632,986)
Sales proceeds of fixed assets  Net cash received from/(used in) investing activities		(6,519,614,797)	30,200 (9,377,955,634)
C) Cash flows from financing activities			
Borrowings from other banks, financial institutions and agents Issue/(redemption) of non-convertible subordinated bonds Issue/(redemption) of NCC Bank perpetual bonds Dividend paid in cash Net cash received from/(paid on) financing activities		(941,325,863) - - (366,984) <b>(941,692,848)</b>	4,104,367,169 - - (105,648) <b>4,104,261,521</b>
D) Net increase/(decrease) in cash (A+B+C)  E) Effects of exchange rate changes on cash and cash-equivalents  F) Opening cash and cash-equivalents  G) Closing cash and cash-equivalents (D+E+F)	38	5,894,083,214 3,772,444 19,842,157,083 25,740,012,741	(5,242,121,503) - 25,417,663,337 20,175,541,834
Net Operating Cash Flows Per Share	41	12.03	0.03

Company Secretary

**Managing Director** 

Dated, Dhaka 10 May 2025 Director

**Chief Financial Officer** 

Statement of Changes in Equity (Un-audited)

	For the 1st quarter ended on 31 March 2025								
Particulars	Paid up capital Taka	Statutory reserve	General reserve Taka	Other reserve including assets revaluation reserve	Actuarial measurement gain/(loss) Taka	Foreign currency translation gain/(loss) Taka	Surplus in profit and loss account	Total 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				(415,701)	7		415,701		
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		9	-	257,885,629	-	-		257,885,629	
Gain on sale of Non-banking assets	-	-	-		-	-	-	-	
Currency translation gain/(loss) not recognized in the profit & loss account	-	-	-	-	-	3,772,444	-	3,772,444	
Bonus share for the year 2024	-	-		-				( <u>4</u> 7 )	
Cash dividend for the year 2024	•	-	-	-	-		-	-	
Net profit after tax for the period	•	-		J=	-		280,809,827	280,809,827	
Transfer to start-up fund		-	-	-				-	
Interest on perpetual bonds		-	-	-	-	-	(124,680,556)	(124,680,556)	
Transfer to statutory reserve		-			-			¥11)	
Balance as on 31 March 2025	11,104,230,950	11,104,230,950	10,162,348	791,187,006	(110,279,314)	10,901,051	2,207,809,673	25,118,242,664	

			For	the 1st quarter en	ded on 31 March	2024		
Particulars	Paid up capital Taka	Statutory reserve	General reserve Taka	Other reserve including assets revaluation reserve Taka	Actuarial measurement gain/(loss) Taka	Foreign currency translation gain/(loss) Taka	Surplus in profit and loss account Taka	Total 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		-	-	(426,360)	-	-	426,360	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period	-		-	216,243,293	-	-	-	216,243,293
Currency translation gain/(loss) not recognized in the profit & loss account	-	-	-	-		-	-	-
Bonus share for the year 2023	-	-	-	·				-
Cash dividend for the year 2023	-	-	-	-	-	-	-	-
Net profit after tax for the period	-		-	-		-	164,578,080	164,578,080
Interest on perpetual bonds	-	-	-	-	-	-	(125,638,889)	(125,638,889)
Transfer to statutory reserve	-	-	-	-	-	-	-	
Balance as on 31 March 2024	11,104,230,950	11,104,230,950	10,162,348	577,696,342	-	3,297,082	1,553,174,275	24,352,791,947

Company

Managing Director

Dated, Dhaka 10 May 2025 Director

Chief Financial Officer

Liquidity Statement (Un-audited) ( Asset and Liability Maturity Analysis) As at 31 March 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:					T	
Cash	10,039,215,998	*	-	-	7,859,188,002	17,898,404,000
Balances with other banks	5,229,880,942		-	198,800,000		5,428,680,942
and financial institutions	2,398,587,200	_	-	-		2,398,587,200
Money at call & short notice	8,389,752,255	4,762,039,499	4,778,544,590	26,036,436,796	36,132,464,821	80,099,237,961
Investments	32,764,536,385	32,608,444,247	72,616,468,704	66,620,783,266	37,758,821,545	242,369,054,147
Loans & advances Fixed assets including land, building, furniture & fixtures	38,966,808	81,018,119	364,581,535	973,855,381	1,982,671,467	3,441,093,310
	861,738,595	1,845,629,280	3,134,556,658	68,534,404	2,268,862,790	8,179,321,727
Other assets	-	-		2,750,514	-	2,750,514
Non-banking assets  Total assets	59,722,678,183	39,297,131,145	80,894,151,486	93,901,160,361	86,002,008,626	359,817,129,801
Liabilities:						
Borrowing from other banks, financial institutions & agents	9,440,082,414	3,865,462,428	5,996,538,842	992,083,666	568,320,421	20,862,487,771
	40,003,027,756	66,586,423,827	50,775,987,630	95,356,961,330	6,912,308,000	259,634,708,543
Deposits Bills payable	5,324,554,495	-	-	-	•	5,324,554,495
NCC Bank Subordinated and Perpetual Bonds	-	800,000,000	-	-	5,000,000,000	5,800,000,000
Provision & other liabilities	2,076,504,167	1,706,235,581	4,287,049,629	11,965,259,468	23,042,087,483	43,077,136,328
Total liabilities	56,844,168,832	72,958,121,836	61,059,576,100	108,314,304,464	35,522,715,904	334,698,887,137
Net liquidity gap	2,878,509,351	(33,660,990,692)	19,834,575,386	(14,413,144,103)	50,479,292,723	25,118,242,664

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

Company Secretary

**Managing Director** 

Dated, Dhaka 10 May 2025

**Chief Financial Officer** 

Selective explanatory notes to the Financial Statements (Audited) As at and for the period ended 31 March 2025

#### 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.

#### Significant accounting policies and basis of preparation of financial statements

#### 2.1 Basis of preparation

The financial statements for the 3-months ended on 31 March 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 period ended 31 March 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.

#### 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".

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 2023 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:

	Year				
Ratings	2023	2022			
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, 2024	June 22, 2023			
Valid Fill	June 23, 2025	June 21, 2024			
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 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 than kept in interest suspense in a memorandum account. Interest on classified loans and advances is accounted for on a cash receipt

### 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-

#### c) Others:

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

		31 March 2025 Taka	31 December 2024 Taka
3	Cash	Iaka	laka
	Cash in hand ( Including foreign currencies)		
	Conventional and Islamic banking		
	Local currency	2,897,532,790	3,368,151,447
	Foreign currencies	28,207,449	29,934,065
		2,925,740,239	3,398,085,511
	Off-shore banking unit	-	-
		2,925,740,239	3,398,085,511
	Balance with Bangladesh Bank and its agent bank (s)		
	Conventional and Islamic banking		
	Local currency	14,322,906,826	12,293,403,648
	Foreign currencies	577,645,175	1,115,251,010
		14,900,552,001	13,408,654,657
	Sonali Bank PLC. as agent of Bangladesh Bank ( Local currency )	72,111,760	536,688,166
	~~	14,972,663,761	13,945,342,823
	Off-shore banking unit	14.072.662.761	12 045 242 922
		14,972,663,761 17,898,404,000	13,945,342,823 17,343,428,334
2(2)	Consolidated cash	17,090,404,000	
3(a)	Cash in hand		
	NCC Bank PLC. (Note-3)	2,925,740,239	3,398,085,511
	NCCB Securities and Financial Services Limited	107,932	-
	NCCB Capital Limited	-	-
		2,925,848,171	3,398,085,511
	Balance with Bangladesh Bank and its agent bank(s)		
	NCC Bank PLC. (Note-3)	14,972,663,761	13,945,342,823
	NCCB Securities and Financial Services Limited	=	-
	NCCB Capital Limited	-	2
		14,972,663,761	13,945,342,823
		17,898,511,932	17,343,428,334
4	Balance with other banks and financial institutions		
4			
	In Bangladesh	3,537,432,704	1,235,862,524
	Conventional and Islamic banking	36,419,349	39,593,869
	Off-shore banking unit	3,573,852,053	1,275,456,393
	Less: inter transaction between OBU & Conventional and Islamic banking	(36,419,349)	(39,593,869)
	Less. The transaction between obo & conventional and Islamic Samming	3,537,432,704	1,235,862,524
	Outside Bangladesh		
	Conventional and Islamic banking	1,891,248,237	484,993,425
	Off-shore banking unit	-	404 003 435
		1,891,248,237	484,993,425 <b>1,720,855,949</b>
		5,428,680,942	1,720,033,949

4(-)	Consolidate de la consolidate della consolidate d	31 March 2025 <u>Taka</u>	31 December 2024 Taka
4(a)	Consolidated balance with other banks and financial institutions In Bangladesh		
	NCC Bank PLC. (Note-4)	3,537,432,704	1,235,862,524
	NCCB Securities and Financial Services Limited	760,780,591	802,329,503
	NCCB Capital Limited	257,908,904	257,908,904
	Less: Inter company transactions	4,556,122,199	2,296,100,931
	and company danagedons	(907,181,682) 3,648,940,517	(930,364,415) 1,365,736,516
	Outside Bangladesh	3,040,940,317	1,303,730,510
	NCC Bank PLC. (Note-4)	1,891,248,237	484,993,425
	NCCB Securities and Financial Services Limited NCCB Capital Limited	-	
	Troop capital Ellines	1,891,248,237	484,993,425
		5,540,188,755	1,850,729,941
5	Money at call and short notice		
	Conventional and Islamic banking (Note-5.2)	446,587,200	765,700,000
	Off-shore banking unit (Note-5.2)	1,952,000,000	
5.1	Conventional and Islamic banking	2,398,587,200	765,700,000
	Banking company	365,287,200	480,000,000
	Non-banking financial institutions	81,300,000	285,700,000
		446,587,200	765,700,000
5.2	Off-shore banking unit		
	Banking company Non-banking financial institutions	1,952,000,000	-
	Total Saliking Interior Institutions	1,952,000,000	-
6	Investments		
	Government securities-(Note 6.1)	69,693,017,536	65,207,473,524
	Other investments-(Note 6.2)	10,406,220,425	10,683,286,216
6.1	Government securities	80,099,237,961	<u>75,890,759,740</u>
0.1	Conventional and Islamic banking		
	Treasury bills:		
	91 days treasury bills 182 days treasury bills	5,035,576,741	3,833,965,599
	364 days treasury bills	3,427,009,400 2,730,679,143	6,235,695,200 963,983,621
	50 ( 65)5 ( 6555) ( 6555)	11,193,265,284	11,033,644,420
	Bangladesh Bank Bill		
	Sukuk bonds Treasury bonds:	921,190,000	488,900,000
	2 years treasury bonds	4,028,602,702	6,330,339,071
	3 years treasury bonds	111,800,590	109,870,090
	5 years treasury bonds	12,350,811,294	9,691,483,487
	10 years treasury bonds	18,104,484,266	16,826,014,257 8,767,565,623
	15 years treasury bonds 20 years treasury bonds	9,598,096,320 13,370,426,480	11,947,483,776
	20 /00.0 (10000)	57,564,221,652	53,672,756,304
	Prize bonds	14,340,600	12,172,800
	Off-shore banking unit	69,693,017,536	65,207,473,524
	-	69,693,017,536	65,207,473,524
6.2	Other investments		
	Conventional and Islamic banking Subordinated Bonds		
	Jamuna Bank Limited subordinated bond	60,000,000	60,000,000
	AB Bank Limited subordinated bond	183,750,000	183,750,000
		243,750,000	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 3,750,000,000	650,000,000 3,750,000,000
	Corporate Bond	3,730,000,000	3,730,000,000
	Best Holdings Limited	1,000,000,000	1,000,000,000
	BBML Sukuk Al Ijarah	264,000,000 700,000,000	300,000,000 700,000,000
	Strategic Finance Limited North-West Power Generation Company Limited	800,000,000	800,000,000
	Troitin-west Fower Generation Company Limited	2,764,000,000	2,800,000,000
	Less: Provision for Corporate Bond (BHL) (Note-6.3.2)	(500,000,000)	(250,000,000)
	<u>.</u>	2,264,000,000 <b>6,257,750,000</b>	<u>2,550,000,000</u> <b>6,543,750,000</b>
	_	0,237,730,000	0,573,730,000

		31 March 2025 Taka	<u>31 December 2024</u> Taka
	Investment in shares	5,643,599,526	5,643,599,526
	Less: Provision for investment fluctuation in shares (Note-6.3.1)	(1,495,129,102)	(1,504,063,311)
		4,148,470,425	4,139,536,216
		10,406,220,425	10,683,286,216
	Provision for investment fluctuation in shares & Others		
	Provision for investment fluctuation in shares (Note-6.3.1)	1,495,129,102	1,504,063,311
	Provision for corporate bond (BHL) (Note-6.3.2)	500,000,000	250,000,000
		1,995,129,102	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		585,645,118
	Add: Amount made during rest of the year	(8,934,209)	425,443,603
	Closing balance	1,495,129,102	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	250,000,000	
	Closing balance	500,000,000	250,000,000
6.3 (a)	Consolidated provision for investment fluctuation in shares charged to P/L NCC Bank PLC. (Note-6.3)	250 000 000	505 645 440
	NCCB Securities and Financial Services Limited for the period ended	250,000,000	585,645,118
	NCCB Capital Limited		-
	NCCB Capital Littited	250,000,000	585,645,118
6 (a )	Consolidated investments	250,000,000	383,043,118
0 (u )	Government securities		
	NCC Bank PLC (Note-6.1)	69,693,017,536	65,207,473,524
	NCCB Securities and Financial Services Limited	789,487,520	709,273,550
	NCCB Capital Limited		
		70,482,505,056	65,916,747,074
	Other investments		
	NCC Bank PLC(Note-6.2)	10,406,220,425	10,683,286,216
	NCCB Securities and Financial Services Limited	413,941,695	415,316,990
	NCCB Capital Limited	10 000 150 100	
		10,820,162,120	11,098,603,206
_	Lance and advance / Tourselow	81,302,667,176	<u>77,015,350,280</u>
7	Loans and advances/Investments	220 004 204 072	227 660 404 002
	Loans, Cash Credits, Overdrafts etc.(Note-7.1)	230,001,301,072	227,668,191,092
	Bills Purchased and Discounted (Note-7.2)	12,367,753,075	12,578,246,688
	Loons and credits everduality ate /investments	242,369,054,147	240,246,437,780
7.1	Loans, cash credits, overdrafts etc./investments Inside Bangladesh		
	Conventional and Islamic banking		
	Loan - general	1,794,340	2,019,402
	Loan against trust receipt (LTR)	13,696,953,469	13,414,699,552
	Loan against packing credit & pre-shipment	121,295,240	181,462,980
	Secured overdraft/Bai murabahah	40,047,805,865	38,504,398,068
	Cash credit/Bai-Murabahah	23,727,850,616	26,662,252,627 4.743.387
	Working Capital under Stimulus Package Forced and Demand Joan	27,100,335,779	22,615,091,632
	Transport loan	781,471,466	884,147,138
	Lease finance	2,291,353,748	2,361,848,310
	Start-up Loan	1,000,418	1,078,318
	Payment against document	4,773,483,958	5,017,894,153
	House building loan/HPSM-Residential	5,505,600,724	5,610,957,232
	Loan to Women	53,620,680	36,423,206
	Personal loan	462,439,034	428,082,939 370,660,061
	Consumer loan	361,519,787	3,559,796,864
	Agricultural credit	2,519,479,467 1,728,895,445	1,469,970,995
	Small business loan	86,719,731,715	85,686,438,173
	Term loan Staff loan	1,467,473,953	1,434,845,453
	Credit card	610,395,056	594,716,253
	Car loan	131,838,360	115,390,902
	Short term loan	6,936,684,870	8,719,188,034
	Export loan	1,085,618,332	1,193,024,975
	Time loan	4,277,962,351 1,945,146	4,570,700,529 2,163,127
	Loan against financial inclusion	5,594,751,251	4,226,196,782
	EDF	230,001,301,072	227,668,191,092
	Off-shore banking unit		
		230,001,301,072	227,668,191,092
	Outside Bangladesh		
	Conventional and Islamic banking	-	-
	Off-shore banking unit		
		230,001,301,072	227,668,191,092

