Financial Statements

of

National Credit and Commerce Bank PLC.

For third quarter ended on 30 September 2025

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

PROPERTY AND ASSETS	Note	30 September 2025 Taka	31 December 2024 Taka
Cash	3(a)	**18,357,679,480**	**17,343,428,334**
In hand (including foreign currencies)		3,581,202,358	3,398,085,511
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,776,477,122	13,945,342,823
Balance with other banks and financial institutions	4(a)	**3,395,194,509**	**1,850,729,941**
In Bangladesh		2,339,357,226	1,365,736,516
Outside Bangladesh		1,055,837,283	484,993,425
Money at call and short notice	5	**3,273,300,000**	**765,700,000**
Investments	6 (a)	**92,179,208,101**	**77,015,350,280**
Government		82,227,373,054	65,916,747,074
Others		9,951,835,046	11,098,603,206
Loans and advances	7(a)	**251,935,717,771**	**242,082,668,135**
Loans, cash credits, overdrafts, etc.		233,157,232,918	229,504,421,447
Bills purchased & discounted		18,778,484,853	12,578,246,688
Fixed assets including premises, furnitures and fixtures	8(a)	**3,427,896,268**	**3,500,362,785**
Other assets	9(a)	**6,111,200,716**	**4,905,923,069**
Non-banking assets	10	**2,750,514**	**2,750,514**
TOTAL ASSETS		**378,682,947,359**	**347,466,913,058**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11 (a)	**26,535,020,527**	**20,316,815,660**
Deposits and other accounts	12 (a)	**277,466,459,168**	**256,651,079,123**
Current deposits and other accounts		34,969,081,212	35,884,334,882
Bills payable		5,423,364,512	6,093,137,237
Savings bank deposits		36,090,385,945	34,177,530,659
Fixed deposits		145,762,604,777	128,146,321,299
Term deposits		55,221,022,722	52,349,755,046
NCC Bank Subordinated and Perpetual Bonds	13	**5,000,000,000**	**5,800,000,000**
Other liabilities	14(a)	**44,421,202,541**	**39,742,480,476**
TOTAL LIABILITIES		**353,422,682,236**	**322,510,375,259**
Shareholders' equity			
Paid up capital	15.2	11,104,230,950	11,104,230,950
Statutory reserve	16	11,104,230,950	11,104,230,950
General reserve	17(a)	11,197,147	10,993,285
Non-controlling (Minority) interest	15.3	209	209
Other reserve including assets revaluation reserve	18	925,169,809	533,717,079
Foreign currency translation gain/(loss)	20.3	4,448,482	7,128,607
Actuarial gain/(loss) on defined benefit plans		(110,279,314)	(110,279,314)
Start-up Equity Investment Fund		121,046,611	121,046,611
Surplus in profit and loss account	20(a)	2,100,220,279	2,185,469,422
TOTAL SHAREHOLDERS' EQUITY		**25,260,265,123**	**24,956,537,799**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**378,682,947,359**	**347,466,913,058**
NET ASSETS VALUE PER SHARE		**22.75**	**22.47**

	30 September 2025 Taka	31 December 2024 Taka
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	57,966,929,799	34,694,658,193
Letters of guarantee	46,437,663,998	43,038,558,124
Letters of credit issued	44,711,084,367	44,672,855,296
Bills for collection	21,969,058,913	13,521,078,572
Other commitments		
Export development fund (EDF)	303,855,985	-
TOTAL OFF BALANCE SHEETS ITEMS	**171,388,593,062**	**135,927,150,185**

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
29 October 2025

National Credit and Commerce Bank PLC. and its Subsidiaries

Consolidated Profit and Loss Account (Un-audited)

For third quarter ended on 30 September 2025

	Note	01 January to 30 September 2025 Taka	01 January to 30 September 2024 Taka	01 July to 30 September 2025 Taka	01 July to 30 September 2024 Taka
Interest/Profit income	21(a)	18,815,160,803	17,283,169,340	6,255,169,880	5,991,165,969
Less: Interest/Profit paid on deposits and borrowings	22(a)	14,715,827,617	12,053,242,401	5,029,344,779	4,416,458,567
Net interest income		**4,099,333,186**	**5,229,926,939**	**1,225,825,102**	**1,574,707,402**
Income from investments in shares & securities etc.	23(a)	7,648,664,961	5,157,475,165	2,865,952,043	2,035,914,493
Commission, exchange and brokerage	24(a)	2,247,502,780	2,106,177,635	647,818,948	638,943,658
Other operating income	25(a)	919,357,285	813,476,560	326,504,001	224,079,923
Total operating income		**14,914,858,212**	**13,307,056,299**	**5,066,100,094**	**4,473,645,475**
Salary and allowances	26(a)	2,682,158,799	2,399,361,085	893,153,893	786,838,292
Rent, taxes, insurance, electricity etc.	27(a)	353,642,482	402,117,512	118,198,325	133,140,856
Legal expenses	28(a)	31,016,690	16,860,422	11,459,965	4,236,625
Postage, stamp, telecommunication etc.	29(a)	62,058,039	55,029,037	11,627,116	8,571,621
Stationery, printing, advertisement etc.	30(a)	102,033,633	61,661,574	28,078,750	17,171,103
Managing Director's salary and fees	31(a)	17,814,922	5,093,809	4,173,300	2,340,552
Director's & S.C Members fees & meeting expenses	32(a)	4,256,461	3,294,107	1,724,781	683,631
Auditors' fees	33(a)	2,000,000	531,875	-	158,125
Charges on loan losses	34	28,985,623	9,908,486	9,152,539	37,234
Repairs, maint., amort. & depreciation on bank's assets	35(a)	492,437,478	380,048,503	168,432,347	122,414,662
Other expenses	36(a)	824,185,714	759,380,301	274,827,000	162,177,422
Total operating expense		**4,600,589,841**	**4,093,286,711**	**1,520,828,016**	**1,237,770,125**
Profit before provisions		**10,314,268,370**	**9,213,769,589**	**3,545,272,078**	**3,235,875,350**
Provision for loans and advances/investments		**5,334,141,225**	**2,851,934,905**	**2,650,544,432**	**233,123,047**
Specific provision	14.6.1(a)	4,996,477,083	2,808,990,540	2,553,810,570	211,599,261
General provision	14.6.1(b)	337,664,142	42,944,365	96,733,862	21,523,786
Special general COVID-19	14.6.1(c)	-	-	-	-
Provision for off-balance sheet exposures	14.7	575,524,289	340,442,065	248,854,307	9,457,004
Provision for off-shore banking unit	14.6 (c)	58,207,527	(20,394,451)	32,783,478	5,784,218
Provision for investment fluctuation in shares & Others	6.3 (a)	643,763,003	586,136,258	(255,240,152)	(103,580,382)
Provision for other assets	14.2	124,563,436	132,073,375	(25,590,443)	140,557,987
Provision for nostro accounts	14.11	-	-	-	-
Total provisions		**6,736,199,480**	**3,890,192,152**	**2,651,351,623**	**285,341,874**
Profit after provision		**3,578,068,890**	**5,323,577,437**	**893,920,455**	**2,950,533,476**
Contribution to NCC Bank's CSR Fund	14.9	20,000,000	15,000,000	5,000,000	-
Profit before tax		**3,558,068,890**	**5,308,577,437**	**888,920,455**	**2,950,533,476**
Provision for tax		**1,825,130,696**	**2,551,747,757**	**315,143,764**	**935,400,570**
Current tax	14.4	1,768,093,447	2,437,529,211	302,951,967	859,733,605
Deferred tax expense/(income)	14.5.1	57,037,249	114,218,546	12,191,797	75,666,965
Net Profit after tax		**1,732,938,195**	**2,756,829,680**	**573,776,691**	**2,015,132,906**
Attributable to:					
Shareholders' of the bank		1,732,938,195	2,756,829,676	573,776,691	2,015,132,902
Non-controlling (Minority) interest		-	4	-	4
		1,732,938,195	**2,756,829,680**	**573,776,691**	**2,015,132,906**
Balance of profit brought forward	20.2	741,919,399	312,616,864	741,919,399	312,616,864
Add: Net Profit after tax for the year		1,732,938,195	2,756,829,680	573,776,691	2,015,132,906
Total profit available for distribution		**2,474,857,594**	**3,069,446,544**	**1,315,696,090**	**2,327,749,770**
Appropriations:					
Statutory reserve		-	-	-	-
Coupon interest/Dividend on perpetual bonds		375,680,556	375,680,556	126,388,889	126,500,000
Start-up fund	14.13	-	-	-	-
General reserve		203,862	9,620,819	(553,557)	9,455,636
		375,884,418	385,301,375	125,835,332	135,955,636
Retained earnings		**2,098,973,176**	**2,684,145,169**	**1,189,860,757**	**2,191,794,134**
Earnings per share	40(a)	**1.56**	**2.48**	**0.52**	**1.81**

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
29 October 2025

National Credit and Commerce Bank PLC. and its Subsidiaries

Consolidated Cash Flow Statement (Un-audited)

For third quarter ended on 30 September 2025

		Note	01 January to 30 September 2025 Taka	01 January to 30 September 2024 Taka
A)	**Cash flows from operating activities**			
	Interest received in cash		24,517,488,446	21,074,974,241
	Interest paid by cash		(13,318,122,609)	(9,823,337,422)
	Dividend received		219,212,394	195,824,163
	Fees & commission received in cash		1,331,033,252	1,476,278,115
	Recoveries of loans previously written off		103,793,823	138,543,588
	Cash paid to employees		(3,339,368,840)	(3,054,519,538)
	Cash paid to suppliers		(315,579,716)	(294,056,018)
	Income taxes paid		(2,104,365,014)	(2,223,506,151)
	Received from other operating activities		1,740,360,084	1,305,054,393
	Paid for other operating activities		(993,215,504)	(871,270,241)
	Operating cash flow before changes in operating assets and liabilities		7,841,236,316	7,923,985,131
	Increase/(Decrease) in operating assets & liabilities			
	Purchase and sale of trading securities		(13,246,407,562)	(19,456,963,974)
	Loans and advances to customers (Other than banks)		(9,882,035,259)	(6,491,886,256)
	Other assets		(338,937,186)	(4,439,023,959)
	Deposits from other banks/borrowings		2,242,234,394	(9,727,688,462)
	Deposits from customers (Other than banks)		25,275,435,171	27,652,232,432
	Other liabilities account of customers		(3,979,616,963)	3,201,024,326
	Other liabilities		1,517,368,600	1,912,644,392
	Net cash received from/(used in) operating activities		**9,429,277,511**	**574,323,631**
B)	**Cash flows from investing activities**			
	Proceeds from sale of Shares		215,720,829	346,130,125
	Payment for purchase of Shares		(83,229,471)	(745,501,771)
	Investment in securities (Net Off)		(1,403,178,557)	(5,196,576,456)
	Purchase of property, plant and equipment		(301,532,067)	(172,087,407)
	Sales proceeds of fixed assets		658,883	278,487
	Net cash received from/(used in) investing activities		**(1,571,560,382)**	**(5,767,757,022)**
C)	**Cash flows from financing activities**			
	Borrowings from other banks, financial institutions and agents		(547,934,022)	2,194,534,464
	Issue/(redemption) of non-convertible subordinated bonds		(800,000,000)	(800,000,000)
	Issue/(redemption) of NCC Bank perpetual bonds		-	-
	Dividend paid in cash		(1,443,881,470)	(1,332,802,534)
	Net cash received from/(paid on) financing activities		**(2,791,815,492)**	**61,731,930**
D)	**Net (decrease) / increase in cash (A+B+C)**		**5,065,901,638**	**(5,131,701,461)**
E)	Effects of exchange rate changes on cash and cash-equivalents		(2,680,124)	3,577,436
F)	Opening cash and cash-equivalents		19,972,031,077	25,474,291,895
G)	**Closing cash and cash-equivalents (D+E+F)**	38(a)	**25,035,252,590**	**20,346,167,870**
	Net Operating Cash Flows Per Share	41(a)	**8.49**	**0.52**

Company Secretary | **Chief Financial Officer**

Managing Director | **Director** | **Chairman**

Dated, Dhaka
29 October 2025

National Credit and Commerce Bank PLC. and its Subsidiaries

Consolidated Statement of Changes in Equity (Un-audited)

Particulars	For third quarter ended on 30 September 2025									
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Non-controlling (Minority) interest	Actuarial measurement gain/(loss)	Start-up Equity Investment Fund	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2025	**11,104,230,950**	**11,104,230,950**	**10,993,285**	**533,717,079**	**209**	**(110,279,314)**	**121,046,611**	**7,128,607**	**2,185,469,422**	**24,956,537,799**
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,247,103)	-	-	-	-	1,247,103	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period	-	-	-	392,699,833	-	-	-	-	-	392,699,833
Gain on sale of Non-banking assets	-	-	-	-	-	-	-	-	-	-
Currency translation gains and losses not recognized in the profit & loss account	-	-	-	-	-	-	-	(2,680,124)	-	(2,680,124)
Non-controlling (Minority) interest	-	-	-	-	-	-	-	-	-	-
Cash dividend for the year 2024	-	-	-	-	-	-	-	-	(1,443,550,024)	(1,443,550,024)
Net profit after tax for the period	-	-	-	-	-	-	-	-	1,732,938,195	1,732,938,195
Transfer to start-up fund							-		-	-
Interest on perpetual bonds	-	-	-	-	-	-	-	-	(375,680,556)	(375,680,556)
Transfer to general reserve			203,862		-		-		(203,862)	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-	-
Balance as on 30 September 2025	**11,104,230,950**	**11,104,230,950**	**11,197,147**	**925,169,809**	**209**	**(110,279,314)**	**121,046,611**	**4,448,482**	**2,100,220,279**	**25,260,265,123**

Particulars	For third quarter ended on 30 September 2024									
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Non-controlling (Minority) interest	Actuarial measurement gain/(loss)	Start-up Equity Investment Fund	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2024	**11,104,230,950**	**11,104,230,950**	**10,669,712**	**361,879,409**	**209**	**-**	**97,810,922**	**3,297,082**	**1,645,124,578**	**24,327,243,812**
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,279,080)	-	-	-	-	1,279,080	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period	-	-	-	147,647,348	-	-	-	-	-	147,647,348
Gain on sale of Non-banking assets	-	-	-	-	-	-	-	-	67,925,016	67,925,016
Currency translation gains and losses not recognized in the profit & loss account	-	-	-	-	-	-	-	3,577,436	-	3,577,436
Non-controlling (Minority) interest	-	-	-	-	4	-	-	-	-	4
Cash dividend for the year 2023	-	-	-	-	-	-	-	-	(1,332,507,714)	(1,332,507,714)
Net profit after tax for the period	-	-		-	-	-	-	-	2,756,829,676	2,756,829,676
Interest on perpetual bonds	-	-	-	-	-	-	-	-	(375,680,556)	(375,680,556)
Transfer to general reserve	-	-	9,620,818	-	1	-	-	-	(9,620,819)	-
Transfer to statutory reserve	-	-	-	-	-	-		-	-	-
Balance as on 30 September 2024	**11,104,230,950**	**11,104,230,950**	**20,290,530**	**508,247,677**	**214**	**-**	**97,810,922**	**6,874,518**	**2,753,349,261**	**25,595,035,022**

