BRAC Bank PLC.

Condensed Interim Financial Statements
as at and for the 3rd quarter ended 30 September 2026

BRAC Bank PLC. and its subsidiaries
Condensed Consolidated Balance Sheet (Unaudited)
As at 30 September 2026

Particulars	Note	30 September 2026 Taka	31 December 2025 Taka
PROPERTY AND ASSETS			
Cash	3	55,307,668,296	51,095,279,086
Cash in hand (Including foreign currency)		17,488,956,820	16,436,564,244
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)		37,818,711,476	34,658,714,842
Balance with other banks and financial institutions		87,307,147,073	58,656,692,102
Inside Bangladesh		74,434,889,806	53,773,709,743
Outside Bangladesh		12,872,257,267	4,882,982,359
Money at call and short notice		492,120,000	-
Investments	4	512,701,592,889	419,378,463,476
Government		496,109,157,154	406,471,261,977
Others		16,592,435,735	12,907,201,499
Loans and advances	5	779,885,364,031	731,408,332,608
Loans, cash credit, overdrafts etc.		459,392,118,935	421,396,217,114
Small and medium enterprises		316,492,835,565	306,248,719,034
Bills purchased and discounted		4,000,409,531	3,763,396,460
Fixed assets including premises, furniture and fixture		24,065,902,322	17,556,394,134
Other assets	6	56,658,840,667	48,881,846,629
Non-banking assets		9,164,043	11,264,043
Goodwill		1,126,273,572	1,126,273,572
Total property and assets		1,517,554,072,893	1,328,114,545,650
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents		75,590,757,000	69,098,043,420
Borrowings from central bank & government agencies		41,629,359,325	51,959,418,839
Affordable housing bond		4,751,000,000	4,751,000,000
BRAC Bank 2nd subordinated bond		7,000,000,000	7,000,000,000
BRAC Bank Social subordinated bond		10,000,000,000	6,537,000,000
Money at call and short notice		6,606,050,000	1,161,806,300
Deposits and other accounts	7	1,143,468,909,399	990,359,326,094
Current accounts and other accounts		374,734,711,857	337,364,452,181
Bills payable		3,175,112,909	3,018,597,221
Savings deposits		169,992,626,577	129,789,428,478
Fixed deposits		585,296,729,604	510,455,502,899
Other deposits		10,269,728,452	9,731,345,315
Other liabilities	8	69,033,939,110	67,826,254,579
Total liabilities		1,358,080,014,834	1,198,692,849,232
Capital and shareholders' equity			
Paid up share capital	9	22,895,650,920	19,909,261,670
Share premium		3,853,767,032	3,853,767,032
Statutory reserve		16,256,245,015	16,256,518,245
Dividend equalization fund		355,218,455	355,218,455
Revaluation reserve on govt. securities		20,979,102,259	9,148,138,893
Fair value reserve		70,197,227	70,197,708
Foreign currency translation reserve		856,249,545	862,373,711
Start-up Equity Investment Fund	10	669,375,284	510,994,179
Remeasurement gain/(loss)-Gratuity Fund		(261,129,881)	(261,129,881)
Surplus in profit and loss account/Retained earnings		63,454,615,763	51,952,844,586
Total shareholders' equity		129,129,291,619	102,658,184,598
Non controlling interest		30,344,766,440	26,763,511,820
Total equity		159,474,058,059	129,421,696,418
Total liabilities and shareholders' equity		1,517,554,072,893	1,328,114,545,650

BRAC Bank PLC. Head Office

BRAC Bank PLC. and its subsidiaries
Condensed Consolidated Balance Sheet (Unaudited)
As at 30 September 2026

Particulars	Note	30 September 2026 Taka	31 December 2025 Taka
Off Balance Sheet Items			
Contingent liabilities			
Acceptances and endorsements		41,681,102,395	29,816,695,553
Irrevocable letter of credits		93,520,626,229	69,595,275,374
Letter of guarantees		63,397,313,062	42,373,757,777
Bills for collection		44,142,740,405	38,557,446,239
		242,741,782,091	**180,343,174,943**
Other commitments			
Swap deals with banks and customers		31,645,746,295	32,121,025,127
Spot and forward deals with banks and customers		22,280,209,134	9,966,237,340
		53,925,955,429	**42,087,262,467**
Total Off-Balance sheet items including contingent liabilities		**296,667,737,520**	**222,430,437,410**
Net Assets Value (NAV) Per Share [Previous year's figure restated]	17	**56.40**	**44.84**

These interim financial statements should be read in conception with the annexed notes.

Chief Financial Officer | Company Secretary | Managing Director & CEO

Director | Director | Chairperson

Date: 28 October 2026

BRAC Bank PLC. Head Office

BRAC Bank PLC. and its subsidiaries
Condensed Consolidated Profit and Loss Account (Unaudited)
For the 3rd quarter ended 30 September 2026

Particulars	Note	Quarter ended Jul to Sep 2026 Taka	Quarter ended Jul to Sep 2025 Taka	Cumulative Jan to Sep 2026 Taka	Cumulative Jan to Sep 2025 Taka
Interest income	11	24,056,928,012	20,049,863,716	69,360,853,562	56,926,871,938
Interest paid on deposits and borrowing etc.	12	18,073,484,497	16,560,754,863	52,810,257,549	45,266,015,790
Net interest income		**5,983,443,515**	**3,489,108,853**	**16,550,596,013**	**11,660,856,148**
Investment income	13	14,875,295,837	13,499,020,946	41,436,415,138	33,943,654,370
Commission, exchange and brokerage	14	6,246,795,351	5,437,106,568	19,014,872,940	15,531,413,236
Other operating income		87,314,913	74,629,522	258,777,480	222,008,088
		21,209,406,101	**19,010,757,036**	**60,710,065,558**	**49,697,075,694**
Total operating income		**27,192,849,616**	**22,499,865,889**	**77,260,661,571**	**61,357,931,842**
Salaries and allowances		6,253,133,614	5,526,016,290	18,314,548,310	15,680,782,407
Rent, taxes, insurance, electricity etc.		302,700,263	268,794,884	829,768,290	743,903,477
Legal expenses		22,288,649	11,742,680	64,103,160	36,197,970
Postage, stamps, telecommunication etc.		232,228,370	190,802,940	599,081,438	499,463,850
Stationery, printing, advertisement etc.		1,435,294,187	1,199,445,635	4,055,255,340	3,796,372,784
Chief Executive's salary and fees		6,460,000	1,038,631	26,850,000	15,881,876
Directors' fees and expenses		2,553,786	2,425,818	6,757,246	6,837,587
Auditors' fee		2,806,325	3,457,582	8,414,531	8,110,560
Depreciation and repairs to bank's assets		2,805,818,201	2,565,208,117	8,311,333,892	7,261,644,177
Other expenses		2,313,565,267	1,592,442,725	6,005,462,982	4,608,364,068
Total operating expenses		**13,376,848,662**	**11,361,375,302**	**38,221,575,189**	**32,657,558,756**
Operating profit		**13,816,000,954**	**11,138,490,587**	**39,039,086,382**	**28,700,373,086**
Share of profit/(loss) of associates		(2,326,027)	(15,302,989)	(24,768,310)	(4,649,311)
Profit/(loss) before provisions		**13,813,674,927**	**11,123,187,598**	**39,014,318,072**	**28,695,723,775**
Provision for:	15				
Loans and advances		2,245,523,444	1,697,287,480	5,237,720,769	4,914,254,862
Off balance sheet items		241,960,220	-	345,511,843	-
Diminution in value of investments		135,000,000	(240,000,000)	(215,000,000)	18,700,000
Other assets		7,976,177	3,489,002	24,379,002	11,920,883
Total provision		**2,630,459,841**	**1,460,776,482**	**5,392,611,614**	**4,944,875,745**
Profit/(loss) before taxes		**11,183,215,086**	**9,662,411,116**	**33,621,706,458**	**23,750,848,030**
Provision for Tax:	16				
Current tax expense		3,889,170,509	2,367,508,903	10,322,059,772	7,639,276,603
Deferred tax expense/(income)		318,954,475	995,324,160	2,090,166,745	752,998,488
Total provision for Tax		**4,208,124,984**	**3,362,833,063**	**12,412,226,517**	**8,392,275,091**
Net profit after taxes		**6,975,090,102**	**6,299,578,053**	**21,209,479,941**	**15,358,572,939**
Attributable to:					
Equity holders of BRAC Bank PLC		6,022,904,955	5,029,703,824	17,628,209,255	12,115,217,922
Non controlling interest		952,185,147	1,269,874,229	3,581,270,686	3,243,355,017
		6,975,090,102	**6,299,578,053**	**21,209,479,941**	**15,358,572,939**
Retained earnings brought forward from previous period/year		57,482,322,599	43,194,593,261	51,952,844,586	40,595,382,384
Net profit attributable to the equity holders of the Bank		6,022,904,955	5,029,703,824	17,628,209,255	12,115,217,922
Net effect of all items directly recognised in equity/retained earnings		4,448,298	(4,238,892)	4,448,298	(4,238,892)
Profit available for appropriation		**63,509,675,852**	**48,220,058,193**	**69,585,502,139**	**52,706,361,414**
Appropriations:					
Statutory reserve		-	-	(273,230)	-
Dividend		-	-	5,972,778,501	4,424,280,366
Start-up Fund		55,060,089	43,496,669	158,381,105	105,519,524
		55,060,089	43,496,669	6,130,886,376	4,529,799,890
Retained surplus		**63,454,615,763**	**48,176,561,524**	**63,454,615,763**	**48,176,561,524**
Earnings Per Share (EPS) [Previous year's figure restated]	18	**2.63**	**2.20**	**7.70**	**5.29**

These interim financial statements should be read in conception with the annexed notes.