2	Bills purchased and disco	ounted		<u>31 March 2025</u> <u>Taka</u>	31 December 202 Taka
•	Inside Bangladesh				
	Conventional and Islamic	banking			
	Inland bills purchased	la a a a d		-	
	Local documentary bills purc	nased		3,157,023,475	2,839,341,04
	Off-shore banking unit			3,157,023,475	2,839,341,04
				3,157,023,475	2,839,341,04
	Outside Bangladesh Conventional and Islamic	hanking			
	Foreign documentary bills pu	_		7,395,220,249	6 006 0E1 13
	Off-shore banking unit	renasca		7,393,220,249	6,986,851,12
	Foreign documentary bills pu	ırchased		9,052,174,683	9,599,589,23
				16,447,394,932	16,586,440,35
	Less: inter transaction between	een OBU and DBU		(7,236,665,332)	(6,847,534,71
				9,210,729,600	9,738,905,64
				12,367,753,075 242,369,054,147	12,578,246,68
					<u>240,246,437,78</u>
	Loans and advances inclu In Bangladesh	ding bills purchased a	and discounted c	assified into the following	broad categories
	Loans			166,225,644,591	162,501,540,39
	Cash credit			23,727,850,616	26,662,252,62
	Overdraft			40,047,805,865	38,504,398,06
	Bills purchased & discounted			3,157,023,475	2,839,341,04
	Outside Paneladeck (2:11-	munch acad O diss	4-4\	233,158,324,547	230,507,532,13
	Outside Bangladesh (Bills	purcnasea & discoun	tea)	9,210,729,600 <b>242,369,054,147</b>	9,738,905,6 <sup>2</sup> <b>240,246,437,78</b>
	Classification of loans and	d advances		212/003/031/21/	
	Unclassified standard (includi	ing staff loans)		218,102,752,610	216,052,219,31
	Unclassified special mention	account		5,894,601,207	6,605,239,53
				709,965,333	328,986,00
	Sub-standard				
	Doubtful			786,779,044	147,977,89
	Doubtful Bad/Loss Particulars of required pro				147,977,89 17,112,015,04 <b>240,246,437,78</b> 6
	Doubtful Bad/Loss	Base for provision banking 209,050,577,927 5,894,601,207	advances Rate (%) * Various do	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688 52,016,312	147,977,89 17,112,015,04 <b>240,246,437,78</b> 1,785,736,81 59,676,71
	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account	Base for provision banking 209,050,577,927 5,894,601,207 214,945,179,134	* Various	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688	147,977,89 17,112,015,04 <b>240,246,437,78</b> 1,785,736,81
	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,5	Base for provision banking  209,050,577,927  5,894,601,207  214,945,179,134  91,59,123/- for 2% Reschedul	* Various	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688 52,016,312 1,791,040,000	147,977,89 17,112,015,04 <b>240,246,437,78</b> 1,785,736,81 59,676,71 1,845,413,53
1	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,5 treated as general provision as per	Base for provision banking 209,050,577,927 5,894,601,207 214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular	* Various do e loans & advances	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688 52,016,312 1,791,040,000 44,579,562	147,977,89 17,112,015,04 <b>240,246,437,78</b> 1,785,736,81 59,676,71 1,845,413,53
1	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,5	Base for provision banking  209,050,577,927  5,894,601,207  214,945,179,134  91,59,123/- for 2% Reschedul	* Various	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688 52,016,312 1,791,040,000	147,977,89 17,112,015,04 <b>240,246,437,78</b> 1,785,736,81 59,676,71 1,845,413,53 215,621,68 95,995,89
	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,5 treated as general provision as per	Base for provision banking 209,050,577,927 5,894,601,207 214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817	* Various do e loans & advances	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688 52,016,312 1,791,040,000 44,579,562 90,521,747	147,977,89 17,112,015,04 <b>240,246,437,78</b> 1,785,736,81 59,676,71 1,845,413,53 215,621,68 95,995,89
	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,9 treated as general provision as per Off-shore banking unit  B. Special general provision C. Specific provision	Base for provision banking 209,050,577,927 5,894,601,207 214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817 DD COVID-19	* Various do e loans & advances	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688 52,016,312 1,791,040,000 44,579,562 90,521,747	147,977,89 17,112,015,04 <b>240,246,437,78</b> 1,785,736,81 59,676,71 1,845,413,53 215,621,68 95,995,89
1	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,9 treated as general provision as per Off-shore banking unit  B. Special general provision C. Specific provision Conventional and Islamic	Base for provision banking  209,050,577,927 5,894,601,207  214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817 on COVID-19  banking	* Various do e loans & advances  1%	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688 52,016,312 1,791,040,000 44,579,562 90,521,747 <b>1,926,141,308</b>	147,977,89 17,112,015,04 <b>240,246,437,78</b> 1,785,736,81 59,676,71 1,845,413,53 215,621,68 95,995,89 <b>2,157,031,11</b>
1	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,9 treated as general provision as per Off-shore banking unit  B. Special general provision C. Specific provision Conventional and Islamic Sub-standard-general	Base for provision banking  209,050,577,927 5,894,601,207 214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817 on COVID-19  banking  281,522,901	* Various do e loans & advances 1%	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688 52,016,312 1,791,040,000 44,579,562 90,521,747 <b>1,926,141,308</b>	147,977,89 17,112,015,04 <b>240,246,437,78</b> 1,785,736,81 59,676,71 1,845,413,53 215,621,68 95,995,89 <b>2,157,031,11</b>
!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,9 treated as general provision as per Off-shore banking unit  B. Special general provision C. Specific provision Conventional and Islamic Sub-standard-general Sub-standard - agri & SMEF	Base for provision banking  209,050,577,927 5,894,601,207 214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817 on COVID-19  banking  281,522,901 140,963,319	* Various do e loans & advances 1%  20% 5%	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688 52,016,312 1,791,040,000 44,579,562 90,521,747 <b>1,926,141,308</b> - 56,304,580 7,048,166	147,977,89 17,112,015,04 <b>240,246,437,78</b> 1,785,736,81 59,676,71 1,845,413,53 215,621,68 95,995,89 <b>2,157,031,11</b>
	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,5 treated as general provision as per Off-shore banking unit  B. Special general provision C. Specific provision Conventional and Islamic Sub-standard-general Sub-standard - agri & SMEF Doubtful-general	Base for provision banking  209,050,577,927 5,894,601,207  214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817 on COVID-19  banking  281,522,901 140,963,319 324,626,267	* Various do e loans & advances 1%	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688 52,016,312 1,791,040,000 44,579,562 90,521,747 <b>1,926,141,308</b>	147,977,89 17,112,015,04 240,246,437,78 1,785,736,81 59,676,71 1,845,413,53 215,621,68 95,995,89 2,157,031,11 -
	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,9 treated as general provision as per Off-shore banking unit  B. Special general provision C. Specific provision Conventional and Islamic Sub-standard-general Sub-standard - agri & SMEF	Base for provision banking  209,050,577,927 5,894,601,207 214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817 on COVID-19  banking  281,522,901 140,963,319	* Various do e loans & advances 1%  20% 5% 50%	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688 52,016,312 1,791,040,000 44,579,562 90,521,747 <b>1,926,141,308</b> - 56,304,580 7,048,166 162,313,134	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,11 -  2,647,16 4,988,75 3,530,70 47,88 6,609,39
	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,5 treated as general provision as per Off-shore banking unit  B. Special general provision Conventional and Islamic Sub-standard-general Sub-standard - agri & SMEF Doubtful-agricultural	Base for provision banking  209,050,577,927 5,894,601,207 214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817 on COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249	* Various do e loans & advances 1%  20% 5% 50% 5%	786,779,044 16,874,955,953 242,369,054,147  1,739,023,688 52,016,312 1,791,040,000  44,579,562 90,521,747 1,926,141,308  -  56,304,580 7,048,166 162,313,134 90,713 12,832,677 8,655,549,249	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,11 -  2,647,16 4,988,75 3,530,70 47,88 6,609,39 8,097,801,40
	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,5 treated as general provision as per Off-shore banking unit  B. Special general provision C. Specific provision Conventional and Islamic Sub-standard-general Sub-standard- agri & SMEF Doubtful-general Doubtful-agricultural Doubtful - SMEF Bad/ Loss	Base for provision banking  209,050,577,927 5,894,601,207 214,945,179,134 91,59,123/- for 2% Reschedule Bangladesh Bank Circular 9,052,174,683 223,997,353,817 on COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249 9,468,639,372	Rate (%)  * Various do e loans & advances  1%  20% 5% 50% 5% 20% 100%	786,779,044 16,874,955,953 242,369,054,147  1,739,023,688 52,016,312 1,791,040,000  44,579,562 90,521,747 1,926,141,308  -  56,304,580 7,048,166 162,313,134 90,713 12,832,677	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,11 -  2,647,16 4,988,75 3,530,70 47,88 6,609,39 8,097,801,40
	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,5 treated as general provision as per Off-shore banking unit  B. Special general provision C. Specific provision Conventional and Islamic Sub-standard-general Sub-standard- agri & SMEF Doubtful-general Doubtful-agricultural Doubtful - SMEF Bad/ Loss  50% of required provision of Tk.8,9	Base for provision banking  209,050,577,927 5,894,601,207 214,945,179,134 91,59,123/- for 2% Reschedule Bangladesh Bank Circular 9,052,174,683 223,997,353,817 on COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249 9,468,639,372 1,59,123/-for 2% Reschedule	Rate (%)  * Various do e loans & advances  1%  20% 5% 50% 5% 20% 100%	786,779,044 16,874,955,953 <b>242,369,054,147</b> 1,739,023,688 52,016,312 1,791,040,000 44,579,562 90,521,747 <b>1,926,141,308</b> - 56,304,580 7,048,166 162,313,134 90,713 12,832,677 8,655,549,249 8,894,138,518	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,11: -  2,647,16 4,988,75 3,530,70 47,88 6,609,39 8,097,801,40 8,115,625,30
	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,5 treated as general provision as per Off-shore banking unit  B. Special general provision Conventional and Islamic Sub-standard-general Sub-standard-general Doubtful-general Doubtful-general Doubtful- SMEF Bad/ Loss  50% of required provision of Tk. 8,9 treated as specific provision as per	Base for provision banking  209,050,577,927 5,894,601,207 214,945,179,134 91,59,123/- for 2% Reschedule Bangladesh Bank Circular 9,052,174,683 223,997,353,817 on COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249 9,468,639,372 1,59,123/-for 2% Reschedule Bangladesh Bank Circular	Rate (%)  * Various do e loans & advances  1%  20% 5% 50% 5% 20% 100%  loans & advances	786,779,044 16,874,955,953 242,369,054,147  1,739,023,688 52,016,312 1,791,040,000  44,579,562 90,521,747 1,926,141,308  -  56,304,580 7,048,166 162,313,134 90,713 12,832,677 8,655,549,249	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,111 -  2,647,16 4,988,75 3,530,70 47,88 6,609,39 8,097,801,40 8,115,625,30  215,621,68
	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,5 treated as general provision as per Off-shore banking unit  B. Special general provision C. Specific provision Conventional and Islamic Sub-standard-general Sub-standard- agri & SMEF Doubtful-general Doubtful-agricultural Doubtful - SMEF Bad/ Loss  50% of required provision of Tk.8,9	Base for provision banking  209,050,577,927 5,894,601,207  214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817  DR COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249 9,468,639,372 1,59,123/-for 2% Reschedule Bangladesh Bank Circular d against loans as per B.B direct	Rate (%)  * Various do e loans & advances  1%  20% 5% 50% 5% 20% 100%  loans & advances	786,779,044 16,874,955,953 242,369,054,147  1,739,023,688 52,016,312 1,791,040,000  44,579,562 90,521,747 1,926,141,308  -  56,304,580 7,048,166 162,313,134 90,713 12,832,677 8,655,549,249 8,894,138,518  44,579,562 5,803,329,070	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,111
	Doubtful Bad/Loss  Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,9 treated as general provision as per Off-shore banking unit  B. Special general provision Conventional and Islamic Sub-standard-general Sub-standard-general Doubtful-general Doubtful-agricultural Doubtful - SMEF Bad/ Loss  50% of required provision of Tk. 8,9 treated as specific provision as per Other Specific provision maintained	Base for provision banking  209,050,577,927 5,894,601,207  214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817  DR COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249 9,468,639,372 1,59,123/-for 2% Reschedule Bangladesh Bank Circular d against loans as per B.B direct	Rate (%)  * Various do e loans & advances  1%  20% 5% 50% 5% 20% 100%  loans & advances	786,779,044 16,874,955,953 242,369,054,147  1,739,023,688 52,016,312 1,791,040,000  44,579,562 90,521,747 1,926,141,308  -  56,304,580 7,048,166 162,313,134 90,713 12,832,677 8,655,549,249 8,894,138,518  44,579,562 5,803,329,070  1,524,232,411	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,11
	Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account 50% of required provision of Tk. 8,5 treated as general provision as per Off-shore banking unit B. Special general provision Conventional and Islamic Sub-standard-general Sub-standard-general Doubtful-general Doubtful-agricultural Doubtful - SMEF Bad/ Loss 50% of required provision of Tk. 8,9 treated as specific provision of Tk. 8,9 treated as specific provision maintainec Specific provision maintainec Specific provision for loans & adva Bangladesh Bank	Base for provision banking  209,050,577,927 5,894,601,207  214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817  DR COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249 9,468,639,372 1,59,123/-for 2% Reschedule Bangladesh Bank Circular d against loans as per B.B direct	Rate (%)  * Various do e loans & advances  1%  20% 5% 50% 5% 20% 100%  loans & advances	786,779,044 16,874,955,953 242,369,054,147  1,739,023,688 52,016,312 1,791,040,000  44,579,562 90,521,747 1,926,141,308  -  56,304,580 7,048,166 162,313,134 90,713 12,832,677 8,655,549,249 8,894,138,518  44,579,562 5,803,329,070	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,11
	Particulars of required properticulars of required properticulars of required properticulars of required properticulars of conventional and Islamic UC loans and advances Special mention account 50% of required provision of Tk. 8,5 treated as general provision as per Off-shore banking unit B. Special general provision Conventional and Islamic Sub-standard-general Sub-standard-general Sub-standard-general Doubtful-general Doubtful-general Doubtful-general Doubtful-sgricultural Doubtful - SMEF Bad/ Loss 50% of required provision of Tk.8,9 treated as specific provision maintained Specific provision for loans & adval Bangladesh Bank Off-shore banking unit	Base for provision banking  209,050,577,927 5,894,601,207  214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817  DR COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249 9,468,639,372 1,59,123/-for 2% Reschedule Bangladesh Bank Circular d against loans as per B.B direct	Rate (%)  * Various do e loans & advances  1%  20% 5% 50% 5% 20% 100%  loans & advances	786,779,044 16,874,955,953 242,369,054,147  1,739,023,688 52,016,312 1,791,040,000  44,579,562 90,521,747 1,926,141,308  -  56,304,580 7,048,166 162,313,134 90,713 12,832,677 8,655,549,249 8,894,138,518  44,579,562 5,803,329,070  1,524,232,411	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,11  -  2,647,16 4,988,75 3,530,70 47,88 6,609,39 8,097,801,40 8,115,625,30  215,621,68 4,611,429,92 1,590,526,90
	Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account 50% of required provision of Tk. 8,5 treated as general provision as per Off-shore banking unit B. Special general provision Conventional and Islamic Sub-standard-general Sub-standard-general Doubtful-general Doubtful-agricultural Doubtful - SMEF Bad/ Loss 50% of required provision of Tk. 8,9 treated as specific provision of Tk. 8,9 treated as specific provision maintainec Specific provision maintainec Specific provision for loans & adva Bangladesh Bank	Base for provision banking  209,050,577,927 5,894,601,207  214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817  DR COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249 9,468,639,372 1,59,123/-for 2% Reschedule Bangladesh Bank Circular d against loans as per B.B direct	Rate (%)  * Various do e loans & advances  1%  20% 5% 50% 5% 20% 100%  loans & advances  ection on pending & NOC fro	786,779,044 16,874,955,953 242,369,054,147  1,739,023,688 52,016,312 1,791,040,000  44,579,562 90,521,747 1,926,141,308  -  56,304,580 7,048,166 162,313,134 90,713 12,832,677 8,655,549,249 8,894,138,518  44,579,562 5,803,329,070  1,524,232,411	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,11
	Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,9 treated as general provision as per Off-shore banking unit  B. Special general provision Conventional and Islamic Sub-standard-general Sub-standard-general Doubtful-agricultural Doubtful-agricultural Doubtful - SMEF Bad/ Loss  50% of required provision of Tk. 8,9 treated as specific provision as per Other Specific provision maintained Specific provision for loans & adva Bangladesh Bank  Off-shore banking unit Specific provision Sub-standard Doubtful	Base for provision banking  209,050,577,927 5,894,601,207  214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817  DR COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249 9,468,639,372 1,59,123/-for 2% Reschedule Bangladesh Bank Circular d against loans as per B.B direct	* Various do  * Various do  e loans & advances  1%  20% 5% 50% 5% 20% 100%  loans & advances  ection on pending & NOC fro	786,779,044 16,874,955,953 242,369,054,147  1,739,023,688 52,016,312 1,791,040,000  44,579,562 90,521,747 1,926,141,308  -  56,304,580 7,048,166 162,313,134 90,713 12,832,677 8,655,549,249 8,894,138,518  44,579,562 5,803,329,070  1,524,232,411	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,11
	Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,5 treated as general provision as per Off-shore banking unit  B. Special general provision Conventional and Islamic C. Specific provision Conventional and Islamic Sub-standard-general Sub-standard-general Doubtful-general Doubtful-general Doubtful- SMEF Bad/ Loss  50% of required provision of Tk. 8,9 treated as specific provision as per Other Specific provision maintained Specific provision for loans & adva Bangladesh Bank  Off-shore banking unit Specific provision Sub-standard	Base for provision banking  209,050,577,927 5,894,601,207  214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817  DR COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249 9,468,639,372 1,59,123/-for 2% Reschedule Bangladesh Bank Circular d against loans as per B.B direct	Rate (%)  * Various do e loans & advances  1%  20% 5% 50% 5% 20% 100%  loans & advances  ection on pending & NOC fro	786,779,044 16,874,955,953 242,369,054,147  1,739,023,688 52,016,312 1,791,040,000  44,579,562 90,521,747 1,926,141,308  -  56,304,580 7,048,166 162,313,134 90,713 12,832,677 8,655,549,249 8,894,138,518  44,579,562 5,803,329,070  1,524,232,411 16,266,279,561	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,11  -  2,647,16 4,988,75 3,530,70 47,88 6,609,39 8,097,801,40 8,115,625,30  215,621,68 4,611,429,92 1,590,526,90
	Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,9 treated as general provision as per Off-shore banking unit  B. Special general provision Conventional and Islamic Sub-standard-general Sub-standard-general Doubtful-agricultural Doubtful-agricultural Doubtful - SMEF Bad/ Loss  50% of required provision of Tk. 8,9 treated as specific provision as per Other Specific provision maintained Specific provision for loans & adva Bangladesh Bank  Off-shore banking unit Specific provision Sub-standard Doubtful	Base for provision banking  209,050,577,927 5,894,601,207  214,945,179,134 91,59,123/- for 2% Reschedul Bangladesh Bank Circular 9,052,174,683 223,997,353,817  DR COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249 9,468,639,372 1,59,123/-for 2% Reschedule Bangladesh Bank Circular d against loans as per B.B direct	* Various do  * Various do  e loans & advances  1%  20% 5% 50% 5% 20% 100%  loans & advances  ection on pending & NOC fro	786,779,044 16,874,955,953 242,369,054,147  1,739,023,688 52,016,312 1,791,040,000  44,579,562 90,521,747 1,926,141,308  -  56,304,580 7,048,166 162,313,134 90,713 12,832,677 8,655,549,249 8,894,138,518  44,579,562 5,803,329,070  1,524,232,411	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,111  -  2,647,16 4,988,75 3,530,70 47,88 6,609,39 8,097,801,40 8,115,625,30  215,621,68 4,611,429,92 1,590,526,90 14,533,203,81
	Particulars of required pro A. General Provision Conventional and Islamic UC loans and advances Special mention account  50% of required provision of Tk. 8,9 treated as general provision as per Off-shore banking unit  B. Special general provision Conventional and Islamic Sub-standard-general Sub-standard-general Doubtful-agricultural Doubtful-agricultural Doubtful - SMEF Bad/ Loss  50% of required provision of Tk. 8,9 treated as specific provision as per Other Specific provision maintained Specific provision for loans & adva Bangladesh Bank  Off-shore banking unit Specific provision Sub-standard Doubtful	Base for provision banking  209,050,577,927 5,894,601,207  214,945,179,134  21,59,123/- for 2% Reschedule Bangladesh Bank Circular 9,052,174,683  223,997,353,817  DR COVID-19  banking  281,522,901 140,963,319 324,626,267 1,814,253 64,163,383 8,655,549,249 9,468,639,372 1,59,123/-for 2% Reschedule Bangladesh Bank Circular diagainst loans as per B.B dirences against which writ petition of the province of the prov	Rate (%)  * Various do e loans & advances  1%  20% 5% 50% 50% 100%  loans & advances ection on pending & NOC fro	786,779,044 16,874,955,953 242,369,054,147  1,739,023,688 52,016,312 1,791,040,000  44,579,562 90,521,747 1,926,141,308  -  56,304,580 7,048,166 162,313,134 90,713 12,832,677 8,655,549,249 8,894,138,518  44,579,562 5,803,329,070  1,524,232,411 16,266,279,561	147,977,89 17,112,015,04 240,246,437,78  1,785,736,81 59,676,71 1,845,413,53  215,621,68 95,995,89 2,157,031,111  -  2,647,16 4,988,75 3,530,70 47,88 6,609,39 8,097,801,40 8,115,625,30  215,621,68 4,611,429,92 1,590,526,90 14,533,203,81