*** Start-up Fund has been rearranged & stated "Start-up Equity Investment Fund" from other liabilities to Shareholders' equity in line with SMESPD circular no-02 dated 09 July 2025.**

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
29 October 2025

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

Amounts in Taka

Particulars	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5-years term	Total
Assets:						
Cash	9,847,944,234	-	-	-	8,509,735,246	18,357,679,480
Balances with other banks and financial institutions	1,245,194,509	1,000,000,000	-	1,150,000,000	-	3,395,194,509
Money at call & short notice	3,273,300,000	-	-	-	-	3,273,300,000
Investments	6,803,173,474	4,425,008,918	11,878,525,137	22,099,976,181	46,972,524,391	92,179,208,101
Loans & advances	29,777,443,377	46,735,802,669	70,673,764,632	67,250,605,836	37,498,101,256	251,935,717,771
Fixed assets including premises, furniture & fixtures	39,598,585	82,242,874	370,092,931	1,033,199,236	1,902,762,643	3,427,896,268
Other assets	921,267,126	1,509,834,429	3,571,924,203	85,041,053	23,133,906	6,111,200,716
Non-banking assets	-	-	-	2,750,514	-	2,750,514
Total assets	**51,907,921,305**	**53,752,888,890**	**86,494,306,903**	**91,621,572,820**	**94,906,257,442**	**378,682,947,359**
Liabilities:						
Borrowing from other banks, financial institutions & agents	7,676,392,905	10,146,652,257	7,857,776,887	557,042,367	297,156,112	26,535,020,527
Deposits	35,121,975,135	41,969,546,327	74,424,218,240	81,159,400,855	39,367,954,098	272,043,094,655
Bills payable	5,423,364,512	-	-	-	-	5,423,364,512
NCC Bank Subordinated and Perpetual Bonds	-	-	-	-	5,000,000,000	5,000,000,000
Provision & other liabilities	1,612,567,957	1,734,991,339	4,304,334,941	11,103,621,534	25,665,686,770	44,421,202,541
Total liabilities	**49,834,300,509**	**53,851,189,923**	**86,586,330,067**	**92,820,064,756**	**70,330,796,980**	**353,422,682,236**
Net liquidity gap	**2,073,620,796**	**(98,301,034)**	**(92,023,164)**	**(1,198,491,936)**	**24,575,460,462**	**25,260,265,123**

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

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
29 October 2025

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

PROPERTY AND ASSETS	Note	30 September 2025 Taka	31 December 2024 Taka
Cash	**3**	**18,357,618,514**	**17,343,428,334**
In hand (including foreign currencies)		3,581,141,392	3,398,085,511
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		14,776,477,122	13,945,342,823
Balance with other banks and financial institutions	**4**	**3,280,948,799**	**1,720,855,949**
In Bangladesh		2,225,111,516	1,235,862,524
Outside Bangladesh		1,055,837,283	484,993,425
Money at call and short notice	**5**	**3,273,300,000**	**765,700,000**
Investments	**6**	**90,831,198,580**	**75,890,759,740**
Government		81,286,905,374	65,207,473,524
Others		9,544,293,205	10,683,286,216
Loans and advances	**7**	**250,229,306,098**	**240,246,437,780**
Loans, cash credits, overdrafts, etc.		231,450,821,245	227,668,191,092
Bills purchased & discounted		18,778,484,853	12,578,246,688
Fixed assets including premises, furnitures and fixtures	**8**	**3,413,720,463**	**3,462,535,251**
Other assets	**9**	**8,829,958,695**	**7,524,505,672**
Non-banking assets	**10**	**2,750,514**	**2,750,514**
TOTAL ASSETS		**378,218,801,663**	**346,956,973,240**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	**11**	**26,448,349,297**	**20,167,367,676**
Deposits and other accounts	**12**	**278,174,368,573**	**257,352,743,366**
Current deposits and other accounts		35,676,990,618	36,585,999,125
Bills payable		5,423,364,512	6,093,137,237
Savings bank deposits		36,090,385,945	34,177,530,659
Fixed deposits		145,762,604,777	128,146,321,299
Term deposits		55,221,022,722	52,349,755,046
NCC Bank Subordinated and Perpetual Bonds	**13**	**5,000,000,000**	**5,800,000,000**
Other liabilities	**14**	**43,472,893,009**	**38,815,360,267**
TOTAL LIABILITIES		**353,095,610,879**	**322,135,471,309**
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**	925,169,809	533,717,079
Foreign currency translation gain/(loss)	**19**	4,448,482	7,128,607
Actuarial gain/(loss) on defined benefit plans		(110,279,314)	(110,279,314)
Start-up Equity Investment Fund		121,046,611	121,046,611
Surplus in profit and loss account	**20**	1,964,180,948	2,051,264,700
TOTAL SHAREHOLDERS' EQUITY		**25,123,190,784**	**24,821,501,931**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**378,218,801,663**	**346,956,973,240**
NET ASSETS VALUE PER SHARE		**22.62**	**22.35**

	30 September 2025 Taka	31 December 2024 Taka
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	57,966,929,799	34,694,658,193
Letters of guarantee	46,437,663,998	43,038,558,124
Letters of credit issued	44,711,084,367	44,672,855,296
Bills for collection	21,969,058,913	13,521,078,572
Other commitments		
Export development fund (EDF)	303,855,985	-
TOTAL OFF BALANCE SHEETS ITEMS	**171,388,593,062**	**135,927,150,185**

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
29 October 2025

National Credit and Commerce Bank PLC.

Profit and Loss Account (Un-audited)
For third quarter ended on 30 September 2025

	Note	01 January to 30 September 2025 Taka	01 January to 30 September 2024 Taka	01 July to 30 September 2025 Taka	01 July to 30 September 2024 Taka
Interest/Profit income	21	18,726,309,048	17,217,893,102	6,194,476,778	5,962,392,753
Less: Interest/Profit paid on deposits and borrowings	22	14,711,967,353	12,046,933,037	5,028,266,297	4,414,555,866
Net interest income		**4,014,341,695**	**5,170,960,065**	**1,166,210,482**	**1,547,836,887**
Income from investments in shares & securities etc.	23	7,579,879,563	5,088,085,805	2,824,288,123	2,012,787,638
Commission, exchange and brokerage	24	2,200,865,224	2,041,217,497	622,079,976	617,290,183
Other operating income	25	919,173,952	812,185,215	326,375,751	222,919,039
Total operating income		**14,714,260,434**	**13,112,448,582**	**4,938,954,332**	**4,400,833,747**
Salary and allowances	26	2,646,045,432	2,365,154,266	881,618,862	777,169,796
Rent, taxes, insurance, electricity etc.	27	341,790,443	391,390,087	114,093,607	129,645,605
Legal expenses	28	31,016,690	16,860,422	11,459,965	4,236,625
Postage, stamp, telecommunication etc.	29	61,673,813	54,610,595	11,500,389	8,438,981
Stationery, printing, advertisement etc.	30	101,560,524	61,284,883	27,893,420	17,034,018
Managing Director's salary and fees	31	10,545,000	5,093,809	3,345,000	2,340,552
Director's & S.C Members fees & meeting expenses	32	3,984,461	3,197,307	1,636,781	683,631
Auditors' fee	33	2,000,000	474,375	-	158,125
Charges on loan losses	34	28,985,623	9,908,486	9,152,539	37,234
Repairs, maint., amort. & depreciation on bank's assets	35	490,855,529	378,242,575	167,895,995	121,820,799
Other expenses	36	812,766,248	746,503,979	269,133,971	159,103,389
Total operating expense		**4,531,223,764**	**4,032,720,784**	**1,497,730,528**	**1,220,668,756**
Profit before provisions		**10,183,036,670**	**9,079,727,798**	**3,441,223,803**	**3,180,164,991**
Provision for loans and advances/investments		**5,234,141,225**	**2,831,715,045**	**2,560,544,432**	**232,956,045**
Specific provision	14.6(a)	4,996,477,083	2,808,990,540	2,553,810,570	211,599,261
General provision	14.6(b)	237,664,142	22,724,505	6,733,862	21,356,784
Special general COVID-19	14.6(c)	-	-	-	-
Provision for off-balance sheet exposures	14.7	575,524,289	340,442,065	248,854,307	9,457,004
Provision for offshore banking unit	14.6 (c)	58,207,527	(20,394,451)	32,783,478	5,784,218
Provision for investment fluctuation in shares & Others	6.3 (a)	643,763,003	584,088,949	(255,240,152)	(60,627,691)
Provision for other assets	14.2	124,563,436	132,073,375	(25,590,443)	140,557,987
Provision for nostro accounts	14.11	-	-	-	-
Total provisions		**6,636,199,480**	**3,867,924,983**	**2,561,351,623**	**328,127,563**
Profit after provision		**3,546,837,190**	**5,211,802,815**	**879,872,180**	**2,852,037,428**
Contribution to NCC Bank's CSR Fund	14.9	20,000,000	15,000,000	5,000,000	-
Profit before tax		**3,526,837,190**	**5,196,802,815**	**874,872,180**	**2,852,037,428**
Provision for tax		**1,795,937,467**	**2,536,181,186**	**295,559,916**	**931,460,890**
Current tax	14.3	1,738,900,218	2,421,962,640	283,368,119	855,793,925
Deferred tax expense/(income)	14.5.1	57,037,249	114,218,546	12,191,797	75,666,965
Net Profit after tax		**1,730,899,724**	**2,660,621,629**	**579,312,265**	**1,920,576,538**
Balance of profit brought forward	20.1	607,714,677	181,301,010	607,714,677	181,301,010
Add: Net Profit after tax for the year		1,730,899,724	2,660,621,629	579,312,265	1,920,576,538
Total profit available for distribution		**2,338,614,400**	**2,841,922,638**	**1,187,026,941**	**2,101,877,547**
Appropriations:					
Statutory reserve		-	-	-	-
Coupon interest/Dividend on perpetual bonds		375,680,556	375,680,556	126,388,889	126,500,000
Start-up fund	14.13	-	-	-	-
General reserve		-	-	-	-
		375,680,556	375,680,556	126,388,889	126,500,000
Retained earnings		**1,962,933,845**	**2,466,242,083**	**1,060,638,052**	**1,975,377,547**
Earnings per share	40	**1.56**	**2.40**	**0.52**	**1.73**

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
29 October 2025

National Credit and Commerce Bank PLC.

Cash Flow Statement (Un-audited)

For third quarter ended on 30 September 2025

	Note	01 January to 30 September 2025 Taka	01 January to 30 September 2024 Taka
A) Cash flows from operating activities			
Interest received in cash		24,351,723,791	21,000,706,010
Interest paid by cash		(13,314,262,345)	(9,817,028,058)
Dividend received		206,293,053	178,348,129
Fees & commission received in cash		1,284,395,696	1,411,317,977
Recoveries of loans previously written off		103,793,823	138,543,588
Cash paid to employees		(3,295,985,551)	(3,020,312,719)
Cash paid to suppliers		(307,403,843)	(285,112,606)
Income taxes paid		(2,075,171,785)	(2,194,674,009)
Received from other operating activities		1,740,176,751	1,303,763,048
Paid for other operating activities		(977,471,211)	(855,753,989)
Operating cash flow before changes in operating assets and liabilities		7,716,088,380	7,859,797,372
Increase/(decrease) in operating assets & liabilities			
Purchase and sale of trading securities		(13,246,407,562)	(19,456,963,974)
Loans and advances to customers (Other than banks)		(10,011,853,941)	(6,757,852,469)
Other assets		(438,317,324)	(4,517,263,324)
Deposits/ borrowings from other banks		2,305,011,149	(9,667,361,235)
Deposits from customers (Other than banks)		25,281,680,334	27,473,048,553
Other liabilities account of customers		(3,900,806,287)	3,177,298,734
Other liabilities		1,517,368,600	1,914,862,352
Net cash received from/(used in) operating activities		**9,222,763,348**	**25,566,009**
B) Cash flows from investing activities			
Proceeds from sale of Shares		132,334,832	134,692,169
Payment for purchase of Shares		(15,490,407)	(42,380,317)
Investment in securities (Net off)		(1,167,373,877)	(5,196,576,456)
Purchase of property, plant and equipment		(299,550,776)	(170,948,624)
Sales proceeds of fixed assets		601,325	175,771
Net cash received from/(used in) investing activities		**(1,349,478,902)**	**(5,275,037,457)**
C) Cash flows from financing activities			
Borrowings from other banks, financial institutions and agents		(547,934,022)	2,194,534,464
Issue/(redemption) of non-convertible subordinated bonds		(800,000,000)	(800,000,000)
Issue/(redemption) of NCC Bank perpetual bonds		-	-
Dividend paid in cash		(1,443,881,470)	(1,332,802,534)
Net cash received from/(paid on) financing activities		**(2,791,815,492)**	**61,731,931**
D) Net increase/(decrease) in cash (A+B+C)		**5,081,468,954**	**(5,187,739,517)**
E) Effects of exchange rate changes on cash and cash-equivalents		(2,680,124)	3,577,437
F) Opening cash and cash-equivalents		19,842,157,083	25,417,663,337
G) Closing cash and cash-equivalents (D+E+F)	38	**24,920,945,913**	**20,233,501,256**
Net Operating Cash Flows Per Share	41	**8.31**	**0.02**

Company Secretary **Chief Financial Officer**

Managing Director **Director** **Chairman**

Dated, Dhaka
29 October 2025

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

Particulars	For third quarter ended on 30 September 2025								
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Actuarial measurement gain/(loss)	Start-up Equity Investment Fund	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2025	**11,104,230,950**	**11,104,230,950**	**10,162,348**	**533,717,079**	**(110,279,314)**	**121,046,611**	**7,128,607**	**2,051,264,700**	**24,821,501,931**
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,247,103)	-	-	-	1,247,103	-
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	-	-	-	392,699,833	-	-	-	-	392,699,833
Gain on sale of Non-banking assets	-	-	-	-	-	-	-	-	-
Currency translation gain/(loss) not recognized in the profit & loss account	-	-	-	-	-	-	(2,680,124)	-	(2,680,124)
Cash dividend for the year 2024	-	-	-	-	-	-	-	(1,443,550,024)	(1,443,550,024)
Net profit after tax for the period	-	-		-	-	-	-	1,730,899,724	1,730,899,724
Transfer to start-up fund	-	-	-	-	-	-	-	-	-
Interest on perpetual bonds	-	-	-	-	-	-	-	(375,680,556)	(375,680,556)
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Balance as on 30 September 2025	**11,104,230,950**	**11,104,230,950**	**10,162,348**	**925,169,809**	**(110,279,314)**	**121,046,611**	**4,448,482**	**1,964,180,948**	**25,123,190,784**

Particulars	For third quarter ended on 30 September 2024								
	Paid up capital	Statutory reserve	General reserve	Other reserve including assets revaluation reserve	Actuarial measurement gain/(loss)	Start-up Equity Investment Fund	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2024	**11,104,230,950**	**11,104,230,950**	**10,162,348**	**361,879,409**	**-**	**97,810,922**	**3,297,082**	**1,513,808,724**	**24,195,420,385**
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,279,080)	-	-	-	1,279,080	-
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	-	-	-	147,647,348	-	-	-	-	147,647,348
Gain on sale of Non-banking assets	-	-	-	-	-	-	-	67,925,016	67,925,016
Currency translation gain/(loss) not recognized in the profit & loss account	-	-	-	-	-	-	3,577,436	-	3,577,436
Cash dividend for the year 2023	-	-	-	-	-	-	-	(1,332,507,714)	(1,332,507,714)
Net profit after tax for the period	-	-	-	-	-	-	-	2,660,621,629	2,660,621,629
Interest on perpetual bonds	-	-	-	-	-	-	-	(375,680,556)	(375,680,556)
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Balance as on 30 September 2024	**11,104,230,950**	**11,104,230,950**	**10,162,348**	**508,247,677**	**-**	**97,810,922**	**6,874,518**	**2,535,446,179**	**25,367,003,544**

*** Start-up Fund has been rearranged & stated "Start-up Equity Investment Fund" from other liabilities to Shareholders' equity in line with SMESPD circular no-02 dated 09 July 2025.**

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
29 October 2025

National Credit and Commerce Bank PLC.