Chief Financial Officer | Company Secretary | Managing Director and CEO

Director | Director | Chairperson

Date: 28 October 2026

BRAC Bank PLC. Head Office

BRAC Bank PLC. and its subsidiaries
Condensed Consolidated Statement of Changes in Equity (Unaudited)
For the 3rd quarter ended 30 September 2026

Amount in Taka

Particulars	Paid up share capital	Share premium	Statutory reserve	Dividend equalization fund	Revaluation reserve on govt. securities	Fair value reserve	Foreign currency translation reserve	Start-up Equity Investment Fund	Remeasurement gain/(loss)-Gratuity Fund	Retained earnings	Non-controlling interest	Total
Balance as at 01 January 2026	19,909,261,670	3,853,767,032	16,256,518,245	355,218,455	9,148,138,893	70,197,708	862,373,711	510,994,179	(261,129,881)	51,952,844,586	26,763,511,820	129,421,696,418
Revaluation reserve on govt. securities	-	-	-	-	11,830,963,366	-	-			-	-	11,830,963,366
Changes in translation reserve	-	-	-	-	-	-	(6,124,166)			-	(16,066)	(6,140,232)
Sub-total	19,909,261,670	3,853,767,032	16,256,518,245	355,218,455	20,979,102,259	70,197,708	856,249,545	510,994,179	(261,129,881)	51,952,844,586	26,763,495,754	141,246,519,552
Net profit for the period	-	-	-	-	-	-	-	-		17,628,209,255	3,581,270,686	21,209,479,941
Dividend for the year 2025:												-
Stock dividend	2,986,389,250	-	-	-	-	-	-	-	-	(2,986,389,250)	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	(2,986,389,251)	-	(2,986,389,251)
Start-up Fund	-	-	-	-	-	-	-	158,381,105	-	(158,381,105)	-	-
Gain on disposal of NBA	-	-	-	-	-	-	-	-	-	4,448,298	-	4,448,298
Changes in fair value reserve	-	-	-	-	-	(481)	-	-	-	-	-	(481)
Statutory reserve	-	-	(273,230)	-	-	-	-	-	-	273,230	-	-
Balance as at 30 September 2026	22,895,650,920	3,853,767,032	16,256,245,015	355,218,455	20,979,102,259	70,197,227	856,249,545	669,375,284	(261,129,881)	63,454,615,763	30,344,766,440	159,474,058,059

For the 3rd quarter ended 30 September 2025

Amount in Taka

Particulars	Paid up share capital	Share premium	Statutory reserve	Dividend equalization fund	Revaluation reserve on govt. securities	Fair value reserve	Foreign currency translation reserve	Start-up Equity Investment Fund	Remeasurement gain/(loss)-Gratuity Fund	Retained earnings	Non-controlling interest	Total
Balance as at 01 January 2025	17,697,121,490	3,853,767,032	14,038,055,470	355,218,455	949,752,769	70,197,708	784,142,092	352,907,106	(284,019,464)	40,595,382,384	22,510,072,109	100,922,597,151
Revaluation reserve on govt. securities	-	-	-	-	14,592,587,410	-	-	-	-	-	-	14,592,587,410
Changes in translation reserve	-	-	-	-	-	-	85,732,563	-	-	-	(30,730)	85,701,833
Sub-total	17,697,121,490	3,853,767,032	14,038,055,470	355,218,455	15,542,340,179	70,197,708	869,874,655	352,907,106	(284,019,464)	40,595,382,384	22,510,041,379	115,600,886,394
Net profit for the period	-	-	-	-	-	-	-	-	-	12,115,217,922	3,243,355,017	15,358,572,939
Dividend for the year 2024:												
Stock dividend	2,212,140,180	-	-	-	-	-	-	-	-	(2,212,140,180)	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	(2,212,140,186)	-	(2,212,140,186)
Start-up Fund	-	-	-	-	-	-	-	105,519,524	-	(105,519,524)	-	-
Effect of change of shareholding	-	-	-	-	-	-	-	-	-	(4,238,892)	4,276,644	37,752
Statutory reserve	-	-		-	-	-	-	-	-	-	-	-
Balance as at 30 September 2025	19,909,261,670	3,853,767,032	14,038,055,470	355,218,455	15,542,340,179	70,197,708	869,874,655	458,426,630	(284,019,464)	48,176,561,524	25,757,673,040	128,747,356,899

BRAC Bank PLC. Head Office

BRAC Bank PLC. and its subsidiaries
Condensed Consolidated Cash Flow Statement (Unaudited)
For the 3rd quarter ended 30 September 2026

Particulars	Note	Jan to Sep 2026 Taka	Jan to Sep 2025 Taka
A. Cash flows from operating activities			
Interest receipts		102,897,740,950	81,379,202,014
Interest payment		(53,609,010,434)	(42,618,562,009)
Dividend receipts		539,702,527	584,588,663
Fees and commission receipts		62,939,868,075	57,080,544,391
Recovery from loans previously written off		1,162,700,183	715,917,371
Cash payments to employees		(17,957,236,799)	(15,456,048,823)
Cash payments to suppliers		(46,398,212,302)	(43,208,162,662)
Income tax paid		(20,677,747,965)	(12,441,078,056)
Receipts from other operating activities		2,415,841,323	3,484,450,971
Payment for other operating activities		(6,632,476,824)	(6,720,569,969)
Operating cash flow before changes in operating assets and liabilities (i)		**24,681,168,734**	**22,800,281,891**
Increase/decrease in operating assets & liabilities			
Loans and advances		(48,904,943,814)	(51,602,695,256)
Other assets		(7,772,516,330)	(781,781,132)
Borrowings from other banks and financial institutions		2,232,845,683	(1,408,221,477)
Deposits from customers		156,675,050,926	157,901,265,153
Other liabilities		(3,875,100,016)	(1,412,179,868)
Cash utilized in operating assets and liabilities (ii)		98,355,336,449	102,696,387,420
Net cash (used)/flows from operating activities (i+ii) (a)		**123,036,505,183**	**125,496,669,311**
B. Cash flows from investing activities			
Treasury bills		4,459,944,561	(7,796,084,839)
Treasury bonds		(82,226,663,035)	(89,009,220,851)
Sale/ (Investment) in shares		(4,032,769,552)	(853,480,426)
Investment in bonds		280,000,000	(480,000,000)
Acquisition of fixed assets		(8,738,929,221)	(5,314,351,616)
Disposal of fixed assets		29,577,164	100,411,705
Net cash used in investing activities (b)		**(90,228,840,083)**	**(103,352,726,027)**
C. Cash flows from financing activities			
Proceeds from Issuance of BRAC Bank subordinated bond		3,463,000,000	713,000,000
Dividend paid		(2,981,185,361)	(2,215,567,574)
Net cash flows from financing activities (c)		**481,814,639**	**(1,502,567,574)**
Net increase/decrease in cash (a+b+c)		**33,289,479,739**	**20,641,375,710**
Cash and cash equivalents at beginning of the period/ year		109,756,805,490	78,869,588,700
Effect of exchange rate changes on cash and cash equivalent		65,882,340	1,373,959,771
Cash and cash equivalents at end of the period/year		**143,112,167,569**	**100,884,924,181**
Cash and cash equivalents at end of the period/year:			
Cash in hand (including foreign currency)		17,488,956,820	17,887,700,267
Balance with Bangladesh Bank and its agents bank (including foreign currency)		37,818,711,476	35,367,561,582
Balance with other banks and financial institutions		87,307,147,073	46,774,014,032
Money at call and short notice		492,120,000	852,605,600
Prize bond		5,232,200	3,042,700
		143,112,167,569	**100,884,924,181**
Net Operating Cash Flow Per Share (NOCFPS) [Previous year's figure restated]	**19**	**53.74**	**54.81**

BRAC Bank PLC. Head Office

BRAC Bank PLC.
Condensed Balance Sheet (Unaudited)
As at 30 September 2026

Particulars	Note	30 September 2026 Taka	31 December 2025 Taka
PROPERTY AND ASSETS			
Cash	3	**55,304,915,542**	**51,090,439,025**
Cash in hand (Including foreign currency)		17,486,204,066	16,431,724,183
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)		37,818,711,476	34,658,714,842
Balance with other banks and financial institutions		**17,131,138,440**	**10,015,220,320**
Inside Bangladesh		4,276,318,344	5,188,183,724
Outside Bangladesh		12,854,820,096	4,827,036,596
Money at call and short notice		**492,120,000**	-
Investments	4	**427,195,308,772**	**326,256,440,605**
Government		411,040,875,694	313,828,787,504
Others		16,154,433,078	12,427,653,101
Loans and advances	5	**779,468,696,195**	**730,658,838,813**
Loans, cash credit, overdrafts etc.		458,975,451,099	420,646,723,319
Small and medium enterprises		316,492,835,565	306,248,719,034
Bills purchased and discounted		4,000,409,531	3,763,396,460
Fixed assets including premises, furniture and fixture		**13,104,591,526**	**11,000,737,687**
Other assets	6	**64,467,689,818**	**50,639,290,597**
Non-banking assets		**9,164,043**	**11,264,043**
Total property and assets		**1,357,173,624,336**	**1,179,672,231,090**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents		**75,474,229,860**	**68,944,031,752**
Borrowings from central bank & government agencies		**41,629,359,325**	**51,959,418,839**
Affordable housing bond		**4,751,000,000**	**4,751,000,000**
BRAC Bank 2nd subordinated bond		**7,000,000,000**	**7,000,000,000**
BRAC Bank Social subordinated bond		**10,000,000,000**	**6,537,000,000**
Money at call and short notice		**6,606,050,000**	**1,161,806,300**
Deposits and other accounts	7	**1,030,910,207,810**	**889,517,407,214**
Current accounts and other accounts		261,954,653,892	236,193,511,602
Bills payable		3,175,112,909	3,018,597,221
Savings deposits		169,992,626,577	129,789,428,478
Term deposits		585,518,085,980	510,784,524,598
Other deposits		10,269,728,452	9,731,345,315
Other liabilities	8	**54,866,757,043**	**50,099,926,103**
Total liabilities		**1,231,237,604,038**	**1,079,970,590,208**
Capital and shareholders' equity			
Paid up share capital	9	22,895,650,920	19,909,261,670
Share premium		3,853,767,032	3,853,767,032
Statutory reserve		16,055,494,638	16,055,494,638
Dividend equalization fund		355,218,455	355,218,455
Revaluation reserve on govt. securities		20,979,102,259	9,148,138,893
Fair value gain/(loss) on equity investment		11,739,412,891	10,187,384,306
Foreign currency translation reserve		847,714,041	852,496,090
Start-up Equity Investment Fund	10	669,375,284	510,994,179
Remeasurement gain/(loss)-Gratuity Fund		(135,637,292)	(135,637,292)
Surplus in profit and loss account/Retained earnings		48,675,922,070	38,964,522,911
Total shareholders' equity		**125,936,020,298**	**99,701,640,882**
Total liabilities and shareholders' equity		**1,357,173,624,336**	**1,179,672,231,090**

BRAC Bank PLC. Head Office

BRAC Bank PLC.
Condensed Balance Sheet (Unaudited)
As at 30 September 2026

Particulars	Note	30 September 2026 Taka	31 December 2025 Taka
Off Balance Sheet Items			
Contingent liabilities			
Acceptances and endorsements		41,681,102,395	29,816,695,553
Irrevocable letter of credits		93,520,626,229	69,595,275,374
Letter of guarantees		63,397,313,062	42,373,757,777
Bills for collection		44,142,740,405	38,557,446,239
		242,741,782,091	**180,343,174,943**
Other Commitments			
Swap deals with banks and customers		31,645,746,295	32,121,025,127
Spot and forward deals with banks and customers		22,280,209,134	9,966,237,340
		53,925,955,429	**42,087,262,467**
Total Off-Balance sheet items including contingent liabilities		**296,667,737,520**	**222,430,437,410**
Net Assets Value (NAV) Per Share [Previous year's figure restated]	17	**55.00**	**43.55**

These interim financial report should be read in conception with the annexed notes.