	Particulars of required pro	vision on off -balance sheet exposures	31 March 2025 <u>Taka</u>	31 December 2024 Taka
	Conventional and Islamic	banking		
	Acceptance and endorsement	Base for provision	F22 F22 600	
	Letter of guarantee	, ,	533,533,989	346,946,582
	Letter of credit	46,331,500,533 41,150,554,312	463,315,005	427,499,543
	* Bills for collection	16,042,441,119	205,752,772	175,366,330
	Overdue Non-Funded Items Others	10,042,441,115	15,829,437	15,829,437
	Off-shore banking unit	156,877,894,832	1,218,431,203	965,641,892
	Required provision for off -bal	ance shoot expecure	1 219 421 202	065 641 002
	Total provision maintained (N		1,218,431,203	965,641,892
	Excess/ (short) provision	ote 13.7)	1,218,431,203	965,641,892
		against bills for collection as per BRPD	circular no- 07 dated 21	Juno 2019
7 (a)	Consolidated loans and ad	vances	circular no- 07 dated 21	Julie 2016.
	Loans, cash credits, overdi	arts etc.		
	NCC Bank PLC. (Note-7.1)		230,001,301,072	227,668,191,092
	NCCB Securities and Financial NCCB Capital Limited	Services Limited.	1,809,564,588	1,836,230,355
	Less: Inter company transact	ions	231,810,865,660	229,504,421,447
	Bills purchased and discou		231,810,865,660	229,504,421,447
		ntea		
	NCC Bank PLC. (Note-7.2) NCCB Securities and Financial	Services Limited.	12,367,753,075	12,578,246,688
	NCCB Capital Limited		12,367,753,075	12,578,246,688
	Less: Inter company transact	ons	-	
			12,367,753,075	12,578,246,688
8	Fixed assets including pror	nises, furniture and fixtures	244,178,618,735	242,082,668,135
0				
	Conventional and Islamic bank Off-shore banking unit ( <b>Note-</b>	-	3,441,093,310	3,462,535,251
Ω 1	Fixed assets including pre-	nises, furniture and fixtures	3,441,093,310	3,462,535,251
0.1	Conventional and Islamic b			
	Cost/valuation			
	Land		451,906,672	451,906,672
	Buildings & office premises		1,371,059,903	1,371,059,903
	Furniture and fixtures		1,289,289,481	1,273,410,080
	Machinery and equipment		1,212,388,952	1,191,599,888
	Computer equipment		1,064,422,389	1,031,948,076
	Vehicles		221,750,385	212,436,533
	Right of use assets		1,071,582,585	1,071,582,585
	Software		355,178,774	355,198,645
	Total Cost / valuation		7,037,579,141	6,959,142,382
	Less: Accumulated depreciatio	n	(3,596,485,830)	(3,496,607,131)
	Net book value	''	3,441,093,310	3,462,535,251
	(Annexure 'A' may kindly be see	n for details)	3/112/050/020	<u> </u>
8.2	Off-shore banking unit	Tion waters,	-	-
8(a)	Consolidated fixed assets i	ncluding premises, furniture and fixture	e	
,	NCC Bank PLC. (Note-8)		3,441,093,310	3,462,535,251
	NCCB Securities and Financial	Services Limited	13,332,330	37,827,534
	NCCB Capital Limited		3,454,425,640	3,500,362,785
0	Other accets			
9	Other assets	ing (Note 0.1)	0 1/2 006 /20	7,524,505,672
	Conventional and Islamic bank	ang (note-a.r)	8,143,886,429	99,745,035
	Off-shore banking unit		227,708,273	7,624,250,707
		00110.0	8,371,594,702	(99,745,035)
	Less: Inter transaction between	n OBU & Conventional and Islamic banking	(192,272,975)	7,524,505,672
			8,179,321,727	7,324,303,072

		31 March 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
	Outside Bangladesh	2,249,999,800	2,249,999,800
	Non-income generating other assets	2,249,999,800	2,249,999,800
	Stationery in hand	70,351,068	52,843,295
	Stamps in hand	7,599,932	7,631,187
	Security deposits	20,004,990	18,404,990
	Advance against rent	74,525,431	40,970,240
	Balance with GSP Finance Limited	140,000,000	140,000,000
	Prepaid expenses	133,366,372	23,750
	Commission receivable	3,345,205	8,656,875
	Other receivable	1,868,201	-
	Receivable against sale proceed	455,235,278	455,235,278
	Suspense account	94,883,580	253,817,824
	Interest/profit receivable	3,237,445,469	2,767,373,526
	Dividend receivable	56,801,621	56,801,621
	Advance, deposit & prepayments	1,598,459,482	1,472,747,285
		5,893,886,629	5,274,505,872
0(-)	Connellidated attenue & conta	<u>8.143.886.429</u>	7.524.505.672
9(a)	Consolidated other Assets		
	NCC Bank PLC. (Note-9)	8,179,321,727	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)
	NCCB Securities and Financial Services Limited	5,929,321,927	5,274,505,872
	NCCB Capital Limited	80,151,640	86,652,475
		80,151,640	86,652,475
		6,009,473,567	5,361,158,347
	Less: Inter company transactions	(455,235,278)	(455,235,278)
40	Non-booking posses	5.554.238.289	4.905.923.069
10	Non-banking assets		
	Building	2.750.514	2 750 514
	Land	2,750,514 <b>2,750,514</b>	2,750,514 <b>2,750,514</b>
11	Borrowing from other banks, financial institutions and agents	2,/30,314	2,730,314
	Conventional and Islamic banking	17,419,957,693	17,615,604,756
	Off-shore banking unit	10,679,195,410	9,399,297,631
	on shore building unit	28,099,153,103	27,014,902,387
	Less: inter transaction between OBU and DBU	(7,236,665,332)	(6,847,534,711)
	Ecos, intel danisación pervecir oso ana sos	20,862,487,771	20,167,367,676
44 /-1	Councilidated harmoning from ather banks financial institutions	and agents	
тт (9)	Consolidated borrowing from other banks, financial institutions NCC Bank PLC. (Note-11)	20,862,487,771	20,167,367,676
	NCCB Securities and Financial Services Limited	128,730,267	149,447,984
	NCCB Capital Limited	-	-
	Less: inter company transactions	20,991,218,038	20,316,815,660
	, ,	20,991,218,038	20,316,815,660
12	Current deposits and other accounts	46.640.007.647	17 007 207 704
	Current/Al-wadiah current deposits	16,649,907,617	17,887,397,781
	Sundry deposits	21,023,045,518	18,698,601,344
	The second secon	37,672,953,135	36,585,999,125 34,177,530,659
	Savings bank/Mudaraba savings bank deposits Fixed deposits/Modaraba term deposits	34,323,914,671 133,364,408,184	128,146,321,299
	Other Time deposits	05.440.034.043	25.046.040.404
	Special notice deposits/Mudaraba special notice deposits	25,663,976,068	25,016,810,401
	Special savings scheme/Modaraba deposit pension scheme	15,528,242,186	16,338,866,314
	Special deposit scheme/Mudaraba Special deposit scheme	6,095,189,978	4,875,795,800
	Money double program	3,191,001,229	3,044,199,204
	Money triple program	14,839,548	15,183,591
	FC deposits	3,780,183,545 54,273,432,554	3,058,899,737 52,349,755,046
	Bills Payable		
	Payment order (issued)	5,322,048,384	6,090,476,359
	Demand draft	2,506,111	2,660,878 6,093,137,237
		5,324,554,495	257,352,743,366
		264,959,263,038	237,332,743,300

		<u>31 March 2025</u> <u>Taka</u>	31 December 2024 Taka
12.1	(a) Demand deposits		
	From other banks Other than banks	98,321,580 45,988,338,370	75,908,887 45,679,205,235
	(b) Other deposits Deposit from Banks	46,086,659,950	45,755,114,122
	In fixed deposits accounts	1,000,000,000	1,000,000,000
	In other accounts	1,700,000,000 1,773,178,653 2,773,178,653	3,652,360,303 4,652,360,303
	Other than banks	216,099,424,435 218,872,603,088	206,945,268,942 211,597,629,245
12.2	Deposits and other accounts	264,959,263,038	257.352.743.366
	Conventional and Islamic banking	264,877,546,854	257,336,675,021
	Off-shore banking unit	81,716,184 <b>264,959,263,038</b>	16,068,346 <b>257,352,743,366</b>
12(a)	Consolidated deposits and other accounts		
	Current deposits and other accounts		
	NCC Bank PLC. (Note-12)	37,672,953,135	36,585,999,125
	NCCB Securities and Financial Services Limited NCCB Capital Limited	706,657,456	683,935,450
	¥	38,379,610,591	37,269,934,575
	Less: Inter company transactions	(1,362,416,960) 37,017,193,631	(1,385,599,693) 35,884,334,882
	Bills payable	5 224 554 405	6 002 427 227
	NCC Bank PLC. (Note-12) NCCB Securities and Financial Services Limited	5,324,554,495	6,093,137,237
	NCCB Capital Limited	5,324,554,495	6,093,137,237
	Savings bank deposits	3,32 1,33 1, 133	
	NCC Bank PLC. (Note-12)	34,323,914,671	34,177,530,659
	NCCB Securities and Financial Services Limited		
	NCCB Capital Limited  Fixed deposits	34,323,914,671	34,177,530,659
	NCC Bank PLC. (Note-12)	133,364,408,184	128,146,321,299
	NCCB Securities and Financial Services Limited	200,00 ,,,	
	NCCB Capital Limited	-	-
	Term deposits	133,364,408,184	128,146,321,299
	NCC Bank PLC. (Note-12)	54,273,432,554	52,349,755,046
	NCCB Securities and Financial Services Limited	:	-
	NCCB Capital Limited	54,273,432,554	52,349,755,046
		264,303,503,534	256,651,079,123
13	NCC Bank Subordinated and Perpetual Bonds		
	NCC Bank Non-Convertible Subordinated Bonds (Note- 13.1)	800,000,000	800,000,000
	NCC Bank Perpetual Bonds (Note- 13.2)	5,000,000,000	5,000,000,000
	,	5,800,000,000	5,800,000,000
13.1	Non-Convertible Subordinated Bonds		
	NCC Bank Non-Convertible Subordinated Bonds		
	Agrani Bank PLC.	100,000,000	100,000,000
	Rupali Bank PLC.	200,000,000	200,000,000
	Sonali Bank PLC.	100,000,000 400,000,000	100,000,000 400,000,000
	United Commercial Bank PLC.	800,000,000	800,000,000

#### 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 Dank dated May 08,2018 in favor of National Credit and Commerce Bank Limited (NCCBL) 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 are;

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.

## 13.2 NCC Bank Perpetual Bonds

Mercantile Bank PLC.
Jamuna Bank PLC.
Trust Bank PLC.
Midland Bank PLC.
Community Bank Bangladesh PLC.
Eastern Bank PLC.
Mutual Trust Bank PLC.
The Premier Bank PLC.
United Commercial Bank PLC.
Pubali Bank PLC.

31 March 2025 Taka	31 December 2024 Taka
500,000,000	500,000,000
400,000,000	400,000,000
500,000,000	500,000,000
250,000,000	250,000,000
200,000,000	200,000,000
800,000,000	800,000,000
400,000,000	400,000,000
950,000,000	950,000,000
350,000,000	350,000,000
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 Dank dated October 01,2020 in favor of National Credit and Commerce Bank Limited (NCCBL) 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)

_ 1-4	Otter liabilities		
	Conventional and Islamic banking (Note-14.1)	42,946,127,508	38,840,407,027
	Off-shore banking unit (Note-14.6 (d))	90,521,746	95,995,892
	Interest payable of off-shore banking unit	232,760,049	99,748,994
		43,269,409,303	39,036,151,913
	Less:Inter transaction between OBU & Conventional and Islamic banking	(192,272,975)	(99,745,035)
		43,077,136,328	38,936,406,878
14 1	Conventional and Islamic banking		
17	Other liabilities		
	Interest/profit payable on deposit & borrowing	4,491,018,415	3,511,361,933
	Excise duty	20,230,405	297,168,460
	Settlement accounts	138,350,935	59,877,198
	Liability for expenses	185,588,060	248,116,598
	Unearned revenue	165,566,666	74,005
	Bonus payable	650,000,000	650,000,000
	Audit fee payable	790,625	632,500
	Withholding tax payable	402,113,733	231,389,157
	Inter branch transaction account	1,282,173,616	447,514,073
	Unclaimed Dividend Account	125,058,990	125,425,975
	Markup(Profit) On Bai-Murabahah	434,270,898	512,942,884 115,618,020
	CSR Fund(Exchange gain)	105,076,701	115,616,020
	Compensation Payable	762,175	22.061.624
	Withholding VAT Payable	44,168,564	22,061,624
	Interest suspense on corporate bond & Others	572,620,996	572,620,996
	Provision for other assets (Note 14.2)	579,183,033	579,183,033
	Net tax liability (Note 14.3)	1,843,444,208	1,574,736,064
	Deferred tax liabilities (Note 14.5)	583,481,969	800,385,308
	Provision for loans and advances (Note 14.6)	18,101,899,123	16,594,239,038
	Provision for special general provision COVID-19 (Note 14.6 (c) )		0.55 644 000
	Provision on off balance sheet items (Note-14.7)	1,218,431,203	965,641,892
	Interest/profit suspense account (Note 14.8)	10,997,227,645	10,331,384,652
	Contribution to NCC Bank Foundation (Note-14.9)	30,342,727	39,967,289
	Net defined benefit obligation (Note-14.10)	166,868,512	166,868,512
	Provision for nostro accounts (Note-14.11)		050 400 000
	Lease liabilities (present value of lease payments) (Note-14.12)	848,256,977	868,429,822
	Specific provision against non banking assets	218,000	218,000
	Provision against non banking assets	2,150,514	2,150,514
	Interest/profit Suspense on non banking assets	1,352,871	1,352,871
	Provision for start-up fund (Note-14.13)	121,046,611	121,046,611
		42,946,127,508	38,840,407,027
14.2	Provision for other assets:		
	Opening balance	579,183,033	462,601,765
	Add: Provisions made/(adjust) for the period ended		(2,082,711)
	Add: Provisions made/(adjust) during the rest of the year	<u> </u>	118,663,979
	Closing balance	579,183,033	579,183,033