Liquidity Statement (Un-audited)

(Asset and Liability Maturity Analysis)

As at 30 September 2025

Particulars	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5-years term	Total
Assets:						
Cash	9,847,883,268	-	-	-	8,509,735,246	18,357,618,514
Balances with other banks and financial institutions	1,130,948,799	1,000,000,000	-	1,150,000,000	-	3,280,948,799
Money at call & short notice	3,273,300,000	-	-	-	-	3,273,300,000
Investments	6,414,793,221	4,425,008,918	11,878,525,137	21,140,346,913	46,972,524,391	90,831,198,580
Loans & advances	29,765,339,942	46,724,595,798	70,511,499,477	66,181,933,205	37,045,937,675	250,229,306,098
Fixed assets including land, building, furniture & fixtures	39,409,847	81,865,398	368,394,289	1,021,288,287	1,902,762,643	3,413,720,463
Other assets	921,021,472	1,946,273,262	3,604,489,003	85,041,053	2,273,133,906	8,829,958,695
Non-banking assets	-	-	-	2,750,514	-	2,750,514
Total assets	**51,392,696,549**	**54,177,743,376**	**86,362,907,906**	**89,581,359,972**	**96,704,093,861**	**378,218,801,663**
Liabilities:						
Borrowing from other banks, financial institutions & agents	7,672,846,705	10,134,406,477	7,825,211,987	518,728,017	297,156,112	26,448,349,297
Deposits	35,829,884,541	41,969,546,327	74,424,218,240	81,159,400,855	39,367,954,098	272,751,004,061
Bills payable	5,423,364,512	-	-	-	-	5,423,364,512
NCC Bank Subordinated and Perpetual Bonds	-	-	-	-	5,000,000,000	5,000,000,000
Provision & other liabilities	1,609,067,957	1,729,303,439	3,947,856,441	10,520,978,400	25,665,686,771	43,472,893,009
Total liabilities	**50,535,163,715**	**53,833,256,243**	**86,197,286,668**	**92,199,107,272**	**70,330,796,981**	**353,095,610,879**
Net liquidity gap	**857,532,834**	**344,487,132**	**165,621,238**	**(2,617,747,300)**	**26,373,296,880**	**25,123,190,784**

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

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
29 October 2025

National Credit and Commerce Bank PLC.

Selective explanatory notes to the Financial Statements (Un-audited)
As at and for third quarter ended 30 September 2025

1 Status of the Bank

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

2 Significant accounting policies and basis of preparation of financial statements

2.1 Basis of preparation

The financial statements for the 9-months ended on 30 September 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 third quarter ended 30 September 2025 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU) together referred to as 'the Bank'. Consolidated financial statements comprise those of the bank(parent) and its subsidiaries together referred to as 'the group' and individually referred to as 'group entities/subsidiaries'). Financial Statements of the Bank are prepared on a going concern basis under the historical cost convention and in accordance with First Schedule of the Bank Company Act 1991, as amended up to date, BRPD circular no. 14 dated 25 June 2003, other Bangladesh Bank circulars, International Accounting Standards, (IASs) and International Financial Reporting Standards (IFRSs) as adopted by the Financial Reporting Council (FRC). It also comply with the Companies Act, 1994, the Bangladesh Securities and Exchange Rules 2020 and guideline of Financial Reporting Council (FRC) under Financial Reporting Act, 2015. Wherever appropriate, such principles are explained in succeeding notes.

2.3 Basis of consolidation

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

2.4 Credit Ratings

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

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

A Bank rated **'AA+'** in the long term is adjudged to be of high quality, offer higher safety & have high credit quality and rated 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 basis.

2.7 Investment income

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

2.8 Dividend income on shares

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

2.9 Interest/profit paid and other expenses

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

2.10 Fees and commission income

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

2.11 Leases

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

2.12 Provisions

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

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

b) Provision for Taxation

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

c) Others:

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

		30 September 2025 Taka	31 December 2024 Taka
3	**Cash**		
	Cash in hand (Including foreign currencies)		
	Conventional and Islamic banking		
	Local currency	3,541,657,313	3,368,151,447
	Foreign currencies	39,484,080	29,934,065
		3,581,141,392	3,398,085,511
	Off-shore banking unit	-	-
		3,581,141,392	3,398,085,511
	Balance with Bangladesh Bank and its agent bank (s)		
	Conventional and Islamic banking		
	Local currency	13,387,048,349	12,293,403,648
	Foreign currencies	1,169,306,457	1,115,251,010
		14,556,354,806	13,408,654,657
	Sonali Bank PLC. as agent of Bangladesh Bank (Local currency)	220,122,316	536,688,166
		14,776,477,122	13,945,342,823
	Off-shore banking unit	-	-
		14,776,477,122	13,945,342,823
		18,357,618,514	**17,343,428,334**
3(a)	**Consolidated cash**		
	Cash in hand		
	NCC Bank PLC. **(Note-3)**	3,581,141,392	3,398,085,511
	NCCB Securities and Financial Services Limited	60,966	-
	NCCB Capital Limited	-	-
		3,581,202,358	3,398,085,511
	Balance with Bangladesh Bank and its agent bank(s)		
	NCC Bank PLC. **(Note-3)**	14,776,477,122	13,945,342,823
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		14,776,477,122	13,945,342,823
		18,357,679,480	**17,343,428,334**
4	**Balance with other banks and financial institutions**		
	In Bangladesh		
	Conventional and Islamic banking	2,225,111,516	1,235,862,524
	Off-shore banking unit	61,526,436	39,593,869
		2,286,637,952	1,275,456,393
	Less: inter transaction between OBU & Conventional and Islamic banking	(61,526,436)	(39,593,869)
		2,225,111,516	1,235,862,524
	Outside Bangladesh		
	Conventional and Islamic banking	1,055,837,283	484,993,425
	Off-shore banking unit	-	-
		1,055,837,283	484,993,425
		3,280,948,799	**1,720,855,949**

		30 September 2025 Taka	31 December 2024 Taka
4(a)	**Consolidated balance with other banks and financial institutions**		
	In Bangladesh		
	NCC Bank PLC. **(Note-4)**	2,225,111,516	1,235,862,524
	NCCB Securities and Financial Services Limited	835,822,457	802,329,503
	NCCB Capital Limited	257,908,760	257,908,904
		3,318,842,733	2,296,100,931
	Less: Inter company transactions	(979,485,507)	(930,364,415)
		2,339,357,226	1,365,736,516
	Outside Bangladesh		
	NCC Bank PLC. **(Note-4)**	1,055,837,283	484,993,425
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		1,055,837,283	484,993,425
		3,395,194,509	**1,850,729,941**
5	**Money at call and short notice**		
	Conventional and Islamic banking **(Note-5.2)**	3,273,300,000	765,700,000
	Off-shore banking unit **(Note-5.2)**	1,168,064,773	-
		4,441,364,773	765,700,000
	Less: inter transaction between OBU & Conventional and Islamic banking	(1,168,064,773)	-
		3,273,300,000	**765,700,000**
5.1	**Conventional and Islamic banking**		
	Banking company	3,000,000,000	480,000,000
	Non-banking financial institutions	273,300,000	285,700,000
		3,273,300,000	**765,700,000**
5.2	**Off-shore banking unit**		
	Banking company	1,168,064,773	-
	Non-banking financial institutions	-	-
		1,168,064,773	**-**
6	**Investments**		
	Government securities-**(Note 6.1)**	81,286,905,374	65,207,473,524
	Other investments-**(Note 6.2)**	9,544,293,205	10,683,286,216
		90,831,198,580	**75,890,759,740**
6.1	**Government securities**		
	Conventional and Islamic banking		
	Treasury bills:		
	91 days treasury bills	6,471,800,822	3,833,965,599
	182 days treasury bills	4,537,803,350	6,235,695,200
	364 days treasury bills	5,296,513,750	963,983,621
		16,306,117,922	11,033,644,420
	Bangladesh Bank Bill	-	-
	Government Sukuk	1,057,250,000	488,900,000
	Treasury bonds:		
	2 years treasury bonds	4,369,815,499	6,330,339,071
	3 years treasury bonds	435,163,493	109,870,090
	5 years treasury bonds	13,427,701,214	9,691,483,487
	10 years treasury bonds	18,380,726,551	16,826,014,257
	15 years treasury bonds	9,705,373,186	8,767,565,623
	20 years treasury bonds	17,595,678,909	11,947,483,776
		63,914,458,852	53,672,756,304
	Prize bonds	9,078,600	12,172,800
		81,286,905,374	65,207,473,524
	Off-shore banking unit	-	-
		81,286,905,374	**65,207,473,524**
6.2	**Other investments**		
	Conventional and Islamic banking		
	Subordinated Bonds		
	Jamuna Bank Limited subordinated bond	-	60,000,000
	AB Bank Limited subordinated bond	-	183,750,000
		-	243,750,000
	Perpetual Bonds		
	One Bank Limited	950,000,000	950,000,000
	Bank Asia Limited	1,300,000,000	1,300,000,000
	Dhaka Bank Limited	850,000,000	850,000,000
	AB Bank Limited	650,000,000	650,000,000
		3,750,000,000	3,750,000,000
	Corporate Bond		
	Best Holdings Limited	1,000,000,000	1,000,000,000
	BBML Sukuk Al Ijarah	228,000,000	300,000,000
	Strategic Finance Limited	700,000,000	700,000,000
	North-West Power Generation Company Limited	700,000,000	800,000,000
		2,628,000,000	2,800,000,000
	Less: Provision for Corporate Bond (BHL) **(Note-6.3.2)**	(1,000,000,000)	(250,000,000)
		1,628,000,000	2,550,000,000
		5,378,000,000	**6,543,750,000**

	30 September 2025 Taka	31 December 2024 Taka
Investment in shares	5,564,119,519	5,643,599,526
Less: Provision for investment fluctuation in shares **(Note-6.3.1)**	(1,397,826,314)	(1,504,063,311)
	4,166,293,205	4,139,536,216
	9,544,293,205	**10,683,286,216**

Provision for investment fluctuation in shares & Others

Provision for investment fluctuation in shares **(Note-6.3.1)**	1,397,826,314	1,504,063,311
Provision for corporate bond (BHL) **(Note-6.3.2)**	1,000,000,000	250,000,000
	2,397,826,314	**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/(adjustment) for the period ended	(106,236,997)	584,088,949
Add: Amount made during rest of the year	-	426,999,772
Closing balance	**1,397,826,314**	**1,504,063,311**

6.3.2 Provision for corporate bond (BHL)

Opening balance	250,000,000	250,000,000
Add: Provision made for the period ended	750,000,000	-
Closing balance	**1,000,000,000**	**250,000,000**

6.3 (a) Consolidated provision for investment fluctuation in shares & Others charged to P/L

NCC Bank PLC. **(Note-6.3)**	643,763,003	584,088,949
NCCB Securities and Financial Services Limited for the period ended	-	2,047,309
NCCB Capital Limited	-	-
	643,763,003	**586,136,258**

6 (a) Consolidated investments

Government securities

NCC Bank PLC.- **(Note-6.1)**	81,286,905,374	65,207,473,524
NCCB Securities and Financial Services Limited	940,467,680	709,273,550
NCCB Capital Limited	-	-
	82,227,373,054	65,916,747,074

Other investments

NCC Bank PLC.-**(Note-6.2)**	9,544,293,205	10,683,286,216
NCCB Securities and Financial Services Limited	407,541,841	415,316,990
NCCB Capital Limited	-	-
	9,951,835,046	11,098,603,206
	92,179,208,101	**77,015,350,280**

7 Loans and advances/Investments

Loans, Cash Credits, Overdrafts etc.**(Note-7.1)**	231,450,821,245	227,668,191,092
Bills Purchased and Discounted **(Note-7.2)**	18,778,484,853	12,578,246,688
	250,229,306,098	**240,246,437,780**