Chief Financial Officer | Company Secretary | Managing Director & CEO

Director | Director | Chairperson

Date: 28 October 2026

BRAC Bank PLC. Head Office

BRAC Bank PLC.
Condensed Profit and Loss Account (Unaudited)
For the 3rd quarter ended 30 September 2026

Particulars	Note	Quarter ended Jul to Sep 2026 Taka	Quarter ended Jul to Sep 2025 Taka	Cumulative Jan to Sep 2026 Taka	Cumulative Jan to Sep 2025 Taka
Interest income	11	22,310,199,729	19,063,079,527	64,473,294,177	54,392,864,745
Interest paid on deposits and borrowing etc.	12	18,137,642,491	16,632,211,290	53,168,403,983	45,571,854,917
Net interest income		**4,172,557,238**	**2,430,868,237**	**11,304,890,194**	**8,821,009,828**
Investment income	13	12,718,961,493	10,945,129,966	34,663,232,730	26,286,137,635
Commission, exchange and brokerage	14	2,454,444,698	1,933,644,193	6,961,449,946	5,827,009,199
Other operating income		81,139,416	71,410,697	236,751,696	210,526,964
		15,254,545,607	**12,950,184,856**	**41,861,434,372**	**32,323,673,798**
Total operating income		**19,427,102,845**	**15,381,053,093**	**53,166,324,566**	**41,144,683,626**
Salaries and allowances		4,430,081,541	3,975,873,132	12,681,462,804	10,908,605,983
Rent, taxes, insurance, electricity etc.		204,258,121	183,647,052	557,049,036	500,909,909
Legal expenses		21,396,765	10,061,045	61,040,800	30,737,439
Postage, stamps, telecommunication etc.		174,482,807	138,952,649	449,561,946	366,040,394
Stationery, printing, advertisement etc.		274,208,504	252,924,411	705,291,070	683,663,208
Chief Executive's salary and fees		6,460,000	1,038,631	26,850,000	15,881,876
Directors' fees and expenses		1,564,000	1,863,000	4,761,000	5,612,000
Auditors' fee		1,625,000	2,286,241	4,875,000	4,613,759
Depreciation and repairs to bank's assets		1,007,680,065	901,879,515	2,929,527,582	2,594,122,633
Other expenses		1,518,070,595	1,368,416,600	4,392,826,053	3,991,364,610
Total operating expenses		**7,639,827,398**	**6,836,942,276**	**21,813,245,291**	**19,101,551,811**
Profit/(loss) before provisions		**11,787,275,447**	**8,544,110,817**	**31,353,079,275**	**22,043,131,815**
Provision for:	15				
Loans and advances		2,224,608,556	1,697,287,480	5,087,864,919	4,914,254,862
Off balance sheet items		241,960,220	-	345,511,843	-
Diminution in value of investments		135,000,000	(240,000,000)	(215,000,000)	18,700,000
Other assets		5,000,000	(503,938)	15,466,628	5,045,518
Total provision		**2,606,568,776**	**1,456,783,542**	**5,233,843,390**	**4,938,000,380**
Profit/(loss) before taxes		**9,180,706,671**	**7,087,327,275**	**26,119,235,885**	**17,105,131,435**
Provision for Tax:	16				
Current tax expense		3,278,921,539	1,821,973,152	8,886,946,490	6,084,989,078
Deferred tax expense/(income)		395,776,241	915,687,184	1,394,178,929	468,190,000
Total provision for Tax		**3,674,697,780**	**2,737,660,336**	**10,281,125,419**	**6,553,179,078**
Net profit after taxes		**5,506,008,891**	**4,349,666,939**	**15,838,110,466**	**10,551,952,357**
Retained earnings brought forward from previous period/year		43,220,524,970	31,665,953,247	38,964,522,912	29,949,971,050
Net effect of all items directly recognized in equity/retained earnings		4,448,298	-	4,448,298	-
Profit available for appropriation		**48,730,982,159**	**36,015,620,186**	**54,807,081,676**	**40,501,923,407**
Appropriations:					
Statutory reserve		-	-	-	-
Dividend		-	-	5,972,778,501	4,424,280,366
Start-up Fund		55,060,089	43,496,669	158,381,105	105,519,524
		55,060,089	43,496,669	6,131,159,606	4,529,799,890
Retained surplus		**48,675,922,070**	**35,972,123,517**	**48,675,922,070**	**35,972,123,517**
Earnings Per Share (EPS) [Previous year's figure restated]	18	2.40	1.90	6.92	4.61

These interim financial report should be read in conception with the annexed notes.

Chief Financial Officer | Company Secretary | Managing Director and CEO

Director | Director | Chairperson

Date: 28 October 2026

BRAC Bank PLC. Head Office

BRAC Bank PLC.
Condensed Statement of Changes in Equity (Unaudited)
For the 3rd quarter ended 30 September 2026

Amount in Taka

Particulars	Paid up share capital	Share premium	Statutory reserve	Dividend equalization fund	Revaluation reserve on govt. securities	Fair value gain/(loss) on equity investment	Foreign currency translation reserve	Start-up Equity Investment Fund	Remeasurement gain/(loss)- Gratuity Fund	Retained earnings	Total
Balance as at 01 January 2026	**19,909,261,670**	**3,853,767,032**	**16,055,494,638**	**355,218,455**	**9,148,138,893**	**10,187,384,306**	**852,496,090**	**510,994,179**	**(135,637,292)**	**38,964,522,911**	**99,701,640,882**
Revaluation reserve on govt. securities	-	-	-	-	11,830,963,366	-	-	-	-	-	11,830,963,366
Changes in fair value gain/ (loss) on equity investment	-	-	-	-	-	1,552,028,585	-	-	-	-	1,552,028,585
Changes in translation reserve	-	-	-	-	-	-	(4,782,049)	-	-	-	(4,782,049)
Sub-total	**19,909,261,670**	**3,853,767,032**	**16,055,494,638**	**355,218,455**	**20,979,102,259**	**11,739,412,891**	**847,714,041**	**510,994,179**	**(135,637,292)**	**38,964,522,911**	**113,079,850,784**
Net profit for the period	-	-	-	-	-	-	-	-	-	15,838,110,467	15,838,110,467
Dividend for the year 2025:											
Stock dividend	2,986,389,250	-	-	-	-	-	-	-	-	(2,986,389,250)	-
Cash dividend	-	-	-	-	-	-	-	-	-	(2,986,389,251)	(2,986,389,251)
Dividend equalization fund	-	-	-	-	-	-	-	-	-	-	-
Gain on disposal of NBA	-	-	-	-	-	-	-	-	-	4,448,298	4,448,298
Start-up Fund	-	-	-	-	-	-	-	158,381,105	-	(158,381,105)	-
Balance as at 30 September 2026	**22,895,650,920**	**3,853,767,032**	**16,055,494,638**	**355,218,455**	**20,979,102,259**	**11,739,412,891**	**847,714,041**	**669,375,284**	**(135,637,292)**	**48,675,922,070**	**125,936,020,298**

For the 3rd quarter ended 30 September 2025

Amount in Taka

Particulars	Paid up share capital	Share premium	Statutory reserve	Dividend equalization fund	Revaluation reserve on govt. securities	Fair value gain/(loss) on equity investment	Foreign currency translation reserve	Start-up Equity Investment Fund	Remeasurement gain/(loss)- Gratuity Fund	Retained earnings	Total
Balance as at 01 January 2025	**17,697,121,490**	**3,853,767,032**	**13,843,354,458**	**355,218,455**	**949,752,769**	**8,233,329,679**	**774,293,942**	**352,907,106**	**(212,752,090)**	**29,949,971,050**	**75,796,963,891**
Revaluation reserve on govt. securities	-	-	-	-	1,414,580,083	-	-	-	-	-	1,414,580,083
Changes in fair value gain/ (loss) on equity investment	-	-	-	-	-	763,673,507	-	-	-	-	763,673,507
Changes in translation reserve	-	-	-	-	-	-	120,051,642	-	-	-	120,051,642
Sub-total	**17,697,121,490**	**3,853,767,032**	**13,843,354,458**	**355,218,455**	**2,364,332,852**	**8,997,003,186**	**894,345,584**	**352,907,106**	**(212,752,090)**	**29,949,971,050**	**78,095,269,123**
Net profit for the period	-	-	-	-	-	-	-	-	-	10,551,952,357	10,551,952,357
Dividend for the year 2024:											
Stock dividend	2,212,140,180	-	-	-	-	-	-	-	-	(2,212,140,180)	-
Cash dividend	-	-	-	-	-	-	-	-	-	(2,212,140,186)	(2,212,140,186)
Dividend equalization fund	-	-	-	-	-	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	-	-	105,519,524	-	(105,519,524)	-
Balance as at 30 September 2025	**19,909,261,670**	**3,853,767,032**	**13,843,354,458**	**355,218,455**	**2,364,332,852**	**8,997,003,186**	**894,345,584**	**458,426,630**	**(212,752,090)**	**35,972,123,517**	**86,435,081,294**

BRAC Bank PLC. Head Office

BRAC Bank PLC.
Condensed Cash Flow Statement (Unaudited)
For the 3rd quarter ended 30 September 2026

