Financial Statements
of
National Credit and Commerce Bank PLC.

For the third quarter ended on 30 September 2026

National Credit and Commerce Bank PLC. and its Subsidiaries

Consolidated Balance Sheet (Un-audited)

As at 30 September 2026

PROPERTY AND ASSETS	Note	30 September 2026 Taka	31 December 2025 Taka
Cash	3(a)	**19,563,290,405**	**18,531,762,526**
In hand (including foreign currencies)		4,073,695,704	3,406,124,538
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15,489,594,701	15,125,637,988
Balance with other banks and financial institutions	4(a)	**5,978,271,178**	**5,242,786,914**
In Bangladesh		3,173,017,082	5,037,792,165
Outside Bangladesh		2,805,254,096	204,994,749
Money at call and short notice	5	**2,777,919,800**	**1,119,600,000**
Investments	6 (a)	**132,312,348,774**	**99,835,873,779**
Government		123,066,132,546	90,996,485,409
Others		9,246,216,228	8,839,388,370
Loans and advances	7(a)	**274,271,454,592**	**263,655,062,951**
Loans, cash credits, overdrafts, etc.		248,369,444,140	242,908,457,886
Bills purchased & discounted		25,902,010,452	20,746,605,065
Fixed assets including premises, furnitures and fixtures	8(a)	**3,228,466,086**	**3,373,296,069**
Other assets	9(a)	**12,047,708,333**	**7,558,225,880**
Non-banking assets	10	**2,750,514**	**2,750,514**
TOTAL ASSETS		**450,182,209,682**	**399,319,358,634**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11 (a)	**29,909,847,241**	**30,967,304,262**
Deposits and other accounts	12 (a)	**334,555,749,096**	**296,985,128,897**
Current deposits and other accounts		42,730,963,253	38,469,268,777
Bills payable		6,550,627,416	7,472,558,887
Savings bank deposits		41,012,907,910	36,565,140,558
Fixed deposits		178,349,016,119	154,254,492,984
Term deposits		65,912,234,398	60,223,667,691
NCC Bank Subordinated and Perpetual Bonds	13	**10,000,000,000**	**7,400,000,000**
Other liabilities	14(a)	**44,101,202,294**	**33,765,278,809**
TOTAL LIABILITIES		**418,566,798,631**	**369,117,711,968**
Shareholders' equity			
Paid up capital	15.2	11,548,400,180	11,104,230,950
Statutory reserve	16	11,548,400,180	11,104,230,950
General reserve	17(a)	12,552,561	10,993,285
Non-controlling (Minority) interest	15.3	211	205
Other reserve including assets revaluation reserve	18	1,137,321,828	934,337,836
Foreign currency translation gain/(loss)	20.3	581,453	199,235
Actuarial gain/(loss) on defined benefit plans		(132,186,580)	(132,186,580)
Start-up Equity Investment Fund		190,152,821	190,152,821
Surplus in profit and loss account	20(a)	7,310,188,398	6,989,687,966
TOTAL SHAREHOLDERS' EQUITY		**31,615,411,051**	**30,201,646,667**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**450,182,209,682**	**399,319,358,634**
NET ASSETS VALUE PER SHARE		**27.38**	**26.15**

	30 September 2026 Taka	31 December 2025 Taka
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	45,235,479,095	47,809,239,324
Letters of guarantee	49,248,232,142	42,674,068,923
Letters of credit issued	63,801,522,707	44,380,225,204
Bills for collection	27,924,649,140	28,027,073,431
Other commitments		
Forward Exchange Sold A/C	2,214,074,500	632,527,300
Export development fund (EDF)	237,729,844	148,282,660
TOTAL OFF BALANCE SHEETS ITEMS	**188,661,687,428**	**163,671,416,843**

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

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

Dated, Dhaka
27 October 2026

National Credit and Commerce Bank PLC. and its Subsidiaries

Consolidated Profit and Loss Account (Un-audited)

For the third quarter ended on 30 September 2026

	Note	01 January to 30 September 2026	01 January to 30 September 2025	01 July to 30 September 2026	01 July to 30 September 2025
		Taka	Taka	Taka	Taka
Interest/Profit income	21(a)	19,529,866,188	18,815,160,803	6,091,174,030	6,255,169,880
Less: Interest/Profit paid on deposits and borrowings	22(a)	17,276,433,580	14,715,827,617	6,056,786,540	5,029,344,779
Net interest income		**2,253,432,608**	**4,099,333,186**	**34,387,489**	**1,225,825,102**
Income from investments in shares & securities etc.	23(a)	9,464,897,245	7,648,664,961	3,615,652,336	2,865,952,043
Commission, exchange and brokerage	24(a)	1,990,952,820	2,247,502,780	624,989,822	647,818,948
Other operating income	25(a)	1,261,226,185	919,357,285	418,318,811	326,504,001
Total operating income		**14,970,508,859**	**14,914,858,212**	**4,693,348,459**	**5,066,100,094**
Salary and allowances	26(a)	2,857,076,069	2,682,158,799	950,473,951	893,153,893
Rent, taxes, insurance, electricity etc.	27(a)	410,053,916	353,642,482	136,452,852	118,198,325
Legal expenses	28(a)	13,399,686	31,016,690	4,341,943	11,459,965
Postage, stamp, telecommunication etc.	29(a)	73,466,557	62,058,039	12,351,607	11,627,116
Stationery, printing, advertisement etc.	30(a)	105,618,852	102,033,633	26,880,074	28,078,750
Managing Director's salary and fees	31(a)	16,252,200	17,814,922	6,516,300	4,173,300
Director's & S.C Members fees & meeting expenses	32(a)	5,879,801	4,256,461	2,296,980	1,724,781
Auditors' fees	33(a)	1,930,287	2,000,000	643,429	-
Charges on loan losses	34	3,606,702	28,985,623	1,120,871	9,152,539
Repairs, maint., amort. & depreciation on bank's assets	35(a)	495,080,225	492,437,478	145,762,991	168,432,347
Other expenses	36(a)	1,132,755,400	824,185,714	385,992,468	274,827,000
Total operating expense		**5,115,119,695**	**4,600,589,841**	**1,672,833,466**	**1,520,828,016**
Profit before provisions		**9,855,389,164**	**10,314,268,370**	**3,020,514,993**	**3,545,272,078**
Provision for loans and advances/investments		**6,733,171,473**	**5,392,348,752**	**2,644,861,510**	**2,683,327,910**
Specific provision	14.6.1(a)	6,625,253,896	4,996,477,083	2,837,408,014	2,553,810,570
General provision	14.6.1(b)	48,905,566	337,664,142	(243,116,815)	96,733,862
General provision for off-shore banking unit	14.6 (c)	59,012,011	58,207,527	50,570,310	32,783,478
Provision for off-balance sheet exposures	14.7	206,967,085	575,524,289	145,319,119	248,854,307
Provision for investment fluctuation in shares & Others	6.3 (a)	(407,819,786)	643,763,003	15,460,355	(255,240,152)
Provision for other assets	14.2	637,214	124,563,436	(1,725,493)	(25,590,442)
Provision for nostro accounts	14.11	-	-	-	-
Total provisions		**6,532,955,986**	**6,736,199,480**	**2,803,915,491**	**2,651,351,623**
Profit after provision		**3,322,433,178**	**3,578,068,890**	**216,599,502**	**893,920,455**
Contribution to NCC Bank's CSR Fund	14.9	20,000,000	20,000,000	5,000,000	5,000,000
Profit before tax		**3,302,433,178**	**3,558,068,890**	**211,599,502**	**888,920,455**
Provision for tax		**(170,126,033)**	**1,284,836,575**	**(860,127,139)**	**765,849,585**
Current tax	14.4	1,345,453,562	1,768,093,447	277,700,685	302,951,967
Deferred tax expense/(income) [previous period's figure restated]	14.5.1	(1,515,579,595)	(483,256,872)	(1,137,827,823)	462,897,618
Net Profit after tax		**3,472,559,211**	**2,273,232,315**	**1,071,726,641**	**123,070,869**
Attributable to:					
Shareholders' of the bank		3,472,559,203	2,273,232,315	1,071,726,637	123,070,869
Non-controlling (Minority) interest		8	-	4	-
		3,472,559,211	**2,273,232,315**	**1,071,726,641**	**123,070,869**
Profit brought forward		6,989,687,966	4,234,859,256	6,365,264,373	6,135,803,018
Portion of depreciation on revalued building transferred to retained earnings		1,238,783	1,247,103	428,166	415,701
Add: Net Profit after tax for the year		3,472,559,203	2,273,232,315	1,071,726,637	123,070,869
Total profit available for distribution		**10,463,485,951**	**6,509,338,675**	**7,437,419,175**	**6,259,289,589**
Appropriations:					
Statutory reserve		444,169,230	-	-	-
Coupon interest on perpetual bonds		375,680,556	375,680,556	126,388,889	126,388,889
Cash Dividend on Ordinary shares		1,887,719,262	1,443,550,024	-	1,443,550,024
Stock Dividend on Ordinary shares		444,169,230		-	-
Start-up fund		-	-	-	-
General reserve		1,559,276	203,862	841,888	(553,557)
		3,153,297,554	1,819,434,441	127,230,777	1,569,385,355
Retained earnings		**7,310,188,398**	**4,689,904,234**	**7,310,188,398**	**4,689,904,234**
Earnings per share [previous period's figure restated]	40(a)	**3.01**	**1.97**	**0.93**	**0.11**

Company Secretary (Acting)

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
27 October 2026

National Credit and Commerce Bank PLC. and its Subsidiaries

Consolidated Cash Flow Statement (Un-audited)