			31 March 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		853,238,409	682,775,079
	Add: Provision made for current tax during rest	of the year	•	1,919,044,864
		_	853,238,409	2,601,819,943
	Less: Adjusted during the rest of the year		8,698,020,921	7,844,782,512
	Closing balance	-	8,698,020,921	7,844,782,512
	Less: Advance corporate tax	·	6,854,576,713	6,270,046,448
	On and Palatan de la Contraction de la Contracti		1.843.444.208	1.574.736.064
14.4	Consolidated provision for income tax chan NCC Bank PLC. (Note-14.3)	rgea:	853,238,409	602 775 070
	NCCB Securities and Financial Services Limited		3,239,982	682,775,079 6,386,677
	NCCB Capital Limited		-	0,300,077
		,	856.478.391	689.161,756
14.5	Deferred tax	_		
	A. Deferred tax liabilities	As per carrying		Taxable temporary
	Particulars of liabilities	value	As per tax base	difference
	Revaluation portion of land	320,083,348		320,083,348
	Revaluation portion of building	105,754,352	250.000.000	105,754,352
	Building/Office premises Machinery & equipment	898,908,729 208,236,753	358,326,051 189,504,735	540,582,678 18,732,018
	Computer equipment	243,689,092	176,716,336	66,972,755
	Local software	81,004,586	75,614,467	5,390,119
	Right use of Assets	924,367,048		924,367,048
	Accrued interest on Govt. securities	1,536,273,561	-	1,536,273,561
	Total Rate	4,318,317,469	800,161,590	3,518,155,879 Applicable Rate
	Deferred tax liabilities			1,260,375,746
	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			220,490,345 355,894,593
	Addition during the rest of the year	-	1,272,392,417	1,272,392,417
	Adjustment made during the period ended/year	ended	(12,016,671)	-,-,-,-,-,-,-,-,-
	Adjustment made during the rest of the year	_		
	Closing balance	_	1,260,375,746	1,272,392,417
	B. Deferred tax (assets)			
	Particulars of assets	As per carrying	As per tax base	Deductible temporary difference
	Furniture and fixtures	<b>value</b> 482,174,923	567,652,021	(85,477,098)
	Provision for other assets	(579,183,033)	307,032,021	
				(579.183.033)
	rvenicie	45,051,155	45,924,256	
	Vehicle Net defined benefit obligation	45,051,155 (166,868,512)	-	(579,183,033) (873,101) (166,868,512)
	Net defined benefit obligation Advance rent	(166,868,512) 74,525,431	45,924,256 - 198,916,783	(579,183,033) (873,101) (166,868,512) (124,391,352)
	Net defined benefit obligation Advance rent Lease liability on right use of asset	(166,868,512) 74,525,431 (848,256,977)	- 198,916,783	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977)
	Net defined benefit obligation Advance rent Lease liability on right use of asset Total	(166,868,512) 74,525,431	-	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) <b>(1,805,050,073)</b>
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate	(166,868,512) 74,525,431 (848,256,977)	- 198,916,783	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets	(166,868,512) 74,525,431 (848,256,977)	198,916,783 - 812,493,061	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets Opening balance	(166,868,512) 74,525,431 (848,256,977)	198,916,783 - 812,493,061 472,007,109	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended	(166,868,512) 74,525,431 (848,256,977)	198,916,783 - 812,493,061	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets Opening balance	(166,868,512) 74,525,431 (848,256,977)	198,916,783 - 812,493,061 472,007,109	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777 25,464,715 162,850,150
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended Addition during the rest of the year  Adjustment made during the period ended	(166,868,512) 74,525,431 (848,256,977)	198,916,783 - 812,493,061 472,007,109 204,886,668	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777 25,464,715 162,850,150 283,692,244
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended Addition during the rest of the year  Adjustment made during the period ended Adjustment made during the rest of the year	(166,868,512) 74,525,431 (848,256,977)	472,007,109 204,886,668 - 676,893,777	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777 25,464,715 162,850,150 283,692,244 472,007,109
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended Addition during the rest of the year  Adjustment made during the period ended	(166,868,512) 74,525,431 (848,256,977)	198,916,783 812,493,061 472,007,109 204,886,668 - 676,893,777	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777 25,464,715 162,850,150 283,692,244 472,007,109
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended Addition during the rest of the year  Adjustment made during the rest of the year  Closing balance  Net deferred tax (assets)/liabilities (A-B)	(166,868,512) 74,525,431 (848,256,977) (992,557,012)	472,007,109 204,886,668 - 676,893,777	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777 25,464,715 162,850,150 283,692,244 472,007,109
14.5.1	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended Addition during the rest of the year  Adjustment made during the period ended Adjustment made during the rest of the year  Closing balance  Net deferred tax (assets)/liabilities (A-B)  Net deferred tax (income)/ expense charged to P	(166,868,512) 74,525,431 (848,256,977) (992,557,012)	198,916,783 812,493,061 472,007,109 204,886,668 - 676,893,777	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777 25,464,715 162,850,150 283,692,244 472,007,109
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended Addition during the rest of the year  Adjustment made during the period ended Adjustment made during the rest of the year  Closing balance  Net deferred tax (assets)/liabilities (A-B)  Net deferred tax (income)/ expense charged to P  Net deferred tax (income)/ expense charged to P	(166,868,512) 74,525,431 (848,256,977) (992,557,012)  // L for period ended // L for rest of the year	198,916,783 - 812,493,061  472,007,109 204,886,668 - 676,893,777 676,893,777 583,481,969	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777 25,464,715 162,850,150 283,692,244 472,007,109 472,007,109 800,385,308 57,640,194
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended Addition during the rest of the year  Adjustment made during the period ended Adjustment made during the rest of the year  Closing balance  Net deferred tax (assets)/liabilities (A-B) Net deferred tax (income)/ expense charged to P Net deferred tax (income)/ expense charged to P Provision for loans and advances/investment	(166,868,512) 74,525,431 (848,256,977) (992,557,012)	198,916,783 - 812,493,061  472,007,109 204,886,668 - 676,893,777 - 583,481,969 (216,903,339)	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777 25,464,715 162,850,150 283,692,244 472,007,109 472,007,109 800,385,308 57,640,194
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended Addition during the rest of the year  Adjustment made during the rest of the year  Closing balance Net deferred tax (assets)/liabilities (A-B) Net deferred tax (income)/ expense charged to P	(166,868,512) 74,525,431 (848,256,977) (992,557,012)  // L for period ended // L for rest of the year ents ified loans and advances	198,916,783 - 812,493,061  472,007,109 204,886,668 - 676,893,777 - 583,481,969 (216,903,339)	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777 25,464,715 162,850,150 283,692,244 472,007,109 472,007,109 800,385,308 57,640,194 1,420,202
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended Addition during the rest of the year  Adjustment made during the period ended Adjustment made during the rest of the year  Closing balance  Net deferred tax (assets)/liabilities (A-B) Net deferred tax (income)/ expense charged to P Denvision for loans and advances/investmental populations  Opening balance Less: Debt written off/waiver/transfer allowed delayed.	(166,868,512) 74,525,431 (848,256,977) (992,557,012)  // L for period ended // L for rest of the year ents ified loans and advances uring the period ended	198,916,783 - 812,493,061  472,007,109 204,886,668 - 676,893,777 - 583,481,969 (216,903,339) - //investments	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777  25,464,715 162,850,150 283,692,244 472,007,109 472,007,109 800,385,308 57,640,194 1,420,202
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended Addition during the rest of the year  Adjustment made during the period ended Adjustment made during the rest of the year  Closing balance  Net deferred tax (assets)/liabilities (A-B) Net deferred tax (income)/ expense charged to P Net deferred tax (income)/ expense charged to P Provision for loans and advances/investme a) Movement in specific provision on class Opening balance Less: Debt written off/waiver/transfer allowed dess: Debt written off/waiver/transfer allowed dess:	(166,868,512) 74,525,431 (848,256,977) (992,557,012)  // L for period ended // L for rest of the year ents ified loans and advances uring the period ended uring the rest of the year	198,916,783  812,493,061  472,007,109 204,886,668	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777  25,464,715 162,850,150 283,692,244 472,007,109 472,007,109 800,385,308 57,640,194 1,420,202
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended Addition during the rest of the year  Adjustment made during the period ended Adjustment made during the rest of the year  Closing balance  Net deferred tax (assets)/liabilities (A-B) Net deferred tax (income)/ expense charged to P Net deferred tax (income)/ expense charged to P Provision for loans and advances/investme a) Movement in specific provision on class Opening balance Less: Debt written off/waiver/transfer allowed d Net charged to profit and loss account for the p	(166,868,512) 74,525,431 (848,256,977) (992,557,012)  /L for period ended /L for rest of the year ents ified loans and advances uring the period ended uring the rest of the year eriod ended	198,916,783 - 812,493,061  472,007,109 204,886,668 - 676,893,777 - 583,481,969 (216,903,339) - */investments 14,533,203,815	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777  25,464,715 162,850,150 283,692,244 472,007,109 472,007,109 800,385,308 57,640,194 1,420,202
	Net defined benefit obligation Advance rent Lease liability on right use of asset  Total Rate Deferred tax assets  Opening balance Addition during the period ended Addition during the rest of the year  Adjustment made during the period ended Adjustment made during the rest of the year  Closing balance  Net deferred tax (assets)/liabilities (A-B) Net deferred tax (income)/ expense charged to P Net deferred tax (income)/ expense charged to P Provision for loans and advances/investme a) Movement in specific provision on class Opening balance Less: Debt written off/waiver/transfer allowed dess: Debt written off/waiver/transfer allowed dess:	(166,868,512) 74,525,431 (848,256,977) (992,557,012)  /L for period ended /L for rest of the year ents ified loans and advances uring the period ended uring the rest of the year eriod ended	198,916,783  812,493,061  472,007,109 204,886,668	(579,183,033) (873,101) (166,868,512) (124,391,352) (848,256,977) (1,805,050,073) Applicable Rate 676,893,777  25,464,715 162,850,150 283,692,244 472,007,109 472,007,109 800,385,308 57,640,194 1,420,202