7.1 Loans, cash credits, overdrafts etc./investments

Inside Bangladesh

Conventional and Islamic banking

Loan - general	7,577,092	2,019,402
Loan against trust receipt (LTR)	9,098,250,828	13,414,699,552
Loan against packing credit & pre-shipment	33,268,402	181,462,980
Secured overdraft/Bai murabahah	36,775,322,808	38,504,398,068
Cash credit/Bai-Murabahah	22,409,198,960	26,662,252,627
Working Capital under Stimulus Package	-	4,743,387
Forced and Demand loan	32,511,835,520	22,615,091,632
Transport loan	728,696,456	884,147,138
Lease finance	1,521,403,003	2,361,848,310
Start-up Loan	844,618	1,078,318
Payment against document	5,744,761,841	5,017,894,153
House building loan/HPSM-Residential	6,106,838,825	5,610,957,232
Project/Investment loan	153,719,393	-
Womens loan	121,874,862	36,423,206
Personal loan	521,948,008	428,082,939
Consumer loan	345,297,471	370,660,061
Agricultural credit	5,310,450,047	3,559,796,864
Small business loan	1,880,197,239	1,469,970,995
Term loan	92,624,826,295	85,686,438,173
Staff loan	1,464,287,048	1,434,845,453
Credit card	725,906,989	594,716,253
Car loan	277,795,871	115,390,902
Short term loan	4,133,060,648	8,719,188,034
Export loan	224,259,246	1,193,024,975
Time loan	3,252,291,824	4,570,700,529
Loan against financial inclusion	2,069,635	2,163,127
EDF	5,474,838,317	4,226,196,782
	231,450,821,245	227,668,191,092
Off-shore banking unit	-	-
	231,450,821,245	227,668,191,092

Outside Bangladesh

Conventional and Islamic banking	-	-
Off-shore banking unit	-	-
	-	-
	231,450,821,245	**227,668,191,092**

		30 September 2025 Taka	31 December 2024 Taka
7.2	**Bills purchased and discounted**		
	Inside Bangladesh		
	Conventional and Islamic banking		
	Inland bills purchased	-	-
	Local documentary bills purchased	3,286,720,854	2,839,341,041
		3,286,720,854	2,839,341,041
	Off-shore banking unit	-	-
		3,286,720,854	2,839,341,041
	Outside Bangladesh		
	Conventional and Islamic banking		
	Foreign documentary bills purchased	8,192,810,798	6,986,851,123
	Off-shore banking unit		
	Foreign documentary bills purchased	15,420,341,916	9,599,589,235
		23,613,152,714	16,586,440,358
	Less: inter transaction between OBU and DBU	(8,121,388,715)	(6,847,534,711)
		15,491,763,999	9,738,905,646
		18,778,484,853	12,578,246,688
		250,229,306,098	**240,246,437,780**

7.3 Loans and advances including bills purchased and discounted classified into the following broad categories

	30 September 2025 Taka	31 December 2024 Taka
In Bangladesh		
Loans	172,266,299,477	162,501,540,397
Cash credit	22,409,198,960	26,662,252,627
Overdraft	36,775,322,808	38,504,398,068
Bills purchased & discounted	3,286,720,854	2,839,341,041
	234,737,542,099	230,507,532,133
Outside Bangladesh (Bills purchased & discounted)	15,491,763,999	9,738,905,646
	250,229,306,098	**240,246,437,780**

7.4 Classification of loans and advances

	30 September 2025 Taka	31 December 2024 Taka
Unclassified standard (including staff loans)	226,292,828,764	216,052,219,310
Unclassified special mention account	3,257,467,255	6,605,239,531
Sub-standard	1,035,099,499	328,986,003
Doubtful	1,551,411,005	147,977,895
Bad/Loss	18,092,499,575	17,112,015,041
	250,229,306,098	**240,246,437,780**

7.5 Particulars of required provision for loans and advances

A. General Provision	**Base for provision**	**Rate (%)**	30 September 2025 Taka	31 December 2024 Taka
Conventional and Islamic banking				
UC loans and advances	209,419,798,838	1%	2,094,197,988	1,785,736,815
Special mention account	3,257,467,255	5%	162,873,377	59,676,719
	212,677,266,093		2,257,071,365	1,845,413,534
50% of required provision of Tk. 8,32,56,000/- for 2% Reschedule loans & advances treated as general provision as per Bangladesh Bank Circular			41,628,000	215,621,689
Off-shore banking unit	15,420,341,916	1%	154,203,419	95,995,892
	228,097,608,009		**2,452,902,784**	**2,157,031,115**
B. Special general provision COVID-19			-	-
C. Specific provision				
Conventional and Islamic banking				
Sub-standard-general	611,825,919	20%	122,365,184	2,647,167
Sub-standard - agri & SMEF	-	5%	-	4,988,753
Doubtful-general	373,741,727	50%	186,870,864	3,530,700
Doubtful-agricultural	-	5%	-	47,886
Doubtful - SMEF	-	20%	-	6,609,391
Bad/ Loss	9,284,409,796	100%	9,284,409,796	8,097,801,402
	10,269,977,442		9,593,645,843	8,115,625,300
50% of required provision of Tk.8,32,56,000/-- for 2% Reschedule loans & advances treated as specific provision as per Bangladesh Bank Circular			41,628,000	215,621,689
Other Specific provision maintained against loans as per B.B direction			2,744,699,170	4,611,429,925
Specific provision for loans & advances against which writ petition pending & NOC from Bangladesh Bank			3,660,807,259	1,590,526,902
			16,040,780,272	**14,533,203,815**
Off-shore banking unit				
Specific provision				
Sub-standard	-	20%	-	-
Doubtful	-	50%	-	-
Bad/ Loss	-	100%	-	-
	-		-	-
	10,269,977,442		16,040,780,272	14,533,203,815
Required provision for loans and advances as per mentioned above			**18,493,683,056**	**16,690,234,930**
Total provision maintained (Note 13.6)			**18,493,683,056**	**16,690,234,930**
Excess /(short) provision			-	-

	Base for provision	30 September 2025 Taka	31 December 2024 Taka
Particulars of required provision on off -balance sheet exposures			
Conventional and Islamic banking			
Acceptance and endorsement	57,452,957,938	574,529,579	346,946,582
Letter of guarantee	46,133,808,013	461,338,080	427,499,543
Letter of credit	30,117,149,259	230,782,333	175,366,330
* Bills for collection	21,969,058,913	-	-
Overdue Non-Funded Items		271,477,629	15,829,437
Others	303,855,985	3,038,560	-
	155,976,830,108	1,541,166,181	965,641,892
Off-shore banking unit		-	-
Required provision for off -balance sheet exposure		1,541,166,181	965,641,892
Total provision maintained **(Note 13.7)**		1,541,166,181	965,641,892
Excess/ (short) provision		-	-

*** No Provision is required against bills for collection as per BRPD circular no- 07 dated 21 June 2018.**

7 (a) Consolidated loans and advances

	30 September 2025 Taka	31 December 2024 Taka
Loans, cash credits, overdrafts etc.		
NCC Bank PLC. **(Note-7.1)**	231,450,821,245	227,668,191,092
NCCB Securities and Financial Services Limited.	1,706,411,673	1,836,230,355
NCCB Capital Limited	-	-
	233,157,232,918	229,504,421,447
Less : Inter company transactions	-	-
	233,157,232,918	229,504,421,447
Bills purchased and discounted		
NCC Bank PLC. **(Note-7.2)**	18,778,484,853	12,578,246,688
NCCB Securities and Financial Services Limited.	-	-
NCCB Capital Limited	-	-
	18,778,484,853	12,578,246,688
Less : Inter company transactions	-	-
	18,778,484,853	12,578,246,688
	251,935,717,771	**242,082,668,135**

8 Fixed assets including premises, furniture and fixtures

	30 September 2025 Taka	31 December 2024 Taka
Conventional and Islamic banking **(Note-8.1)**	3,413,720,463	3,462,535,251
Off-shore banking unit (**Note-8.2**)	-	-
	3,413,720,463	**3,462,535,251**

8.1 Fixed assets including premises, furniture and fixtures

	30 September 2025 Taka	31 December 2024 Taka
Conventional and Islamic banking		
Cost/valuation		
Land	451,906,672	451,906,672
Buildings & office premises	1,371,059,903	1,371,059,903
Furniture and fixtures	1,334,895,181	1,273,410,080
Machinery and equipment	1,257,902,250	1,191,599,888
Computer equipment	1,115,888,559	1,031,948,076
Vehicles	236,945,001	212,436,533
Right of use assets	1,071,582,585	1,071,582,585
Software	402,990,871	355,198,645
Total Cost / valuation	**7,243,171,022**	**6,959,142,382**
Less: Accumulated depreciation	(3,829,450,559)	(3,496,607,131)
Net book value	**3,413,720,463**	**3,462,535,251**

(Annexure 'A' may kindly be seen for details)

	30 September 2025 Taka	31 December 2024 Taka
8.2 Off-shore banking unit	-	-

8(a) Consolidated fixed assets including premises, furniture and fixture

	30 September 2025 Taka	31 December 2024 Taka
NCC Bank PLC. **(Note-8)**	3,413,720,463	3,462,535,251
NCCB Securities and Financial Services Limited	14,175,805	37,827,534
NCCB Capital Limited	-	-
	3,427,896,268	**3,500,362,785**

9 Other assets

	30 September 2025 Taka	31 December 2024 Taka
Conventional and Islamic banking **(Note-9.1)**	8,820,909,793	7,524,505,672
Off-shore banking unit	433,021,538	99,745,035
	9,253,931,331	7,624,250,707
Less: Inter transaction between OBU & Conventional and Islamic banking	(423,972,636)	(99,745,035)
	8,829,958,695	**7,524,505,672**

		30 September 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
		2,249,999,800	2,249,999,800
	Outside Bangladesh	-	-
		2,249,999,800	2,249,999,800
	Non-income generating other assets		
	Stationery in hand	61,763,804	52,843,295
	Stamps in hand	7,847,250	7,631,187
	Security deposits	24,276,106	18,404,990
	Advance against rent	92,772,057	40,970,240
	Balance with GSP Finance Limited	140,000,000	140,000,000
	Prepaid expenses	33,843,283	23,750
	Commission receivable	191,235	8,656,875
	Receivable against sale proceed	540,594,502	455,235,278
	Suspense account	95,174,859	253,817,824
	Interest/profit receivable	3,674,533,147	2,767,373,526
	Dividend receivable	16,131	56,801,621
	Advance, deposit & prepayments	1,899,897,618	1,472,747,285
		6,570,909,993	5,274,505,872
		8,820,909,793	**7,524,505,672**
9(a)	**Consolidated other Assets**		
	NCC Bank PLC. **(Note-9)**	8,829,958,695	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)
		6,579,958,895	5,274,505,872
	NCCB Securities and Financial Services Limited	71,836,323	86,652,475
	NCCB Capital Limited	-	-
		71,836,323	86,652,475
		6,651,795,218	5,361,158,347
	Less: Inter company transactions	(540,594,502)	(455,235,278)
		6,111,200,716	**4,905,923,069**
10	**Non-banking assets**		
	Building	-	-
	Land	2,750,514	2,750,514
		2,750,514	**2,750,514**
11	**Borrowing from other banks, financial institutions and agents**		
	Conventional and Islamic banking	19,512,205,369	17,615,604,756
	Off-shore banking unit	16,225,597,415	9,399,297,631
		35,737,802,784	27,014,902,387
	Less: inter transaction between OBU and DBU	(9,289,453,488)	(6,847,534,711)
		26,448,349,297	**20,167,367,676**
11 (a)	**Consolidated borrowing from other banks, financial institutions and agents**		
	NCC Bank PLC. **(Note-11)**	26,448,349,297	20,167,367,676
	NCCB Securities and Financial Services Limited	86,671,230	149,447,984
	NCCB Capital Limited	-	-
		26,535,020,527	20,316,815,660
	Less: inter company transactions	-	-
		26,535,020,527	**20,316,815,660**
12	**Current deposits and other accounts**		
	Current/Al-wadiah current deposits	15,571,279,170	17,887,397,781
	Sundry deposits	20,105,711,448	18,698,601,344
		35,676,990,618	36,585,999,125
	Savings bank/Mudaraba savings bank deposits	36,090,385,945	34,177,530,659
	Fixed deposits/Modaraba term deposits	145,762,604,777	128,146,321,299
	Other deposits		
	Special notice deposits/Mudaraba special notice deposits	24,293,069,453	25,016,810,401
	Special savings scheme/Modaraba deposit pension scheme	15,507,310,325	16,338,866,314
	Special deposit scheme/Mudaraba Special deposit scheme	8,750,370,479	4,875,795,800
	Money double program	3,798,933,007	3,044,199,204
	Money triple program	4,231,236	15,183,591
	FC deposits	2,867,108,222	3,058,899,737
		55,221,022,722	52,349,755,046
	Bills Payable		
	Payment order (issued)	5,420,864,321	6,090,476,359
	Demand draft	2,500,191	2,660,878
		5,423,364,512	6,093,137,237
		278,174,368,573	**257,352,743,366**

		30 September 2025 Taka	31 December 2024 Taka
12.1	**(a) Demand deposits**		
	From other banks	156,809,674	75,908,887
	Other than banks	44,191,680,190	45,679,205,235
		44,348,489,865	45,755,114,122
	(b) Other deposits		
	Deposit from Banks		
	In fixed deposits accounts	-	1,000,000,000
	In other accounts	111,404,388	3,652,360,303
		111,404,388	4,652,360,303
	Other than banks	233,714,474,320	206,945,268,942
		233,825,878,708	211,597,629,245
		278,174,368,573	**257,352,743,366**
12.2	**Deposits and other accounts**		
	Conventional and Islamic banking	277,971,267,410	257,336,675,021
	Off-shore banking unit	203,101,163	16,068,346
		278,174,368,573	**257,352,743,366**
12(a)	**Consolidated deposits and other accounts**		
	Current deposits and other accounts		
	NCC Bank PLC. **(Note-12)**	35,676,990,618	36,585,999,125
	NCCB Securities and Financial Services Limited	812,170,604	683,935,450
	NCCB Capital Limited	-	-
		36,489,161,222	37,269,934,575
	Less: Inter company transactions	(1,520,080,009)	(1,385,599,693)
		34,969,081,212	35,884,334,882
	Bills payable		
	NCC Bank PLC. **(Note-12)**	5,423,364,512	6,093,137,237
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		5,423,364,512	6,093,137,237
	Savings bank deposits		
	NCC Bank PLC. **(Note-12)**	36,090,385,945	34,177,530,659
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		36,090,385,945	34,177,530,659
	Fixed deposits		
	NCC Bank PLC. **(Note-12)**	145,762,604,777	128,146,321,299
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		145,762,604,777	128,146,321,299
	Term deposits		
	NCC Bank PLC. **(Note-12)**	55,221,022,722	52,349,755,046
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		55,221,022,722	52,349,755,046
		277,466,459,168	**256,651,079,123**
13	**NCC Bank Subordinated and Perpetual Bonds**		
	NCC Bank Non-Convertible Subordinated Bonds **(Note- 13.1)**	-	800,000,000
	NCC Bank Perpetual Bonds **(Note- 13.2)**	5,000,000,000	5,000,000,000
		5,000,000,000	**5,800,000,000**
13.1	**Non-Convertible Subordinated Bonds**		
	NCC Bank Non-Convertible Subordinated Bonds		
	Agrani Bank PLC.	-	100,000,000
	Rupali Bank PLC.	-	200,000,000
	Sonali Bank PLC.	-	100,000,000
	United Commercial Bank PLC.	-	400,000,000
		-	**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 Bank dated May 08,2018 in favor of National Credit and Commerce Bank PLC (NCCBPLC) under the provisions of the "Securities and Exchange Commission (Private Placement of Debt Securities) Rules, 2012 for issuing Unsecured, Non-convertible Subordinated Bond of Taka 400 crore to raise Tier-II Capital for strengthening the capital base of the Bank. Basic features of the bonds were:

Coupon Rate : Base rate plus coupon margin.