For the third quarter ended on 30 September 2026

	Note	01 January to 30 September 2026 Taka	01 January to 30 September 2025 Taka
A) Cash flows from operating activities			
Interest received in cash		27,130,043,993	24,517,488,446
Interest paid by cash		(15,466,723,070)	(13,318,122,609)
Dividend received		212,991,828	219,212,394
Fees & commission received in cash		1,226,091,188	1,331,033,252
Recoveries of loans previously written off		465,093,724	103,793,823
Cash paid to employees		(3,636,042,818)	(3,339,368,840)
Cash paid to suppliers		(433,488,710)	(315,579,716)
Income taxes paid		(1,378,923,975)	(2,104,365,014)
Received from other operating activities		1,401,311,125	1,740,360,084
Paid for other operating activities		(1,371,633,124)	(993,215,504)
Operating cash flow before changes in operating assets and liabilities		8,148,720,160	7,841,236,316
Increase/(Decrease) in operating assets & liabilities			
Purchase and sale of trading securities		(16,685,301,972)	(13,246,407,562)
Loans and advances to customers (Other than banks)		(10,619,998,343)	(9,882,035,259)
Other assets		(3,771,706,847)	(338,937,186)
Deposits from other banks/borrowings		891,014,287	2,242,234,394
Deposits from customers (Other than banks)		36,515,626,379	25,275,435,171
Other liabilities account of customers		(1,484,462,372)	(3,979,616,963)
Other liabilities		4,945,426,578	1,517,368,600
Net cash received from/(used in) operating activities		**17,939,317,870**	**9,429,277,511**
B) Cash flows from investing activities			
Proceeds from sale of Shares		412,187,816	215,720,829
Payment for purchase of Shares		(541,440,326)	(83,229,471)
Investment in securities (Net Off)		(13,939,187,548)	(1,403,178,557)
Purchase of property, plant and equipment		(201,765,130)	(301,532,067)
Sales proceeds of fixed assets		1,237,010	658,883
Net cash received from/(used in) investing activities		**(14,268,968,178)**	**(1,571,560,382)**
C) Cash flows from financing activities			
Borrowings from other banks, financial institutions and agents		(972,516,580)	(547,934,022)
Issue/(redemption) of non-convertible subordinated bonds		2,600,000,000	(800,000,000)
Issue/(redemption) of NCC Bank perpetual bonds		-	-
Dividend paid in cash		(1,874,824,588)	(1,443,881,470)
Net cash received from/(paid on) financing activities		**(247,341,168)**	**(2,791,815,492)**
D) Net (decrease) / increase in cash (A+B+C)		**3,423,008,523**	**5,065,901,638**
E) Effects of exchange rate changes on cash and cash-equivalents		382,218	(2,680,124)
F) Opening cash and cash-equivalents		24,906,057,741	19,972,031,077
G) Closing cash and cash-equivalents (D+E+F)	38(a)	**28,329,448,482**	**25,035,252,590**
Net Operating Cash Flows Per Share [previous period's figure restated]	41(a)	**15.53**	**8.17**

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

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

Dated, Dhaka
27 October 2026

National Credit and Commerce Bank PLC. and its Subsidiaries

Consolidated Statement of Changes in Equity (Un-audited)

Particulars	For the third quarter ended on 30 September 2026									
	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 2026	**11,104,230,950**	**11,104,230,950**	**10,993,285**	**934,337,836**	**205**	**(132,186,580)**	**190,152,821**	**199,235**	**6,989,687,966**	**30,201,646,667**
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,238,783)	-	-	-	-	1,238,783	-
Surplus/(deficit) on account of revaluation of Govt. securities (treasury bills/bonds) HTM & HFT made during the period	-	-	-	204,222,774	-	-	-	-	-	204,222,774
Gain on sale of Non-banking assets	-	-	-	-	-	-	-	-	-	-
Currency translation gains and losses not recognized in the profit & loss account	-	-	-	-	-	-	-	382,218	-	382,218
Non-controlling (Minority) interest	-	-	-	-	-	-	-	-	-	-
Bonus share for the year 2025	444,169,230	-	-	-	-	-		-	(444,169,230)	-
Cash dividend for the year 2025	-	-	-	-	(2)	-	-	-	(1,887,719,262)	(1,887,719,264)
Net profit after tax for the period	-	-	-	-	8	-	-	-	3,472,559,203	3,472,559,211
Transfer to start-up fund							-		-	-
Interest on perpetual bonds	-	-	-	-	-	-	-	-	(375,680,556)	(375,680,556)
Transfer to general reserve			1,559,276		-		-		(1,559,276)	-
Transfer to statutory reserve	-	444,169,230	-	-	-	-	-	-	(444,169,230)	-
Balance as on 30 September 2026	**11,548,400,180**	**11,548,400,180**	**12,552,561**	**1,137,321,828**	**211**	**(132,186,580)**	**190,152,821**	**581,453**	**7,310,188,398**	**31,615,411,051**

Particulars	For the 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 (Restated)	**11,104,230,950**	**11,104,230,950**	**10,993,285**	**533,717,079**	**209**	**(110,279,313)**	**121,046,611**	**7,128,607**	**4,234,859,256**	**27,005,927,633**
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	-	-	-	-	-	-	-	-	-	-
Bonus share for the year 2024	-	-	-	-	-	-		-	-	-
Cash dividend for the year 2024	-	-	-	-	-	-	-	-	(1,443,550,024)	(1,443,550,024)
Net profit after tax for the period [previous period's figure restated]	-	-		-	-	-	-	-	2,273,232,315	2,273,232,315
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 (Restated)	**11,104,230,950**	**11,104,230,950**	**11,197,147**	**925,169,808**	**209**	**(110,279,313)**	**121,046,611**	**4,448,482**	**4,689,904,234**	**27,849,949,078**

*** 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 (Acting)

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
27 October 2026

National Credit and Commerce Bank PLC. and its Subsidiaries
Consolidated Liquidity Statement (Un-audited)
(Asset and Liability Maturity Analysis)
As at 30 September 2026

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	9,592,861,882	-	-	-	9,970,428,523	19,563,290,405
Balances with other banks and financial institutions	4,828,271,177	-	-	1,150,000,000	-	5,978,271,177
Money at call & short notice	2,777,919,800	-	-	-	-	2,777,919,800
Investments	8,991,666,769	3,719,843,985	18,922,551,901	38,973,339,699	61,704,946,419	132,312,348,774
Loans & advances	36,112,994,713	34,828,295,180	80,768,420,147	66,913,310,466	55,648,434,086	274,271,454,592
Fixed assets including premises, furniture & fixtures	40,724,127	84,362,679	375,345,893	894,744,162	1,833,289,225	3,228,466,086
Other assets	407,592,699	1,526,392,101	2,184,946,459	7,885,464,956	43,312,119	12,047,708,333
Non-banking assets	-	-	-	2,750,514	-	2,750,514
Total assets	**62,752,031,167**	**40,158,893,945**	**102,251,264,400**	**115,819,609,798**	**129,200,410,372**	**450,182,209,682**
Liabilities:						
Borrowing from other banks, financial institutions & agents	6,734,280,598	7,033,008,616	14,172,076,370	1,312,865,907	657,615,749	29,909,847,241
Deposits	43,298,540,329	30,487,127,977	79,787,982,700	95,001,216,579	79,430,254,095	328,005,121,680
Bills payable	6,550,627,416	-	-	-	-	6,550,627,416
NCC Bank Subordinated and Perpetual Bonds	-	-	-	-	10,000,000,000	10,000,000,000
Provision & other liabilities	2,390,663,555	2,267,451,508	6,856,975,893	32,490,252,908	95,858,429	44,101,202,294
Total liabilities	**58,974,111,898**	**39,787,588,101**	**100,817,034,964**	**128,804,335,394**	**90,183,728,274**	**418,566,798,631**
Net liquidity gap	**3,777,919,269**	**371,305,845**	**1,434,229,436**	**(12,984,725,596)**	**39,016,682,098**	**31,615,411,051**

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

Company Secretary (Acting)

Chief Financial Officer

Managing Director
Dated, Dhaka
27 October 2026

Director

Chairman

National Credit and Commerce Bank PLC.

Balance Sheet (Un-audited)

As at 30 September 2026

PROPERTY AND ASSETS	Note	30 September 2026 Taka	31 December 2025 Taka
Cash	3	**19,562,900,058**	**18,531,762,526**
In hand (including foreign currencies)		4,073,305,357	3,406,124,538
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		15,489,594,701	15,125,637,988
Balance with other banks and financial institutions	4	**5,859,543,564**	**4,975,062,929**
In Bangladesh		3,054,289,468	4,770,068,180
Outside Bangladesh		2,805,254,096	204,994,749
Money at call and short notice	5	**2,777,919,800**	**1,119,600,000**
Investments	6	**131,041,991,018**	**98,399,680,468**
Government		122,353,222,395	89,921,604,789
Others		8,688,768,623	8,478,075,679
Loans and advances	7	**273,855,659,206**	**262,698,772,522**
Loans, cash credits, overdrafts, etc.		247,953,648,754	241,952,167,457
Bills purchased & discounted		25,902,010,452	20,746,605,065
Fixed assets including premises, furnitures and fixtures	8	**3,175,231,920**	**3,327,605,864**
Other assets	9	**14,286,345,139**	**9,773,848,147**
Non-banking assets	10	**2,750,514**	**2,750,514**
TOTAL ASSETS		**450,562,341,219**	**398,829,082,972**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	**29,719,577,169**	**30,651,978,517**
Deposits and other accounts	12	**335,539,895,827**	**297,388,528,152**
Current deposits and other accounts		43,715,109,984	38,872,668,031
Bills payable		6,550,627,416	7,472,558,887
Savings bank deposits		41,012,907,910	36,565,140,558
Fixed deposits		178,349,016,119	154,254,492,984
Term deposits		65,912,234,398	60,223,667,691
NCC Bank Subordinated and Perpetual Bonds	13	**10,000,000,000**	**7,400,000,000**
Other liabilities	14	**43,853,011,130**	**33,226,556,482**
TOTAL LIABILITIES		**419,112,484,126**	**368,667,063,151**
Shareholders' equity			
Paid up capital	15.2	11,548,400,180	11,104,230,950
Statutory reserve	16	11,548,400,180	11,104,230,950
General reserve	17	10,162,348	10,162,348
Other reserve including assets revaluation reserve	18	1,137,321,828	934,337,836
Foreign currency translation gain/(loss)	19	581,453	199,235
Actuarial gain/(loss) on defined benefit plans		(132,186,580)	(132,186,580)
Start-up Equity Investment Fund		190,152,821	190,152,821
Surplus in profit and loss account	20	7,147,024,864	6,950,892,262
TOTAL SHAREHOLDERS' EQUITY		**31,449,857,093**	**30,162,019,821**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**450,562,341,219**	**398,829,082,972**
NET ASSETS VALUE PER SHARE		**27.23**	**26.12**

	30 September 2026 Taka	31 December 2025 Taka
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	45,235,479,095	47,809,239,324
Letters of guarantee	49,248,232,142	42,674,068,923
Letters of credit issued	63,801,522,707	44,380,225,204
Bills for collection	27,924,649,140	28,027,073,431
Other commitments		
Forward Exchange Sold A/C	2,214,074,500	632,527,300
Export development fund (EDF)	237,729,844	148,282,660
TOTAL OFF BALANCE SHEETS ITEMS	**188,661,687,428**	**163,671,416,843**

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

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

Dated, Dhaka
27 October 2026

National Credit and Commerce Bank PLC.