Particulars	Note	Jan to Sep 2026 Taka	Jan to Sep 2025 Taka
A. Cash flows from operating activities			
Interest receipts		92,732,818,245	73,017,998,365
Interest payment		(53,361,732,663)	(42,900,090,881)
Dividend receipts		527,259,559	541,996,255
Fees and commission receipts		6,961,449,946	5,827,009,199
Recovery from loans previously written off		1,162,700,183	715,917,371
Cash payments to employees		(12,398,607,218)	(10,733,932,164)
Cash payments to suppliers		(1,119,251,272)	(1,006,901,816)
Income tax paid		(11,642,158,628)	(5,022,346,873)
Receipts from other operating activities		2,397,979,443	3,491,505,825
Payment for other operating activities		(6,452,623,515)	(6,383,481,643)
Operating Cash flow before changes in operating assets and liabilities (i)		**18,807,834,080**	**17,547,673,638**
Increase/decrease in operating assets & liabilities			
Loans and advances		(48,809,857,384)	(51,851,847,039)
Other assets		(8,284,881,417)	(1,106,091,471)
Borrowings from other banks and financial institutions		1,644,382,294	(1,283,185,799)
Deposits from customers		144,958,268,219	148,242,375,383
Other liabilities		(3,869,598,109)	(1,417,291,951)
Cash utilized in operating assets and liabilities (ii)		85,638,313,603	92,583,959,123
Net cash (used)/flows from operating activities (i+ii) (a)		**104,446,147,683**	**110,131,632,761**
B. Cash flows from investing activities			
Treasury bills		4,671,226,181	(7,796,084,839)
Treasury bonds		(90,052,351,005)	(88,242,164,398)
Sale/ (Investment) in shares		(4,006,779,977)	(901,426,216)
Investment in bonds		280,000,000	(480,000,000)
Acquisition of fixed assets		(4,098,208,142)	(3,434,415,092)
Disposal of fixed assets		29,450,314	100,381,705
Net cash used in investing activities (b)		**(93,176,662,629)**	**(100,753,708,840)**
C. Cash flows from financing activities			
Proceeds from Issuance of BRAC Bank subordinated bond		3,463,000,000	713,000,000
Cash dividend paid		(2,981,185,361)	(2,215,567,574)
Net cash flows from financing activities (c)		**481,814,639**	**(1,502,567,574)**
Net increase/decrease in cash (a+b+c)		**11,751,299,693**	**7,875,356,347**
Cash and cash equivalents at beginning of period/year		61,110,493,644	52,268,978,237
Effect of exchange rate changes on cash and cash equivalent		71,612,845	1,348,651,650
Cash and cash equivalents at end of the period/year		**72,933,406,182**	**61,492,986,234**
Cash and cash equivalents at end of the period/year:			
Cash in hand (including foreign currency)		17,486,204,066	17,882,697,584
Balance with Bangladesh Bank and its agents bank (including foreign currency)		37,818,711,476	35,367,561,582
Balance with other banks and financial institutions		17,131,138,440	7,387,078,768
Money at call and short notice		492,120,000	852,605,600
Prize bond		5,232,200	3,042,700
		72,933,406,182	**61,492,986,234**
Net Operating Cash Flow Per Share (NOCFPS) [Previous year's figure restated]	**19**	**45.62**	**48.10**

The reconciliation of net profit with cash flows from operating activities (standalone basis) has been disclosed at **Annexure-C**.

BRAC Bank PLC. Head Office

1 BRAC Bank PLC.

BRAC Bank PLC. (the "Bank" or "BRAC Bank") is a scheduled commercial bank established under the Bank Company Act, 1991, and incorporated as a public company, limited by shares, on 20 May 1999 under the Companies Act, 1994, in Bangladesh, vide RJSC registration no. C-37782(2082)/99. The primary objective of the bank is to conduct all kinds of banking businesses. On completion of all legal formalities, the bank commenced its operations on 4th July 2001. The registered address of the bank is: Anik Tower, 220/B Tejgaon Gulshan Link Road, Tejgaon, Dhaka-1208. BRAC Bank has been listed on the Dhaka Stock Exchange and Chittagong Stock Exchange as a publicly traded company from 28 January 2007 and 24 January 2007, respectively.

1.1 Principal Activities and nature of operations

The principal activities of the Bank are banking and related activities including accepting customer deposits, lending to retail, small and medium enterprise (SME) and corporate customers, trade financing, lease financing, project financing, issuing letter of credit (LCs), inter bank borrowing and lending, dealing in government securities, equity shares etc. There have been no significant changes in the nature of operations of the Bank during the financial period under review.

1.2 Subsidiaries and associates of BRAC Bank PLC.

BRAC Bank PLC. has four subsidiaries namely BRAC EPL Investments Limited, BRAC EPL Stock Brokerage Limited, bKash Limited, and BRAC SAAJAN Exchange Limited and it has also one associate company namely BRAC IT Services Limited. The subsidiaries and associate are operating in diverse areas. BRAC Bank's shareholding position in all of its subsidiaries and associates is summarized below:

Name of subsidiaries/associates	Nature of business	Face value	Total no. of ordinary shares		BBPLC's percentage of shareholding	
			30 Sep 2026	31 Dec 2025	30 Sep 2026	31 Dec 2025
BRAC EPL Investments Limited	Merchant banking	BDT 10	258,500,000	258,500,000	99.95%	99.95%
BRAC EPL Stock Brokerage Limited	Stock brokerage	BDT 100	12,768,575	12,768,575	90.00%	90.00%
bKash Limited	Mobile financial services (MFS)	BDT 10	2,238,973,146	2,238,973,146	51.00%	51.00%
BRAC SAAJAN Exchange Limited	Remittance & exchange services	GBP 1	4,333,333	4,333,333	98.08%	98.08%
BRAC IT Services Limited	IT services	BDT 1,000	233,729	233,729	9.9996%	9.9996%

2. BASIS OF PREPARATION OF FINANCIAL STATEMENTS

2.1 Preparation of consolidated and separate financial statements

Preparation of separate financial statements of the bank as at and for the 3rd quarter ended 30 September 2026 comprise the operation of the Domestic Banking Unit (DBU) (main operations), as well as operations of the Off-shore Banking Unit (OBU), together referred to as 'the Bank'.

Consolidated financial statements include separate financial statements of the BRAC Bank PLC. and financial statements of all subsidiaries', as those of a single economic entity and together referred to as 'the Group'. There were no significant changes in the operations of the bank/group entities.

The consolidated financial statements have been prepared in accordance with International Financial Reporting Standard (IFRS) 10: Consolidated Financial Statements. The consolidated financial statements are prepared for a common reporting period as at and for 3rd quarter ended 30 September 2026. Intra-company transactions, balances and intra-group gains on transactions between group companies are eliminated on consolidation.

2.2 Compliance with International Financial Reporting Standards (IFRSs)

The Central Bank of Bangladesh ('BB'), as regulator of the banking industry, has issued a number of circulars/directives which are not consistent with the requirements specified in IAS/IFRS. In preparation of the financial statements, IFRSs have been complied to the extent possible subject to the compliance with BB circulars and guidelines in this respect. In case any requirement of the Bank Company Act, 1991, and provisions and circulars issued by BB (BB) differ with those of IFRSs, the requirements of the Bank Company Act, 1991, and provisions and circulars issued by BB shall prevail. The departure of IFRSs in the interim financial statements as at and for the 3rd quarter ended 30 September 2026 are same as that were disclosed in its last annual audited financial statements of 31 December 2025.

2.3 Use of estimates and judgments

When preparing the Interim Financial Statements, management has undertaken several judgements, estimates and assumptions about recognition and measurement of assets, liabilities, income and expenses. The actual results may differ from the judgements, estimates and assumptions made by management and will seldom equal the estimated results.

The judgements, estimates and assumptions applied in the Interim Financial Statements, including the key sources of estimation uncertainty, were the same as those applied in the Group's last annual audited financial statements for the year ended 31 December 2025.

2.4 Mark-to-market valuation of foreign currency transaction

The treasury back-office values all outstanding positions (Spot and Forward including on and off balance sheet items) at the current market rate to determine the current market value of these positions. This exercise also provides the profitability of the outstanding contracts. The treasury back office gathers the market rates from an independent source i.e. other than traders (Reuters/Bloomberg, BAFEDA, calling other bank back offices) of the same organization which is required to avoid any conflict of interest. Revaluation is done daily and the profit and loss impact is adjusted accordingly.

BRAC Bank PLC. Head Office

2.5 Statement of changes in equity

Statement of Changes in Equity has been prepared in accordance with IAS 1 "Presentation of Financial Statements" and following the guidelines of BB BRPD circular no.14 dated 25 June 2003.

2.6 Cash flow statement

Cash Flow Statement is prepared principally in accordance with IAS 7 "Statement of Cash Flows" under the guidelines of BRPD circular no.14 dated 25 June 2003. The Cash Flow Statement shows the structure of and changes in cash and cash equivalents during the year. It Cash Flows during the period have been classified as operating activities, investing activities and financing activities.

2.7 Reporting period

These interim financial statements cover the period from 01 January 2026 to 30 September 2026.

2.8 SIGNIFICANT ACCOUNTING POLICIES

These interim financial statements for the 3rd quarter ended 30 September 2026 have been prepared in accordance with IAS 34 Interim Financial Reporting and should be read in conception with the group's last annual consolidated financial statements as at and for the year ended 31 December 2025 ('last annual financial statements'). They do not include all the information required for a complete set of financial statements prepared in accordance with IFRS Accounting Standards. However, selected explanatory notes are included to explain events and transactions that are significant to an understanding of the change in the Group's financial position and performance since the last annual financial statements.

2.8.1 Borrowings from other banks, financial institutions and agents

Borrowings from other banks, financial institutions and agents include interest-bearing borrowings redeemable at call, on-demand and short-term deposits lodged for periods of less than 6 months. These items are brought to account at the gross value of the outstanding balance which includes accrued interest.

2.8.2 Deposits and other accounts

Deposits include non interest-bearing current deposit redeemable at call, interest bearing on-demand and short-term deposits, savings deposit and term deposit lodged for periods from 3 months to 10 years. These items are brought to account at the gross value of the outstanding balance which includes accrued interest.

2.8.3 Other liabilities

Other liabilities comprise items such as provision for loans and advances, provision for interest receivables, provision for taxes, interest suspense, accrued expenses. Other liability is recognized in the balance sheet according to the guideline of BB, IAS and IFRS, Income Tax Act-2023 and internal policies of the Bank. Provisions and accrued expenses are recognized in the financial statements when the Bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

2.8.4 Off-balance sheet exposures and other commitments

Off Balance Sheet Items include various non-derivative financial instruments primarily letter of credit (L/C), letter of guarantee (L/G), acceptance and endorsements, bills for collection etc. and various derivative instruments like forward contracts and currency rate swaps etc.

2.8.5 Revenue and expense recognition

a. Revenue recognition

The Bank's operation and main revenue streams are those described in the last annual financial statements. The Bank's revenue is derived from interest income earned from the contact with customers and investment income which are recognized on accrual basis as well as the Bank earns fees and commission from a diverse range of services provided to its customers.

b. Other operating expenses

All other operating expenses are provided for in the books of the account on accrual basis according to the IAS 1 "Presentation of Financial Statements".

c. Taxation

Income tax expense represents the sum of current tax and deferred tax. Income tax is recognized as an expense in the income statement, except to the extent that it relates to items recognized in other comprehensive income, in which case the related tax expense or credit is recognized in other comprehensive income.

2.9 Approval of the financial statements

These interim condensed financial statements were approved by the Board of Directors on 28 October 2026.

2.10 General

i) Figures appearing in the financial statements have been rounded-off to the nearest Taka.

ii) Figures of previous year have been rearranged, wherever considered necessary, to conform with the current year's presentation.