19   Movement in general provision on unclassified loans and advances/investments   1988		b) Movement in general provision on unclassified leaves at a leave	31 March 2025 Taka	31 December 2024 Taka
Add: Provision mackinet charge in profit and toss account for rest of the year Closing balance Total (a + b) C) Closing balance C) Closing balance C) Closing balance C) Coloring balance Add: Provision mackinet charge in profit and loss account for rest of the year C) Closing balance Add: Provision macking datust for the period ended Add: Provision macking datust for the rest of the year C)		Opening balance	ances/investments	
Add: Provision made/ret charge in profit and loss account for rest of the year  Closing belance  Total (a + b)  C) Movement in special general provision COVID-19 Opening balance  Add: Provision made for the period ended  Add: Provision made for the period ended  Add: Provision made for the period ended  Add: Provision made/(adjust) for the rest of the year  Closing balance  d) Provision for Off-shore banking unit Opening balance  Add: Provision made/(adjust) for the rest of the year  Closing balance  Add: Provision made/(adjust) for the rest of the year  Less: Adjustment using the period ended  Add: Provision made/net charge in Pl. account for period ended  Add: Provision made/net charge in Pl. account for rest of the year  Less: Adjustment using the period ended  Add: Provision made/net charge in Pl. account for rest of the year  Less: Adjustment using the period ended  Add: Provision made/net of the year  Less: Adjustment using the period ended  Add: Provision for loans and advances/investments charged to profit and loss account for the period ended  NCB Septiment using the period ended  NCB Septiment Using the period ended  NCB Capital Limited  Charged to P/L  D) General provision on un-classified loans and advances/investments  NCB Bank PLC. for the period ended  NCB Capital Limited  Charged to P/L  Opening balance  Add: Provision on off-balance sheet lems  Opening balance				
Cosing balance (1,815,619,562) (2,081,035,038) (3,165,93,393) (3,1		Add: Provision made/net charge in profit and loss account for rest of the year	(223,413,661)	
Cotal (a + b)   Cotal (a + b		Closing balance	1.835 619 562	
Opening balance Add: Provision made for the period ended		Total (a + b)		
Opening balance Add: Provision made(adjust) for the rest of the year Closing balance  a) Provision for Off-shore banking unit Opening balance Add: Provision made/eadjust) for the rest of the year Closing balance Add: Provision made/eadjust) for the period ended Add: Provision made/eadjust of the year Less: Adjustment during rest of the year Closing balance Add: Provision made/eadjust of the year Less: Adjustment during rest of the year Closing balance  1.52,752,39+1 Closing balance Add: Provision for loans and advances/investments charged to profit and loss accounts  NCC Bank PLC. for the period ended NCC Bank PLC. for the period ended NCC Bank PLC. for the year Charged to P/L Displace Charged to P/L Displace NCC Bank PLC. for the period ended NCC Bank DLC for the period ended NCC Bank PLC for the period ended NCC Bank PLC for the period ended NCC Bank PLC for the period ended NCC Bank PL		c) Movement in special general provision COVID-19		10/034/233/030
Add: Provision made for the period ended Add: Provision made (adjusts) for the rest of the year closing balance 95,995,892 99,745,034 Add: Provision made/net charge in profit and loss account for period ended Add: Provision made/net charge in PL account for rest of the year Less: Adjustment during the period ended (5,474,146) (996,748) Less: Adjustment during the period ended (7,476,606,000) RCC Bank PLC, for rest of the year (7,476,606,000) RCC Bank PLC, for the period ended (7,476,476,476,476,476,476,476,476,476,47				524 606 52 ·
Add: Provision made/(adjust) for the rest of the year  Closing balance  4) Provision for Off-shore banking unit  Opening balance  Add: Provision made/net during the period ended so scount for period ended dad: Provision made/net during the period ended (5,474,146) (906,748)  Less: Adjustment during set of the year  Less: Adjustment during set of the year  Closing balance  Total (4+b c+d) (905,725,394)  Closing balance  NC Bank PLC, for the period ended (90,021,746) (90,024,930)  14.6.1 Consolidated provision on classified loans and advances  NCC Bank PLC, for the period ended (NCC Bank PLC, for the			( <del>.</del>	534,696,334
Cosing balance  d) Provision for Off-shore banking unit  Opening balance  Add: Provision made/net charge in profit and loss account for peniod ended Add: Provision made/net charge in PL account for rest of the year Less: Adjustment during the peniod ended (5,474,146) (996,748) Less: Adjustment during pet peniod ended (5,474,146) (996,748) Less: Adjustment during pet of the year (2,752,395,595) (2,752,395,595) Less: Adjustment during pet peniod ended (5,474,146) (996,748) Less: Adjustment during pet of the year (2,752,395,595) Less: Adjustment during pet of the year (2,752,395,595) Less: Adjustment during pet of the year (2,027,963,768) (1,078,606,000) Less: Adjustment during pet of dended (8,000) Less: Adjustment during pet of dended (8,000) Less: Adjustment during the year (2,027,963,768) Loss: Adjusted during the rest of the year (2,032,777,77) Loss: Adjusted during the rest of the year (2,032,779,79) Less: Amount varieties of Viewel during the period ended (2,023,769,962,969) Less: Amount varieties		Add: Provision made/(adjust) for the rest of the year		(E24 606 224)
Aprovision for Off-shore banking unit   Opening balance   95,995,892   99,745,034     Add: Provision madelinet darge in profit and less account for prond evided   Add: Provision madelinet darge in Put account for rest of the year   1,5474,146   (995,748)     Less: Adjustment during the period evided   1,5474,146   (995,748)     Less: Adjustment during exist of the year   9,5521,746   1,592,205,5692     Closing balance   7,742,7494   1,592,005,692   1,699,234,930     14.6.1 Consolidated provision for loans and advances /investments charged to profit and loss account		Closing balance		(534,696,334)
Opening balance   95,995,892   99,745,034     Add: Provision made/net charge in PL account for rest of the year   1.500,000     Less: Adjustment during the period ended   1.500,000   1.500,000     Less: Adjustment during the period ended   1.500,000   1.500,000     Less: Adjustment during the period ended   1.500,000   1.500,000     Less: Adjustment during rest of the year   1.500,000   1.500,000     Less: Adjustment during the period ended   1.500,000     Less: Amount transferred during the period ended   2.500,000     Less: Amount transferred during the period ended   2.500,000     Less: Amount transferred during the period ended   2.500,000     Less: Amount transferred during the period ended   1.500,000     Less: Amount transferred during the period ended   1.500,000     Less: Amount written off/waived during the period ended   1.500,000     Less: Amount written off/waived during the period ended   1.500,000     Less: Amount written off/waived during the period ended   1.500,000     Less: Amount written off/waived during the period				<u>_</u>
Add: Provision made/net charge in profit and loss account for penude meded Add: Provision made/net charge in PL account for rest of the year  Less: Adjustment during the period ended NC Cank (14 hb c+d)  14.6.1 Consolidated provision for loans and advances/investments charged to profit and loss accounts a) Specific provision on classified loans and advances NCC Bank PLC, for the period ended NCC Bank PLC, for the rest of the year NCC Bank PLC, for the rest of the year NCC Bank PLC, for the rest of the year NCC Bank PLC, for the rest of the year NCC Bank PLC, for the rest of the year NCC Bank PLC, for the rest of the year NCC Bank PLC, for the rest of the year NCC Bank PLC, for the rest of the year NCC Bank PLC, for the period ended NCC Bank			05 005 000	
Add: Provision made/net charge in PL account for rest of the year   Less: Adjustment during rest of the year   (2,752,394)   (2,752,394)   (2,752,394)   (2,752,394)   (2,752,394)   (2,752,394)   (2,752,394)   (2,752,394)   (3,856,395,895)   (3,690,234,930)   (3,814,240,869)   (3,			95,995,892	99,745,034
Less: Adjustment during the period ended   (2,478,146)   (2,96,748)   (2,782,394)   (2,782,394)   (2,782,394)   (2,782,394)   (3,582,41,246,892)   (3,589,592)   (3,589,		Add: Provision made/net charge in PL account for rest of the year		(Act)
Closing belance   Q.   19.0521,746   19.0591,939   16.690,234,930     14.6.1. Consolidated provision for loans and advances/investments charged to profit and loss accurate and provision for loans and advances   1.078,606,000     NCC Bank PLC. for the period ended   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for rest of the year   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the period ended   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the period ended   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the period ended   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the period ended   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the period ended   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the period ended   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the period ended   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the period ended   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the period ended   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the rest of the year   R.   2.027,963,768   1.078,606,000     NCC Capital Limited   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the rest of the year   R.   2.027,963,768   1.078,606,000     NCC Capital Limited   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the period ended   R.   2.027,963,768   1.078,606,000     NCC Bank PLC. for the period ended   P.   2.025,481,007   1.160,192,929     14.7 Provision made/(adjusted of priod ended   R.   2.025,831,10   2.039,965,481     Add: Amount transferred during the period ended   R.   2.027,831,10   2.039,965,481     Add: Amount transferred during the period ended   R.   2.028,933   3.039,967,289     Less: Amount recovered/adjust during the period ended   R.   2.028,967,289   3.00,000,001     Add: Amount transferred during the period ended   R.   2.029,433,346,522   3.039,967,289     Less: Amount witten off/waved during the rest of the year   2.009,967,289   3.000,000     Add: Contr		Less: Adjustment during the period ended	(5 474 146)	(006 748)
1.0581g plasince   1.0581g pla			(3) (7 1) 1 10)	
14.6.1 Consolidated provision for loans and advances/investments charved to profits and loss accumulated as a pecific provision on classified loans and advances   1,078,606,000   NCC Bank PLC. for the period ended   2,027,963,768   1,078,606,000   NCC Bank PLC. for the period ended   2,027,963,768   4,386,433,558   NCCB Securibles and Financial Services Limited for the period ended   2,027,963,768   1,078,606,000   NCCB Bank PLC. for the period ended   2,027,963,768   1,078,606,000   D)   General provision on un-classified loans and advances/investments   NCC Bank PLC. for the period ended   (225,415,661)   46,586,929   NCCB Bank PLC. for the rest of the year   (225,415,661)   46,586,929   NCCB Securities and Financial Services Limited for the period ended   (225,415,661)   35,000,000   NCCB Capital Limited   (225,415,661)   81,586,929   C) Special general provision COVID-19   (225,415,661)   81,586,929   C) Special general provision COVID-19   (225,415,661)   1,60,192,929   Total Charged to P/L (a+b+c)   1,802,548,107   1,160,192,929   14.7 Provision made for period ended   965,641,892   1,058,054,138   Add: Provision made for period ended   965,641,892   1,058,054,138   Add: Provision made for period ended   252,789,311   239,965,481   Add: Provision made for period ended   (313,134,652   8,920,294,393   Add: Amount transferred during the period ended   (343,131,203   985,641,892   14.8 Interest/profit suspense account   (313,134,652   8,93,365,481   Add: Amount transferred during the rest of the year   (37,123,200   36,952,209)   Less: Amount recovered/adjusts during the period ended   (41,320,615)   (19,479,352)   Less: Amount recovered/adjusts during the period ended   (41,320,615)   (19,479,352)   Less: Amount written off/waived during the period ended   (9,624,562)   (1,124,030,922)   Closing balance   (1,124,030,922)   Closi			90,521,746	
14.6.1   Consolidated provision for loans and advances   NCC Bank PLC. for the period ended   2,027,963,768   1,078,606,000   NCC Bank PLC. for est of the year   4,386,433,558   NCCB Securiles and Financial Services Limited for the period ended   2,027,963,768   1,078,606,000   NCCB Capital Limited   1,078,606,000   N		Total (a+b c+d)		
Action   Specific provision on classified loans and advances   NCC Bank PLC. for rest of the year   A(3,86,433,558   NCC Boank PLC. for rest of the year   A(3,86,433,558   NCCB Securities and Financial Services Limited for the period ended   Capital Limited   Charged to P/L   2,027,963,768   1,078,606,000	14.6.1	Consolidated provision for loans and advances/investments char	ged to profit and loss acco	ount
NCC Bank PLC. for rets period ended NCC Bank PLC. for rest of the year NCCB Securities and Financial Services Limited for the period ended NCCB Capital Limited Charged to P/L 2,027,963,768 1,078,606,000 1 1		a) Specific provision on classified loans and advances	gen to prome and 1000 acco	Julic
NCC BacPLC, for rest of the year NCCB Securitles and Financial Services Limited for the period ended NCCB Capital Limited Charged to P/L NCC Bank PLC. for the period ended NCCB Back PLC. for the period ended NCCB Bank PLC. for the period ended NCCB Bank PLC. for the rest of the year NCCB Bank PLC. for the rest of the year NCCB Bank PLC. for the rest of the year NCCB Bank PLC. for the rest of the year NCCB Bank PLC. for the rest of the year NCCB Bank PLC. for the rest of the year Charged to P/L Ch			2.027.963.768	1 078 606 000
NCCB Securities and Financial Services Limited for the period ended NCCB Capital Limited 2,027,963,768 1,078,606,000 1			-	
Charged to P/L  NCC Bank PLC. for the period ended  NCC Bank PLC. for the rest of the year  NCCB Securities and Financial Services Limited for the period ended  NCCB Capital Limited  Charged to P/L  C) Special general provision COVID-19  Total Charged to P/L (a+b+c)  Total Ch		NCCB Securities and Financial Services Limited for the period ended	-	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
NCC Bank PLC. for the period ended (225,415,661) (6,996,672) NCC Bank PLC. for the rest of the year (6,995,672) NCCB Securities and Financial Services Limited for the period ended NCCB Capital Limited Capital Capit			-	
NCC Bank PLC. for the period ended         (225,415,661)         46,586,929           NCCB Securities and Financial Services Limited for the period ended NCCB Capital Limited         (6,995,672)           NCCB Capital Limited         (225,415,661)         81,586,929           Charged to P/L         (225,415,661)         81,586,929           17 Total Charged to P/L (a+b+c)         1,802,548,107         1,160,192,929           14.7         Provision on off-balance sheet items         965,641,892         1,058,054,138           Add: Provision made for period ended         252,789,311         239,965,441           Add: Provision made/(adjusted) for rest of the         1,218,431,203         955,641,892           Closing balance         1,218,431,203         955,641,892           14.8         Interest/ profit suspense account         1,218,431,203         955,641,892           Opening balance         10,331,384,652         8,920,294,393           Add: Amount transferred during the period ended         (37,123,30)         (367,922,309)           Less: Amount transferred during the period ended         (37,123,30)         (367,922,309)           Less: Amount written off/waived during the period ended         (41,320,615)         (19,479,352)           Less: Amount written off/waived during the period ended         (41,320,615)         (19,479,352)			2,027,963,768	1,078,606,000
NCC Bank PLC. for the rest of the year   (6,995,672)   NCCB Securities and Financial Services Limited for the period ended   35,000,000   NCCB Capital Limited   35,000,000   Charged to P/L   (225,415,661)   81,586,929   C) Special general provision COVID-19   Total Charged to P/L (4-b+c)   1,802,548,107   1,160,192,929   Total Charged to P/L (4-b+c)   1,802,548,107   1,160,192,929   November 2   1,058,054,138   Add: Provision made for period ended   252,789,311   239,965,481   Add: Provision made (radjusted) for rest of the   252,789,311   239,965,481   Add: Provision made (radjusted) for rest of the   1,218,431,203   965,641,892   1,058,054,138   Add: Provision made (radjusted) for rest of the   1,218,431,203   965,641,892   1,331,384,652   8,920,294,393   Add: Amount transferred during the period ended   744,286,928   583,365,448   Add: Amount transferred during the rest of the year   3,243,601,292   Less: Amount recovered/adjust during the rest of the year   90,444,3898   Less: Amount recovered/adjust during the period ended   (37,123,320)   (367,922,309)   Less: Amount written off/waived during the rest of the year   90,444,3898   Less: Amount written off/waived during the rest of the year   10,997,227,645   10,331,384,652   10,331,384,65			nents	
NCCB Securities and Financial Services Limited for the period ended NCCB Capital Limited Charged to P/L c) Special general provision COVID-19 Total Charged to P/L (a+b+c) 1,802,548,107 1,160,192,929  14.7 Provision on off-balance sheet items Opening balance Add: Provision made for period ended Topining balance  10.331,384,652 10.331,384,			(225,415,661)	46,586,929
NCCB Capital Limited   Charged to P/L (a+b+c)   Special general provision COVID-19   Total Charged to P/L (a+b+c)   1,802,548,107   1,160,192,929   1,170			-	
Charged to P/L   (225,415,661)   (225,415,661)   (31,005,954,107)   (31,005,954,107)   (31,005,954,107)   (31,005,954,107)   (31,005,954,107)   (31,005,954,107)   (31,005,954,107)   (31,005,954,107)   (31,058,954,107)   (31,058,954,107)   (31,058,954,108)   (32,789,311)   (339,965,481)   (332,377,727)   (20,961,961)				35,000,000
C) Special general provision COVID-19 Total Charged to P/L (a+b+c) Total Charged to P/L (a+b+c)  14.7 Provision on off-balance sheet items  Opening balance Add: Provision made for period ended Add: Provision made/(adjusted) for rest of the Add: Provision made/(adjusted) for rest of the Closing balance  15.8 Interest/profit suspense account Opening balance Add: Amount transferred during the period ended Add: Amount transferred during the rest of the year Add: Amount transferred during the rest of the year Less: Amount recovered/adjust during the period ended Add: Amount transferred during the period ended Add: Amount recovered/adjust during the period ended Add: Amount recovered/adjust during the rest of the year Less: Amount written off/waived during the period ended Less: Amount written off/waived during the rest of the year Closing balance Contribution to NCC Bank's CSR Fund Qpening balance Add: Contribution for the period ended Add: Contribution for rest of the year Add: Contribution for rest of the year Add: Contribution for rest of the year Add: Contribution for prest of the year Add: Contribution for prest of the year Add: Contribution for prest of the year Add: Contribution for rest of the year Add: Contribution for the period ended Add: Contribution for the period ended Add: Crotic the thoric of the year Add: Contribution for the period ended Add: Crotic the thoric of the year Add: Crotic the thoric of			(225.415.661)	
Total Charged to P/L (a+b+c) Provision on orf-balance sheet items  Replace September S			(225,415,661)	81,586,929
Provision on off-balance sheet items			1 902 549 107	1 160 102 020
Opening balance	147		1,002,546,107	1,100,192,929
Add: Provision made for period ended	4117			
Add: Provision made/(adjusted) for rest of the Closing balance (332,377,277) Closing balance (332,377,277)  148 Interest/profit suspense account  Opening balance  Opening balance  Opening balance  Opening balance  Opening balance  Opening balance  Add: Amount transferred during the period ended Add: Amount transferred during the rest of the year  Less: Amount recovered/adjust during the period ended Less: Amount written off/walved during the rest of the year  Less: Amount written off/walved during the rest of the year  Less: Amount written off/walved during the rest of the year  Less: Amount written off/walved during the rest of the year  Colosing balance  Opening balance  Opening balance  Add: Contribution to NCC Bank's CSR Fund  Opening balance  Add: Contribution for the period ended  Add: Contribution for the period ended  Add: Contribution for rest of the year  Add: Provision made/(adjustment) during the period ended  Less: Adjusted during the period ended  Less: Adjusted during the period ended  Less: Adjusted forming rest of the year  Add: Provision for plan asset (Gratuity Fund)  Defined benefit obligation  Net defined benefit obligation (Gratuity Fund)  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 between assets built up from past contributions and accrued liabilities (i.e. benefits earned by members as a result of service between assets bu				
Closing balance  148   Thereex/profit suspense account  Opening balance  Add: Amount transferred during the period ended  Add: Amount transferred during the period ended  Add: Amount transferred during the rest of the year  Less: Amount recovered/adjust during the period ended  (37,123,320)  Less: Amount recovered/adjust during the period ended  (37,123,320)  Less: Amount written off/walved during the period ended  (41,320,615)  Less: Amount written off/walved during the rest of the year  Closing balance  Closing balance  (39,97,227,645)  10,331,384,652  10,124,303,92			252,/89,311	
Interest/profit suspense account			1.218.431.203	965.641.892
Opening balance         10.331,384.652         8,920,294,393           Add: Amount transferred during the period ended         744,286.928         583,365,448           Add: Amount transferred during the rest of the year         -         3,243,601,292           Less: Amount recovered/adjust during the period ended         (37,123,320)         (367,922,309)           Less: Amount written off/waived during the period ended         (41,320,615)         (19,479,352)           Less: Amount written off/waived during the rest of the year         -         (1,124,030,922)           Less: Amount written off/waived during the rest of the year         -         (1,124,030,922)           Closing balance         10,997,227,645         10,331,384,652           Contribution to NCC Bank's CSR Fund         -         (1,124,030,922)           Opening balance         39,967,289         30,000,001           Add: Contribution for the period ended         (9,624,562)         -         25,000,000           Add: Contribution for rest of the year         39,967,289         60,000,001           Less: Adjusted during rest of the year         30,342,727         39,967,289           Closing balance         2,480,267,108         2,480,267,108           Less: Fair value of plan asset (Gratuity Fund)         2,480,267,108         2,480,267,108           Less: Fa	14.8			
Add: Amount transferred during the period ended Add: Amount transferred during the rest of the year Less: Amount recovered/adjust during the period ended Less: Amount recovered/adjust during the period ended Less: Amount recovered/adjust during the period ended Less: Amount written off/waived during the rest of the year Less: Amount written off/waived during the rest of the year Less: Amount written off/waived during the rest of the year Less: Amount written off/waived during the rest of the year Less: Amount written off/waived during the rest of the year Dening balance  Opening balance 39,967,289 30,000,001 Add: Contribution for the period ended 39,967,289 30,000,000 Add: Contribution for rest of the year Less: Adjusted during the period ended (9,624,562) Less: Adjusted during the period ended (9,624,562) Less: Adjusted during rest of the year Less: Adjusted during rest of the year Less: Adjusted benefit obligation Less: Fair value of plan asset (Gratuity Fund) 2,480,267,108 2,480,267,108 Less: Fair value of plan asset (Gratuity Fund) 2,480,267,108 2,480,267,108 Less: Fair value of plan asset (Gratuity Fund) 2,480,267,108 2,480,267			10 331 384 652	8,920,294,393
Add: Amount transferred during the rest of the year Less: Amount recovered/adjust during the period ended Less: Amount recovered/adjust during the period ended Less: Amount written off/waived during the rest of the year Closing balance Costribution to NCC Bank's CSR Fund Opening balance Opening balance Add: Contribution for the period ended Add: Contribution for the period ended Add: Contribution for rest of the year Add: Provision made/(adjustment) during the period ended Add: Contribution for rest of the year Add: Provision made/(adjustment) during the period ended Add: Provis				
Less: Amount recovered/adjust during the period ended Less: Amount recovered/adjust during the rest of the year Less: Amount written off/waived during the period ended Less: Amount written off/waived during the period ended Less: Amount written off/waived during the rest of the year Closing balance Opening balance Add: Contribution for the period ended Add: Contribution for the period ended Add: Contribution for rest of the year Add: Contribution for rest of the year Closing balance Add: Contribution for rest of the year Alpusted during the period ended Algusted during rest of the year Algusted during the period ended Algusted during rest of the year Algusted during the period ended Algusted during rest of the year Algusted during rest o		Add: Amount transferred during the rest of the year	:	3,243,601,292
Less: Amount written off/waived during the period ended Less: Amount written off/waived during the rest of the year closing balance 10,997,227,645 10,331,384,652 10,997,227,645 10,331,384,652 10,997,227,645 10,331,384,652 10,997,227,645 10,331,384,652 10,997,227,645 10,331,384,652 10,997,227,645 10,331,384,652 10,997,227,645 10,331,384,652 10,997,227,645 10,331,384,652 10,997,227,645 10,331,384,652 10,997,227,645 10,331,384,652 10,997,228 10,997,227 10,997,227,228 10,997,227 10,997,227,228 10,997,227,228 10,997,227,228 10,997,227,228 10,997,228 10,997,227,228 10,997,227,228 10,997,227,228 10,997,227,228 10,997,227,228 10,997,227,228 10,997,227,228 10,997,227,228 10,997,227,228 10,997,227,228 10,997,227,228 10,997,227,228 10,997,228 10,997,227,			(37,123,320)	
Less: Amount written off/waived during the rest of the year Closing balance Closing balance Contribution to NCC Bank's CSR Fund Opening balance Add: Contribution for the period ended Add: Contribution for rest of the year  Less: Adjusted during the period ended Add: Contribution for rest of the year  Less: Adjusted during the period ended Add: Contribution for rest of the year  Less: Adjusted during rest of the year  Closing balance  Ret defined benefit obligation Defined benefit obligation (Gratuity Fund) Less: Fair value of plan asset (Gratuity Fund) Add: Contribution 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 Contribution to NCC Bank's CSR Fund Opening balance Add: Contribution for the period ended Add: Contribution for the period ended Add: Contribution for rest of the year Add: Contribution for rest of the year  Eass: Adjusted during the period ended Ads: Adjusted during rest of the year Adjusted during rest of the year Closing balance Adjusted during rest of the year Adjusted during rest of the year Closing balance Adjusted during rest of the year Adjusted Adjusted Adjusted Adjusted Adjusted Adjusted Adjusted Adjusted Adjusted			(41,320,615)	
Opening balance Add: Contribution for the period ended Add: Contribution for rest of the year Adjusted during the period ended Add: Contribution for rest of the year Closing balance Adjusted during rest of the year Closing balance  Tensor Salayse Salayse  Add: Contribution for rest of the year Adjusted during the period ended Add: Contribution for rest of the year Adjusted during the period ended  Add: Contribution for rest of the year Adjusted during the period ended  Adjusted Adjusted Adjusted Adjusted Adjusted 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			10 007 227 645	
Opening balance 39,967,289 30,000,001 Add: Contribution for the period ended - 5,000,000 Add: Contribution for rest of the year 25,000,000 Add: Contribution for rest of the year 39,967,289 60,000,001 Less: Adjusted during the period ended (9,624,562) (20,032,712) Less: Adjusted during rest of the year (20,032,712) Closing balance - (20,032,712) Closing balance - (20,032,712) 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) 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	14.9		10,997,227,045	10,331,364,632
Add: Contribution for the period ended Add: Contribution for rest of the year  Add: Contribution for rest of the year  Add: Contribution for rest of the year  Begin and the period ended and a specific of the year and ye			39.967.289	30,000,001
Less: Adjusted during the period ended Less: Adjusted during rest of the year Closing balance Defined benefit obligation Defined benefit obligation (Gratuity Fund) Less: Fair value of plan asset (Gratuity Fund)  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  33,967,289  - (20,032,712)  39,967,289  2,480,267,108			-	
Less: Adjusted during the period ended Less: Adjusted during rest of the year Closing balance Closing balance  14.10 Net defined benefit obligation Defined benefit obligation (Gratuity Fund) Less: Fair value of plan asset (Gratuity Fund) Less: Fair value of plan asset (Gratuity Fund)  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  1 (20,032,712) 30,945,728  2,480,267,108 2,480,267,		Add: Contribution for rest of the year		
Less: Adjusted during rest of the year Closing balance  Net defined benefit obligation Defined benefit obligation (Gratuity Fund) Less: Fair value of plan asset (Gratuity Fund) Less: Fair value of plan asset (Gratuity Fund)  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 investigation date)  14.11 Provision for nostro accounts Opening balance Add: Provision made/(adjustment) during the period ended  - (20,032,712) 39,967,108 2,480,267,108 2,480,		34		60,000,001
Closing balance  Net defined benefit obligation  Defined benefit obligation (Gratuity Fund) Less: Fair value of plan asset (Gratuity Fund)  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			(9,624,562)	(20,022,742)
14.10 Net defined benefit obligation  Defined benefit obligation (Gratuity Fund) Less: Fair value of plan asset (Gratuity Fund) Less: Fair value of plan asset (Gratuity Fund)  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			20 242 727	
Defined benefit obligation (Gratuity Fund) Less: Fair value of plan asset (Gratuity Fund) Less: Fair value of plan asset (Gratuity Fund)  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  2,480,267,108 (2,313,398,596) (16,868,512 (166	14 10		30,342,727	39,907,289
Less: Fair value of plan asset (Gratuity Fund)  (2,313,398,596) (2,313,398,596) (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	14.10		2 490 267 109	2 480 267 108
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				
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		Less. I all value of plan asset (Gratuity Fund)		
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		Not defined hanefit obligation is the net result of next employment hane		
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		under IAS 19 "Employee Renefits". The methodology used to assess the	ne financial position of the se	cheme is "projected unit
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		credit method" in consistent with IAS 19 Under this method the valuation	on is done considering 'Futur	re service cost' 'which an
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		employee shall obtain in normal course of service as well as 'nast service	cost 'which is the difference	between assets built up
14.11 Provision for nostro accounts  Opening balance Add: Provision made/(adjustment) during the period ended		from past contributions and accrued liabilities (i.e. benefits earned by mer	nbers as a result of service as	of investigation date)
Opening balance Add: Provision made/(adjustment) during the period ended		Train past contributions and accraca habilities (net benefits carried by mer		
Add: Provision made/(adjustment) during the period ended	14.11			
			-	-
Closing balance			:=:	
		Closing Dalance	-	