Profit and Loss Account (Un-audited)

For the third quarter ended on 30 September 2026

	Note	01 January to 30 September 2026 Taka	01 January to 30 September 2025 Taka	01 July to 30 September 2026 Taka	01 July to 30 September 2025 Taka
Interest/Profit income	21	19,493,816,627	18,726,309,048	6,088,223,254	6,194,476,778
Less: Interest/Profit paid on deposits and borrowings	22	17,288,286,326	14,711,967,353	6,074,533,090	5,028,266,297
Net interest income		**2,205,530,301**	**4,014,341,695**	**13,690,164**	**1,166,210,481**
Income from investments in shares & securities etc.	23	9,393,885,032	7,579,879,563	3,563,945,275	2,824,288,123
Commission, exchange and brokerage	24	1,918,870,678	2,200,865,224	596,244,041	622,079,976
Other operating income	25	1,260,554,776	919,173,952	417,766,108	326,375,751
Total operating income		**14,778,840,787**	**14,714,260,434**	**4,591,645,588**	**4,938,954,331**
Salary and allowances	26	2,821,616,752	2,646,045,432	940,520,826	881,618,862
Rent, taxes, insurance, electricity etc.	27	397,819,631	341,790,443	132,241,801	114,093,607
Legal expenses	28	13,399,686	31,016,690	4,341,943	11,459,965
Postage, stamp, telecommunication etc.	29	73,052,421	61,673,813	12,199,257	11,500,389
Stationery, printing, advertisement etc.	30	105,131,495	101,560,524	26,686,424	27,893,420
Managing Director's salary and fees	31	13,320,000	10,545,000	5,670,000	3,345,000
Director's & S.C Members fees & meeting expenses	32	5,403,001	3,984,461	2,194,980	1,636,781
Auditors' fee	33	1,930,287	2,000,000	643,429	-
Charges on loan losses	34	3,606,702	28,985,623	1,120,871	9,152,539
Repairs, maint., amort. & depreciation on bank's assets	35	493,160,325	490,855,529	145,037,031	167,895,995
Other expenses	36	1,119,344,986	812,766,248	380,322,139	269,133,971
Total operating expense		**5,047,785,286**	**4,531,223,764**	**1,650,978,700**	**1,497,730,528**
Profit before provisions		**9,731,055,501**	**10,183,036,670**	**2,940,666,888**	**3,441,223,803**
Provision for loans and advances/investments		**6,716,421,933**	**5,292,348,752**	**2,642,324,807**	**2,593,327,910**
Specific provision	14.6(a)	6,625,253,896	4,996,477,083	2,837,408,014	2,553,810,570
General provision	14.6(b)	32,156,026	237,664,142	(245,653,518)	6,733,862
General provision for off-shore banking unit	14.6 (c)	59,012,011	58,207,527	50,570,310	32,783,478
Provision for off-balance sheet exposures	14.7	206,967,085	575,524,289	145,319,119	248,854,307
Provision for investment fluctuation in shares & Others	6.3	(359,533,288)	643,763,003	35,025,389	(255,240,152)
Provision for other assets	14.2	637,214	124,563,436	(1,725,493)	(25,590,442)
Provision for nostro accounts	14.11	-	-	-	-
Total provisions		**6,564,492,944**	**6,636,199,480**	**2,820,943,822**	**2,561,351,623**
Profit after provision		**3,166,562,557**	**3,546,837,190**	**119,723,066**	**879,872,180**
Contribution to NCC Bank's CSR Fund	14.9	20,000,000	20,000,000	5,000,000	5,000,000
Profit before tax		**3,146,562,557**	**3,526,837,190**	**114,723,066**	**874,872,180**
Provision for tax		**(200,069,540)**	**1,255,643,346**	**(872,814,753)**	**746,265,737**
Current tax	14.3	1,315,510,055	1,738,900,218	265,013,071	283,368,119
Deferred tax expense/(income) [previous period's figure restated]	14.5.1	(1,515,579,595)	(483,256,872)	(1,137,827,823)	462,897,618
Net Profit after tax		**3,346,632,097**	**2,271,193,844**	**987,537,819**	**128,606,443**
Profit brought forward		6,950,892,262	4,100,654,535	6,285,447,769	5,994,781,671
Portion of depreciation on revalued building transferred to retained earnings		1,238,783	1,247,103	428,166	415,701
Add: Net Profit after tax for the period		3,346,632,097	2,271,193,844	987,537,819	128,606,443
Total profit available for distribution		**10,298,763,142**	**6,373,095,482**	**7,273,413,753**	**6,123,803,815**
Appropriations:					
Statutory reserve		444,169,230	-	-	-
Coupon interest on perpetual bonds		375,680,556	375,680,556	126,388,889	126,388,889
Cash Dividend on Ordinary shares		1,887,719,262	1,443,550,024	-	1,443,550,024
Stock Dividend on Ordinary shares		444,169,230	-	-	-
Start-up fund		-	-	-	-
General reserve		-	-	-	-
		3,151,738,278	1,819,230,579	126,388,889	1,569,938,912
Retained earnings		**7,147,024,864**	**4,553,864,903**	**7,147,024,864**	**4,553,864,903**
Earnings per share [previous period's figure restated]	40	**2.90**	**1.97**	**0.86**	**0.11**

Company Secretary (Acting)

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
27 October 2026

National Credit and Commerce Bank PLC.

Cash Flow Statement (Un-audited)

For the third quarter ended on 30 September 2026

	Note	01 January to 30 September 2026 Taka	01 January to 30 September 2025 Taka
A) Cash flows from operating activities			
Interest received in cash		26,974,258,404	24,351,723,791
Interest paid by cash		(15,458,505,559)	(13,314,262,345)
Dividend received		229,819,853	206,293,053
Fees & commission received in cash		1,154,009,046	1,284,395,696
Recoveries of loans previously written off		465,093,724	103,793,823
Cash paid to employees		(3,596,582,101)	(3,295,985,551)
Cash paid to suppliers		(425,291,529)	(307,403,843)
Income taxes paid		(1,348,980,468)	(2,075,171,785)
Received from other operating activities		1,400,639,716	1,740,176,751
Paid for other operating activities		(1,352,846,104)	(977,471,211)
Operating cash flow before changes in operating assets and liabilities		8,041,614,982	7,716,088,380
Increase/(decrease) in operating assets & liabilities			
Purchase and sale of trading securities		(16,685,301,972)	(13,246,407,562)
Loans and advances to customers (Other than banks)		(11,160,493,386)	(10,011,853,941)
Other assets		(3,763,094,027)	(438,317,324)
Deposits/ borrowings from other banks		1,016,069,960	2,305,011,149
Deposits from customers (Other than banks)		37,096,373,855	25,281,680,334
Other liabilities account of customers		(1,178,251,368)	(3,900,806,287)
Other liabilities		4,945,426,578	1,517,368,600
Net cash received from/(used in) operating activities		**18,312,344,621**	**9,222,763,348**
B) Cash flows from investing activities			
Proceeds from sale of Shares		119,072,069	132,334,832
Payment for purchase of Shares		(120,277,990)	(15,490,407)
Investment in securities (Net off)		(14,301,158,016)	(1,167,373,877)
Purchase of property, plant and equipment		(192,223,871)	(299,550,776)
Sales proceeds of fixed assets		1,198,905	601,325
Net cash received from/(used in) investing activities		**(14,493,388,904)**	**(1,349,478,902)**
C) Cash flows from financing activities			
Borrowings from other banks, financial institutions and agents		(972,516,580)	(547,934,022)
Issue/(redemption) of non-convertible subordinated bonds		2,600,000,000	(800,000,000)
Issue/(redemption) of NCC Bank perpetual bonds		-	-
Dividend paid in cash		(1,874,824,588)	(1,443,881,470)
Net cash received from/(paid on) financing activities		**(247,341,168)**	**(2,791,815,492)**
D) Net increase/(decrease) in cash (A+B+C)		**3,571,614,549**	**5,081,468,954**
E) Effects of exchange rate changes on cash and cash-equivalents		382,218	(2,680,124)
F) Opening cash and cash-equivalents		24,638,333,755	19,842,157,083
G) Closing cash and cash-equivalents (D+E+F)	**38**	**28,210,330,522**	**24,920,945,913**
Net Operating Cash Flows Per Share [previous period's figure restated]	**41**	**15.86**	**7.99**

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

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

Dated, Dhaka
27 October 2026

National Credit and Commerce Bank PLC.