BRAC Bank PLC. Head Office

Amount in BDT

	Particulars	Note	Consolidated		BRAC Bank PLC.	
			30 September 2026	31 December 2025	30 September 2026	31 December 2025
3	**Cash**					
	Cash in hand (Including foreign currency)		17,488,956,820	16,436,564,244	17,486,204,066	16,431,724,183
	Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)		37,818,711,476	34,658,714,842	37,818,711,476	34,658,714,842
			55,307,668,296	51,095,279,086	55,304,915,542	51,090,439,025
3.1	**Cash reserve ratio (CRR) (Bank only)**					
	Daily basis					
	Reserves maintained by the bank as at 30 September are as follows:					
	Average total demand and time liabilities of July 2026 and October 2025					
	DBU				1,006,377,275,429	852,984,094,978
	OBU				72,303,715,691	53,938,663,962
	Required reserve				1,078,680,991,120	906,922,758,940
	DBU (September 2026: 3.0% and 2025: 3.0%)				30,191,318,263	25,589,522,849
	Actual reserve maintained (September 2026: 3.42%, 2025: 3.61%)				30,191,318,263	25,589,522,849
	Surplus				34,383,450,696	30,767,240,955
					4,192,132,433	5,177,718,106
	Bi-weekly basis					
	The Bank maintained excess cash reserve of Tk. 8,949,878,916 against minimum requirement of 4.0% of ATDTL for DBO on bi-weekly basis which is the summation of excess cash reserve maintained over required in the last fortnight (bi-week) of 30 September 2026.					
3.2	**Statutory liquidity ratio (SLR) (Bank only)**					
	Required reserve (13% of ATDTL)				140,228,528,846	117,899,958,662
	Actual reserve maintained (September 2026: 39.78%, 2025: 34.45%)				429,081,323,750	312,471,743,155
	Surplus				288,852,794,904	194,571,784,493
4	**Investments**					
	Government	4.1	496,109,157,154	406,471,261,977	411,040,875,694	313,828,787,504
	Others	4.2	16,592,435,735	12,907,201,499	16,154,433,078	12,427,653,101
			512,701,592,889	419,378,463,476	427,195,308,772	326,256,440,605
4.1	**Government (investment in Govt. securities)**					
	Treasury bills		14,623,449,989	23,985,577,951	11,343,230,522	16,014,456,703
	Treasury bonds		481,480,474,965	382,480,849,726	399,692,412,972	297,809,496,501
	Prize bonds		5,232,200	4,834,300	5,232,200	4,834,300
			496,109,157,154	406,471,261,977	411,040,875,694	313,828,787,504
4.1.1	**BB category wise investment**					
	Held to maturity (HTM)		219,225,665,188	215,000,375,363	134,999,267,936	122,371,347,390
	Held for trading (HFT)		276,878,259,765	191,466,052,314	276,036,375,558	191,452,605,814
	Other securities		5,232,200	4,834,300	5,232,200	4,834,300
			496,109,157,153	406,471,261,977	411,040,875,694	313,828,787,504

Amount in BDT

	Particulars	Note	Consolidated		BRAC Bank PLC.	
			30 September 2026	31 December 2025	30 September 2026	31 December 2025
4.2	**Others (investment in other than Govt. securities)**					
	Corporate bonds- unquoted and quoted		2,321,756,258	2,720,678,040	2,313,577,500	2,717,155,000
	Ordinary shares and Mutual Funds (MFs) - unquoted and quoted		9,965,679,485	9,186,523,459	9,535,855,586	8,710,498,101
	Preference Share		4,250,000,000	1,000,000,000	4,250,000,000	1,000,000,000
	Private Placement & Pre IPO		54,999,992	-	54,999,992	-
			16,592,435,735	12,907,201,499	16,154,433,078	12,427,653,101
5	**Loans and advances**					
	Loans, cash credits, overdrafts etc.	5.1	459,392,118,935	421,396,217,114	458,975,451,099	420,646,723,319
	Small and medium enterprises	5.2	316,492,835,565	306,248,719,034	316,492,835,565	306,248,719,034
	Bills purchased and discounted*	5.3	4,000,409,531	3,763,396,460	4,000,409,531	3,763,396,460
			779,885,364,031	731,408,332,608	779,468,696,195	730,658,838,813

* Bills purchased and discounted excludes bills purchased and discounted of small and medium enterprise (SME).

5.1	**Loans, cash credits, overdrafts etc.**				
	Overdrafts	23,959,039,996	24,405,695,943	23,959,039,996	24,405,695,943
	Demand loans	199,357,111,883	199,296,345,820	199,357,111,883	199,296,345,820
	Term loans	211,908,320,905	175,421,475,456	211,908,320,905	175,421,475,456
	Lease receivables	280,931,697	226,425,268	280,931,697	226,425,268
	Credit Cards	18,201,317,823	16,275,613,034	18,201,317,823	16,275,613,034
	Staff loans	5,278,872,747	5,029,347,615	5,268,728,795	5,021,167,798
	Margin loan	2,023,136,249	1,736,781,232	-	-
		461,008,731,300	422,391,684,368	458,975,451,099	420,646,723,319
	Less: Inter company elimination	1,616,612,365	995,467,254	-	-
		459,392,118,935	421,396,217,114	458,975,451,099	420,646,723,319
5.2	**Small and medium enterprises**				
	Overdrafts	15,471,491,439	16,070,438,794	15,471,491,439	16,070,438,794
	Demand loans	14,110,157,946	16,813,730,815	14,110,157,946	16,813,730,815
	Term loans	286,781,265,095	273,263,563,338	286,781,265,095	273,263,563,338
	Bills purchased and discounted (SME)	129,921,085	100,986,087	129,921,085	100,986,087
		316,492,835,565	306,248,719,034	316,492,835,565	306,248,719,034
5.3	**Bills purchased and discounted**				
	Bills purchased and discounted (except SME)	4,000,409,531	3,763,396,460	4,000,409,531	3,763,396,460
	Bills purchased and discounted (SME)	129,921,085	100,986,087	129,921,085	100,986,087
		4,130,330,616	3,864,382,547	4,130,330,616	3,864,382,547
5.4	**Classified and unclassified loans and advances**				
	Standard (including staff loan)	753,745,931,827	707,588,109,203	754,737,657,025	708,051,990,240
	Special Mention Accounts (SMA)	7,033,912,053	6,037,916,296	7,033,912,053	6,037,916,296
	Unclassified	760,779,843,880	713,626,025,499	761,771,569,078	714,089,906,536
	Sub-standard	6,987,799,137	2,831,861,402	6,987,799,137	2,831,861,402
	Doubtful	3,415,298,845	2,609,351,882	3,415,298,845	2,609,351,882

Amount in BDT

Particulars	Note	Consolidated		BRAC Bank PLC.	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
Bad/Loss		8,702,422,169	12,341,093,825	7,294,029,135	11,127,718,993
Classified		19,105,520,151	17,782,307,109	17,697,127,117	16,568,932,277
		779,885,364,031	731,408,332,608	779,468,696,195	730,658,838,813

5.5 Particulars of required provisions for loans and advances (standalone)

Status	Outstanding loans and advances	Base for provision	Percentage (%) of required provision	Required provision 30 September 2026	Required provision 31 December 2025
Unclassified-General Provision					
All unclassified loans (Other than Small and Medium Enterprise Financing, Consumer Financing, BHs/MBs/SDs, Housing and loans for professional*)	301,826,922,448	301,499,214,125	1%	3,014,992,141	2,847,572,844
All unclassified loans (Other than Small and Medium Enterprise Financing, Consumer Financing, BHs/MBs/SDs, Housing and loans for professional*)	5,132,587,464	1,813,217,581	5%	90,660,879	242,240,214
Consumer finance	96,867,895,806	96,867,895,806	1%	968,678,958	837,380,110
Consumer finance	868,739,596	868,739,596	5%	43,436,980	27,637,554
Consumer finance (Credit Card)	17,435,964,542	17,435,964,542	1%	174,359,645	153,270,430
Consumer finance (Credit Card)	92,833,665	92,833,665	5%	4,641,683	4,663,549
Housing Finance	13,826,845,705	13,826,845,705	1%	138,268,457	131,936,255
Housing Finance	147,142,444	147,142,444	5%	7,357,122	5,724,432
Loans for professionals to Set up business (LP)	7,700,142,252	7,700,142,252	1%	77,001,423	58,584,786
Loans for professionals to Set up business (LP)	34,401,322	34,401,322	5%	1,720,066	988,230
Loans to BHs/MBs/SDs against share etc.*	798,420,307	798,420,307	1%	7,984,203	5,527,095
Short Term Agricultural and Micro Credit	185,424,224	185,424,224	1%	927,121	2,692,523
Small and Medium Enterprise Financing	276,973,621,405	276,960,587,911	0.5%	1,384,802,940	1,346,284,173
Small and Medium Enterprise Financing	34,280,433,480	34,280,433,480	1%	342,804,335	296,437,505
Staff Loan	152,582,759	152,582,759	5%	7,629,138	1,554,554
General Provision other than stipulated rate advised by BB Auditor	5,268,728,795	-	-	-	-
	178,882,864	-	-	-	-
	761,771,569,078	752,663,845,719		6,265,265,091	5,962,494,253
Classified - Specific provision					
Sub-standard	6,987,799,137	6,370,979,378	20%***	1,360,917,521	495,454,079
Doubtful	3,415,298,845	2,961,273,046	50%***	1,480,636,523	988,225,987
Bad/Loss	7,294,029,135	5,404,428,661	100%****	5,404,428,661	8,502,375,666
Additional Provision*****	-	3,842,179,134		2,131,061,940	2,357,445,748
	17,697,127,117	18,578,860,219		10,377,044,645	12,343,501,480
Total required provision for loans and advances	779,468,696,195	771,242,705,938			
Total provision maintained				16,642,309,736	18,305,995,733
Excess provision over required provision prescribed by Bangladesh Bank				18,964,969,845	18,749,743,704
				2,322,660,109	443,747,971

* BHs = Brokerage Houses, MBs = Merchant Banks, SDs = stock dealers against shares

** For rescheduled loans, 50% and 100% provision has been made as guided by Bangladesh Bank.

***In the year 2025, loans and advances have been segregated by classification and presented in accordance with the prescribed provision rate under the BRPD Circular of Bangladesh Bank.

****Additional Provision of BDT 2,019,507,940 as advised by BB during their inspection of 2023 and a provision of BDT 111,554,000 for bank guarantee as per BB audit advice in 2021.