		31 March 2025 <u>Taka</u>	31 December 2024 <u>Taka</u>
14.12	Lease liabilities (present value of lease payments) Opening balance	868,429,822	393,256,743
	Add: Interest during the period ended	20,751,310	10,739,244
	Add: Interest during the rest of the year Add: Made during rest of the year	-	31,185,246 503,980,366
	Less: Adjust/payment during the period ended	(40,924,155)	(15,399,032)
	Less: Adjust/payment during rest of the year Closing balance	848.256.977	(55,332,745) <b>868,429,822</b>
14.13	Start-up fund	<del></del> )	07.040.022
	Opening balance Add: Made during the period	121,046,611	97,810,922
	Add: Made during the rest of the year	424 046 644	23,235,689
14(a)	Closing balance  Consolidated other liabilities	121,046,611	121,046,611
_ (u)	NCC Bank PLC. (Note-14)	43,077,136,328	38,936,406,878
	NCCB Securities and Financial Services Limited NCCB Capital Limited	903,329,038   69,000	927,051,209   69,000
		43,980,534,366	39,863,527,087
	Less: Inter company transactions	43.980.534.366	39.863.527.087
15	Share capital	43,300,334,300	55.005.527.007
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	20,000,000,000	20,000,000,000
	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 144,483,570 Ordinary shares of Tk 10 each issued as right share in Cash	9,269,395,250 1,444,835,700	9,269,395,250 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	-	10/102/5 10
	Less : Adjusted during the period ended Closing balance	10,162,348	10,162,348
17(a)	Consolidated General reserve	10,102,540	10,102,540
(-)	NCC Bank PLC. (Note-17)	10,162,348	10,162,348
	NCCB Securities and Financial Services Limited NCCB Capital Limited	830,937	830,937
	Need capital Efficea	10,993,285	10,993,285
18	Other reserves including assets revaluation reserve	325,081,272	325,496,973
	Assets revaluation reserve on land and building (Note - 18.1) Revaluation reserve on Govt. securities (Note - 18.2)	466,105,734	208,220,105
		791,187,006	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	(415,701)	(426,360) (1,279,080)
	Less: Dep. on rev. amt. tran. to retained earnings during rest of the year	325,081,272	325,496,973
	Add: Reverse deferred tax on revaluation on land & building	225 004 272	325,496,973
102	Closing balance Revaluation reserve on Govt. securities (treasury bills & bonds)	325,081,272	323,490,973
10.2	Opening balance	208,220,105	34,676,996
	Add: addition during the period/year Held to maturity (HTM )	1,348,972,568 782,044,020	1,599,031,819 22,611,620
	Held for trading (HFT)	566,928,548	1,576,420,199
	Less: adjusted during the period/year	(1,091,086,939) (555,756,969)	(1,425,488,710) (16,033,600)
	Held to maturity (HTM ) Held for trading (HFT)	(535,329,970)	(1,409,455,110)
	Closing balance	466,105,734	208,220,105

		31 March 2025 Taka	31 December 2024 Taka
19	Foreign currency translation gain/(loss)		
	Opening balance Add: Transfer/adjustment during the period ended	7,128,607 3,772, <del>444</del>	3,297,082
	Add: Transfer/adjustment during the rest of the year Closing balance	10,901,051	3,831,525 <b>7,128,607</b>
20	Surplus in profit and loss account	2.051.264.700	101 201 010
	Retained earnings brought forward ( <b>Note-20.1</b> )  Profit for the period ended	2,051,264,700 280,809,827	181,301,010 164,578,080
	Profit for the rest of the year	280,809,827	2,158,990,844
	Interest/dividend on perpetual bonds for the period ended	(124,680,556)	(125,638,889)
	Interest/dividend on perpetual bonds for the rest of the year	-	(374,361,111)
	Transfer to start-up fund		(23,235,689)
	Gain on sale of Non-banking assets	- <del>-</del> :	67,925,016
	Transfer to statutory reserve for the period ended		-
	Transfer to statutory reserve for rest of the year	2 207 202 071	- 2 040 550 360
	Depreciation on revalued amount of building tunneferred to retained exercises	2,207,393,971	2,049,559,260
	Depreciation on revalued amount of building transferred to retained earnings	415,701 <b>2,207,809,673</b>	1,705,440 2,051,264,700
		2,207,809,873	2,031,204,700
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	282,263,598	168,635,534
	Profit for the rest of the year	(424 600 556)	2,158,145,831
	Interest/dividend on perpetual bonds for the period ended	(124,680,556)	(125,638,889)
	Interest/dividend on perpetual bonds for the rest of the year Transfer to start-up fund	- · · · · · · · · · · · · · · · · · · ·	(374,361,111)
	Gain on sale of Non-banking assets	-	(23,235,689) 67,925,016
	Transfer to general reserve for the year	-	(323,573)
	Transfer to statutory reserve for the period ended	-	(323,373)
	Transfer to statutory reserve for the period critical Transfer to statutory reserve for rest of the year	2	-
	Transfer to statutory reserve for rest of the year	2,343,052,465	2,183,763,982
	Dep. on revalued amount of building transferred to retained earnings	415,701	1,705,440
		2,343,468,166	2,185,469,422
20.1	Retained earnings	9 <u> </u>	
	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	220 422 702	175 720 024
	Closing balance	220,433,703	175,730,934
20.2	Consolidated retained earnings		4 645 404 570
	Opening balance	2,185,469,422	1,645,124,578
	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	2,185,469,422	312,616,864
	Closing balance	2,103,703,722	0-2/0-2/004
20.3	Consolidated foreign currency translation gain/(loss)	10,901,051	7,128,607
	NCC Bank PLC. (Note-19 ) NCCB Securities and Financial Services Limited	10,901,031	7,120,007
	NCCB Securities and Financial Services Limited  NCCB Capital Limited		-
	NOCE Capital Littliced	10,901,051	7,128,607

		01 January to 31 March 2025	01 January to 31 March 2024
		<u>Taka</u>	Taka
21	Interest/Profit income Conventional and Islamic banking (Note-21.1)		
	Off-shore banking unit (Note-21.1)	6,176,436,679 192,287,490	5,282,777,915
	(1000 ====)	6,368,724,169	255,085,420 5,537,863,335
	Less: Inter transaction between OBU & Conventional and Islamic banking	(93,609,928)	(109,446,202)
	National Control of the Control of t	6,275,114,241	5,428,417,133
21.1	Conventional and Islamic banking Interest on loans and advances/profit on investments		
	Loan ( General)	22.422	42.010
	Loan against trust receipts	33,433 511,451,163	42,818 212,940,504
	Loan against packing & pre-shipment credit	2,776,150	6,019,740
	Secured overdraft/Bhai murabahah Cash credit/Bai Murabahah	1,254,700,572	1,042,080,294
	Working capital under stimulus package	739,173,796	652,189,119 7,931,050
	Forced loan	87,352,520	86,163,833
	Demand Loan	662,315,942	179,848,753
	Transport loan Lease finance	28,331,334	29,016,888
	Start-up loan	62,606,998 9,260	62,472,941 12,490
	Loan to Women	741,042	61,092
	Payment against documents	123,567,274	26,638,908
	House building loan/HPSM-Home Personal loans	175,501,646	133,505,546
	Consumer loan	14,283,673 307,111	11,164,348   541,375
	Agricultural credit	92,123,263	104,102,948
	Small business loan	42,576,841	30,512,505
	Term loan Staff loan	1,788,075,065	1,550,201,627
	Credit card	16,645,864 20,086,930	14,862,785   10,790,035
	Car loan	4,147,879	3,424,636
	Short term loan	205,639,100	679,470,084
	Export loan OBU	16,248,107 93,609,928	2,643,030
	Time loan	18,517,025	91,431,062 132,222,558
	Documentary bills purchased	97,792,437	44,890,491
	EDF	13,793,592	21,466,769
	Tutouset / weefit on helenose with other hanks and financial institut	6,072,407,942	5,136,648,228
	Interest/profit on balances with other banks and financial institute Fixed deposits with other banks	42,522,222	28,476,739
	Bangladesh Bank foreign currency account	3,669,848	5,431,123
	Financial institutions	4,530,664	34,475,285
	Money at call & short notice	6,374,139	4,059,222
	Foreign banks	46,931,864 104,028,737	73,687,317 146,129,686
		6,176,436,679	5,282,777,915
21.2	Off-shore banking unit	192,287,490	255,085,420
	-	232/20//100	
21(a)	Consolidated interest/Profit income NCC Bank PLC. (Note-21)	6,275,114,241	5,428,417,133
	NCCB Securities and Financial Services Limited	9,096,596	17,418,117
	NCCB Capital Limited	-	-
	,	6.284.210.837	5.445.835.250
	Less: Inter company transactions	(55,812) <b>6.284,155,025</b>	5,445,835,250
22	Interest/Profit paid on deposits and borrowings	0,204,133,023	3,443,633,230
	Conventional and Islamic banking (Note-22.1)	4,747,522,392	3,569,299,311
	Off-shore banking unit (Note-22.2)	145,553,434	189,815,254
	Land Takes transportion hat usen ORLLO Conventional and Islamic hanking	4,893,075,826	3,759,114,565 (109,446,202)
	Less: Inter transaction between OBU & Conventional and Islamic banking	(93,609,928) <b>4,799,465,899</b>	3,649,668,363
22.1	Conventional and Islamic banking	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	Interest/Profit paid on deposits and borrowings		
	Savings/Mudaraba savings deposits	97,711,225	118,838,957
	Current deposits	893,291	200 500 005
	Short notice deposits	373,521,438 3,313,130,505	308,588,985 2,284,701,251
	Fixed/Mudaraba term deposits Special savings scheme	263,873,226	340,710,453
	Special deposit scheme	138,923,622	20,911,990
	Interest/profit paid on borrowings	476,523,778	442,016,954
	Money double program	70,848,336	47,750,101
	Money triple program	472,461 11,624,511	414,610 5,366,009
	Foreign currency deposits	4,747,522,392	3,569,299,311
22.2	Off-chore hanking unit	145,553,434	189,815,254
22.2	Off-shore banking unit	173,333,737	103/013/237

	01 January to 31 March 2025	01 January to 31 March 2024
22(a) Consolidated interest paid/profit shared on deposits, borrow	<u>Taka</u> rings, etc.	<u>Taka</u>
NCC Bank PLC. ( <b>Note-22</b> )  NCCB Securities and Financial Services Limited  NCCB Capital Limited	4,799,465,899 1,550,292 -	3,649,668,363 2,302,878 -
Less: Inter company transactions	4,801,016,191 (55,812) <b>4,800,960,379</b>	3,651,971,241 - 3,651,971,241
23 Income from investments in shares & securities etc.	4,000,300,373	3,031,371,241
Interest on treasury bills Interest on reverse repo Interest on treasury bonds Interest/profit on sukuk bond Interest on subordinated bonds Interest on perpetual bonds Interest on corporate bond Dividend on shares Gain on sale of shares Prize money on prize bond Capital gain on sale of treasury bonds	411,502,036 635,045 1,581,789,199 15,747,467 6,188,361 92,739,726 38,500,000 3,300 - 8,000 771,792,461	98,606,852 5,781,058 1,156,062,148 12,304,995 14,152,526 93,493,150 39,686,111 2,556,034 540,780
Less: Loss on Repo/sale/revaluation/amortization of securities	2,918,905,595 (800,844,358) <b>2.118,061,237</b>	2,300,255,762 (1,003,650,759) <b>1,296,605,003</b>
23(a) Consolidated income from investments in shares & securities		1,230,003,003
NCC Bank PLC. (Note-23)	2,118,061,237	1,296,605,003
NCCB securities and Financial Services Limited	7,185,702	24,229,541
NCCB Capital Limited  Less: Inter company transactions	2,125,246,939	1,320,834,544
account the company danaged in	2,125,246,939	1,320,834,544
24 Commission, exchange and brokerage Conventional and Islamic banking Commission Commission on bill purchased Commission on remittances Commission on letter of guarantee Commission on letter of credit Commission on acceptance Others commission	10,831,263 40,604,689 90,479,128 152,860,225 165,818,532 34,971,409	9,987,746 5,747,501 94,987,307 214,307,689 148,911,596 9,776,959
	495,565,246	483,718,797
Exchange Exchange gain net off exchange losses	301,111,643 <b>796,676,888</b>	361,182,387 <b>844,901,184</b>
24(a) Consolidated commission, exchange & brokerage		
NCC Bank PLC. (Note-24)  NCCB Securities and Financial Services Limited  NCCB Capital Limited	796,676,888 11,188,462 -	844,901,184 27,782,712 -
Less: Inter company transactions	807,865,350	872,683,896 -
	807,865,350	872,683,896
25 Other operating income		
Conventional and Islamic banking Rent locker Rent godown	1,092,500 284,005 26,604,332	1,308,027 210,000 23,103,081
Postage, fax, swift etc. recoveries Legal charge recoveries Service charges ATM transaction fees Account maintenance fees	463,835 34,235,659 3,268 340,199	184,955 35,422,966 7,694 302,184
Card fees & others Profit on sale of fixed assets SMS, Internet Banking & clearing charge Miscellaneous earnings	25,702,148 168,875 3,814,103 65,547,341	28,400,925 - 3,034,084 73,819,232
Recoveries of amount previously written off Application and processing fees Other income of Off-shore banking unit	44,417,075 46,144,706 1,630,896	37,897,019 40,931,665 1,862,300
	250,448,942	246,484,131