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

Coupon floor rate: 7% p.a.

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

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

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

NCC Bank Perpetual Bonds (Additional tier-I capital)

Bangladesh Securities and Exchange Commission (BSEC) upon application dated March 02,2021 has kindly accorded their consent on May 23,2021 and NOC from Bangladesh Bank dated October 01,2020 in favor of National Credit and Commerce Bank PLC (NCCBPLC) under the provisions of the "Securities and Exchange Commission (Private Placement of Debt Securities) Rules, 2012 for issuing Unsecured, Conditional-convertible Perpetual Bond of Taka 500 crore to raise Additional Tier-I Capital for strengthening the capital base of the Bank. The Bank has already completed subscription of Taka 265 crore out of the total issue size of Taka 500 crore within 30 September 2021. Basic features of the bonds are:
Coupon Rate : Base rate plus coupon margin. **Coupon range**: 6% to 10% p.a.

Here Base rate is the 20-year Treasury-Bond rate (Latest available rate of 20-year Treasury Bond rate as published by Debt Management Department of Bangladesh Bank on the quotation day and coupon margin is 2%.
Conditional conversion feature: This bonds are conditional convertible and this conversion will only be executed if the bank's consolidated CET-1 falls below Bangladesh Bank requirement (Currently 4.50%) and below for 03 successive quarters; then the 3rd quarter-end date of consecutive below minimum CET-1 ratio would be the trigger point(date) as well as conversion strike price would be average of daily market price of the immediate previous 6 months average market price of NCC Bank shares in the DSE from the trigger point date or face value of the share whichever is higher.

	30 September 2025 Taka	31 December 2024 Taka
14 Other liabilities		
Conventional and Islamic banking **(Note-14.1)**	43,239,531,928	38,719,360,416
Off-shore banking unit **(Note-14.6 (d))**	154,203,419	95,995,892
Interest payable of off-shore banking unit	503,130,298	99,748,994
	43,896,865,645	38,915,105,302
Less:Inter transaction between OBU & Conventional and Islamic banking	(423,972,636)	(99,745,035)
	43,472,893,009	**38,815,360,267**

	30 September 2025 Taka	31 December 2024 Taka
14.1 Conventional and Islamic banking		
Other liabilities		
Interest/profit payable on deposit & borrowing	5,205,593,796	3,511,361,933
Excise duty	19,072,970	297,168,460
Settlement accounts	94,956,869	59,877,198
Liability for expenses	324,663,186	248,116,598
Unearned revenue	-	74,005
Bonus payable	172,582,845	650,000,000
Audit fee payable	2,000,000	632,500
Withholding tax payable	342,426,620	231,389,157
Inter branch transaction account	818,577,177	447,514,073
Unclaimed Dividend Account	125,094,529	125,425,975
Markup(Profit) On Bai-Murabahah	147,181,843	512,942,884
CSR Fund	100,478,359	115,618,020
Compensation Payable	2,065,754	-
Withholding VAT Payable	44,973,067	22,061,624
Interest suspense on corporate bond & Others	572,620,996	572,620,996
Provision for other assets **(Note 14.2)**	692,111,963	579,183,033
Net tax liability **(Note 14.3)**	1,238,464,496	1,574,736,064
Deferred tax liabilities **(Note 14.5)**	857,422,557	800,385,308
Provision for loans and advances **(Note 14.6)**	18,339,479,637	16,594,239,038
Provision for special general provision COVID-19 **(Note 14.6 (c))**	-	-
Provision on off balance sheet items **(Note-14.7)**	1,541,166,181	965,641,892
Interest/profit suspense account **(Note 14.8)**	11,587,251,112	10,331,384,652
Contribution to NCC Bank Foundation **(Note-14.9)**	36,177,619	39,967,289
Net defined benefit obligation **(Note-14.10)**	166,868,512	166,868,512
Provision for nostro accounts **(Note-14.11)**	-	-
Lease liabilities (present value of lease payments) **(Note-14.12)**	804,580,455	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
	43,239,531,928	**38,719,360,416**

* Start-up Fund has been rearranged & stated "Start-up Equity Investment Fund" from other liabilities to Shareholders' equity in line with SMESPD circular no-02 dated 09 July 2025.

	30 September 2025 Taka	31 December 2024 Taka
14.2 Provision for other assets:		
Opening balance	579,183,033	462,601,765
Add: Provisions made/(adjust) for the period ended	124,563,436	132,073,375
Add: Provisions made/(adjust) during the rest of the year	-	(15,492,107)
Less: Provisions no longer required for the period ended	(11,634,506)	-
Less: Provisions no longer required for rest of the year		
Closing balance	**692,111,963**	**579,183,033**

		30 September 2025 Taka	31 December 2024 Taka
14.3	**Net tax liability :**		
	Provision for income tax		
	Opening balance	7,844,782,512	5,242,962,569
	Add: Provision made for current tax for the period ended	1,738,900,218	2,421,962,640
	Add: Provision made for current tax during rest of the year	-	179,857,303
		1,738,900,218	2,601,819,943
		9,583,682,730	7,844,782,512
	Less: Adjusted during the the period	(7,110,378,636)	-
	Closing balance	**2,473,304,094**	**7,844,782,512**
	Less: Advance corporate tax	1,234,839,598	6,270,046,448
		1,238,464,496	**1,574,736,064**
14.4	**Consolidated provision for income tax charged:**		
	NCC Bank PLC. **(Note-14.3)**	1,738,900,218	2,421,962,640
	NCCB Securities and Financial Services Limited	29,193,229	15,566,571
	NCCB Capital Limited	-	-
		1,768,093,447	**2,437,529,211**

14.5 Deferred tax

A. Deferred tax liabilities

Particulars of liabilities	As per carrying value	As per tax base	Taxable temporary difference
Revaluation portion of land	320,083,348	-	320,083,348
Revaluation portion of building	104,424,109	-	104,424,109
Building/Office premises	887,601,701	349,254,506	538,347,195
Machinery & equipment	228,037,242	213,591,718	14,445,523
Computer equipment	253,103,758	179,954,973	73,148,785
Local software	113,713,976	108,294,489	5,419,487
Vehicle	49,356,276	49,119,166	237,109
Right use of Assets	835,040,315	-	835,040,315
Accrued interest on Govt. securities	1,711,272,077	-	1,711,272,077
Total	**4,502,632,800**	**900,214,853**	**3,602,417,948**
Rate			Applicable Rate
Deferred tax liabilities			**1,291,974,022**

	30 September 2025	31 December 2024
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	19,581,605	117,034,691
Addition during the rest of the year	-	459,350,247
	1,291,974,022	1,272,392,417
Adjustment made during the period ended/year ended	-	-
Adjustment made during the rest of the year	-	-
Closing balance	**1,291,974,022**	**1,272,392,417**

B. Deferred tax (assets)

Particulars of assets	As per carrying value	As per tax base	Deductible temporary difference
Furniture and fixtures	490,536,415	581,422,272	(90,885,856)
Vehicle	-	-	-
Net defined benefit obligation	(166,868,512)	-	(166,868,512)
Advance rent	92,772,057	189,241,143	(96,469,086)
Lease liability on right use of asset	(804,580,455)	-	(804,580,455)
Total	**(388,140,494)**	**770,663,415**	**(1,158,803,909)**
Rate			Applicable Rate
Deferred tax assets			**434,551,465**

		30 September 2025	31 December 2024
	Opening balance	472,007,109	25,464,715
	Addition during the period ended	-	2,816,144
	Addition during the rest of the year	-	443,726,250
		472,007,109	472,007,109
	Adjustment made during the period ended	(37,455,643)	-
	Adjustment made during the rest of the year	-	-
	Closing balance	**434,551,465**	**472,007,109**
	Net deferred tax (assets)/liabilities (A-B)	**857,422,557**	**800,385,308**
14.5.1	**Net deferred tax (income)/ expense charged to P/L for period ended**	**57,037,249**	**114,218,546**
	Net deferred tax (income)/ expense charged to P/L for rest of the year	**-**	**(55,158,150)**
14.6	**Provision for loans and advances/investments**		
	a) Movement in specific provision on classified loans and advances/investments		
	Opening balance	14,533,203,815	10,863,565,000
	Less: Debt written off/waiver/transfer allowed during the period ended	(3,488,900,626)	(630,761,961)
	Less: Debt written off/waiver/transfer allowed during the rest of the year	-	(1,164,638,781)
	Net charged to profit and loss account for the period ended	4,996,477,083	2,808,990,540
	Net charged to profit and loss account for rest of the year	-	2,656,049,017
	Closing balance	16,040,780,272	14,533,203,815

	30 September 2025 Taka	31 December 2024 Taka
b) Movement in general provision on unclassified loans and advances/investments		
Opening balance	2,061,035,223	2,021,443,966
Add: Provision made or (adjusted)/net charge in profit and loss account for period ended	237,664,142	22,724,505
Add: Provision made/net charge in profit and loss account for rest of the year	-	16,866,752
Closing balance	2,298,699,365	2,061,035,223
Total (a + b)	**18,339,479,637**	**16,594,239,038**
c) Movement in special general provision COVID-19		
Opening balance	-	534,696,334
Add: Provision made for the period ended	-	-
Add: Provision made/(adjust) for the rest of the year	-	(534,696,334)
Closing balance	-	-
d) Provision for Off-shore banking unit		
Opening balance	95,995,892	99,745,034
Add: Provision made/net charge in profit and loss account for period ended	58,207,527	-
Add: Provision made/net charge in PL account for rest of the year	-	-
Less: Adjustment during the period ended	-	(20,394,451)
Less: Adjustment during rest of the year	-	16,645,309
Closing balance	154,203,419	95,995,892
Total (a+b c+d)	**18,493,683,056**	**16,690,234,930**

14.6.1 Consolidated provision for loans and advances/investments charged to profit and loss account

	30 September 2025 Taka	31 December 2024 Taka
a) Specific provision on classified loans and advances		
NCC Bank PLC. for the period ended	4,996,477,083	2,808,990,540
NCC Bank PLC. for rest of the year	-	2,656,049,018
NCCB Securities and Financial Services Limited for the period ended	-	-
NCCB Capital Limited	-	-
Charged to P/L	4,996,477,083	2,808,990,540
b) General provision on un-classified loans and advances/investments		
NCC Bank PLC. for the period ended	237,664,142	22,724,505
NCC Bank PLC. for the rest of the year	-	16,866,752
NCCB Securities and Financial Services Limited for the period ended	100,000,000	20,219,860
NCCB Capital Limited	-	-
Charged to P/L	337,664,142	42,944,365
c) Special general provision COVID-19	-	-
Total Charged to P/L (a+b+c)	**5,334,141,225**	**2,851,934,905**

14.7 Provision on off-balance sheet items

	30 September 2025 Taka	31 December 2024 Taka
Opening balance	965,641,892	1,058,054,138
Add: Provision made for period ended	575,524,289	340,442,065
Add: Provision made/(adjusted) for rest of the	-	(432,854,311)
Closing balance	**1,541,166,181**	**965,641,892**

14.8 Interest/profit suspense account

	30 September 2025 Taka	31 December 2024 Taka
Opening balance	10,331,384,652	8,920,294,393
Add: Amount transferred during the period ended	5,016,079,014	2,390,574,788
Add: Amount transferred during the rest of the year	-	1,436,391,952
Less: Amount recovered/adjust during the period ended	(2,514,067,394)	(946,853,565)
Less: Amount recovered/adjust during the rest of the year	-	(325,512,642)
Less: Amount written off/waived during the period ended	(1,246,145,160)	(155,338,000)
Less: Amount written off/waived during the rest of the year	-	(988,172,274)
Closing balance	**11,587,251,112**	**10,331,384,652**

14.9 Contribution to NCC Bank's CSR Fund

	30 September 2025 Taka	31 December 2024 Taka
Opening balance	39,967,289	30,000,001
Add: Contribution for the period ended	20,000,000	15,000,000
Add: Contribution for rest of year	-	15,000,000
	59,967,289	60,000,001
Less : Adjusted during the period ended	(23,789,670)	(12,947,712)
Less : Adjusted during rest of the year	-	(7,085,000)
Closing balance	**36,177,619**	**39,967,289**

14.10 Net defined benefit obligation

	30 September 2025 Taka	31 December 2024 Taka
Defined benefit obligation (Gratuity Fund)	2,480,267,108	2,480,267,108
Less: Fair value of plan asset (Gratuity Fund)	(2,313,398,596)	(2,313,398,596)
	166,868,512	**166,868,512**

Net defined benefit obligation is the net result of post employment benefit plan which is measured as per actuarial valuation under IAS 19 "Employee Benefits". The methodology used to assess the financial position of the scheme is "projected unit credit method" in consistent with IAS 19. Under this method, the valuation is done considering 'Future service cost' 'which an employee shall obtain in normal course of service as well as 'past service cost 'which is the difference between assets built up from past contributions and accrued liabilities (i.e. benefits earned by members as a result of service as of investigation date)

14.11 Provision for nostro accounts

	30 September 2025 Taka	31 December 2024 Taka
Opening balance	-	-
Add: Provision made/(adjustment) during the period ended	-	-
Closing balance	-	-