BRAC Bank PLC. Head Office

Amount in BDT

	Particulars	Note	Consolidated		BRAC Bank PLC.	
			30 September 2026	31 December 2025	30 September 2026	31 December 2025
6	**Other assets**					
	Income generating					
	Investment in subsidiary		-	-	18,863,179,652	17,012,495,359
	Investment/carrying value in associates		29,248,185	54,016,493	29,248,185	54,016,493
	Investment In Swift Share		18,960,837	18,960,837	18,960,837	18,960,837
	Non- Income generating					
	Interest receivables		16,388,975,391	12,740,980,993	16,388,975,391	12,740,980,993
	Receivables against Sanchay Patra		39,610,958	49,475,796	39,610,958	49,475,796
	Dividend receivables		171,024,590	109,948,480	171,024,590	109,948,480
	Prepaid interest expenses on IFFD		12,827,530	7,654,934	12,827,530	7,654,934
	Balance with BRAC EPL Stock Brokerage Limited		3,665,282	1,067,095	3,665,282	1,067,095
	Stock of stamps		83,336,804	80,615,544	83,336,804	80,615,544
	Stock of security stationery		45,595,996	31,465,900	45,595,996	31,465,900
	Stock of printing stationery		11,598,804	11,751,721	11,598,804	11,751,721
	Advance to staff		26,776,761	19,226,181	26,776,761	19,226,181
	Advance to supplier		40,964,932	18,337,750	33,576,865	16,714,126
	Advance Value Added Tax		11,288,560	6,602,947	11,288,560	6,602,947
	Advance to SME unit offices		1,308,690	1,308,690	1,308,690	1,308,690
	Advance against office rent		175,329,529	118,876,576	175,329,529	118,876,576
	Advance security deposit		28,532,141	26,429,033	22,598,734	20,495,626
	Advance for investment in Bangladesh Start-up Investment Company PLC	(Note-10)	327,845,500	-	327,845,500	-
	Receivables from biTS		40,618,269	63,466,065	40,618,269	63,466,065
	Deferred revenue expenditure		1,063,172,062	784,877,409	1,063,172,062	784,877,409
	Deferred tax asset	6.1	6,969,317,908	7,768,837,162	5,878,694,196	5,982,225,634
	Net plan assets - Employees' Gratuity Fund		317,752,338	317,752,338	317,752,338	317,752,338
	Receivable in proxy account		5,420,761	4,397,139	5,420,761	4,397,139
	Other receivables		20,895,283,524	13,184,914,714	20,895,283,524	13,184,914,714
	Other assets of subsidiaries		9,950,385,315	13,460,882,832	-	-
			56,658,840,667	48,881,846,629	64,467,689,818	50,639,290,597

6.1 **Deferred tax asset/(liability) (Bank only)**

Particulars	Accounting base	Tax base	Deductible/ (Taxable) temporary difference	Applicable tax rate	Deferred Tax Asset/ (Liability)
Balance as at 30 September 2026					
Loan loss provision including QJ provision	12,587,629,729	-	12,587,629,729	37.50%	4,720,361,148
Actuarial valuation measurement loss	217,019,667	-	217,019,667	37.50%	81,382,375
Provision against capital market	278,181,807	-	278,181,807	15.00%	41,727,271
Fixed assets except RoU	4,041,664,608	6,107,369,420	2,065,704,812	37.50%	774,639,305
Right of use assets (ROU) as per IFRS 16	7,110,464,122	1,203,736,507	(5,906,727,615)	37.50%	(2,215,022,856)
Leased Liability as per IFRS 16	6,601,618,540	-	6,601,618,540	37.50%	2,475,606,953
Deferred tax asset (a)					5,878,694,196

Amount in BDT

Particulars	Note	Consolidated		BRAC Bank PLC.	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
Deferred tax liability arises from fair value gain as per IFRS 9	13,811,073,990		(13,811,073,990)	15.00%	(2,071,661,099)
Interest receivable from treasury bills and bonds	10,211,976,434		(10,211,976,434)	37.50%	(3,829,491,163)
Deferred tax liability (b)					(5,901,152,262)
Net deferred tax liability at 30 September 2026 (a+b)					(22,458,066)
Increase of deferred tax asset recognised in profit and loss account as income					317,983,030
Decrease of deferred tax liability recognised in profit and loss account as income					(1,712,161,957)
Net Deferred tax expense recognised in profit and loss account during the quarter ended 30 September 2026					(1,394,178,927)
Net Deferred tax liability recognised in equity during the quarter ended 30 September 2026					(273,887,398)
Balance as at 31 December 2025					
Loan loss provision including QJ provision	12,782,116,886	-	12,782,116,886	37.50%	4,793,293,832
Actuarial valuation measurement loss	217,019,667	-	217,019,667	37.50%	81,382,375
Provision against capital market	493,181,807	-	493,181,807	37.50%	184,943,178
Fixed assets except RoU	4,035,812,171	5,868,693,289	1,832,881,118	37.50%	687,330,419
Right of use assets (ROU) as per IFRS 16	5,745,387,953	962,698,919	(4,782,689,034)	37.50%	(1,793,508,388)
Leased Liability as per IFRS 16	5,410,091,248	-	5,410,091,248	37.50%	2,028,784,218
Deferred tax asset (a)					5,982,225,634
Deferred tax liability arises from fair value gain as per IFRS 9	11,985,158,007	-	(11,985,158,007)	15.00%	(1,797,773,701)
Interest receivable from treasury bills and bonds	6,770,249,796	-	(6,770,249,796)	37.50%	(2,538,843,674)
Deferred tax liability (b)					(4,336,617,375)
Net deferred tax asset at 31 December 2025 (a+b)					1,645,608,259
Increase of deferred tax asset recognised in profit and loss account as income					240,776,217
Decrease of deferred tax liability recognised in profit and loss account as income					(1,068,534,782)
Net Deferred tax expense recognised in profit and loss account during the year ended 31 December 2025					(827,758,565)
Net Deferred tax liability recognised in equity during the year ended 31 December 2025					(391,102,049)

7 Deposits and other accounts

Current deposits and other	374,734,711,857	337,364,452,181	261,954,653,892	236,193,511,602
Bills payable	3,175,112,909	3,018,597,221	3,175,112,909	3,018,597,221
Savings deposits	169,992,626,577	129,789,428,478	169,992,626,577	129,789,428,478
Term deposits*	585,296,729,604	510,455,502,899	585,518,085,980	510,784,524,598
Other deposits	10,269,728,452	9,731,345,315	10,269,728,452	9,731,345,315
	1,143,468,909,399	990,359,326,094	1,030,910,207,810	889,517,407,214

* Term deposits include the deposit pension scheme (DPS).

7.1 Deposits concentration

Deposits from banks-inside Bangladesh	7,569,758,255	102,196,570	7,569,758,255	102,196,570
Other than banks	1,135,899,151,144	990,257,129,524	1,023,340,449,554	889,415,210,644
	1,143,468,909,399	990,359,326,094	1,030,910,207,809	889,517,407,214

BRAC Bank PLC. Head Office

Amount in BDT

	Particulars	Note	Consolidated		BRAC Bank PLC.	
			30 September 2026	31 December 2025	30 September 2026	31 December 2025
7.2	Payable on demand and time deposit					
	i) Demand deposit					
	Current deposits		326,430,883,577	292,687,801,140	213,650,825,612	191,516,860,561
	Saving deposits (9% of total saving deposits)		15,299,336,392	11,681,048,563	15,299,336,392	11,681,048,563
	Foreign currency deposits		24,107,159,579	21,350,410,381	24,107,159,579	21,350,410,381
	Sundry deposits		10,268,961,452	9,730,553,315	10,268,961,452	9,730,553,315
	Bills payable		3,175,112,909	3,018,597,221	3,175,112,909	3,018,597,221
			379,281,453,909	338,468,410,620	266,501,395,944	237,297,470,041
	ii) Time deposit					
	Saving deposits (91% of total saving deposits)		154,693,290,185	118,108,379,915	154,693,290,185	118,108,379,915
	Foreign currency deposits		17,400,736,347	12,528,983,785	17,400,736,347	12,528,983,785
	Term deposits		529,493,772,848	465,041,372,002	529,715,129,224	465,370,393,701
	Deposit pension schemes (DPS)		38,402,220,409	32,885,147,112	38,402,220,409	32,885,147,112
	Special notice deposit		24,196,668,701	23,326,240,660	24,196,668,701	23,326,240,660
	Security deposits		767,000	792,000	767,000	792,000
			764,187,455,490	651,890,915,474	764,408,811,866	652,219,937,173
			1,143,468,909,399	990,359,326,094	1,030,910,207,810	889,517,407,214
8	Other liabilities					
	Provision for loans and advances		20,402,881,259	19,976,725,648	18,964,969,845	18,749,743,704
	Provision for interest receivable from loan		45,799,590	45,681,064	45,799,590	45,681,064
	Provisions for off balance sheet Items		1,494,059,191	1,148,547,347	1,494,059,191	1,148,547,347
	Provision for diminution in value of Investments		327,343,833	542,343,834	327,343,833	542,343,834
	Provision for other assets		367,995,937	352,529,310	367,995,937	352,529,310
	Provision against non banking assets (NBA)		8,839,543	10,939,543	8,839,543	10,939,543
	Provision against placement Funds		102,750,000	102,750,000	102,750,000	102,750,000
	Interest suspense		2,392,134,960	1,649,030,342	2,392,134,960	1,649,030,342
	Withholding tax payable		1,073,208,027	1,450,743,401	1,073,208,027	1,450,743,401
	VAT payable		386,414,765	340,884,381	386,414,765	340,884,381
	Excise duty payable		109,721,896	351,637,255	109,721,896	351,637,255
	Provision for taxation net off AIT		5,884,983,716	12,372,742,935	5,844,376,558	5,796,955,775
	Deferred tax liability	6.1	3,829,491,164	2,538,843,673	5,901,152,262	4,336,617,375
	Interest payable on borrowings		1,619,931,704	1,752,207,239	1,619,931,704	1,752,207,239
	Accrued expenses		14,391,459,161	11,023,602,712	4,751,430,616	3,932,524,404
	Share subscription - IPO (refund warrant)		326,167	325,217	326,167	325,217
	Unclaimed and undistributed dividend	8.1	32,912,924	27,709,034	32,912,924	27,709,034
	Suppliers payable		265,102,913	186,334,470	265,102,913	186,334,470
	Lease liabilities as per IFRS 16		7,602,812,854	6,502,655,731	6,601,618,540	5,410,091,248
	Payable against exchange houses		487,256	531,133	487,256	531,133
	Payable against insurances		5,384,440	5,549,808	5,384,440	5,549,808
	Payable against SWIFT charge		122,280,015	106,704,918	122,280,015	106,704,918

Amount in BDT

Particulars	Note	Consolidated		BRAC Bank PLC.	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
Payable for other business operations		4,448,516,061	3,799,545,301	4,448,516,061	3,799,545,301
Other liabilities of subsidiaries		4,119,101,734	3,537,690,283	-	-
		69,033,939,110	67,826,254,579	54,866,757,043	50,099,926,103

8.1 Unclaimed and undistributed dividend (Bank Only)

Cash Dividend 2019	3,248,130	3,276,208
Cash Dividend 2020	4,416,335	4,519,706
Cash Dividend 2021	2,687,699	2,721,965
Cash Dividend 2022	3,242,822	3,965,473
Cash Dividend 2023	5,169,740	6,322,707
Cash Dividend 2024	5,122,217	6,654,591
Cash Dividend 2025	8,777,597	-
Fractional Dividend	248,384	248,384
	32,912,924	27,709,034

As on 30 September 2026, the unclaimed/undistributed dividend was BDT 32,912,924. Details list of unclaimed dividend (Cash & Stock) is available in the BRAC Bank website.