Statement of Changes in Equity (Un-audited)

Particulars	For the third quarter ended on 30 September 2026								
	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 2026	**11,104,230,950**	**11,104,230,950**	**10,162,348**	**934,337,836**	**(132,186,580)**	**190,152,821**	**199,235**	**6,950,892,262**	**30,162,019,821**
Transferred from revaluation reserve against depreciation on revaluation of fixed assets	-	-	-	(1,238,783)	-	-	-	1,238,783	-
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	-	-	-	204,222,774	-	-	-	-	204,222,774
Gain on sale of Non-banking assets	-	-	-	-	-	-	-	-	-
Currency translation gain/(loss) not recognized in the profit & loss account	-	-	-	-	-	-	382,218	-	382,218
Bonus share for the year 2025	444,169,230	-	-	-		-		(444,169,230)	-
Cash dividend for the year 2025	-	-	-	-	-	-	-	(1,887,719,262)	(1,887,719,262)
Net profit after tax for the period	-	-		-	-	-	-	3,346,632,097	3,346,632,097
Transfer to start-up fund	-	-	-	-	-	-	-	-	-
Interest on perpetual bonds	-	-	-	-	-	-	-	(375,680,556)	(375,680,556)
Transfer to statutory reserve	-	444,169,230	-	-	-	-	-	(444,169,230)	-
Balance as on 30 September 2026	**11,548,400,180**	**11,548,400,180**	**10,162,348**	**1,137,321,828**	**(132,186,580)**	**190,152,821**	**581,453**	**7,147,024,864**	**31,449,857,093**

Particulars	For the 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 (Restated)	**11,104,230,950**	**11,104,230,950**	**10,162,348**	**533,717,079**	**(110,279,314)**	**121,046,611**	**7,128,607**	**4,100,654,535**	**26,870,891,765**
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)
Bonus share for the year 2024	-	-	-	-		-		-	-
Cash dividend for the year 2024	-	-	-	-	-	-	-	(1,443,550,024)	(1,443,550,024)
Net profit after tax for the period [previous period's figure restated]	-	-	-	-	-	-	-	2,271,193,844	2,271,193,844
Interest on perpetual bonds	-	-	-	-	-	-	-	(375,680,556)	(375,680,556)
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Balance as on 30 September 2025 (Restated)	**11,104,230,950**	**11,104,230,950**	**10,162,348**	**925,169,809**	**(110,279,314)**	**121,046,611**	**4,448,482**	**4,553,864,903**	**27,712,874,739**

*** 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 (Acting)

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
27 October 2026

National Credit and Commerce Bank PLC.

Liquidity Statement (Un-audited)

(Asset and Liability Maturity Analysis)

As at 30 September 2026

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	9,592,471,535	-	-	-	9,970,428,523	19,562,900,058
Balances with other banks and financial institutions	4,709,543,564	-	-	1,150,000,000	-	5,859,543,564
Money at call & short notice	2,777,919,800	-	-	-	-	2,777,919,800
Investments	9,125,185,969	3,514,133,172	18,781,563,500	38,488,083,707	61,133,024,669	131,041,991,018
Loans & advances	36,100,891,278	34,794,088,309	80,579,489,225	67,170,235,995	55,210,954,399	273,855,659,206
Fixed assets including land, building, furniture & fixtures	39,434,309	81,783,043	363,737,531	857,371,929	1,832,905,108	3,175,231,920
Other assets	407,592,699	1,525,059,301	2,086,097,272	7,974,283,749	2,293,312,119	14,286,345,139
Non-banking assets	-	-	-	2,750,514	-	2,750,514
Total assets	**62,753,039,154**	**39,915,063,825**	**101,810,887,528**	**115,642,725,894**	**130,440,624,818**	**450,562,341,219**
Liabilities:						
Borrowing from other banks, financial institutions & agents	6,734,280,598	7,010,796,419	14,168,923,113	1,147,961,289	657,615,749	29,719,577,169
Deposits	43,298,540,329	30,487,127,977	80,772,129,431	95,001,216,579	79,430,254,095	328,989,268,411
Bills payable	6,550,627,416	-	-	-	-	6,550,627,416
NCC Bank Subordinated and Perpetual Bonds	-	-	-	-	10,000,000,000	10,000,000,000
Provision & other liabilities	2,383,135,233	2,267,451,508	6,814,997,861	32,291,568,099	95,858,429	43,853,011,130
Total liabilities	**58,966,583,576**	**39,765,375,904**	**101,756,050,406**	**128,440,745,967**	**90,183,728,273**	**419,112,484,126**
Net liquidity gap	**3,786,455,578**	**149,687,922**	**54,837,122**	**(12,798,020,073)**	**40,256,896,545**	**31,449,857,093**

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

Company Secretary (Acting)

Chief Financial Officer

Managing Director

Director

Chairman

Dated, Dhaka
27 October 2026

National Credit and Commerce Bank PLC.

Selective explanatory notes to the Financial Statements (Un-audited)

As at and for the third quarter ended 30 September 2026

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 2026 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.

Restatement

Previous period figures are restated during the period ended to reflect the Other assets account transactions i.e. Advance, deposit and prepayments accounts included in the financial statements as well as the same amount was included in the Other liabilities Account & retained earnings due to deferred tax income on specific provision. On the other hand bonus share considered for restatement.

Impact on Earnings Per Share (EPS) Net Asset Value (NAV)

As a result of the above change, prior profit & Net Asset Value (NAV) has been revised. Accordingly, Earnings Per Share (EPS) Net Asset Value (NAV) for the previous period has been restated as follows:

Previously reported EPS: Tk. 1.56 — **NAV per share (previously reported) for 30 Sept. 2025: Tk 22.62**

Restated EPS: Tk. 1.97 — **NAV per share (restated) for 30 Sept 2025 : Tk. 24.00**

2.2 Statement of compliance

The separate financial statements of the Bank as at and for the third quarter ended 30 September 2026 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 2025 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	
	2025	2024
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, 2026	June 24, 2025
Valid Till	June 23, 2027	June 23, 2026
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.

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 2026 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-2026.

c) Others:

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

		30 September 2026 Taka	31 December 2025 Taka
3	**Cash**		
	Cash in hand (Including foreign currencies)		
	Conventional and Islamic banking		
	Local currency	4,060,904,116	3,383,134,435
	Foreign currencies	12,401,240	22,990,104
		4,073,305,357	3,406,124,538
	Off-shore banking unit	-	-
		4,073,305,357	3,406,124,538
	Balance with Bangladesh Bank and its agent bank (s)		
	Conventional and Islamic banking		
	Local currency	14,262,397,754	13,319,764,837
	Foreign currencies	923,466,375	1,249,855,325
		15,185,864,129	14,569,620,162
	Sonali Bank PLC. as agent of Bangladesh Bank (Local currency)	303,730,572	556,017,826
		15,489,594,701	15,125,637,988
	Off-shore banking unit	-	-
		15,489,594,701	15,125,637,988
		19,562,900,058	**18,531,762,526**
3(a)	**Consolidated cash**		
	Cash in hand		
	NCC Bank PLC. **(Note-3)**	4,073,305,357	3,406,124,538
	NCCB Securities and Financial Services Limited	390,347	-
	NCCB Capital Limited	-	-
		4,073,695,704	3,406,124,538
	Balance with Bangladesh Bank and its agent bank(s)		
	NCC Bank PLC. **(Note-3)**	15,489,594,701	15,125,637,988
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		15,489,594,701	15,125,637,988
		19,563,290,405	**18,531,762,526**
4	**Balance with other banks and financial institutions**		
	In Bangladesh		
	Conventional and Islamic banking	3,054,289,469	4,770,068,180
	Off-shore banking unit	39,005,474	38,256,056
		3,093,294,943	4,808,324,236
	Less: inter transaction between OBU & Conventional and Islamic banking	(39,005,474)	(38,256,056)
		3,054,289,468	4,770,068,180
	Outside Bangladesh		
	Conventional and Islamic banking	2,805,254,096	204,994,749
	Off-shore banking unit	-	-
		2,805,254,096	204,994,749
		5,859,543,564	**4,975,062,929**

		30 September 2026 Taka	31 December 2025 Taka
4(a)	**Consolidated balance with other banks and financial institutions**		
	In Bangladesh		
	NCC Bank PLC. **(Note-4)**	3,054,289,468	4,770,068,180
	NCCB Securities and Financial Services Limited	1,174,364,567	624,079,796
	NCCB Capital Limited	257,850,570	257,908,588
		4,486,504,606	5,652,056,564
	Less: Inter company transactions	(1,313,487,524)	(614,264,399)
		3,173,017,082	5,037,792,165
	Outside Bangladesh		
	NCC Bank PLC. **(Note-4)**	2,805,254,096	204,994,749
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		2,805,254,096	204,994,749
		5,978,271,178	**5,242,786,914**
5	**Money at call and short notice**		
	Conventional and Islamic banking **(Note-5.2)**	438,750,000	1,119,600,000
	Off-shore banking unit **(Note-5.2)**	2,339,169,800	-
		2,777,919,800	1,119,600,000
	Less: inter transaction between OBU & Conventional and Islamic banking	-	-
		2,777,919,800	**1,119,600,000**
5.1	**Conventional and Islamic banking**		
	Banking company	366,750,000	971,200,000
	Non-banking financial institutions	72,000,000	148,400,000
		438,750,000	**1,119,600,000**
5.2	**Off-shore banking unit**		
	Banking company	2,339,169,800	-
	Non-banking financial institutions	-	-
		2,339,169,800	**-**
6	**Investments**		
	Government securities-**(Note 6.1)**	122,353,222,395	89,921,604,789
	Other investments-**(Note 6.2)**	8,688,768,623	8,478,075,679
		131,041,991,018	**98,399,680,468**
6.1	**Government securities**		
	Conventional and Islamic banking		
	Treasury bills:		
	91 days treasury bills	1,630,554,513	328,868,395
	182 days treasury bills	6,904,691,835	5,151,074,814
	364 days treasury bills	10,357,040,137	1,662,188,226
		18,892,286,484	7,142,131,435
	Bangladesh Bank Bill	-	-
	Government Sukuk	4,772,130,000	1,199,810,000
	Treasury bonds:		
	2 years treasury bonds	5,177,597,593	10,646,725,361
	3 years treasury bonds	2,324,276,938	1,090,639,551
	5 years treasury bonds	17,495,445,270	16,589,346,559
	9 years treasury bonds	2,737,163,000	2,737,163,000
	10 years treasury bonds	28,488,095,385	21,926,927,761
	15 years treasury bonds	14,744,084,783	12,345,051,676
	20 years treasury bonds	27,712,175,841	16,231,901,145
		98,678,838,811	81,567,755,054
	Prize bonds	9,967,100	11,908,300
		122,353,222,395	89,921,604,789
	Off-shore banking unit	-	-
		122,353,222,395	**89,921,604,789**
6.2	**Other investments**		
	Conventional and Islamic banking		
	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	156,000,000	228,000,000
	Strategic Finance Limited	700,000,000	700,000,000
	North-West Power Generation Company Limited	500,000,000	600,000,000
		2,356,000,000	2,528,000,000
	Less: Provision for Corporate Bond (BHL) **(Note-6.3.2)**	(1,700,000,000)	(1,700,000,000)
		656,000,000	828,000,000
		4,406,000,000	**4,578,000,000**