		30 September 2025 Taka	31 December 2024 Taka
14.12	**Lease liabilities (present value of lease payments)**		
	Opening balance	868,429,822	393,256,743
	Add: Interest during the period ended	60,755,608	31,793,814
	Add: Interest during the rest of the year	-	10,130,676
	Add: Made during rest of the year	-	503,980,366
	Less: Adjust/payment during the period ended	(124,604,975)	(51,298,763)
	Less: Adjust/payment during rest of the year	-	(19,433,014)
	Closing balance	**804,580,455**	**868,429,822**
14(a)	**Consolidated other liabilities**		
	NCC Bank PLC. **(Note-14)**	43,472,893,009	38,815,360,267
	NCCB Securities and Financial Services Limited	948,240,532	927,051,209
	NCCB Capital Limited	69,000	69,000
		44,421,202,541	39,742,480,476
	Less: Inter company transactions	-	-
		44,421,202,541	**39,742,480,476**
15	**Share capital**		
15.1	**Authorized share capital**		
	2,000,000,000 ordinary shares @ of Tk. 10 each	**20,000,000,000**	**20,000,000,000**
15.2	**Issued, subscribed and fully paid-up capital**		
	39,000,000 Ordinary shares of Tk 10 each issued for cash	390,000,000	390,000,000
	926,939,525 Ordinary shares of Tk 10 each issued as bonus	9,269,395,250	9,269,395,250
	144,483,570 Ordinary shares of Tk 10 each issued as right share in Cash	1,444,835,700	1,444,835,700
	1,110,423,095 Ordinary shares of Tk 10 each	**11,104,230,950**	**11,104,230,950**
15.3	**Non-controlling (Minority) interest**		
	Opening balance	209	209
	Profit/(loss) attributable during the period ended	-	4
	Profit/(loss) attributable during rest of the year	-	(4)
	Closing balance	**209**	**209**
16	**Statutory reserve**		
	Opening balance	11,104,230,950	11,104,230,950
	Addition during the period ended	-	-
	Addition during the rest of the year	-	-
	Closing balance	**11,104,230,950**	**11,104,230,950**
17	**General reserve**		
	Opening balance	10,162,348	10,162,348
	Addition during the period ended	-	-
	Less : Adjusted during the period ended	-	-
	Closing balance	**10,162,348**	**10,162,348**
17(a)	**Consolidated General reserve**		
	NCC Bank PLC. **(Note-17)**	10,162,348	10,162,348
	NCCB Securities and Financial Services Limited	1,034,799	830,937
	NCCB Capital Limited	-	-
		11,197,147	**10,993,285**
18	**Other reserves including assets revaluation reserve**		
	Assets revaluation reserve on land and building **(Note - 18.1)**	324,249,870	325,496,973
	Revaluation reserve on Govt. securities **(Note - 18.2)**	600,919,939	208,220,105
		925,169,809	**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	(1,247,103)	(1,279,080)
	Less: Dep. on rev. amt. tran. to retained earnings during rest of the year	-	(426,360)
		324,249,870	325,496,973
	Add: Reverse deferred tax on revaluation on land & building	-	-
	Closing balance	**324,249,870**	**325,496,973**
18.2	**Revaluation reserve on Govt. securities (treasury bills & bonds)**		
	Opening balance	208,220,105	34,676,996
	Add: addition during the period/year	5,751,110,756	1,599,031,819
	Held to maturity (HTM)	-	22,611,620
	Held for trading (HFT)	5,751,110,756	1,576,420,199
	Less: adjusted during the period/year	(5,358,410,923)	(1,425,488,710)
	Held to maturity (HTM)	(1,100,408)	(16,033,600)
	Held for trading (HFT)	(5,357,310,515)	(1,409,455,110)
	Closing balance	**600,919,939**	**208,220,105**

		30 September 2025 Taka	31 December 2024 Taka
19	**Foreign currency translation gain/(loss)**		
	Opening balance	7,128,607	3,297,082
	Add : Transfer/adjustment during the period ended	(2,680,124)	3,577,436
	Add : Transfer/adjustment during the rest of the year	-	254,089
	Closing balance	4,448,482	7,128,607
20	**Surplus in profit and loss account**		
	Retained earnings brought forward **(Note-20.1)**	607,714,677	181,301,010
	Profit for the period ended	1,730,899,724	2,660,621,629
	Profit for the rest of the year	-	(337,052,705)
	Interest/dividend on perpetual bonds for the period ended	(375,680,556)	(375,680,556)
	Interest/dividend on perpetual bonds for the rest of the year	-	(124,319,444)
	Transfer to start-up fund	-	(23,235,689)
	Gain on sale of Non-banking assets	-	67,925,016
	Transfer to statutory reserve for the period ended	-	-
	Transfer to statutory reserve for rest of the year	-	-
		1,962,933,845	2,049,559,260
	Depreciation on revalued amount of building transferred to retained earnings	1,247,103	1,705,440
		1,964,180,948	2,051,264,700
20(a)	**Consolidated surplus in profit and loss account**		
	Retained earning brought forward	741,919,399	312,616,864
	Profit for the period ended	1,732,938,195	2,756,829,676
	Profit for the rest of the year	-	(430,048,307)
	Interest/dividend on perpetual bonds for the period ended	(375,680,556)	(375,680,556)
	Interest/dividend on perpetual bonds for the rest of the year	-	(124,319,444)
	Transfer to start-up fund	-	(23,235,689)
	Gain on sale of Non-banking assets	-	67,925,016
	Transfer to general reserve for the year	(203,862)	(323,573)
	Transfer to statutory reserve for the period ended	-	-
	Transfer to statutory reserve for rest of the year	-	-
		2,098,973,176	2,183,763,982
	Dep. on revalued amount of building transferred to retained earnings	1,247,103	1,705,440
		2,100,220,279	2,185,469,422
20.1	**Retained earnings**		
	Conventional and Islamic banking	607,714,677	181,301,010
	Off-shore banking unit	-	-
		607,714,677	181,301,010
	Conventional and Islamic banking		
	Opening balance	1,830,830,997	1,338,077,790
	Transferred from Off-shore Banking Unit	220,433,703	175,730,934
	Bonus share transferred to paid-up capital	-	-
	Cash dividend paid during the period ended	(1,443,550,024)	(1,332,507,714)
	Cash dividend paid during rest of the year	-	-
	Closing balance	607,714,677	181,301,010
	Off-shore banking unit		
	Opening balance	220,433,703	175,730,934
	Transferred to Conventional and Islamic banking Unit	(220,433,703)	(175,730,934)
	Closing balance	-	-
20.2	**Consolidated retained earnings**		
	Opening balance	2,185,469,422	1,645,124,578
	Bonus share transferred to paid-up capital	-	-
	Cash dividend paid during the period ended	(1,443,550,024)	-
	Cash dividend paid during rest of the year	-	(1,332,507,714)
	Closing balance	741,919,399	312,616,864
20.3	**Consolidated foreign currency translation gain/(loss)**		
	NCC Bank PLC. **(Note-19)**	4,448,482	7,128,607
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		4,448,482	7,128,607

		01 January to 30 September 2025 Taka	01 January to 30 September 2024 Taka
21	**Interest/Profit income**		
	Conventional and Islamic banking **(Note-21.1)**	18,347,729,403	16,829,806,384
	Off-shore banking unit **(Note-21.2)**	727,617,032	701,995,304
		19,075,346,435	17,531,801,688
	Less: Inter transaction between OBU & Conventional and Islamic banking	(349,037,387)	(313,908,586)
		18,726,309,048	**17,217,893,102**
21.1	**Conventional and Islamic banking**		
	Interest on loans and advances/profit on investments		
	Loan (General)	93,282	127,934
	Loan against trust receipts	1,311,015,343	915,221,556
	Loan against packing & pre-shipment credit	6,596,625	12,259,298
	Secured overdraft/Bhai murabahah	3,716,586,004	3,401,769,484
	Cash credit/Bai Murabahah	2,204,110,081	2,187,947,533
	Working capital under stimulus package	14,166	17,112,475
	Project /investment loan	3,825,363	-
	Forced loan	435,849,401	303,271,366
	Demand Loan	2,323,134,627	1,318,053,821
	Transport loan	78,576,595	90,707,846
	Lease finance	197,575,450	198,729,385
	Start-up loan	15,260	35,449
	Womens Loan	3,988,973	757,116
	Payment against documents	326,035,901	117,158,420
	House building loan/HPSM-Home	509,881,083	458,931,821
	Personal loans	46,766,796	37,262,488
	Consumer loan	820,314	1,314,745
	Agricultural credit	316,787,627	344,621,423
	Small business loan	138,120,049	104,555,357
	Term loan	5,016,639,924	4,584,606,836
	Staff loan	52,277,087	46,018,355
	Credit card	66,627,588	37,608,926
	Car loan	14,476,936	10,994,749
	Short term loan	548,680,756	1,487,649,227
	Export loan	26,831,804	21,636,714
	OBU	349,037,387	233,057,080
	Time loan	22,503,037	203,097,330
	Education loan scheme	-	618
	Documentary bills purchased	269,205,294	199,525,141
	EDF	45,434,590	48,722,280
		18,031,507,344	16,382,754,774
	Interest/profit on balances with other banks and financial institutions		
	Fixed deposits with other banks	124,874,544	149,348,475
	Bangladesh Bank foreign currency account	17,422,665	15,202,854
	Financial institutions	13,350,941	63,623,981
	Money at call & short notice	19,195,842	6,044,790
	Foreign banks	141,378,067	212,831,510
		316,222,059	447,051,610
		18,347,729,403	**16,829,806,384**
21.2	**Off-shore banking unit**	**727,617,032**	**701,995,304**
21(a)	**Consolidated interest/Profit income**		
	NCC Bank PLC. **(Note-21)**	18,726,309,048	17,217,893,102
	NCCB Securities and Financial Services Limited	88,933,296	65,276,238
	NCCB Capital Limited	-	-
		18,815,242,344	17,283,169,340
	Less: Inter company transactions	(81,541)	-
		18,815,160,803	**17,283,169,340**
22	**Interest/Profit paid on deposits and borrowings**		
	Conventional and Islamic banking **(Note-22.1)**	14,482,420,686	11,812,183,497
	Off-shore banking unit **(Note-22.2)**	578,584,054	548,658,126
		15,061,004,740	12,360,841,623
	Less: Inter transaction between OBU & Conventional and Islamic banking	(349,037,387)	(313,908,586)
		14,711,967,353	**12,046,933,037**
22.1	**Conventional and Islamic banking**		
	Interest/Profit paid on deposits and borrowings		
	Savings/Mudaraba savings deposits	309,203,962	371,748,389
	Current deposits	6,227,225	-
	Short notice deposits	1,046,375,944	958,776,852
	Fixed/Mudaraba term deposits	10,159,198,672	7,881,947,890
	Special savings scheme	794,174,442	922,641,047
	Special deposit scheme	518,335,864	134,512,581
	Interest/profit paid on borrowings	1,395,849,635	1,366,371,216
	Money double program	228,175,412	156,107,968
	Money triple program	-	825,979
	Foreign currency deposits	24,879,531	19,251,577
		14,482,420,686	**11,812,183,497**
22.2	**Off-shore banking unit**	**578,584,054**	**548,658,126**

		01 January to 30 September 2025 Taka	01 January to 30 September 2024 Taka
22(a)	**Consolidated interest paid/profit shared on deposits, borrowings, etc.**		
	NCC Bank PLC. **(Note-22)**	14,711,967,353	12,046,933,037
	NCCB Securities and Financial Services Limited	3,941,805	6,309,364
	NCCB Capital Limited	-	-
		14,715,909,158	12,053,242,401
	Less: Inter company transactions	(81,541)	-
		14,715,827,617	**12,053,242,401**
23	**Income from investments in shares & securities etc.**		
	Interest on treasury bills	1,080,255,098	761,517,019
	Interest on reverse repo	742,166	6,909,305
	Interest on treasury bonds	5,019,300,357	3,366,118,767
	Interest/profit on sukuk	65,168,630	39,515,412
	Interest on subordinated bonds	9,564,943	37,923,985
	Interest on perpetual bonds	259,102,740	280,363,013
	Interest on corporate bond	98,440,430	117,079,111
	Dividend on shares	149,507,563	91,869,010
	Gain on sale of shares	37,364,419	23,757,242
	Prize money on prize bond	138,440	15,000
	Capital gain on sale of treasury bonds	2,304,174,130	2,301,901,297
		9,023,758,917	7,026,969,162
	Less: Loss on Repo/sale/revaluation/amortization of securities	(1,443,879,353)	(1,938,883,357)
		7,579,879,563	**5,088,085,805**
23(a)	**Consolidated income from investments in shares & securities etc.**		
	NCC Bank PLC. **(Note-23)**	7,579,879,563	5,088,085,805
	NCCB securities and Financial Services Limited	68,785,398	69,389,360
	NCCB Capital Limited	-	-
		7,648,664,961	5,157,475,165
	Less: Inter company transactions	-	-
		7,648,664,961	**5,157,475,165**
24	**Commission, exchange and brokerage**		
	Conventional and Islamic banking		
	Commission		
	Commission on bill purchased	32,233,865	25,505,927
	Commission on remittances	20,185,895	17,090,218
	Commission on letter of guarantee	264,858,043	246,711,540
	Commission on letter of credit	456,804,790	590,825,965
	Commission on acceptance	426,497,040	490,434,124
	Others commission	75,350,422	40,505,090
		1,275,930,055	1,411,072,862
	Exchange		
	Exchange gain net off exchange losses	924,935,168	630,144,635
		2,200,865,224	**2,041,217,497**
24(a)	**Consolidated commission, exchange & brokerage**		
	NCC Bank PLC. **(Note-24)**	2,200,865,224	2,041,217,497
	NCCB Securities and Financial Services Limited	46,637,556	64,960,138
	NCCB Capital Limited	-	-
		2,247,502,780	2,106,177,635
	Less: Inter company transactions	-	-
		2,247,502,780	**2,106,177,635**
25	**Other operating income**		
	Conventional and Islamic banking		
	Rent locker	4,906,633	4,478,527
	Rent godown	1,006,259	1,350,320
	Postage, fax, swift etc. recoveries	78,212,552	67,103,057
	Legal charge recoveries	745,725	1,224,116
	Service charges	113,723,664	101,204,071
	ATM transaction fees	24,112	19,476
	Account maintenance fees	38,546,215	36,584,323
	Card fees & others	89,919,563	98,044,127
	Profit on sale of fixed assets	276,986	38,213
	Forfeited income from PF	3,213,508	-
	SMS, Internet Banking & clearing charge	58,407,775	53,713,057
	Miscellaneous earnings	202,266,499	203,778,382
	Recoveries of amount previously written off	215,351,261	138,543,588
	Application and processing fees	106,309,081	101,898,390
	Other income of Off-shore banking unit	6,264,118	4,205,567
		919,173,952	**812,185,215**

		01 January to 30 September 2025 Taka	01 January to 30 September 2024 Taka
25(a)	**Consolidated other operating income**		
	NCC Bank PLC. **(Note-25)**	919,173,952	812,185,215
	NCCB Securities and Financial Services Limited	183,333	1,291,345
	NCCB Capital Limited	-	-
		919,357,285	**813,476,560**
26	**Salary & allowances**		
	Conventional and Islamic banking **(Note-26.1)**	2,642,244,033	2,361,762,661
	Off-shore banking unit **(Note-26.2)**	3,801,399	3,391,605
		2,646,045,432	**2,365,154,266**
26.1	**Conventional and Islamic banking**		
	Basic salary	1,225,397,529	1,104,627,760
	House rent allowance	535,339,541	486,017,752
	Bonus	225,962,165	198,062,933
	Bank's contribution to provident fund	118,972,538	107,526,613
	Other salary & allowances	536,572,260	465,527,603
		2,642,244,033	**2,361,762,661**
26.2	**Off-shore banking unit**	**3,801,399**	**3,391,605**
26(a)	**Consolidated Salary & allowances**		
	NCC Bank PLC. **(Note-26)**	2,646,045,432	2,365,154,266
	NCCB Securities and Financial Services Limited	36,113,367	34,206,819
	NCCB Capital Limited	-	-
		2,682,158,799	**2,399,361,085**
27	**Rent, taxes, insurance, electricity etc.**		
	Conventional and Islamic banking **(Note-27.1)**	341,790,443	391,390,087
	Off-shore banking unit	-	-
		341,790,443	**391,390,087**
27.1	**Rent, taxes, insurance, electricity etc.**		
	Office Rent*	142,342,225	221,888,419
	Rates and taxes:		
	Rates	1,074,430	1,505,502
	Taxes	5,877,487	5,354,690
		6,951,917	6,860,191
	Insurance:		
	Cash	12,853,420	9,876,576
	Fixed Assets	2,242,450	2,187,518
	Deposits	100,880,007	78,896,628
		115,975,877	90,960,722
	Electricity	76,520,424	71,680,755
		341,790,443	**391,390,087**

* While implementing IFRS 16 (leases), the bank recorded interest expense on lease liabilities and depreciation on ROU assets (note- 33) instead of charging rental expense of BDT 16,35,31,500/- during the period in 2025 against those rental premises that have been treated as lease assets (ROU) and shown in the Balance Sheet as per IFRS 16.