		01 January	01 January
		to 31 March	to 31 March
		2025 <u>Taka</u>	2024 <u>Taka</u>
25(a)	Consolidated other operating income	1970	14114
	NCC Bank PLC. (Note-25)	250,448,942	246,484,131
	NCCB Securities and Financial Services Limited	26,016	98,875
	NCCB Capital Limited	250,474,958	246,583,006
26	Colore 9 allowances	230,474,938	240,585,000
26	Salary & allowances		
	Conventional and Islamic banking (Note-26.1) Off-shore banking unit (Note-26.2)	863,625,291 1,298,709	804,204,610 1,533,816
	On-Shore banking and (Note-20.2)	864,924,000	805,738,426
26.4	Communicated and Telephia hanking		
26.1	Conventional and Islamic banking	400 704 006	260 527 707
	Basic salary House rent allowance	408,704,896 178,622,285	369,537,707 163,297,643
	Bonus	76,538,000	65,619,000
	Bank's contribution to provident fund	39,593,571	36,129,885
	Other salary & allowances	160,166,539	169,620,375
		863,625,291	804,204,610
26.2	Off-shore banking unit	1,298,709	1,533,816_
26(-)	Concelidated Calany & allowances		
20(a)	Consolidated Salary & allowances	054.004.000	005 700 406
	NCC Bank PLC. (Note-26) NCCB Securities and Financial Services Limited	864,924,000 13,902,138	805,738,426 13,110,968
	NCCB Capital Limited	-	13,110,500
		878.826.138	818,849,394
27	Rent, taxes, insurance, electricity etc.		
	Conventional and Islamic banking (Note-27.1)	102,610,705	122,262,826
	Off-shore banking unit		_
		102,610,705	122,262,826
27.1	Rent, taxes, insurance, electricity etc.		
	Office Rent*	42,719,069	71,506,132
		12,717,007	72/300/232
	Rates and taxes:		
	Rates	176,916	363,351
	Taxes	<u>581,788</u> 758,704	<u>546,520</u> 909,871
	Insurance:	730,704	505,071
	Cash	8,930,264	6,721,241
	Fixed Assets	485,446	688,190
	Deposits	35,151,015	30,000,000 37,409,431
		44,566,725	37,409,431
	Electricity	14,566,207	12,437,392
	*	102,610,705	122,262,826
	* While implementing IFRS 16 (leases), the bank recorded interest expe	nse on lease liabilities and de	epreciation on ROU assets
	(note- 33) instead of charging rental expense of BDT 5,41,82,570/- durin	g the period in 2025 against t	tnose rental premises that
	have been treated as lease assets (ROU) and shown in the Balance Shee	t as per IFRS 16.	
27(a)	Consolidated rent, taxes, insurance, electricity etc.		
	NCC Bank PLC. (Note-27)	102,610,705	122,262,826
	NCCB Securities and Financial Services Limited NCCB Capital Limited	3,624,687	3,481,648
	Neeb capital clinica	106.235.392	125.744.474
28	Legal expenses		
20	Conventional and Islamic banking (Note-28.1)	3,440,686	6,484,385
	Off-shore banking unit	-	
		3,440,686	6,484,385
28.1	Legal expenses		
	Legal charge	3,029,608	4,312,571
	Stamp charge	91,633	215,260 1,456,667
	Consultancy fee Credit rating fee	319,445	499,887
	Credit rading ree	3,440,686	6,484,385

		01 January to 31 March 2025	01 January to 31 March 2024
28 (a)	Consolidated legal expenses	<u>Taka</u>	<u>Taka</u>
	NCC Bank PLC. <b>(Note-28)</b> NCCB Securities and Financial Services Limited NCCB Capital Limited	3,440,686 - - 3,440,686	6,484,385 - - - 6,484,385
29	Postage, stamp and telecommunication		
	Conventional and Islamic banking (Note-29.1) Off-shore banking unit (Note-29.2)	9,527,141	17,804,114
		9,527,141	17,804,114
29.1	Postage, stamp and telecommunication		
	Postage Swift/internet/Connectivity	3,265,606 4,994,850	2,452,465 14,177,003
	Telephone	1,266,685 <b>9,527,141</b>	1,174,646 <b>17,804,114</b>
29.2	Off-shore banking unit		<u>-</u> 1
29(a)	Consolidated postage, stamp and telecommunication		
	NCC Bank PLC. (Note-29) NCCB Securities and Financial Services Limited	9,527,141 133,899	17,804,114 146,976
	NCCB Capital Limited	-	17.951.090
	Challenger and all the second and the second and	9,661,040	17.951.090
30	Stationery, printing, advertisement etc.  Conventional and Islamic banking (Note-30.1)	20 201 270	21,384,919
	Off-shore banking unit	28,381,279	-
		28,381,279	21,384,919
30.1	Stationery, printing, advertisement etc.		
	Printing and stationery: Printed stationery	4,638,351	2,834,192
	Security stationery	2,717,100 5,031,085	3,820,531 4,415,170
	Petty stationery	12,386,535	11,069,893
	Publicity and advertisement	15,994,743 28.381.279	10,315,026 <b>21.384.919</b>
30(a)	Consolidated stationery, printing, advertisement etc.		
	NCC Bank PLC. (Note-30) NCCB Securities and Financial Services Limited	28,381,279 102,266	21,384,919 108,923
	NCCB Capital Limited	28,483,545	21.493.842
31	Managing Director's salary & fees		
	Basic salary	1,800,000 600,000	
	House rent allowance Banks contribution to P.F	8 <del>-</del>	=
	Bonus Other allowances	150,000 600,000	-
		3,150,000	
32	Director's & Shariah Committee Members fees & meeting expe		
	Meeting fees Other meeting related expense	1,016,000 203,467	866,800
	outer meeting rolated expenses	1,219,467	866,800
	and the state of t	meeting evanges	
32(a)	Consolidated Director's & Shariah Committee Members fees & NCC Bank PLC. (Note-32)	1,219,467	866,800
	NCCB Securities and Financial Services Limited	-	96,800
	NCCB Capital Limited	1,219,467	963.600
33	Auditors' fees	158,125	158,125
33(a)	Consolidated auditors' fees NCC Bank PLC. (Note-33)	158,125	158,125
	NCCB Securities and Financial Services Limited NCCB Capital Limited	-	-
	11000 Capital Cilinoo	158.125	158.125

		01 January to 31 March 2025 <u>Taka</u>	01 January to 31 March 2024 Taka
34	Charges on loan losses Made during the period	13,448,779	
35	Repairs, maintenance, amortization and depreciation	13,440,779	1,337,589
	Conventional and Islamic banking (Note-35.1) Off-shore banking unit	137,025,297	104,230,623
	•	137.025,297	104.230,623
35.1	Repairs, maintenance, amortization and depreciation		
	Repairs & maintenance :		
	Repairs & maintenance of fixed assets Renovation & maintenance of premises	18,827,313 9,579,555	18,376,037 6,311,851
		28,406,868	24,687,887
	Depreciation/Amortization:		
	Furniture and fixtures  Machinery and equipment	14,755,004 11,444,092	16,358,281
	Computer equipment	19,674,166	12,348,185 17,028,622
	Vehicles	4,264,029	4,241,847
	Right of use assets	44,663,367	17,650,767
	Buildings & office premises Amortization of software	6,318,636	6,480,652
	AMORIZATION OF SORWARE	7,499,135 108,618,429	5,434,381 79,542,736
		137,025,297	104,230,623
35(a)	Consolidated Repairs, maintenance, amortization and deprec		
. ,	NCC Bank PLC. (Note-35)	137,025,297	104,230,623
	NCCB Securities and Financial Services Limited NCCB Capital Limited	530,064	606,927
		137,555,361	104,837,550
36	Other expenses		
	Conventional and Islamic banking (Note-36.1)	268,854,778	228,706,361
	Off-shore banking unit (Note-36.2)	21,192 268,875,970	47,499 <b>228,753,860</b>
36.1	Conventional and Islamic banking		220/100/000
	Entertainment	8,638,237	5,795,819
	Transportation expenses	38,737,370	31,723,034
	Paper and periodicals Trade subscription	343,001 9,854,992	294,048
	Traveling & conveyance	40,156,869	8,562,044 3,976,367
	Labour & other charges	903,445	976,986
	Liveries and uniform	2,140,265	1,449,900
	Water sewerage and gas	2,517,258	2,716,741
	Laundry and cleaning Training expenses	1,003,309	864,820 397,062
	Business promotion	2,404,251 7,153,129	2,943,046
	Donation/Grants (Including CSR)	1,101,670	35,143,683
	Medical Expenses	587,560	355,830
	Loss on sale of fixed assets	-	55,080
	Welfare and recreation Subordinated bond related expense	200,000	152,290
	Casual wages	69,874,794	68,683,145
	Current service cost	45,453,681	45,000,000
	CSR Expenses	489,878	75,578
	Other bank charge	4,041,829	5,425,850
	Miscellaneous expenses	331,972 4,745,005	281,102 3,476,590
	ATM Expenses Credit card service charge	11,665,578	8,355,997
	CDBL charge	1,350	1,350
	Superannuation fund	16,509,335	2,000,000
		268,854,778	228,706,361
36.2	Off-shore banking unit	21,192	47,499_
	Consolidated other expenses		
	NCC Bank PLC. (Note-36)	268,875,970	228,753,860
	NCCB Securities and Financial Services Limited NCCB Capital Limited	2,959,677	4,229,994
	Less: Inter company transactions	271,835,647	232,983,854
		271,835,647	232,983,854

37	Composition of shareholders' equity		31 March 2025 Taka	31 December 2024 Taka
	Paid up capital		11,104,230,950	11,104,230,950
	Statutory reserve		11,104,230,950	11,104,230,950
	General reserve Other reserve including assets revaluation reserve		10,162,348 791,187,006	10,162,348 533,717,079
	Foreign currency translation gain/(loss)		10,901,051	7,128,607
	Actuarial gain/(loss) on defined benefit plans		(110,279,314)	(110,279,314)
	Surplus in profit and loss account		2,207,809,673	2,051,264,700
	Break-up of paid-up capital		25,118,242,664	24,700,455,320
	39,000,000 Ordinary shares of Tk 10 each issued for	r cash	390,000,000	390,000,000
	926,939,525 Ordinary shares of Tk 10 each issued a		9,269,395,250	9,269,395,250
	144,483,570 Ordinary shares of Tk 10 each issued as ric	ht 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 18-11-1985 Opening capital	No. of Share 19,500,000	Face Value 10	Total Value 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 2005 10% Bonus Share	30,238,570 10,925,350	10 10	302,385,700 109,253,500
	2006 12.50% Bonus Share	15,022,350	10	150,223,500
	2007 & 2008   30% Bonus Share 2009   47% Bonus Share	93,288,820 107,390,300	10 10	932,888,200 1,073,903,000
	11-04-2010 50% Right Share	114,245,010	10	1,142,450,100
	2010 32% Bonus Share 2011 17% Bonus Share	144,040,105	10	1.440.401.050
	2011   17% Bonus Share 2012   10% Bonus Share	101,008,123 69,517,355	10 10	1,010.081,230 695,173,550
	2013 5% Bonus Share	38,234,545	10	382,345,450
	2014 10% Bonus Share 2018 5% Bonus Share	80,292,545 44,160,900	10 10	802,925,450 441,609,000
	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 2022 5 % Bonus Share	40,674,838 52,877,290	10 10	406,748,380 528,772,900
	2022   5 70 Bolius Silate	1,110,423,095	10	11.104.230.950
37(a)	Consolidated Composition of shareholders' ed			
	Paid up capital		11,104,230,950	11,104,230,950
	Statutory reserve		11,104,230,950	11,104,230,950
	General reserve		10,993,285	10,993,285
	Non-controlling (Minority) interest Other reserve including assets revaluation reserve		209	209
	Foreign currency translation gain/(loss)		791,187,006   10,901,051	533,717,079 7,128,607
	Actuarial gain/(loss) on defined benefit plans		(110,279,314)	(110,279,314)
	Surplus in profit and loss account		2,343,468,166	2,185,469,422
			25,254,732,303	24,835,491,188
			31 March 2025	31 March 2024
			<u>Taka</u>	<u>Taka</u>
38	Cash and cash equivalents Conventional and Islamic banking Cash in hand	1	2,925,740,239	3,888,097,582
	Balance with Bangladesh Bank and Sonali Bank Lim	ited	14,972,663,761	11,196,729,219
	Balance with other bank and financial institutions		5,428,680,942	4,250,911,633
	Money at call & short notice		2,398,587,200	831,900,000
	Prize bonds	- L	14,340,600 25,740,012,742	7,903,400 20,175,541,834
	Off-shore banking unit		23,740,012,742	20,173,341,634
38(a)	Consolidated cash and cash equivalents	;	25,740,012,742	20,175,541,834
	NCC Bank PLC. (Note-38) NCCB Securities and Financial Services Limited NCCB Capital Limited		25,740,012,742 111,615,745	20,175,541,834 85,744,295
	NGCB Capital Ellillica	L	25,851,628,487	20,261,286,129
39	Net asset value per share (NAV)			
	Total assets		359,817,129,801	339,479,881,103
	Less: Total liabilities		(334,698,887,137)	(315,127,089,156)
	Net asset value (a)	. dia a (b)	25,118,242,664	24,352,791,946
	Weighted average number of ordinary share outstar Net asset value per share (NAV) (a÷b)	naing (D)	1,110,423,095 <b>22.62</b>	1,110,423,095 21.93
30/5/	Consolidated net asset value per share (NAV)		22.02	
33(a)	Total assets		360,329,988,241	340,029,520,078
	Less: Total liabilities		(335,075,255,938)	(315,540,847,251)
	Net asset value (a)		25,254,732,303	24,488,672,827
	Weighted average number of ordinary share outstar	nding (b)	1,110,423,095	1,110,423,095
	Net asset value per share (NAV) (a÷b)		22.74	22.05

					24.4   2224
			<u>31 March 2025</u> Taka		<u>31 March 2024</u> <u>Taka</u>
40	Earnings per share (EPS)		<u></u>		<u></u>
	Net profit after tax (a)		280,809,827	_	164,578,080
	Weighted average number of ordinary share outstanding (b) <b>Earnings per share (EPS) (a</b> ÷ <b>b)</b>		1,110,423,095 <b>0.25</b>	-	1,110,423,095 <b>0.15</b>
			0.23	=	0.15
40(a)	Consolidated earnings per share				
	Net profit after tax (a) Weighted average number of ordinary share outstanding (b)		282,263,598 1,110,423,095	-	168,635,534 1,110,423,095
	Earnings per share (EPS) (a÷b)		0.25	-	0.15
	EPS has been increased compared to same period in previous interest on treasury bond increased compare to same period i			sury bon	d increased, as a result
41	Net operating cash flows per share (NOCFPS)				
	Net cash received/(used) from operating activities during the	period (a)	13,355,390,858		31,572,610
	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)		12.03	=	0.03
41(a)	Consolidated net operating cash flows per share (NOC	FPS)			
	Net cash received/(used) from operating activities during the	period (a)	13,415,740,225	_	271,346,485
	Weighted average number of ordinary share outstanding (b)  Net operating cash flows per share (NOCFPS) (a÷b)		1,110,423,095 <b>12.08</b>	-	1,110,423,095 <b>0.24</b>
	Net operating cash flows per share (NOCFPS) have been incre	eased comp	-	: revious	
	received from sold of trading securities instead of purcha decreased during the period.				
			01 January		01 January
			to 31 March		to 31 March
			2025		2024
			<u>Taka</u>		<u>Taka</u>
42	Reconciliation between the average effective tax rate and the applicable tax rate (Bank):	Rate	Taka	Rate	Taka
	Profit before tax	<u>nace</u>	917,144,897	nace	904,993,353
	Applicable tax rate & tax expense thereon	37.5%	343,929,336	37.5%	339,372,507
	Factors affecting the tax charge in current period				
	Tax exempted income Non deductible expenses	0.0% 120.9%	- 1,108,549,195	0.0% 86.0%	- 778,532,172
	Deductible expenses for the period	-35.7%	(327,656,680)		(148,542,270)
	Admissible income during the period	0.0%	- '	0.0%	-
	Non admissible income for the period	-10.6%	(97,216,086)	0.007	(88,650,086)
	Tax savings from reduced tax rates for dividend income Tax savings from reduced tax rates for gain on sale of shares	0.0% -19.0%	(578) (174,366,779)		(447,306) (148,715)
	Tax savings from reduced tax rates for gain on sale of Govt. Sec.	0.0%	-	-21.8%	(197,341,224)
	Prior years adjustment	0.0%	-	0.0%	-
	Total current tax	93.0%	853,238,409	75.4%	682,775,079
	Effect of deferred tax  Total effective income tax rate & expense	-23.6% <b>69.4%</b>	(216,903,339) <b>636,335,070</b>	6.4% <b>81.8%</b>	57,640,194 <b>740,415,273</b>
42/-\	·			=	
42(a)	Reconciliation between the average effective tax rate and the applicable tax rate (Consolidated):	Rate	<u>Taka</u>	Rate	<u>Taka</u>
	Profit before tax	<u> </u>	921,838,650		915,437,484
	Applicable tax rate & tax expense thereon	37.5% &		37.5%	
		25%	345,102,775	&	348,429,378
	Factors affecting the tax charge in current period			25%	
	Tax exempted income	0.0%	-	0.0%	_
	Non deductible expenses	120.3%	1,108,549,195	85.0%	778,532,172
	Deductible expenses for the period	-35.5%	(327,656,680)		(148,542,270)
	Admissible income during the period	0.2%	2,295,395	0.2%	1,838,944
	Non admissible income for the period  Tay savings from reduced tay rates for dividend income	-10.5%	(97,216,086) (200,770)		(88,650,086) (784,076)
	Tax savings from reduced tax rates for dividend income Tax savings from reduced tax rates for gain on sale of shares	0.0% -18.9%	(200,770) (174,366,779)		(784,076) (4,321,082)
	Tax savings from reduced tax rates for gain on sale of Govt. Sec.	0.0%	(28,659)		(197,341,224)
	Prior years adjustment	0.0%		0.0%	-
	Total current tax	92.9%	856,478,391	75.3%	689,161,756
	Effect of deferred tax  Total effective income tax rate & expense	-23.5% <b>69.4%</b>	(216,903,339) <b>639,575,052</b>	6.3% <b>82%</b>	57,640,194 <b>746,801,950</b>
	rotar circutive income tax rate & EXPENSE	U2.470	033,3/3,032	/0	/ TU,OU1,33U