		30 September 2026	31 December 2025
		Taka	Taka
	Investment in shares	5,586,946,444	5,563,786,788
	Less: Provision for investment fluctuation in shares **(Note-6.3.1)**	(1,304,177,821)	(1,663,711,109)
		4,282,768,623	3,900,075,679
		8,688,768,623	**8,478,075,679**
6.3	**Provision for investment fluctuation in shares & Others**		
	Provision for investment fluctuation in shares **(Note-6.3.1)**	1,304,177,821	1,663,711,109
	Provision for corporate bond (BHL) **(Note-6.3.2)**	1,700,000,000	1,700,000,000
		3,004,177,821	**3,363,711,109**
6.3.1	**Provision for investment fluctuation in shares**		
	Opening balance	1,663,711,109	1,504,063,311
	Add: Provision made/(adjustment) for the period ended	(359,533,288)	(106,236,997)
	Add: Amount made during rest of the year	-	265,884,795
	Closing balance	**1,304,177,821**	**1,663,711,109**
6.3.2	**Provision for corporate bond (BHL)**		
	Opening balance	1,700,000,000	250,000,000
	Add: Provision made for the period ended	-	750,000,000
	Add: Amount made during rest of the year		700,000,000
	Closing balance	**1,700,000,000**	**1,700,000,000**
6.3 (a)	**Consolidated provision for investment fluctuation in shares & Others charged to P/L**		
	NCC Bank PLC. **(Note-6.3)**	(359,533,288)	643,763,003
	NCCB Securities and Financial Services Limited for the period ended	(48,286,498)	-
	NCCB Capital Limited	-	-
		(407,819,786)	**643,763,003**
6 (a)	**Consolidated investments**		
	Government securities		
	NCC Bank PLC.- **(Note-6.1)**	122,353,222,395	89,921,604,789
	NCCB Securities and Financial Services Limited	712,910,151	1,074,880,620
	NCCB Capital Limited	-	-
		123,066,132,546	90,996,485,409
	Other investments		
	NCC Bank PLC.-**(Note-6.2)**	8,688,768,623	8,478,075,679
	NCCB Securities and Financial Services Limited	557,447,605	361,312,691
	NCCB Capital Limited	-	-
		9,246,216,228	8,839,388,370
		132,312,348,774	**99,835,873,779**
7	**Loans and advances/Investments**		
	Loans, Cash Credits, Overdrafts etc.**(Note-7.1)**	247,953,648,754	241,952,167,457
	Bills Purchased and Discounted **(Note-7.2)**	25,902,010,452	20,746,605,065
		273,855,659,206	**262,698,772,522**
7.1	**Loans, cash credits, overdrafts etc./investments**		
	Inside Bangladesh		
	Conventional and Islamic banking		
	Loan - general	1,013,699	6,304,257
	Loan against trust receipt (LTR)	9,139,854,919	7,915,071,170
	Loan against packing credit & pre-shipment	587,361,113	39,556,910
	Secured overdraft/Bai murabahah	35,916,695,066	37,635,163,342
	Cash credit/Bai-Murabahah	22,310,425,594	25,115,447,313
	Working Capital under Stimulus Package	-	251,268
	Forced and Demand loan	32,560,828,320	29,772,372,794
	Transport loan	464,430,383	567,292,506
	Lease finance	1,382,625,604	1,460,990,756
	Start-up Loan	483,523	761,423
	Payment against document	4,632,800,434	4,069,812,347
	House building loan/HPSM-Residential	7,273,215,520	5,111,128,903
	Project/Investment loan	164,258,701	161,406,905
	Womens loan	328,989,905	154,660,493
	Personal loan	1,036,431,044	591,182,160
	Consumer loan	287,212,314	336,145,065
	Agricultural credit	5,129,513,512	6,458,778,729
	Small business loan	2,806,104,002	2,054,111,123
	Term loan	102,887,956,405	101,293,397,774
	Staff loan	1,604,889,620	1,530,876,241
	Credit card	1,126,686,338	767,533,383
	Car loan	861,528,202	391,199,794
	Short term loan	8,706,265,403	6,232,807,616
	Export loan	645,366,759	401,981,904
	Time loan	2,327,660,252	2,402,638,096
	Loan against financial inclusion	16,678,152	7,165,594
	EDF	5,754,373,971	7,474,129,593
		247,953,648,754	241,952,167,457
	Off-shore banking unit	-	-
		247,953,648,754	241,952,167,457
	Outside Bangladesh		
	Conventional and Islamic banking	-	-
		-	-
		247,953,648,754	**241,952,167,457**

		30 September 2026 Taka	31 December 2025 Taka
7.2	**Bills purchased and discounted**		
	Inside Bangladesh		
	Conventional and Islamic banking		
	Inland bills purchased	-	-
	Local documentary bills purchased	1,718,054,266	2,531,165,492
		1,718,054,266	2,531,165,492
	Off-shore banking unit	-	-
		1,718,054,266	2,531,165,492
	Outside Bangladesh		
	Conventional and Islamic banking		
	Foreign documentary bills purchased	10,248,498,895	9,599,367,796
	Off-shore banking unit		
	Foreign documentary bills purchased	23,980,030,582	18,078,829,464
		34,228,529,477	27,678,197,260
	Less: inter transaction between OBU and DBU	(10,044,573,292)	(9,462,757,687)
		24,183,956,185	18,215,439,573
		25,902,010,452	20,746,605,065
		273,855,659,206	**262,698,772,522**
7.3	**Loans and advances including bills purchased and discounted classified into the following broad categories**		
	In Bangladesh		
	Loans	189,726,528,095	179,201,556,802
	Cash credit	22,310,425,594	25,115,447,313
	Overdraft	35,916,695,066	37,635,163,342
	Bills purchased & discounted	1,718,054,266	2,531,165,492
		249,671,703,021	244,483,332,949
	Outside Bangladesh (Bills purchased & discounted)	24,183,956,185	18,215,439,573
		273,855,659,206	**262,698,772,522**
7.4	**Classification of loans and advances**		
	Unclassified standard (including staff loans)	239,003,326,105	239,944,458,483
	Unclassified special mention account	19,565,302,324	11,918,487,999
	Sub-standard	1,630,270,425	1,339,471,194
	Doubtful	2,059,981,051	2,259,119,530
	Bad/Loss	11,596,779,301	7,237,235,316
		273,855,659,206	**262,698,772,522**

7.5 Particulars of required provision for loans and advances

A. General Provision	**Base for provision**	**Rate (%)**		
Conventional and Islamic banking				
UC loans and advances	220,041,171,271	* Various	1,963,512,329	2,106,121,127
Special mention account	19,400,450,997	* Various	978,265,116	520,880,373
	239,441,622,268		2,941,777,445	2,627,001,500
50% of required provision of Tk. 15,12,576/- for 2% Reschedule loans & advances treated as general provision as per Bangladesh Bank Circular			756,288	59,235,500
Loans under Special RSC & exit plan			1,604,531,295	1,828,672,000
Off-shore banking unit	23,980,030,582	1%	239,800,306	180,788,295
	263,421,652,850		**4,786,865,334**	**4,695,697,295**
B. Special general provision COVID-19			-	-
C. Specific provision				
Conventional and Islamic banking				
Sub-standard-general	956,683,368	20%	191,336,674	139,226,605
Doubtful-general	830,262,190	50%	415,131,095	628,052,547
Bad/ Loss	5,617,857,996	100%	5,617,857,996	3,029,586,173
	7,404,803,554		6,224,325,764	3,796,865,325
50% of required provision of Tk.15,12,576/- for 2% Reschedule loans & advances treated as specific provision as per Bangladesh Bank Circular			756,288	59,235,500
Other Specific provision maintained against loans as per B.B direction			1,067,419,866	677,896,000
Loans & Advances under 3rd & 4th times rescheduled			2,481,541,005	1,141,304,320
Specific provision for loans against which writ petition pending & NOC from Bangladesh Bank			1,028,270,559	890,469,710
			10,802,313,482	**6,565,770,855**
Off-shore banking unit				
Specific provision				
Sub-standard	-	20%	-	-
Doubtful	-	50%	-	-
Bad/ Loss	-	100%	-	-
	-		-	-
	7,404,803,554		10,802,313,482	6,565,770,855
Required provision for loans and advances as per mentioned above			**15,589,178,816**	**11,261,468,150**
Total provision maintained (Note 13.6)			**15,589,178,816**	**11,261,468,150**
Excess /(short) provision			-	-

* General provision is kept @ 1% & 5% on standard and special mention account loans and advances respectively as well as 0.50% on all UC short term agricultural and cottage, micro and small enterprise loans and advances.