Further to above, in pursuant to SEC/SRMIC/165-2020/part-1/182, dated July 19, 2021 and Capital Market Stabilization Fund, Rules 2021 issued by Bangladesh Securities and Exchange Commission (BSEC) regarding transfer the amount held against unclaimed dividend/undistributed /unsettled public subscription money for the period of more than 3 (three) years; we have transferred the amount BDT 60,840,320 to the Capital Market Stabilization Fund (CMSF).

9 Paid up share capital (Bank only)

Paid up share capital during the period	22,895,650,920	19,909,261,670

9.1

Particulars	No. of Shares (Q3 2026)	% of shareholding (Q3 2026)	30 September 2026 Taka	31 December 2025 Taka
Sponsor & Director	1,057,035,214	46.17%	10,570,352,140	9,191,610,580
Institutions	301,180,055	13.15%	3,011,800,550	2,285,710,920
Foreign	740,608,405	32.35%	7,406,084,050	7,178,804,330
General public	190,741,418	8.33%	1,907,414,180	1,253,135,840
	2,289,565,092	100.00%	22,895,650,920	19,909,261,670

10 Start-up Equity Investment Fund

As per SMESPD circular 04 dated March 29, 2021 and SMESPD circular letter 05 dated July 26, 2021, 1% of net profit after tax has been transferred to the fund. The details are given below:

Opening Balance	510,994,179	352,907,106
Add: addition during the period	158,381,105	158,087,073
Closing balance at the end of the period	669,375,284	510,994,179

*As per Bangladesh Bank directive, we have invested BDT 327,845,500 to Bangladesh Start-up Investment Company from the total start-up fund balance of BDT 510,994,179 as on 31 December 2025.

BRAC Bank PLC. Head Office

Amount in BDT

	Particulars	Note	Consolidated		BRAC Bank PLC.	
			Jan to Sep 2026	Jan to Sep 2025	Jan to Sep 2026	Jan to Sep 2025
11	**Interest income**					
	Interest on loans and advances		64,193,786,030	53,443,163,559	64,158,133,936	53,412,112,385
	Interest on balance with other banks		3,066,916,764	2,974,717,412	251,506,460	336,275,519
	Interest on fixed deposits with other banks		3,029,144,059	576,890,470	429,022,240	222,957,930
	Other interest income		884,378,050	1,116,925,167	884,378,050	1,116,925,167
			71,174,224,903	58,111,696,608	65,723,040,686	55,088,271,001
	Less: Elimination of inter unit/company transactions		1,813,371,341	1,184,824,670	1,249,746,509	695,406,256
			69,360,853,562	56,926,871,938	64,473,294,177	54,392,864,745
12	**Interest paid on deposits and borrowings etc.**					
	A. Interest paid on deposits:					
	Current account		5,028,793,848	3,644,972,775	4,870,641,461	3,518,465,987
	Short term deposit		201,551,136	193,206,003	201,551,136	193,206,003
	Savings deposit		1,535,187,140	999,229,625	1,535,187,140	999,229,625
	Term deposit		36,259,082,592	31,019,623,853	36,259,082,592	31,019,623,853
			43,024,614,716	35,857,032,256	42,866,462,329	35,730,525,468
	B. Interest paid for borrowings:					
	Interest on money at call and short notice		448,390,606	621,838,002	448,390,606	621,838,002
	Interest on borrowings from banks and FIs		5,049,404,456	4,480,841,263	5,002,078,445	4,423,768,764
	Interest on funding SWAP		144,924,895	142,603,576	144,924,895	142,603,576
	Interest on finances from central bank & government agencies		711,664,392	753,314,516	711,664,392	753,314,516
	Interest on Repurchase agreement (REPO)		3,555,618,022	3,736,212,253	3,555,618,022	3,736,212,253
	Interest expense-Affordable Housing Bond		195,441,822	195,441,822	195,441,822	195,441,822
	Interest expense-BBPLC 2nd subordinated bond		660,532,729	663,556,772	660,532,729	663,556,772
	Interest expense-BBPLC Social subordinated bond		833,037,252	-	833,037,252	-
			11,599,014,174	10,593,808,204	11,551,688,163	10,536,735,705
			54,623,628,890	46,450,840,460	54,418,150,492	46,267,261,173
	Less: Elimination of inter unit/company transactions		1,813,371,341	1,184,824,670	1,249,746,509	695,406,256
			52,810,257,549	45,266,015,790	53,168,403,983	45,571,854,917
13	**Investment income**					
	Interest on government securities		38,354,651,966	29,855,723,667	31,562,083,021	22,198,206,932
	Interest on reverse repo		121,075,061	86,030,925	121,075,061	86,030,925
	Interest on corporate & subordinated bond		224,245,811	263,088,201	224,245,811	263,088,201
	Interest on interest rate swap (IRS)		114,572	574,887	114,572	574,887
	Dividend on shares & mutual funds		598,467,222	446,086,815	588,335,668	446,086,815
	Capital gain (loss) on government securities		2,228,528,321	3,310,606,008	2,228,528,321	3,310,606,008
	Capital gain (loss) on shares & mutual funds		(90,667,815)	(18,456,133)	(61,149,724)	(18,456,133)
			41,436,415,138	33,943,654,370	34,663,232,730	26,286,137,635

BRAC Bank PLC.

Amount in BDT

	Particulars	Note	Consolidated		BRAC Bank PLC.	
			Jan to Sep 2026	Jan to Sep 2025	Jan to Sep 2026	Jan to Sep 2025
14	**Commission, exchange and brokerage**					
	Commission Income		2,228,068,050	1,695,164,738	1,675,327,303	1,695,164,738
	Fees Income		3,637,097,549	2,133,875,013	3,574,722,794	2,133,875,013
	Other Income		1,641,769,179	1,993,949,268	1,641,769,179	1,993,949,268
	Commission income from bancassurance		69,630,670	4,020,180	69,630,670	4,020,180
	Commission and brokerage income of subsidiaries		11,655,392,652	10,181,956,014	-	-
			19,231,958,100	16,008,965,213	6,961,449,946	5,827,009,199
	Less: Elimination of inter unit/company transactions		217,085,160	477,551,977	-	-
			19,014,872,940	15,531,413,236	6,961,449,946	5,827,009,199
15	**Provisions**					
	Provision for loans and advances					
	Specific provision charged during the year		5,996,366,116	4,186,381,080	5,846,510,266	4,186,381,080
	Recovery from loans previously written off		(1,162,700,183)	(715,917,371)	(1,162,700,183)	(715,917,371)
	Specific provision (net off recovery) for the year		4,833,665,933	3,470,463,709	4,683,810,083	3,470,463,709
	General provision charged during the year		404,054,836	1,443,791,153	404,054,836	1,443,791,153
	Total provision for loans and advances		5,237,720,769	4,914,254,862	5,087,864,919	4,914,254,862
	Off Balance Sheet items		345,511,843	-	345,511,843	-
	Diminution in value of Investments		(215,000,000)	18,700,000	(215,000,000)	18,700,000
	Other provisions:					
	Other assets		24,379,002	11,920,883	15,466,628	5,045,518
			5,392,611,614	4,944,875,745	5,233,843,390	4,938,000,380
16	**Provision for taxation**					
	Current tax expense		10,322,059,772	7,639,276,603	8,886,946,490	6,084,989,078
	Deferred tax expense/ (income) (Net)		2,090,166,745	752,998,488	1,394,178,929	468,190,000
	Total provision for Taxation		12,412,226,517	8,392,275,091	10,281,125,419	6,553,179,078

16.1 **Reconciliation of effective tax rate (standalone)**

Particulars	30 September 2026 (Standalone)		30 September 2025 (Standalone)	
	%	BDT	%	BDT
Profit before income tax as per profit and loss account		26,119,235,885		17,105,131,435
Income tax as per applicable tax rate	37.50%	9,794,713,457	37.50%	6,414,424,288
Factors affecting the tax charge for current year				
Inadmissible expenses	9.06%	2,367,273,832	58.78%	10,055,188,006
Admissible expenses in the current year (i.e. write-off etc.)	-10.31%	(2,693,594,331)	-55.94%	(9,568,592,722)
Tax savings from reduced tax rates	-2.23%	(581,446,468)	-4.77%	(816,030,494)
Effect of deferred tax	5.34%	1,394,178,929	2.74%	468,190,000
Total income tax expenses	39.36%	10,281,125,419	38.31%	6,553,179,078

BRAC Bank PLC. Head Office

Amount in BDT

Particulars	Consolidated		BRAC Bank PLC.	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
17 Net asset value (NAV) per share				
Net asset value attributable to shareholders of parent	129,129,291,619	102,658,184,598	125,936,020,298	99,701,640,882
Weighted avg. number of shares outstanding on reporting date	2,289,565,092	2,289,565,092	2,289,565,092	2,289,565,092
Net asset value (NAV) per share [Previous year's figure restated]	56.40	44.84	55.00	43.55

Explanation regarding significant change in quarterly financial statements:

The Net asset value (NAV) per share increased compared to the previous year 2025 due to the combined impact of an increase in net profits and revaluation reserve on government securities.

Particulars	Consolidated		BRAC Bank PLC.	
	Jan to Sep 2026	Jan to Sep 2025	Jan to Sep 2026	Jan to Sep 2025
18 Earnings Per Share (EPS)				
Profit attributable to ordinary shareholders of parent	17,628,209,255	12,115,217,922	15,838,110,466	10,551,952,357
Weighted avg. number of shares outstanding on reporting date	2,289,565,092	2,289,565,092	2,289,565,092	2,289,565,092
Earnings Per Share (EPS) [Previous year's figure restated]	7.70	5.29	6.92	4.61

	Consolidated		BRAC Bank PLC.	
	Jul-Sep 2026	Jul-Sep 2025	Jul-Sep 2026	Jul-Sep 2025
Profit attributable to ordinary shareholders of parent	6,022,904,955	5,029,703,824	5,506,008,891	4,349,666,939
No. of ordinary share outstanding at the end of the period	2,289,565,092	2,289,565,092	2,289,565,092	2,289,565,092
Earnings Per Share (EPS) [Previous year's figure restated]	2.63	2.20	2.40	1.90

Explanation regarding significant change in quarterly financial statements:

The earnings per share (EPS) increased due to higher profits earned during third quarter ended on 2026 compared to the previous period, driven primarily by incremental net interest income and investment income.