639,575,052 82%

746,801,950

		01 January to 31 March 2025	01 January to 31 March 2024
43	Reconciliation of statement of cash flows from operating activities	Taka	<u>Taka</u>
	Profit before provision	3,208,073,960_	2,857,717,422
	Adjustment for non cash items		
	Depreciation & amortization on fixed asset	108,618,429	84,977,116
	Exchange gain Effects of exchange rate changes on cash and cash-equivalents	(301,111,643) (3,772,444)	(361,182,387)
	Charges on loan losses	13,448,779	1,337,589
		(182,816,879)	(274,867,682)
	Adjustment with non-operating activities		(540,700)
	Gain on sale of shares Interest/profit on perpetual bons	(124,680,556)	(540,780) (125,638,889)
	Capital gain on sale of treasury bonds	(771,792,461)	(877,072,107)
	Recoveries on loans previously written off	44,417,075	37,897,019
	Profit on sale of fixed assets	(168,875)	-
	Loss on sale of fixed assets	(052 224 946)	55,080
	Changes in operating asset and liabilities	(852,224,816)	(965,299,677)
		(2.125.257.115)	(0.457.000.054)
	Changes in loans & advances Changes in deposits and other accounts	(2,136,065,146)	(8,157,083,954) 16,077,532,453
	Changes in investments	7,606,519,672 2,223,856,199	(7,867,889,292)
	Changes in borrowings	1,636,445,958	(3,367,736,272)
	Changes in other assets	(654,816,055)	(478,901,715)
	Changes in other liabilities	3,090,948,230	3,045,678,574
	Income Tax Paid	<u>11,766,888,858</u> 	<u>(748,400,206)</u> (837,577,247)
	Net cash flows from operating activities	13,355,390,858	31,572,610
43(a)	Consolidated reconciliation of statement of cash flows from operating activities		
	Profit before provision	3,212,767,713	2,903,161,553
	Adjustment for non cash items		
	Depreciation & amortization on fixed asset	109,148,493	85,584,043
	Exchange gain	(301,111,643)	(361,182,387)
	Effects of exchange rate changes on cash and cash-equivalents	(3,772,444)	1 227 500
	Charges on loan losses	13,448,779 (182,286,815)	1,337,589 (274,260,755)
		(102/200/013)	( 1/200/100/
	Adjustment with non-operating activities		
	Gain on sale of shares	(191,059)	20,321,058
	Interest/profit on perpetual bons	(124,680,556) (771,792,461)	(125,638,889) (877,072,107)
	Capital gain on sale of treasury bonds Recoveries on loans previously written off	44,417,075	37,897,019
	Profit on sale of fixed assets	(168,875)	-
	Loss on sale of fixed assets	412,301	55,080
		(852,003,574)	(944,437,839)
	Changes in operating asset and liabilities		
	Changes in loans & advances	(2,109,399,379)	(8,041,951,882)
	Changes in deposits and other accounts	7,652,424,411	16,244,422,529 (7,888,751,130)
	Changes in investments	2,223,665,140 1,615,728,240	(3,387,645,591)
	Changes in other assets	(648,315,220)	(518,083,632)
	Changes in other liabilities	3,091,037,140	3,022,857,156
		11,825,140,332	(569,152,550)
	Income Tax Paid  Net cash flows from operating activities	(587,877,431) 13,415,740,225	(843,963,924) 271,346,485

#### 44 Related Party Transaction

**44.1** 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:

#### **Amounts in lac Taka**

Name of the Individual / Deven	Nature Nature	Nature of	D-4-	Income Amount	Outstanding		Total
Name of the Individual/Person	Related Director	Facilities	Rate		Funded	Non- funded	outstanding
Roots Food and Beverage Limited	Mr. Khairul Alam Chaklader	BG		-	-	7.7	7.7
Mr. Mohd. Nurun Newaz	Mr. Mohd. Nurun Newaz	Credit Card			0.2		0.2
Mrs. Shamima Newaz	Mr. Mohd. Nurun Newaz	Credit Card			0.0		0.0
Mr. Sazzad-un-Newaz	Mr. Sazzad-un-Newaz	Credit Card			1.0		1.0
Mohammed Nurussafa Mazumder	Mr. Mohd. Nurun Newaz	Credit Card			0.9		0.9
Mrs. Sohela Hossain	Mrs. Sohela Hossain	Credit Card			0.8		0.8
Mr. Abdus Salam	Mr. Abdus Salam	Credit Card			0.0		0.0
Mr. Khairul Alam Chaklader	Mr. Khairul Alam Chaklader	Credit Card			0.1		0.1
Mr. Morshedul Alam Chaklader	Mr. Khairul Alam Chaklader	Credit Card			0.1		0.1
Ms. Tanzina Ali	Ms. Tanzina Ali	Credit Card			0.2		0.2
		Total		-	3.4	7.7	11.1

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

**Amounts in lac Taka** 

**Chief Financial Officer** 

Name of Subsidiaries	Nature of Account	Balance as on 31 March 2025		
NCCB Securities and Financial Services Limited	In Special Notice Deposit	6,492.73		
NCCB Securities and Financial Services Limited	In Secured Overdraft	_		
*NCCB Capital Limited	In Current Deposit (CD)	2,579.09		
Name of Subsidiaries	Nature of Transactions	Transacted during the period		
Between NCCBPLC & NCCB Securities and Financial Services Limited	Interest income and Expense	0.56		

\* There is no intercompany transaction between Parent and NCCB Capital Limited due to no-operation of NCCB Capital Limited started yet. **Key management personnel compensation refer to note no- 31** 

Company Secretary

**Managing Director** 

Malalar

#### Annexure -A

#### National Credit and Commerce Bank PLC. Schedule of Fixed Assets and Intangible Assets As at 31 March 2025

Amount in Taka

Particulars   Balance as at period   Disposably   Balance as at oli jan 2025   Balance as at olivate and analysiments olivate and analysiments olivate analysiments olive analysiments oli jan 2025   Balance as at olivate analysiments olivate analy	Carrying Value as at 31 March 2025	Depreciation/Amortization					aluation	Cost/Reva		
Lind			adjustments				adjustments during			Particulars
Buildings and Office Premises: Building (Service on Land - 1) Building (Service on Land - 2) Building (Service on Land - 2)  2,287,522 - 2										Fixed assets: i) Cost
Building   Had Office premises on Land - 1   632,627,496	131,823,324	-	-	-		131,823,324	-	-	131,823,324	land
Bullding (Structure on land - 1)  632,627,496 - 632,627,496 632,627,496 62,627,970 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,722 2,875,720 3,701,458 3,701										
Bullding (Structure on Land -2)	490,125,071		-		, ,		-	-	632,627,496	
Dhammodil Branch	1,515,062		-				**		2,287,522	
Islampur Branch	16,521,325		2						26,027,970	
Sava Branch   22,701,458   - 23,701,458   7,904,873   59,79   - 8,003,602	33,966,761		-			49,528,776			49,528,776	
Bijoynagar Branch	15,697,856					23,701,458	- 1	-	23,701,458	• • • • • • • • • • • • • • • • • • • •
Pragoti Sarani Branch	34,629,502		-			52,285,456		-	52,285,456	
Uttar Branch (70,347,200 - 70,347,200 21,129,810 307,608 - 12,437,418 Agrabad Branch (60,682,473 - 60,682,473 18,156,707 265,785 - 18,422,492 (12,69) and the property of the	42,696,982		- 1			62,115,010			62,115,010	
Agrabad Branch   60,682,473	48,909,782		- 1		21,129,810	70,347,200			70,347,200	
Beynatric Road Branch   Beynatric Road Branch   23,64,107   -   -   85,401,266   25,495,390   374,412   -   25,869,802   Mitford Branch   23,264,107   -   23,264,107   6,821,413   102,767   -   6,924,180   Mitford Branch   23,55,803,595   -   1,357,11,537   38,388,251   608,271   -   38,996,522   102,552,170   Machinery & equipment   1,195,988   21,704,464   (915,400)   1,213,88,952   993,623,507   11,444,992   (915,400)   1,004,125,199   Machinery & equipment   1,915,99,888   21,704,464   (915,400)   1,213,88,952   993,623,507   11,444,992   (915,400)   1,004,125,199   Machinery & equipment   2,031,948,076   40,241,560   (7,767,247)   1,064,422,389   808,826,378   19,674,166   (7,767,247)   820,733,298   (7,761,247)	42,259,981		-	265,785	18,156,707	60,682,473	-		60,682,473	
Section   Color   Co	59,531,464		-	374,412	25,495,390	85,401,266		-		
135,711,537	16,339,927	6,924,180		102,767	6,821,413	23,264,107		-		
Total Land, Buildings & Office Premises  1,355,803,595  1,273,410,080  1,193,598,885  1,289,289,881  792,416,637  14,755,004  (57,083)  807,114,557  Machinery & equipment  1,031,948,076  1,031,948,076  40,241,560  (7,767,247)  1,064,422,389  808,826,378  19,674,166  (7,767,247)  1,664,422,389  808,826,378  19,674,166  (7,767,247)  1,664,923  1,285,000  4,264,029  176,699,230  Total (i)  87,196,360  88,7196,360  88,739,730)  5,143,654,802  1,281,784,802	96,715,015	38,996,522		608,271	38,388,251	135,711,537	>#	-		
Furniture & fixture    1,273,410,080   15,936,484   (57,083)   1,289,289,481   792,416,637   14,755,004   (57,083)   807,114,557     Machinery & equipment   1,915,599,888   21,704,464   (915,400)   1,212,388,952   993,623,507   11,444,092   (915,400)   1,004,152,199     1,031,948,076   40,241,560   (7,767,247)   1,064,422,389   808,826,378   19,674,166   (7,767,247)   820,733,298     Vehicles   212,436,533   9,313,852   221,750,385   172,435,200   4,264,029   - 176,699,230     Total (i)   5,065,198,172   87,196,360   (8,739,730)   5,143,654,802   3,086,719,750   55,790,805   (8,739,730)   3,133,770,826     Fixed assets: ii) Revaluation   320,083,348   -   320,083,348   -   -   -   -   -   -     Land   320,083,348   -   320,083,348   -   -   -   -   -     Dhammondi Branch   76,152,845   -   76,152,845   22,077,218   337,973   -   22,415,191     Land   34,691   -   2,525,477     Savar Branch   9,472,401   -   9,472,401   2,481,786   43,691   -   2,525,477     Savar Branch   11,895,874   -   11,895,874   3,116,738   54,870   -   3,171,608     Bijoynagar Branch   46,893,792   -   46,893,792   12,286,250   216,297   -   12,502,547     Bijoynagar Branch   2,664,720   -   -   2,664,720   689,165   12,291   -   710,456     Total (ii)   467,162,980   -   467,162,980   40,660,158   665,122   -   41,325,280     Interpretation   1,071,582,585   -   1,071,582,585   102,552,170   44,663,367   -   147,215,537     Interpretation   1,071,5	1,030,732,053	325,071,542	-	5,653,514	319,418,028	1,355,803,595	4		1,355,803,595	
Machinery & equipment  1,191,599,888 21,704,464 (915,400) 1,212,388,952 993,623,507 11,444,092 (915,400) 1,004,152,199 (915,400) 1,004,152,199 (915,400) 1,031,948,076 40,241,560 (7,767,247) 1,064,422,389 808,826,378 19,674,166 (7,767,247) 820,733,298 (916,402) - 176,699,230 (915,400) 1,004,152,199 (915,400) 1,004,152,100 (915,400) 1,004,152,100 (915,400) 1,004,152,100 (915,400) 1,004,152	482,174,923	807,114,557	(57,083)	14,755,004	792,416,637	1,289,289,481	(57,083)	15.936.484	1 273 410 080	
Natural   Natu	208,236,753	1,004,152,199	(915,400)	11,444,092	993,623,507					
Computer explainment	243,689,092	820,733,298	(7,767,247)	19,674,166	808,826,378	1,064,422,389				
Total (i)   S,065,198,172   87,196,360   (8,739,730)   S,143,654,802   3,086,719,750   55,790,805   (8,739,730)   3,133,770,826	45,051,155	176,699,230		4,264,029	172,435,200					
Fixed assets: ii) Revaluation    Sacrossian   Sacrossian	2,009,883,976	3,133,770,826	(8,739,730)	55,790,805	3,086,719,750	5,143,654,802	(8,739,730)			
Land   320,083,348   - 320,0										
Buildings and Office Premises:    Dhanmondi Branch	320,083,348	-	-		-	320,083,348			320,083,348	
Dhanmondi Branch   76,152,845   - 76,152,845   - 76,152,845   22,077,218   337,973   - 22,415,191     Islampur Branch   9,472,401   - 9,472,401   2,481,786   43,691   - 2,552,477     Savar Branch   11,895,874   - 11,895,874   3,116,738   54,870   - 3,171,608     Bijoynagar Branch   46,893,792   - 46,893,792   12,286,250   216,297   - 12,502,547     Bijoynagar Branch   2,664,720   - 2,664,720   698,165   12,291   - 710,456     Total (iii)   467,162,980   - 467,162,980   40,660,158   665,122   - 41,325,280     Right of use assets (Lease assets)   - 1,071,582,585   - 1,071,582,585   102,552,170   44,663,367   - 147,215,537     Total (iii)   1,071,582,585   - 1,071,582,585   102,552,170   44,663,367   - 147,215,537     Intangible Assets   1,071,582,585   - 1,071,582,585   102,552,170   44,663,367   - 147,215,537     Intangible Assets   1,071,582,585   - 1,071,582,585   102,552,170   44,663,367   - 147,215,537     1,071,582,585   - 1,071,582,585   102,552,170   44,663,367   - 147,215,537     1,071,582,585   - 1,071,582,585   102,552,170   44,663,367   - 147,215,537     1,071,582,585   - 1,071,582,585   102,552,170   1,071,582,585   1,0										The state of the s
Slampur Branch	53,737,654		-	337,973	22,077,218	76,152,845	9		76,152,845	
Savar Branch 11,895,874 - 11,895,874 3,116,738 54,870 - 3,171,608 Bijoynagar Branch 46,893,792 - 46,893,792 12,286,250 216,297 - 12,502,547 Pragoti Sarani Branch 2,664,720 - 2,664,720 698,165 12,291 - 710,456 Total (ii) 467,162,980 467,162,980 40,660,158 665,122 - 41,325,280 Right of use assets (Lease assets)  Leased office buildings 1,071,582,585 - 1,071,582,585 102,552,170 44,663,367 - 147,215,537 Total (iii) 1,071,582,585 - 1,071,582,585 102,552,170 44,663,367 - 147,215,537 Right of use assets	6,946,924		-		2,481,786	9,472,401	- 1	2	9,472,401	
Bijoynagar Branch	8,724,266		-	54,870	3,116,738	11,895,874	-			L. C.
Pragot Sarani Branch  2,664,720  - 2,664,720  698,165  12,291  - 710,456  Total (ii)  467,162,980  - 467,162,980  40,660,158  665,122  - 41,325,280  Right of use assets (Lease assets)  Leased office buildings  1,071,582,585  - 1,071,582,585  102,552,170  44,663,367  - 147,215,537  Total (iii)  Intangible Assets	34,391,245			216,297	12,286,250	46,893,792	-	-	46,893,792	
Total (ii) 467,162,980 467,162,980 40,660,158 665,122 - 41,325,280 Right of use assets (Lease assets)  Leased office buildings 1,071,582,585 - 1,071,582,585 102,552,170 44,663,367 - 147,215,537 Total (iii) 1,071,582,585 - 1,071,582,585 102,552,170 44,663,367 - 147,215,537 Intangible Assets	1,954,264			12,291	698,165	2,664,720	2			
Right of use assets (Lease assets)     1,071,582,585     -     1,071,582,585     102,552,170     44,663,367     -     147,215,537       Leased office buildings     1,071,582,585     -     -     1,071,582,585     102,552,170     44,663,367     -     147,215,537       Total (iii)     1,071,582,585     -     -     1,071,582,585     102,552,170     44,663,367     -     147,215,537       Intangible Assets	425,837,700	41,325,280	-	665,122	40,660,158	467,162,980	-	-	467,162,980	
Leased office buildings     1,071,582,585     -     1,071,582,585     102,552,170     44,663,367     -     147,215,537       Total (iii)     1,071,582,585     -     -     1,071,582,585     102,552,170     44,663,367     -     147,215,537       Intangible Assets										
Total (iii) 1,071,582,585 - 1,071,582,585 102,552,170 44,663,367 - 147,215,537 Intangible Assets	924,367,048								1,071,582,585	
Intangible Assets 274 174 198	924,367,048	147,215,537	-	44,663,367	102,552,170	1,071,582,585		187	1,071,582,585	
	81,004,586	274,174,188		7,499,135	266,675,053	355,178,774	(19,871)	7.00	355,198,645	Computer Software
Total (iv) 355,198,645 - (19,871) 355,178,774 266,675,053 7,499,135 - 274,174,188	81,004,586	274,174,188	*	7,499,135	266,675,053	355,178,774				
Total (i+ii+iii+iv)- 31 March 2024 6,959,142,382 87,196,360 (8,759,601) 7,037,579,141 3,496,607,131 108,618,429 (8,739,730) 3,596,485,830	3,441,093,310	3,596,485,830	(8,739,730)	108,618,429	3,496,607,131					
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	3,496,607,131	(4,789,758)	363,896.208	3,137,500,682	6.959.142.382	(5.766.809)	803 428 327	6 161 490 964	