		2025 Taka	2024 Taka
27(a)	**Consolidated rent, taxes, insurance, electricity etc.**		
	NCC Bank PLC. **(Note-27)**	341,790,443	391,390,087
	NCCB Securities and Financial Services Limited	11,852,039	10,727,425
	NCCB Capital Limited	-	-
		353,642,482	**402,117,512**
28	**Legal expenses**		
	Conventional and Islamic banking **(Note-28.1)**	31,016,690	16,860,422
	Off-shore banking unit	-	-
		31,016,690	**16,860,422**
28.1	**Legal expenses**		
	Legal charge	10,992,628	12,183,822
	Stamp charge	362,101	810,100
	Consultancy fee	19,661,961	3,366,612
	Credit rating fee	-	499,887
		31,016,690	**16,860,422**

		01 January to 30 September 2025 Taka	01 January to 30 September 2024 Taka
28 (a)	**Consolidated legal expenses**		
	NCC Bank PLC. **(Note-28)**	31,016,690	16,860,422
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		31,016,690	**16,860,422**
29	**Postage, stamp and telecommunication**		
	Conventional and Islamic banking **(Note-29.1)**	61,673,813	54,610,595
	Off-shore banking unit **(Note-29.2)**	-	-
		61,673,813	**54,610,595**
29.1	**Postage, stamp and telecommunication**		
	Postage	11,885,185	10,529,734
	Swift/internet/Connectivity	45,673,071	40,171,100
	Telephone	4,115,556	3,909,761
		61,673,813	**54,610,595**
29.2	**Off-shore banking unit**	**-**	**-**
29(a)	**Consolidated postage, stamp and telecommunication**		
	NCC Bank PLC. **(Note-29)**	61,673,813	54,610,595
	NCCB Securities and Financial Services Limited	384,226	418,442
	NCCB Capital Limited	-	-
		62,058,039	**55,029,037**
30	**Stationery, printing, advertisement etc.**		
	Conventional and Islamic banking **(Note-30.1)**	101,560,524	61,284,883
	Off-shore banking unit	-	-
		101,560,524	**61,284,883**
30.1	**Stationery, printing, advertisement etc.**		
	Printing and stationery:		
	Printed stationery	13,051,341	11,720,992
	Security stationery	24,986,128	10,878,247
	Petty stationery	18,322,717	14,945,198
		56,360,185	37,544,437
	Publicity and advertisement	45,200,339	23,740,447
		101,560,524	**61,284,883**
30(a)	**Consolidated stationery, printing, advertisement etc.**		
	NCC Bank PLC. **(Note-30)**	101,560,524	61,284,883
	NCCB Securities and Financial Services Limited	473,109	376,691
	NCCB Capital Limited	-	-
		102,033,633	**61,661,574**
31	**Managing Director's salary & fees**		
	Basic salary	5,400,000	2,864,516
	House rent allowance	1,800,000	954,839
	Banks contribution to P.F	-	-
	Bonus	945,000	368,067
	Other allowances	2,400,000	906,387
		10,545,000	**5,093,809**
31(a)	**ConsolidatedManaging Director's salary & fees**		
	NCC Bank PLC. **(Note-31)**	10,545,000	5,093,809
	NCCB Securities and Financial Services Limited	7,269,922	-
	NCCB Capital Limited	-	-
		17,814,922	**5,093,809**
32	**Director's & Shariah Committee Members fees & meeting expenses**		
	Meeting fees	3,249,412	2,887,501
	Other meeting related expense	735,049	309,806
		3,984,461	**3,197,307**
32(a)	**Consolidated Director's & Shariah Committee Members fees & meeting expenses**		
	NCC Bank PLC. **(Note-32)**	3,984,461	3,197,307
	NCCB Securities and Financial Services Limited	272,000	96,800
	NCCB Capital Limited	-	-
		4,256,461	**3,294,107**
33	**Auditors' fees**	**2,000,000**	**474,375**
33(a)	**Consolidated auditors' fees**		
	NCC Bank PLC. **(Note-33)**	2,000,000	474,375
	NCCB Securities and Financial Services Limited	-	57,500
	NCCB Capital Limited	-	-
		2,000,000	**531,875**

		01 January to 30 September 2025 Taka	01 January to 30 September 2024 Taka
34	**Charges on loan losses**		
	Made during the period	**28,985,623**	**9,908,486**
35	**Repairs, maintenance, amortization and depreciation**		
	Conventional and Islamic banking **(Note-35.1)**	490,855,529	378,242,575
	Off-shore banking unit	-	-
		490,855,529	**378,242,575**
35.1	**Repairs, maintenance, amortization and depreciation**		
	Repairs & maintenance :		
	Repairs & maintenance of fixed assets	113,170,337	92,963,938
	Renovation & maintenance of premises	31,577,381	26,407,587
		144,747,718	119,371,525
	Depreciation/Amortization :		
	Furniture and fixtures	52,611,670	53,427,930
	Machinery and equipment	41,069,097	39,880,307
	Computer equipment	61,725,670	57,441,770
	Vehicles	15,153,525	13,219,045
	Right of use assets	133,990,100	52,952,301
	Buildings & office premises	18,955,907	19,441,954
	Amortization of software	22,601,842	22,507,744
		346,107,811	258,871,050
		490,855,529	**378,242,575**
35(a)	**Consolidated Repairs, maintenance, amortization and depreciation**		
	NCC Bank PLC. **(Note-35)**	490,855,529	378,242,575
	NCCB Securities and Financial Services Limited	1,581,949	1,805,928
	NCCB Capital Limited	-	-
		492,437,478	**380,048,503**
36	**Other expenses**		
	Conventional and Islamic banking **(Note-36.1)**	812,727,006	746,436,730
	Off-shore banking unit **(Note-36.2)**	39,242	67,249
		812,766,248	**746,503,979**
36.1	**Conventional and Islamic banking**		
	Entertainment	42,830,772	41,329,014
	Transportation expenses	120,897,292	98,235,358
	Paper and periodicals	1,230,147	923,112
	Trade subscription	17,220,448	16,579,616
	Traveling & conveyance	54,912,130	52,574,457
	Labour & other charges	3,075,860	2,598,379
	Liveries and uniform	3,972,776	2,881,630
	Water sewerage and gas	8,495,489	8,951,666
	Laundry and cleaning	3,313,567	2,728,886
	Training expenses	9,952,337	4,502,804
	Business promotion	28,408,040	13,039,903
	Donation/Grants (Including CSR)	1,224,311	53,226,383
	Medical Expenses	2,319,119	1,725,802
	Welfare and recreation	1,199,393	254,050
	Subordinated bond related expense	5,405,000	395,000
	Casual wages	212,566,040	202,418,520
	Current service cost	136,750,756	135,000,000
	CSR Expenses	1,131,412	259,078
	Other bank charge	34,465,293	28,056,957
	Miscellaneous expenses	4,425,869	2,108,953
	ATM Expenses	16,275,938	10,931,505
	Credit card service charge	53,069,026	53,283,907
	CDBL charge	57,984	431,749
	Superannuation fund	49,528,007	14,000,000
		812,727,006	**746,436,730**
36.2	**Off-shore banking unit**	**39,242**	**67,249**
36(a)	**Consolidated other expenses**		
	NCC Bank PLC. **(Note-36)**	812,766,248	746,503,979
	NCCB Securities and Financial Services Limited	11,419,322	12,876,178
	NCCB Capital Limited	144	144
		824,185,714	759,380,301
	Less: Inter company transactions	-	-
		824,185,714	**759,380,301**

		30 September 2025 Taka	31 December 2024 Taka
37	**Composition of shareholders' equity**		
	Paid up capital	11,104,230,950	11,104,230,950
	Statutory reserve	11,104,230,950	11,104,230,950
	General reserve	10,162,348	10,162,348
	Other reserve including assets revaluation reserve	925,169,809	533,717,079
	Foreign currency translation gain/(loss)	4,448,482	7,128,607
	Actuarial gain/(loss) on defined benefit plans	(110,279,314)	(110,279,314)
	Start-up Equity Investment Fund	121,046,611	121,046,611
	Surplus in profit and loss account	1,964,180,948	2,051,264,700
		25,123,190,784	**24,821,501,931**
	Break-up of paid-up capital		
	39,000,000 Ordinary shares of Tk 10 each issued for cash	390,000,000	390,000,000
	926,939,525 Ordinary shares of Tk 10 each issued as bonus	9,269,395,250	9,269,395,250
	144,483,570 Ordinary shares of Tk 10 each issued as right share in Cash	1,444,835,700	1,444,835,700
	1,110,423,095 Ordinary shares of Tk 10 each	**11,104,230,950**	**11,104,230,950**

Date/year	Declaration	No. of Share	Face Value	Total Value
18-11-1985	Opening capital	19,500,000	10	195,000,000
12-12-1999	Initial public offer (IPO)	19,500,000	10	195,000,000
2000-2004	10% to 30% Bonus Share	40,014,930	10	400,149,300
21-12-2005	50% Right Share	30,238,570	10	302,385,700
2005	10% Bonus Share	10,925,350	10	109,253,500
2006	12.50% Bonus Share	15,022,350	10	150,223,500
2007 & 2008	30% Bonus Share	93,288,820	10	932,888,200
2009	47% Bonus Share	107,390,300	10	1,073,903,000
11-04-2010	50% Right Share	114,245,010	10	1,142,450,100
2010	32% Bonus Share	144,040,105	10	1,440,401,050
2011	17% Bonus Share	101,008,123	10	1,010,081,230
2012	10% Bonus Share	69,517,355	10	695,173,550
2013	5% Bonus Share	38,234,545	10	382,345,450
2014	10% Bonus Share	80,292,545	10	802,925,450
2018	5% Bonus Share	44,160,900	10	441,609,000
2019	2% Bonus Share	18,547,578	10	185,475,780
2020	7.5% Bonus Share	70,944,486	10	709,444,860
2021	4 % Bonus Share	40,674,838	10	406,748,380
2022	5 % Bonus Share	52,877,290	10	528,772,900
		1,110,423,095		**11,104,230,950**

		30 September 2025 Taka	31 December 2024 Taka
37(a)	**Consolidated Composition of shareholders' equity**		
	Paid up capital	11,104,230,950	11,104,230,950
	Statutory reserve	11,104,230,950	11,104,230,950
	General reserve	11,197,147	10,993,285
	Non-controlling (Minority) interest	209	209
	Other reserve including assets revaluation reserve	925,169,809	533,717,079
	Foreign currency translation gain/(loss)	4,448,482	7,128,607
	Actuarial gain/(loss) on defined benefit plans	(110,279,314)	(110,279,314)
	Start-up Equity Investment Fund	121,046,611	121,046,611
	Surplus in profit and loss account	2,100,220,279	2,185,469,422
		25,260,265,123	**24,956,537,799**

		30 September 2025 Taka	30 September 2024 Taka
38	**Cash and cash equivalents**		
	Conventional and Islamic banking		
	Cash in hand	3,581,141,392	4,238,092,831
	Balance with Bangladesh Bank and Sonali Bank Limited	14,776,477,122	12,243,184,596
	Balance with other bank and financial institutions	3,280,948,799	3,451,232,030
	Money at call & short notice	3,273,300,000	291,500,000
	Prize bonds	9,078,600	9,491,800
		24,920,945,913	20,233,501,256
	Off-shore banking unit	-	-
		24,920,945,913	**20,233,501,256**
38(a)	**Consolidated cash and cash equivalents**		
	NCC Bank PLC. **(Note-38)**	24,920,945,913	20,233,501,256
	NCCB Securities and Financial Services Limited	114,306,677	112,666,613
	NCCB Capital Limited	-	-
		25,035,252,590	**20,346,167,870**
39	**Net asset value per share (NAV)**		
	Total assets	378,218,801,663	346,559,877,838
	Less: Total liabilities	(353,095,610,879)	(321,290,685,216)
	Net asset value (a)	**25,123,190,784**	**25,269,192,621**
	Weighted average number of ordinary share outstanding (b)	1,110,423,095	1,110,423,095
	Net asset value per share (NAV) (a÷b)	**22.62**	**22.76**
39(a)	**Consolidated net asset value per share (NAV)**		
	Total assets	378,682,947,359	347,182,230,377
	Less: Total liabilities	(353,422,682,236)	(321,685,006,277)
	Net asset value (a)	**25,260,265,123**	**25,497,224,099**
	Weighted average number of ordinary share outstanding (b)	1,110,423,095	1,110,423,095
	Net asset value per share (NAV) (a÷b)	**22.75**	**22.96**

		30 September 2025 Taka	30 September 2024 Taka
40	**Earnings per share (EPS)**		
	Net profit after tax (a)	1,730,899,724	2,660,621,629
	Weighted average number of ordinary share outstanding (b)	1,110,423,095	1,110,423,095
	Earnings per share (EPS) (a÷b)	**1.56**	**2.40**
40(a)	**Consolidated earnings per share**		
	Net profit after tax (a)	1,732,938,195	2,756,829,680
	Weighted average number of ordinary share outstanding (b)	1,110,423,095	1,110,423,095
	Earnings per share (EPS) (a÷b)	**1.56**	**2.48**

EPS has been decreased compared to same period in previous year mainly for interest income as well as provision on loans & advances increased due to NPL increased in line with new classification & provisioning circular of Bangladesh Bank.