	Consolidated		BRAC Bank PLC.	
	Jan to Sep 2026	Jan to Sep 2025	Jan to Sep 2026	Jan to Sep 2025
19 Net operating cash flow per share (NOCFPS)				
Net operating cash flow	123,036,505,183	125,496,669,311	104,446,147,683	110,131,632,761
Weighted avg. number of shares outstanding on reporting date	2,289,565,092	2,289,565,092	2,289,565,092	2,289,565,092
Net operating cash flow per share (NOCFPS) [Previous year's figure restated]	53.74	54.81	45.62	48.10

Explanation regarding significant change in quarterly financial statements:

The net operating cash flows per share (NOCFPS) decreased due to lower customer deposit mobilization compared to the same period of the previous year.

BRAC Bank PLC. Head Office

Annexure - A

BRAC Bank PLC. and its subsidiaries
Highlights on the overall activities
As at and for the 3rd quarter ended 30 September 2026

Particulars	Consolidated		BRAC Bank PLC.	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Paid-up capital	22,895,650,920	19,909,261,670	22,895,650,920	19,909,261,670
Core Capital	124,616,728,343	106,774,273,793	85,269,820,418	72,488,911,043
Supplementary Capital	23,471,399,306	20,653,174,164	23,471,399,306	20,653,174,164
Total Regulatory Capital	148,088,127,649	127,427,447,957	108,741,219,724	93,142,085,207
Total Risk Weighted Assets	745,283,362,434	648,694,338,185	689,897,000,155	596,040,687,267
Capital Surplus	54,927,707,344	46,340,655,684	22,504,094,704	18,636,999,299
Total assets	1,517,554,072,893	1,328,114,545,650	1,357,173,624,336	1,179,672,231,090
Total deposits	1,143,468,909,399	990,359,326,094	1,030,910,207,810	889,517,407,214
Total loans and advances	779,885,364,031	731,408,332,608	779,468,696,195	730,658,838,813
Amount of classified loans during the current year	19,105,520,151	17,782,307,109	17,697,127,117	16,568,932,277
Interest earning assets	1,419,379,418,063	1,245,301,453,930	1,281,017,363,557	1,118,674,687,269
Non-interest earning assets	98,174,654,830	82,813,091,720	76,156,260,779	60,997,543,821
Credit deposit ratio (Loans and Advances/Deposits)*	-	-	58.02%	64.40%
Percentage of classified loans against total loans and advances	2.45%	2.43%	2.27%	2.27%
NPL coverage ratio (incl. GP)	131%	131%	134%	133%
Total Capital to Risk-weighted Asset Ratio	19.87%	19.64%	15.76%	15.63%
Common Equity Tier-1 (Against standard of minimum 6%)	16.72%	16.46%	12.36%	12.16%
Cost of fund	5.88%	6.25%	6.50%	6.95%
Cost to income ratio	49%	52%	41%	45%
Return on Assets (ROA) [PAT/Avg. assets]**	1.65%	1.52%	1.66%	1.50%
Return on Equity (ROE) [PAT/Avg. shareholders equity]**	20.28%	20.06%	18.72%	18.02%
Return on Investment (ROI) [PAT/(Shareholders equity+Bond+Borrowings)]**	9.08%	8.22%	8.26%	7.25%

* Credit deposit ratio has been computed as per Bangladesh Bank guideline.

**Figures are annualized.

BRAC Bank PLC. Head Office

Annexure-B

BRAC Bank PLC.

Details of transactions with related parties

For the 3rd quarter ended 30 September 2026

(Amount in Taka)

SL No.	Name of the related parties (Companies)	Relationship with BBPLC	Balance type	Balance as on 01 Jan 2026	Balance as on 30 Sep 2026
1	BRAC and Its associated organization	Parent Company	Deposit	21,982,197,290	19,349,062,380
2	bKash Limited	Subsidiary	Deposit	8,271,187,788	4,616,732,144
3	BRAC EPL Investments Limited	Subsidiary	Deposit	66,492,132	33,868,263
4	BRAC EPL Stock Brokerage Limited	Subsidiary	Deposit	1,088,279,254	1,270,407,568
5	BRAC IT Services Limited (biTS)	Associates	Deposit	78,523,151	104,608,379
6	BRAC SAAJAN Exchange Limited	Subsidiary	Deposit	13,619,206	124,941,347
7	Palli Karma-Sahayak Foundation (PKSF)	Common Board member	Deposit	3,422,451,357	434,329,670
8	The Legal Circle	Common Board member	Deposit	666,771	281,949
9	Light Castle Partners	Common Board member	Deposit	127,787	115,415
10	Shadhin Fintech Solutions Ltd.	Common Board member	Deposit	22,900	22,210
11	Policy Research Institute of Bangladesh (PRI)	Common Board member	Deposit	-	28,720,912
12	BRAC Kumon	Common Board member	Term Loans	-	1,907,126
13	BRAC Saajan Exchange Limited	Subsidiary	Continuous loan	588,129,368	973,039,437
14	BRAC EPL Investments Limited	Subsidiary	Continuous loan	407,337,884	643,572,927
15	BRAC EPL Stock Brokerage Limited	Subsidiary	Non-Funded	1,000,000,000	1,000,000,000
16	Industrial and Infrastructure Development Finance Co. Limited (IIDFC)	Common Board member	Term placement	100,000,000	100,000,000
17	BRAC IT Services Limited (biTS)	Associates	Receivables	63,466,065	40,618,269
18	Key Management Personnel	Senior Management	Loans and Advances	386,043,156	419,562,216

(Amount in Taka)

SL No.	Name of the related parties (Directors)	Relationship with BBPLC	Balance type	Balance as on 01 Jan 2026	Balance as on 30 Sep 2026
1	Anita Ghazi Rahman	Director	Credit card	267,824	342,180
2	Mr. Tareq Refat Ullah Khan	Managing Director	Credit card	781,376	659,803

BRAC Bank PLC. Head Office

Annexure-C

Reconciliation of net profit with cash flows from operating activities (standalone basis)

(Amount in Taka)

Particulars	Jan to Sep 2026 Taka	Jan to Sep 2025 Taka
Profit before tax as per profit and loss account	**26,119,235,885**	**17,105,131,435**
Adjustment for non-cash items:		
Provision for Loans and advances	6,250,565,102	5,630,172,233
Provision for Off balance sheet items	345,511,843	-
Provision for Diminution in value of investments	(215,000,000)	18,700,000
Provision for other assets	15,466,628	5,045,518
Depreciation of Property plant and equipment	1,971,054,840	1,762,368,086
Foreign exchange gain/(loss)	39,836,674	17,532,793
Profit on sale of fixed assets	(6,150,851)	(11,171,013)
Increase/decrease in operating assets & liabilities:		
Loans and advances	(48,809,857,384)	(51,851,847,039)
Other assets	(12,106,014,673)	(4,896,584,507)
Borrowings from other banks and financial institutions	1,644,382,294	(1,283,185,799)
Deposits from customers	144,958,268,219	148,242,375,383
Other liabilities	(4,118,992,266)	415,442,544
Income tax paid	(11,642,158,628)	(5,022,346,873)
Cash flows from operating activities as per cash flow statement	**104,446,147,683**	**110,131,632,761**

BRAC Bank PLC. Head Office

Annexure D

BRAC Bank PLC. and its subsidiaries
Statement of Segment Reporting (Profit and Loss)
For the 3rd quarter ended 30 September 2026

Particulars	SME	Retail	Corporate	Treasury	Intercompany Elimination	BRAC Bank
Total external revenue	27,355,503,110	(9,453,544,633)	5,067,227,640	30,197,138,453	-	53,166,324,570
Inter segment revenue /(expenses)	(10,922,203,551)	24,005,738,607	5,248,822,704	(18,332,357,760)	-	-
Total segment revenue	16,433,299,559	14,552,193,974	10,316,050,344	11,864,780,693	-	53,166,324,570
Total segment operating expenses	9,794,166,099	9,009,676,718	2,580,685,730	428,716,748	-	21,813,245,295
Segment operating profit/(loss)	**6,639,133,460**	**5,542,517,256**	**7,735,364,614**	**11,436,063,945**	**-**	**31,353,079,275**

Particulars	bKash	BRAC EPL Stock Brokerage	BRAC EPL Investments	BRAC SAAJAN	Intercompany Elimination	BRAC Bank Group
Total external revenue	23,047,884,016	505,162,768	38,534,734	721,177,449	(218,422,241)	77,260,661,296
Inter segment revenue /(expenses)	-	-	-	-	-	-
Total segment revenue	23,047,884,016	505,162,768	38,534,734	721,177,449	(218,422,241)	77,260,661,296
Total segment operating expenses	15,411,398,359	368,482,165	91,854,070	755,017,266	(218,422,241)	38,221,574,914
Segment operating profit/(loss)	**7,636,485,657**	**136,680,603**	**(53,319,336)**	**(33,839,817)**	**-**	**39,039,086,382**

For the 3rd quarter ended 30 September 2025

Particulars	SME	Retail	Corporate	Treasury	Intercompany Elimination	BRAC Bank
Total external revenue	23,298,341,470	(7,984,200,345)	5,356,514,939	20,474,027,562	-	41,144,683,626
Inter segment revenue /(expenses)	(10,925,997,010)	18,826,143,992	3,272,724,225	(11,172,871,207)	-	-
Total segment revenue	12,372,344,460	10,841,943,647	8,629,239,164	9,301,156,355	-	41,144,683,626
Total segment operating expenses	8,620,887,626	7,883,208,617	2,094,832,078	502,623,490	-	19,101,551,811
Segment operating profit/(loss)	**3,751,456,834**	**2,958,735,030**	**6,534,407,086**	**8,798,532,865**	**-**	**22,043,131,815**

Particulars	bKash	BRAC EPL Stock Brokerage	BRAC EPL Investments	BRAC SAAJAN	Intercompany Elimination	BRAC Bank Group
Total external revenue	19,788,584,309	465,671,634	(1,585,481)	439,613,795	(479,036,041)	61,357,931,842
Inter segment revenue /(expenses)	-	-	-	-	-	-
Total segment revenue	19,788,584,309	465,671,634	(1,585,481)	439,613,795	(479,036,041)	61,357,931,842
Total segment operating expenses	13,077,450,839	341,691,577	69,933,680	545,966,890	(479,036,041)	32,657,558,756
Segment operating profit/(loss)	**6,711,133,470**	**123,980,057**	**(71,519,161)**	**(106,353,095)**	**-**	**28,700,373,086**

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