			30 September 2026 Taka	31 December 2025 Taka
Particulars of required provision on off -balance sheet exposures				
Conventional and Islamic banking				
	Base for provision			
Acceptance and endorsement	45,235,479,095		452,354,791	478,092,393
Letter of guarantee	49,248,232,142		492,482,321	426,740,689
Letter of credit	63,801,522,707		551,239,417	194,890,512
* Bills for collection	27,924,649,140		-	-
Overdue Non-Funded Items	316,588,732		15,829,437	15,829,437
Others	237,729,844		2,377,298	191,763,147
	186,764,201,660		1,514,283,264	1,307,316,179
Off-shore banking unit			-	-
Required provision for off -balance sheet exposure			1,514,283,264	1,307,316,179
Total provision maintained **(Note 13.7)**			1,514,283,264	1,307,316,179
Excess/ (short) provision			-	-

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

7 (a)	**Consolidated loans and advances**		
	Loans, cash credits, overdrafts etc.		
	NCC Bank PLC. **(Note-7.1)**	247,953,648,754	241,952,167,457
	NCCB Securities and Financial Services Limited.	415,795,386	956,290,429
	NCCB Capital Limited	-	-
		248,369,444,140	242,908,457,886
	Less : Inter company transactions	-	-
		248,369,444,140	242,908,457,886
	Bills purchased and discounted		
	NCC Bank PLC. **(Note-7.2)**	25,902,010,452	20,746,605,065
	NCCB Securities and Financial Services Limited.	-	-
	NCCB Capital Limited	-	-
		25,902,010,452	20,746,605,065
	Less : Inter company transactions	-	-
		25,902,010,452	20,746,605,065
		274,271,454,592	**263,655,062,951**
8	**Fixed assets including premises, furniture and fixtures**		
	Conventional and Islamic banking **(Note-8.1)**	3,175,231,920	3,327,605,864
	Off-shore banking unit (**Note-8.2**)	-	-
		3,175,231,920	**3,327,605,864**
8.1	**Fixed assets including premises, furniture and fixtures**		
	Conventional and Islamic banking		
	Cost/valuation		
	Land	451,906,672	451,906,672
	Buildings & office premises	1,371,059,903	1,371,059,903
	Furniture and fixtures	1,369,721,900	1,341,234,125
	Machinery and equipment	1,303,902,277	1,262,333,124
	Computer equipment	1,158,689,448	1,127,411,625
	Vehicles	241,062,517	236,945,001
	Right of use assets	1,071,582,585	1,071,582,585
	Software	442,107,173	421,557,061
	Total Cost / valuation	**7,410,032,475**	**7,284,030,096**
	Less: Accumulated depreciation	(4,234,800,555)	(3,956,424,232)
	Net book value	**3,175,231,920**	**3,327,605,864**
	(Annexure 'A' may kindly be seen for details)		
8.2	**Off-shore banking unit**	-	-
8(a)	**Consolidated fixed assets including premises, furniture and fixture**		
	NCC Bank PLC. **(Note-8)**	3,175,231,920	3,327,605,864
	NCCB Securities and Financial Services Limited	53,234,166	45,690,205
	NCCB Capital Limited	-	-
		3,228,466,086	**3,373,296,069**
9	**Other assets**		
	Conventional and Islamic banking **(Note-9.1)**	13,933,898,763	10,005,853,070
	Off-shore banking unit	657,885,358	139,260,079
		14,591,784,121	10,145,113,149
	Less: Inter transaction between OBU & Conventional and Islamic banking	(305,438,982)	(371,265,001)
		14,286,345,139	**9,773,848,147**

		30 September 2026 Taka	31 December 2025 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	51,939,176	69,787,887
	Stamps in hand	15,717,738	7,616,282
	Security deposits	44,454,319	24,268,106
	Advance against rent	272,032,520	104,242,516
	Balance with GSP Finance Limited	140,000,000	140,000,000
	Balance with IIDFC PLC	123,300,000	123,300,000
	Prepaid expenses	87,901,957	3,283,199
	Commission & income receivable	172,130,413	13,351,329
	Receivable against sale proceed	68,941,117	65,333,080
	Suspense account	118,851,573	71,864,330
	Interest/profit receivable	4,397,682,900	3,772,512,673
	Dividend receivable	10,051,768	44,598,115
	Advance, deposit & prepayments	6,180,895,482	3,315,695,752
		11,683,898,963	7,755,853,270
		13,933,898,763	**10,005,853,070**
9(a)	**Consolidated other Assets**		
	NCC Bank PLC. **(Note-9)**	14,286,345,139	9,773,848,147
	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)
		12,036,345,339	7,523,848,347
	NCCB Securities and Financial Services Limited	80,304,111	99,710,613
	NCCB Capital Limited	-	-
		80,304,111	99,710,613
		12,116,649,450	7,623,558,960
	Less: Inter company transactions	(68,941,117)	(65,333,080)
		12,047,708,333	**7,558,225,880**
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	13,591,616,969	21,471,599,264
	Off-shore banking unit	26,172,533,492	18,643,136,939
		39,764,150,461	40,114,736,203
	Less: inter transaction between OBU and DBU	(10,044,573,292)	(9,462,757,687)
		29,719,577,169	**30,651,978,517**
11 (a)	**Consolidated borrowing from other banks, financial institutions and agents**		
	NCC Bank PLC. **(Note-11)**	29,719,577,169	30,651,978,517
	NCCB Securities and Financial Services Limited	190,270,072	315,325,745
	NCCB Capital Limited	-	-
		29,909,847,241	30,967,304,262
	Less: inter company transactions	-	-
		29,909,847,241	**30,967,304,262**
12	**Current deposits and other accounts**		
	Current/Al-wadiah current deposits	18,190,701,196	17,159,150,933
	Sundry deposits	25,524,408,788	21,713,517,099
		43,715,109,984	38,872,668,031
	Savings bank/Mudaraba savings bank deposits	41,012,907,910	36,565,140,558
	Fixed deposits/Modaraba term deposits	178,349,016,119	154,254,492,984
	Other deposits		
	Special notice deposits/Mudaraba special notice deposits	29,956,157,066	26,390,690,302
	Special savings scheme/Modaraba deposit pension scheme	17,050,135,155	16,737,841,367
	Special deposit scheme/Mudaraba Special deposit scheme	10,865,038,717	9,673,848,142
	Money double program	4,687,936,450	4,235,553,936
	Money triple program	4,668,031	4,668,031
	Foreign currency deposits	3,348,298,978	3,181,065,912
		65,912,234,398	60,223,667,691
	Less: inter transaction between OBU and Conventional & Islamic banking	-	-
		65,912,234,398	60,223,667,691
	Bills Payable		
	Payment order (issued)	6,548,442,325	7,470,373,796
	Demand draft	2,185,091	2,185,091
		6,550,627,416	7,472,558,887
		335,539,895,827	**297,388,528,152**

		30 September 2026 Taka	31 December 2025 Taka
12.1	**(a) Demand deposits**		
	From other banks	369,528,902	219,684,329
	Other than banks	53,587,370,210	49,416,405,239
		53,956,899,112	49,636,089,569
	(b) Other deposits		
	Deposit from Banks		
	In fixed deposits accounts	-	-
	In other accounts	1,926,535,915	1,021,386,667
		1,926,535,915	1,021,386,667
	Other than banks	279,656,460,800	246,731,051,916
		281,582,996,715	247,752,438,583
		335,539,895,827	**297,388,528,152**
12.2	**Deposits and other accounts**		
	Conventional and Islamic banking	335,336,801,702	297,192,204,024
	Off-shore banking unit	203,094,125	196,324,128
		335,539,895,827	**297,388,528,152**
12(a)	**Consolidated deposits and other accounts**		
	Current deposits and other accounts		
	NCC Bank PLC. **(Note-12)**	43,715,109,984	38,872,668,031
	NCCB Securities and Financial Services Limited	398,281,910	276,198,225
	NCCB Capital Limited	-	-
		44,113,391,894	39,148,866,256
	Less: Inter company transactions	(1,382,428,641)	(679,597,479)
		42,730,963,253	38,469,268,777
	Bills payable		
	NCC Bank PLC. **(Note-12)**	6,550,627,416	7,472,558,887
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		6,550,627,416	7,472,558,887
	Savings bank deposits		
	NCC Bank PLC. **(Note-12)**	41,012,907,910	36,565,140,558
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		41,012,907,910	36,565,140,558
	Fixed deposits		
	NCC Bank PLC. **(Note-12)**	178,349,016,119	154,254,492,984
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		178,349,016,119	154,254,492,984
	Term deposits		
	NCC Bank PLC. **(Note-12)**	65,912,234,398	60,223,667,691
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		65,912,234,398	60,223,667,691
		334,555,749,096	**296,985,128,897**
13	**NCC Bank Subordinated and Perpetual Bonds**		
	NCC Bank Non-Convertible Subordinated Bonds **(Note- 13.1)**	5,000,000,000	2,400,000,000
	NCC Bank Perpetual Bonds **(Note- 13.2)**	5,000,000,000	5,000,000,000
		10,000,000,000	**7,400,000,000**
13.1	**Non-Convertible Subordinated Bonds**		
	NCC Bank Non-Convertible Subordinated Bonds		
	Mutual Trust Bank PLC	500,000,000	500,000,000
	Trust Bank PLC	1,000,000,000	1,000,000,000
	Uttara Bank PLC	1,600,000,000	500,000,000
	Bengal Commercial Bank PLC	300,000,000	300,000,000
	Delta Life Insurance Company PLC	100,000,000	100,000,000
	Southeast Bank PLC	1,500,000,000	-
		5,000,000,000	**2,400,000,000**

NCC Bank Non-Convertible Subordinated Bonds-2 (Tier-II capital)

Bangladesh Securities and Exchange Commission (BSEC) upon application kindly accorded their consent on September 24,2025 and NOC from Bangladesh Bank dated April 12,2022 and letter ref:BRPD(BS)661/14b(p)/2025-8551 dated July22,2025 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-2 of Taka 500 crore to raise Tier-II Capital for strengthening the capital base of the Bank. The Bank has already completed subscription of Taka 500 crore out of the total issue size of Taka 500 crore. Basic features of the bonds are;

Coupon Rate : Base rate plus coupon margin.

Here Base rate means average fixed deposit rates of 6 months of Private Commercial Schedule Banks published by Bangladesh Bank in its website at the beginning of any coupon period and coupon margin is 3%.