41	**Net operating cash flows per share (NOCFPS)**		
	Net cash received/(used) from operating activities during the period (a)	9,222,763,348	25,566,009
	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)	**8.31**	**0.02**
41(a)	**Consolidated net operating cash flows per share (NOCFPS)**		
	Net cash received/(used) from operating activities during the period (a)	9,429,277,511	574,323,631
	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)	**8.49**	**0.52**

Net operating cash flows per share (NOCFPS) have been increased compare to same period of previous year cause to increased of deposits as well as net sale-buy of trading securities.

			01 January to 30 September 2025 Taka		01 January to 30 September 2024 Taka
42	**Reconciliation between the average effective tax rate and the applicable tax rate (Bank):**	Rate	**Taka**	Rate	**Taka**
	Profit before tax		**3,526,837,190**		**5,196,802,815**
	Applicable tax rate & tax expense thereon	37.5%	**1,322,563,946**	37.5%	**1,948,801,056**
	Factors affecting the tax charge in current period				
	Non deductible expenses	73.0%	2,574,009,643	31.3%	1,627,119,112
	Deductible expenses for the period	-43.0%	(1,514,905,196)	-9.0%	(467,292,834)
	Non admissible income for the period	-2.5%	(89,758,179)	-2.8%	(146,126,583)
	Tax savings from reduced tax rates for dividend income	-0.7%	(26,163,824)	-0.3%	(16,077,077)
	Tax savings from reduced tax rates for gain on sale of shares	-0.2%	(8,406,994)	-0.1%	(6,533,242)
	Tax savings from reduced tax rates for gain on sale of Govt. Sec.	-14.7%	(518,439,179)	-10.0%	(517,927,792)
	Total current tax	**49.3%**	**1,738,900,218**	**46.6%**	**2,421,962,640**
	Effect of deferred tax	1.6%	57,037,249	2.2%	114,218,546
	Total effective income tax rate & expense	**50.9%**	**1,795,937,467**	**48.8%**	**2,536,181,186**

42(a)	**Reconciliation between the average effective tax rate and the applicable tax rate (Consolidated):**	Rate	**Taka**	Rate	**Taka**
	Profit before tax		**3,558,068,890**		**5,308,577,437**
	Applicable tax rate & tax expense thereon	37.5% & 25%	**1,330,371,908**	37.5% & 25%	**1,979,539,116**
	Factors affecting the tax charge in current period				
	Non deductible expenses	72.3%	2,574,009,643	30.7%	1,627,119,112
	Deductible expenses for the period	-42.6%	(1,514,905,196)	-8.8%	(467,292,834)
	Admissible income during the period	0.6%	22,357,358	0.0%	-
	Non admissible income for the period	-2.5%	(89,758,179)	-2.9%	(153,158,087)
	Tax savings from reduced tax rates for dividend income	-0.8%	(26,809,791)	-0.3%	(17,387,779)
	Tax savings from reduced tax rates for gain on sale of shares	-0.2%	(8,733,118)	-0.3%	(13,362,525)
	Tax savings from reduced tax rates for gain on sale of Govt. Sec.	-14.6%	(518,439,179)	-9.8%	(517,927,792)
	Total current tax	**49.7%**	**1,768,093,447**	**45.9%**	**2,437,529,211**
	Effect of deferred tax	1.6%	57,037,249	2.2%	114,218,546
	Total effective income tax rate & expense	**51.3%**	**1,825,130,695**	**48%**	**2,551,747,757**

		01 January to 30 September 2025 Taka	01 January to 30 September 2024 Taka
43	**Reconciliation of statement of cash flows from operating activities**		
	Profit before provision	10,183,036,670	9,079,727,798
	Adjustment for non cash items		
	Depreciation & amortization on fixed asset	346,107,811	281,378,794
	Exchange gain	(924,935,168)	(630,144,635)
	Effects of exchange rate changes on cash and cash-equivalents	2,680,124	(3,577,437)
	Charges on loan losses	28,985,623	9,908,486
		(547,161,610)	(342,434,792)
	Adjustment with non-operating activities		
	Gain on sale of shares	(37,364,419)	(23,757,242)
	Interest/profit on perpetual bons	(375,680,556)	(375,680,556)
	Capital gain on sale of treasury bonds	(2,304,174,130)	(2,301,901,297)
	Recoveries on loans previously written off	103,793,823	138,543,588
	Profit on sale of fixed assets	(276,986)	(38,213)
	Loss on sale of fixed assets	-	-
		(2,613,702,267)	(2,562,833,720)
	Changes in operating asset and liabilities		
	Changes in loans & advances	(10,011,853,941)	(6,757,852,469)
	Changes in deposits and other accounts	20,821,625,207	30,786,213,481
	Changes in investments	(13,889,909,389)	(24,604,351,711)
	Changes in borrowings	7,628,915,643	(12,180,526,163)
	Changes in other assets	(1,305,453,023)	(1,652,597,044)
	Changes in other liabilities	1,832,437,845	11,254,894,639
		4,275,762,341	(3,954,219,267)
	Income Tax Paid	(2,075,171,785)	(2,194,674,009)
	Net cash flows from operating activities	9,222,763,348	25,566,009
43(a)	**Consolidated reconciliation of statement of cash flows from operating activities**		
	Profit before provision	10,314,268,370	9,213,769,589
	Adjustment for non cash items		
	Depreciation & amortization on fixed asset	347,689,760	283,184,722
	Exchange gain	(924,935,168)	(630,144,635)
	Effects of exchange rate changes on cash and cash-equivalents	2,680,124	(3,577,437)
	Charges on loan losses	28,985,623	9,908,486
		(545,579,661)	(340,628,864)
	Adjustment with non-operating activities		
	Gain on sale of shares	(40,625,653)	(62,781,718)
	Interest/profit on perpetual bons	(375,680,556)	(375,680,556)
	Capital gain on sale of treasury bonds	(2,304,174,130)	(2,301,901,297)
	Recoveries on loans previously written off	103,793,823	138,543,588
	Profit on sale of fixed assets	(276,986)	(38,213)
	Loss on sale of fixed assets	480,674	93,516
		(2,616,482,827)	(2,601,764,680)
	Changes in operating asset and liabilities		
	Changes in loans & advances	(9,882,035,259)	(6,491,886,256)
	Changes in deposits and other accounts	20,815,380,044	30,965,397,360
	Changes in investments	(13,893,170,623)	(24,641,328,878)
	Changes in borrowings	7,566,138,889	(12,240,853,390)
	Changes in other assets	(1,205,277,647)	(1,591,520,107)
	Changes in other liabilities	1,780,401,240	11,326,645,008
		4,381,436,644	(3,473,546,263)
	Income Tax Paid	(2,104,365,014)	(2,223,506,151)
	Net cash flows from operating activities	9,429,277,512	574,323,631

44 Related Party Transaction

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

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

44.1 Credit facilities

Amount in lac Taka

Name of the Individual/Person	Related Director	Nature of Facilities	Rate	Income Amount	Outstanding		Total outstanding
					Funded	Non-funded	
Mr. Mohd. Nurun Newaz	Mr. Mohd. Nurun Newaz	Credit Card			0.1		0.1
Mrs. Shaheda Newaz	Mr. Mohd. Nurun Newaz	Credit Card			0.1		0.1
Mrs. Shakila Newaz	Mr. Mohd. Nurun Newaz	Credit Card			0.1		0.1
Mrs. Shamima Newaz	Mrs. Shamima Newaz	Credit Card			0.4		0.4
Mohammed Nurussafa Mazumder	Mr. Mohd. Nurun Newaz	Credit Card			0.3		0.3
Mr. Khairul Alam Chaklader	Mr. Khairul Alam Chaklader	Credit Card			0.0		0.0
Mr. Morshedul Alam Chaklader	Mr. Morshedul Alam Chaklader	Credit Card			0.1		0.1
Ms. Tanzina Ali	Ms. Tanzina Ali	Credit Card			0.4		0.4
		Total		-	**1.6**	-	**1.6**

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

Amount in lac Taka

Name of Subsidiaries	Nature of Account	Balance as on 30 September 2025
NCCB Securities and Financial Services Limited	In Special Notice Deposit (SND)	7,215.77
NCCB Securities and Financial Services Limited	In Secured Overdraft Account	-
*NCCB Capital Limited	In Current Deposit (CD) Account	2,579.09
Name of Subsidiaries	**Nature of Transactions**	**Transaction during the period**
Between NCCBPLC & NCCB Securities and Financial Services Limited	Interest income and Expense	0.82

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

44.3 Transactions relating to Service, Rent

Amount in lac Taka

Name of Organization/Person	Related Director	Relationship with Director of Organization/ Interest	Service Type	Nature of Transactions	Transaction during the period
Central Insurance Company Ltd.	Alhaj Md. Nurun Newaz	Spouse	Insurance	Payment of premium for insurance coverage	20.97
Continental Insurance PLC	Mr. Syed Asif Nizamuddin	Brother	Insurance	Payment of premium for insurance coverage	1.05
NITS Gulshan Office	Alhaj Md. Nurun Newaz	Brother	Rent	Payment of Office Rent	40.44
NITS Ctg. Office	Ms. Tanzina Ali	Father & Uncle	Rent	Payment of Office Rent	17.80
				Total	**80.26**

Key management personnel compensation refer to note no- 31

Annexure -A

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

Amount in Taka

Particulars	Cost/Revaluation				Depreciation/Amortization				Carrying Value as at 30 September 2025
	Balance as at 01 Jan 2025	Addition during the period	(Disposals) / adjustments during the period	Balance as at 30 September 2025	Balance as at 01 Jan 2025	Charge for the period	(Disposals)/ adjustments during the period	Balance as at 30 September 2025	
Fixed assets: i)- under IAS-16									
Land	131,823,324	-	-	131,823,324	-	-	-	-	131,823,324
Buildings and Office Premises:									
Building (Head Office premise on Land - 1)	632,627,496	-	-	632,627,496	139,418,537	9,289,175	-	148,707,712	483,919,784
Building (Structure on Land -2)	2,287,522	-	-	2,287,522	762,931	28,586	-	791,517	1,496,005
Dhanmondi Branch	26,027,970	-	-	26,027,970	9,402,737	311,723	-	9,714,460	16,313,510
Islampur Branch	49,528,776	-	-	49,528,776	15,349,728	599,351	-	15,949,078	33,579,698
Savar Branch	23,701,458	-	-	23,701,458	7,904,873	296,186	-	8,201,059	15,500,399
Bijoynagar Branch	52,285,456	-	-	52,285,456	17,438,158	653,387	-	18,091,545	34,193,911
Pragoti Sarani Branch	62,115,010	-	-	62,115,010	19,149,494	805,603	-	19,955,097	42,159,913
Uttara Branch	70,347,200	-	-	70,347,200	21,129,810	922,826	-	22,052,636	48,294,564
Agrabad Branch	60,682,473	-	-	60,682,473	18,156,707	797,358	-	18,954,065	41,728,408
Elephant Road Branch	85,401,266	-	-	85,401,266	25,495,390	1,123,235	-	26,618,625	58,782,641
Mitford Branch	23,264,107	-	-	23,264,107	6,821,413	308,301	-	7,129,713	16,134,394
O. R. Nizam Road Branch	135,711,537	-	-	135,711,537	38,388,251	1,824,812	-	40,213,063	95,498,474
Total Land, Buildings & Office Premises	**1,355,803,595**	-	-	**1,355,803,595**	**319,418,028**	**16,960,542**	-	**336,378,570**	**1,019,425,025**
Furniture & fixture	1,273,410,080	62,293,900	(808,799)	1,334,895,181	792,416,637	52,611,670	(669,541)	844,358,766	490,536,415
Machinery & equipment	1,191,599,888	71,315,038	(5,012,676)	1,257,902,250	993,623,507	41,069,097	(4,827,595)	1,029,865,008	228,037,242
Computer equipment	1,031,948,076	91,707,730	(7,767,247)	1,115,888,559	808,826,378	61,725,670	(7,767,247)	862,784,801	253,103,758
Vehicles	212,436,533	24,508,468	-	236,945,001	172,435,200	15,153,525	-	187,588,725	49,356,276
Total (i)	**5,065,198,172**	**249,825,136**	**(13,588,722)**	**5,301,434,587**	**3,086,719,750**	**187,520,503**	**(13,264,383)**	**3,260,975,871**	**2,040,458,716**
Fixed assets: ii) Revaluation- under IAS-16									
Land	320,083,348	-		320,083,348	-	-	-	-	320,083,348
Buildings and Office Premises:									
Dhanmondi Branch	76,152,845	-	-	76,152,845	22,077,218	1,013,918	-	23,091,136	53,061,709
Islampur Branch	9,472,401	-	-	9,472,401	2,481,786	131,074	-	2,612,860	6,859,541
Savar Branch	11,895,874	-	-	11,895,874	3,116,738	164,609	-	3,281,347	8,614,527
Bijoynagar Branch	46,893,792	-	-	46,893,792	12,286,250	648,891	-	12,935,142	33,958,650
Pragoti Sarani Branch	2,664,720	-	-	2,664,720	698,165	36,873	-	735,038	1,929,682
Total (ii)	**467,162,980**	-	-	**467,162,980**	**40,660,158**	**1,995,365**	-	**42,655,523**	**424,507,457**
Right of use assets (Lease assets)- under IFRS-16									
Leased office buildings	1,071,582,585		-	1,071,582,585	102,552,170	133,990,100	-	236,542,270	835,040,315
Total (iii)	**1,071,582,585**	-	-	**1,071,582,585**	**102,552,170**	**133,990,100**	-	**236,542,270**	**835,040,315**
Intangible Assets -under IAS-36									
Computer Software	355,198,645	47,792,226	-	402,990,871	266,675,053	22,601,842		289,276,895	113,713,976
Total (iv)	**355,198,645**	47,792,226	-	**402,990,871**	**266,675,053**	22,601,842	-	**289,276,895**	**113,713,976**
Total (i+ii+iii+iv)- 30 September 2025	**6,959,142,382**	**297,617,362**	**(13,588,722)**	**7,243,171,022**	**3,496,607,131**	**346,107,811**	**(13,264,383)**	**3,829,450,559**	**3,413,720,463**
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**