		30 September 2026 Taka	31 December 2025 Taka
13.2	**NCC Bank Perpetual Bonds**		
	Mercantile Bank PLC.	500,000,000	500,000,000
	Jamuna Bank PLC.	400,000,000	400,000,000
	Trust Bank PLC.	500,000,000	500,000,000
	Midland Bank PLC.	250,000,000	250,000,000
	Community Bank Bangladesh PLC.	200,000,000	200,000,000
	Eastern Bank PLC.	800,000,000	800,000,000
	Mutual Trust Bank PLC.	400,000,000	400,000,000
	The Premier Bank PLC.	950,000,000	950,000,000
	United Commercial Bank PLC.	350,000,000	350,000,000
	Pubali Bank PLC.	650,000,000	650,000,000
		5,000,000,000	**5,000,000,000**

NCC Bank Perpetual Bonds (Additional tier-I capital)

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

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

14	**Other liabilities**		
	Conventional and Islamic banking **(Note-14.1)**	43,437,286,439	33,044,247,572
	Off-shore banking unit **(Note-14.6 (d))**	239,800,305	180,788,294
	Interest payable of off-shore banking unit	481,363,369	372,785,618
		44,158,450,112	33,597,821,484
	Less:Inter transaction between OBU & Conventional and Islamic banking	(305,438,982)	(371,265,001)
		43,853,011,130	**33,226,556,482**
14.1	**Conventional and Islamic banking**		
	Other liabilities		
	Interest/profit payable on deposit & borrowing	6,063,218,890	4,032,161,337
	Excise duty	20,308,783	307,909,300
	Settlement accounts	173,383,891	115,916,034
	Liability for expenses	252,597,143	393,871,165
	Bonus payable	119,390,309	652,486,545
	Audit fee payable	1,930,287	2,573,717
	Withholding tax payable	473,623,306	219,091,253
	Inter branch transaction account	2,203,690,203	247,418,757
	Unclaimed Dividend Account	154,098,280	141,203,607
	Markup(Profit) On Bai-Murabahah	-	484,814,093
	Climate Risk Fund	53,880,864	56,650,000
	CSR Fund	99,147,109	100,478,359
	Compensation Payable	5,030,438	2,462,234
	Compensation Suspense	5,937,138	-
	Withholding VAT Payable	43,438,285	39,494,933
	Interest suspense on corporate bond & Others	983,390,935	807,339,885
	Provision for other assets **(Note 14.2)**	988,210,499	987,573,285
	Net tax liability **(Note 14.3)**	238,865,737	272,336,151
	Provision for loans and advances **(Note 14.6)**	15,349,378,511	11,080,679,856
	Provision on off balance sheet items **(Note-14.7)**	1,514,283,264	1,307,316,179
	Interest/profit suspense account **(Note 14.8)**	13,699,754,803	10,703,125,292
	Contribution to NCC Bank Foundation **(Note-14.9)**	20,000,000	36,578,734
	Net defined benefit obligation **(Note-14.10)**	268,472,581	268,472,581
	Provision for nostro accounts **(Note-14.11)**	-	-
	Lease liabilities (present value of lease payments) **(Note-14.12)**	701,533,798	780,572,890
	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
		43,437,286,439	**33,044,247,572**

14.2	**Provision for other assets:**		
	Opening balance	987,573,285	579,183,033
	Add: Provisions made/(adjust) for the period ended	637,214	124,563,436
	Add: Provisions made/(adjust) during the rest of the year	-	295,461,322
	Less: Provisions no longer required for the period ended	-	-
	Less: Provisions no longer required for rest of the year	-	(11,634,506)
	Closing balance	**988,210,499**	**987,573,285**

		30 September 2026 Taka	31 December 2025 Taka
14.3	**Net tax liability :**		
	Provision for income tax		
	Opening balance	1,861,854,245	7,844,782,512
	Add: Provision made for current tax for the period ended	1,315,510,055	1,738,900,218
	Add: Provision made for current tax during rest of the year	-	(424,979,693)
		1,315,510,055	1,313,920,525
		3,177,364,300	9,158,703,037
	Less: Adjusted rest of the year	(49,499,255)	(7,296,848,792)
	Closing balance	**3,127,865,045**	**1,861,854,245**
	Less: Advance corporate tax	2,888,999,308	1,589,518,094
		238,865,737	**272,336,151**
14.4	**Consolidated provision for income tax charged:**		
	NCC Bank PLC. **(Note-14.3)**	1,315,510,055	1,738,900,218
	NCCB Securities and Financial Services Limited	29,943,507	29,193,229
	NCCB Capital Limited	-	-
		1,345,453,562	**1,768,093,447**

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	101,776,935	-	101,776,935
Building/Office premises	865,448,227	331,791,780	533,656,447
Machinery & equipment	260,818,737	252,680,668	8,138,069
Computer equipment	216,337,526	158,681,770	57,655,756
Local software	110,890,850	99,288,805	11,602,045
Right use of Assets	658,276,903	-	658,276,903
Accrued interest on Govt. securities	2,310,195,249	-	2,310,195,249
Total	**4,843,827,775**	**842,443,023**	**4,001,384,752**
Rate			**Applicable Rate**
Deferred tax liabilities			**1,441,586,573**

Opening balance	1,406,427,888	1,272,392,417
Addition during the period ended	35,158,685	19,581,605
Addition during the rest of the year	-	114,453,866
	1,441,586,573	1,406,427,888
Adjustment made during the period ended/year ended	-	-
Adjustment made during the rest of the year	-	-
Closing balance	**1,441,586,573**	**1,406,427,888**

B. Deferred tax (assets)

Particulars of assets	As per carrying value	As per tax base	Deductible temporary difference
Furniture and fixtures	467,109,159	565,499,623	(98,390,463)
Vehicle	42,666,911	52,532,250	(9,865,339)
Net defined benefit obligation	(268,472,581)	-	(268,472,581)
Advance rent	272,032,520	327,712,491	(55,679,971)
Specific provision	(10,802,313,483)	-	(10,802,313,483)
Lease liability on right use of asset	(701,533,798)	-	(701,533,798)
Total	**(10,990,511,271)**	**945,744,364**	**(11,936,255,635)**
Rate			**Applicable Rate**
Deferred tax assets			**4,476,095,863**

Opening balance	2,925,357,582	2,521,396,943
Addition during the period ended [previous period's figure restated]	1,550,738,281	502,838,477
Addition during the rest of the year	-	-
	4,476,095,863	3,024,235,420
Adjustment made during the rest of the year	-	(98,877,838)
Closing balance	**4,476,095,863**	**2,925,357,582**
Net deferred tax (assets)/liabilities (A-B)	**(3,034,509,290)**	**(1,518,929,694)**
14.5.1 Net deferred tax (income)/ expense charged to P/L for period ended	**(1,515,579,595)**	**(483,256,872)**
Net deferred tax (income)/ expense charged to P/L for rest of the year	**-**	**213,331,704**

Deferred tax expense (income) in previous period has been restated for comparison to current period deferred tax income in respect of deferred tax assets created against specific provision.

14.6 Provision for loans and advances/investments

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

Opening balance	6,565,770,855	14,533,203,815
Add: Adjustment	24,546,333	-
Less: Debt written off/waiver/transfer allowed during the period ended	(2,413,257,601)	(3,488,900,626)
Less: Debt written off/waiver/transfer allowed during the rest of the year	-	(6,707,528,933)
Net charged to profit and loss account for the period ended	6,625,253,896	4,996,477,083
Net charged to profit and loss account for rest of the year	-	(2,767,480,485)
Closing balance	10,802,313,483	6,565,770,855

		30 September 2026 Taka	31 December 2025 Taka
	b) Movement in general provision on unclassified loans and advances/investments		
	Opening balance	4,514,909,002	2,061,035,223
	Add: Provision made or (adjusted)/net charge in profit and loss account for period ended	32,156,026	237,664,142
	Add: Provision made/net charge in profit and loss account for rest of the year	-	2,216,209,637
	Closing balance	4,547,065,028	4,514,909,002
	Total (a + b)	**15,349,378,511**	**11,080,679,856**
	c) General Provision for Off-shore banking unit		
	Opening balance	180,788,294	95,995,892
	Add: Provision made/net charge in profit and loss account for period ended	59,012,011	58,207,527
	Add: Provision made/net charge in PL account for rest of the year	-	26,584,875
	Closing balance	239,800,305	180,788,294
	Total (a+b c)	**15,589,178,816**	**11,261,468,150**
14.6.1	**Consolidated provision for loans and advances/investments charged to profit and loss account**		
	a) Specific provision on classified loans and advances		
	NCC Bank PLC. for the period ended	6,625,253,896	4,996,477,083
	NCC Bank PLC. for rest of the year	-	(2,767,480,485)
	NCCB Securities and Financial Services Limited for the period ended	-	-
	NCCB Capital Limited	-	-
	Charged to P/L	6,625,253,896	4,996,477,083
	b) General provision on un-classified loans and advances/investments		
	NCC Bank PLC. for the period ended	32,156,026	237,664,142
	NCC Bank PLC. for the rest of the year	-	2,216,209,637
	NCCB Securities and Financial Services Limited for the period ended	16,749,540	100,000,000
	NCCB Capital Limited	-	-
	Charged to P/L	48,905,566	337,664,142
	Total Charged to P/L (a+b)	**6,674,159,462**	**5,334,141,225**
14.7	**Provision on off-balance sheet items**		
	Opening balance	1,307,316,179	965,641,892
	Add: Provision made for period ended	206,967,085	575,524,289
	Add: Provision made/(adjusted) for rest of the	-	(233,850,002)
	Closing balance	**1,514,283,264**	**1,307,316,179**
14.8	**Interest/profit suspense account**		
	Opening balance	10,703,125,292	10,331,384,652
	Add: Amount transferred during the period ended	8.254.311.636	5,016,079,014
	Add: Amount transferred during the rest of the year	-	6,363,638,366
	Less: Amount recovered/adjust during the period ended	(4,442,228,078)	(2,514,067,394)
	Less: Amount recovered/adjust during the rest of the year	-	(4,862,006,186)
	Less: Amount written off/waived during the period ended	(815.454.048)	(1,246,145,160)
	Less: Amount written off/waived during the rest of the year	-	(2,385,758,000)
	Closing balance	**13,699,754,803**	**10,703,125,292**
14.9	**Contribution to NCC Bank's CSR Fund**		
	Opening balance	36,578,734	39,967,289
	Add: Contribution for the period ended	20,000,000	20,000,000
	Add: Contribution for rest of the year	-	10,000,000
		56,578,734	69,967,289
	Less : Adjusted during the period ended	(36,578,734)	(23,789,670)
	Less : Adjusted during rest of the year	-	(9,598,885)
	Closing balance	**20,000,000**	**36,578,734**
14.10	**Net defined benefit obligation**		
	Defined benefit obligation (Gratuity Fund)	2,825,919,491	2,754,052,783
	Less: Fair value of plan asset (Gratuity Fund)	(2,557,446,910)	(2,485,580,202)
		268,472,581	**268,472,581**

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

14.11	**Provision for nostro accounts**		
	Opening balance	-	-
	Add: Provision made/(adjustment) during the period ended	-	-
	Closing balance	-	-

		30 September 2026 Taka	31 December 2025 Taka
14.12	**Lease liabilities (present value of lease payments)**		
	Opening balance	780,572,890	868,429,822
	Add: Interest during the period ended	54,126,730	60,755,608
	Add: Interest during the rest of the year	-	19,225,155
	Add: Made during rest of the year	-	-
	Less: Adjust/payment during the period ended	(133,165,822)	(124,604,975)
	Less: Adjust/payment during rest of the year	-	(43,232,720)
	Closing balance	**701,533,798**	**780,572,890**
14(a)	**Consolidated other liabilities**		
	NCC Bank PLC. **(Note-14)**	43,853,011,130	33,226,556,482
	NCCB Securities and Financial Services Limited	248,122,663	538,596,326
	NCCB Capital Limited	68,500	126,000
		44,101,202,294	33,765,278,809
	Less: Inter company transactions	-	-
		44,101,202,294	**33,765,278,809**
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
	971,356,448 Ordinary shares of Tk 10 each issued as bonus	9,713,564,480	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
	1,154,840,018 Ordinary shares of Tk 10 each	**11,548,400,180**	**11,104,230,950**
15.3	**Non-controlling (Minority) interest**		
	Opening balance	205	209
	Profit/(loss) attributable during the period ended	8	-
	Profit/(loss) attributable during rest of the year	-	(4)
	Less: Dividend paid during the year	(2)	-
	Closing balance	**211**	**205**
16	**Statutory reserve**		
	Opening balance	11,104,230,950	11,104,230,950
	Addition during the period ended	444,169,230	-
	Addition during the rest of the year	-	-
	Closing balance	**11,548,400,180**	**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	2,390,213	830,937
	NCCB Capital Limited	-	-
		12,552,561	**10,993,285**
18	**Other reserves including assets revaluation reserve**		
	Assets revaluation reserve on land and building **(Note - 18.1)**	322,595,387	323,834,169
	Revaluation reserve on Govt. securities **(Note - 18.2)**	814,726,441	610,503,667
		1,137,321,828	**934,337,836**
18.1	**Assets revaluation reserve on land and building**		
	Opening balance	323,834,169	325,496,973
	Less: Portion of dep. on revalued building transferred to retained earnings	(1,238,783)	(1,247,103)
	Less: Dep. on rev. amt. tran. to retained earnings during rest of the year	-	(415,701)
		322,595,387	323,834,169
	Add: Reverse deferred tax on revaluation on land & building	-	-
	Closing balance	**322,595,387**	**323,834,169**
18.2	**Revaluation reserve on Govt. securities (treasury bills & bonds)**		
	Opening balance	610,503,667	208,220,105
	Add: addition during the period/year	4,314,118,883	6,444,208,715
	Held to maturity (HTM)	-	146,926,244
	Held for trading (HFT)	4,314,118,883	6,297,282,471
	Less: adjusted during the period/year	(4,109,896,109)	(6,041,925,154)
	Held to maturity (HTM)	(10,419,113)	(1,147,711)
	Held for trading (HFT)	(4,099,476,996)	(6,040,777,442)
	Closing balance	**814,726,441**	**610,503,667**

		30 September 2026 Taka	31 December 2025 Taka
19	**Foreign currency translation gain/(loss)**		
	Opening balance	199,235	7,128,607
	Add : Transfer/adjustment during the period ended	382,218	(2,680,124)
	Add : Transfer/adjustment during the rest of the year	-	(4,249,248)
	Closing balance	**581,453**	**199,235**
20	**Surplus in profit and loss account**		
	Retained earnings brought forward **(Note-20.1)**	4,619,003,770	2,657,104,511
	Profit for the period ended	3,346,632,097	2,271,193,844
	Profit for the rest of the year	-	2,590,037,313
	Interest on perpetual bonds for the period ended	(375,680,556)	(375,680,556)
	Interest on perpetual bonds for the rest of the year	-	(124,319,444)
	Transfer to start-up fund	-	(69,106,210)
	Transfer to statutory reserve for the period ended	(444,169,230)	-
	Transfer to statutory reserve for rest of the year	-	-
		7,145,786,082	6,949,229,458
	Portion of depreciation on revalued building transferred to retained earnings	1,238,783	1,662,804
		7,147,024,864	**6,950,892,262**
20(a)	**Consolidated surplus in profit and loss account**		
	Retained earning brought forward	4,657,799,474	2,791,309,233
	Profit for the period ended	3,472,559,203	2,273,232,315
	Profit for the rest of the year	-	2,492,589,824
	Interest on perpetual bonds for the period ended	(375,680,556)	(375,680,556)
	Interest on perpetual bonds for the rest of the year	-	(124,319,444)
	Transfer to start-up fund	-	(69,106,210)
	Transfer to general reserve for the year	(1,559,276)	-
	Transfer to statutory reserve for the period ended	(444,169,230)	-
	Transfer to statutory reserve for rest of the year	-	-
		7,308,949,615	6,988,025,162
	Portion of depreciation on revalued building transferred to retained earning	1,238,783	1,662,804
		7,310,188,398	**6,989,687,966**
20.1	**Retained earnings**		
	Conventional and Islamic banking	4,619,003,770	2,657,104,511
	Off-shore banking unit	-	-
		4,619,003,770	**2,657,104,511**
	Conventional and Islamic banking		
	Opening balance	6,819,532,663	3,880,220,832
	Transferred from Off-shore Banking Unit	131,359,599	220,433,703
	Bonus share transferred to paid-up capital	(444,169,230)	-
	Cash dividend paid during the period ended	(1,887,719,262)	(1,443,550,024)
	Cash dividend paid during rest of the year	-	-
	Closing balance	**4,619,003,770**	**2,657,104,511**
	Off-shore banking unit		
	Opening balance	131,359,599	220,433,703
	Transferred to Conventional and Islamic banking Unit	(131,359,599)	(220,433,703)
	Closing balance	-	-
20.2	**Consolidated retained earnings**		
	Opening balance	6,989,687,966	4,234,859,256
	Bonus share transferred to paid-up capital	(444,169,230)	-
	Cash dividend paid during the period ended	(1,887,719,262)	-
	Cash dividend paid during rest of the year	-	(1,443,550,024)
	Closing balance	**4,657,799,474**	**2,791,309,233**
20.3	**Consolidated foreign currency translation gain/(loss)**		
	NCC Bank PLC. **(Note-19)**	581,453	199,235
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		581,453	**199,235**

		01 January to 30 September 2026 Taka	01 January to 30 September 2025 Taka
21	**Interest/Profit income**		
	Conventional and Islamic banking **(Note-21.1)**	18,811,361,492	18,347,729,403
	Off-shore banking unit **(Note-21.2)**	1,114,138,900	727,617,032
		19,925,500,392	19,075,346,435
	Less: Inter transaction between OBU & Conventional and Islamic banking	(431,683,765)	(349,037,387)
		19,493,816,627	**18,726,309,048**
21.1	**Conventional and Islamic banking**		
	Interest on loans and advances/profit on investments		
	Loan (General)	62,975	93,282
	Loan against trust receipts	985,683,214	1,311,015,343
	Loan against packing & pre-shipment credit	6,844,636	6,596,625
	Secured overdraft/Bhai murabahah	3,297,118,139	3,716,586,004
	Cash credit/Bai Murabahah	2,157,393,645	2,204,110,081
	Working capital under stimulus package	453,758	14,166
	Project /investment loan	16,416,913	3,825,363
	Forced loan	432,699,496	435,849,401
	Demand Loan	2,373,009,996	2,323,134,627
	Transport loan	54,924,148	78,576,595
	Lease finance	106,047,900	197,575,450
	Start-up loan	47,230	15,260
	Womens Loan	12,709,548	3,988,973
	Payment against documents	241,575,766	326,035,901
	House building loan/HPSM-Home	446,430,306	509,881,083
	Personal loans	71,808,699	46,766,796
	Consumer loan	227,329	820,314
	Agricultural credit	519,958,285	316,787,627
	Small business loan	182,764,555	138,120,049
	Term loan	5,941,679,096	5,016,639,924
	Staff loan	55,604,293	52,277,087
	Credit card	80,997,688	66,627,588
	Car loan	40,616,051	14,476,936
	Short term loan	714,174,977	548,680,756
	Export loan	10,760,181	26,831,804
	OBU	431,683,765	349,037,387
	Time loan	12,091,216	22,503,037
	Documentary bills purchased	238,771,369	269,205,294
	EDF	56,477,499	45,434,590
		18,489,032,674	18,031,507,344
	Interest/profit on balances with other banks and financial institutions		
	Fixed deposits with other banks	111,193,496	124,874,544
	Bangladesh Bank foreign currency account	26,442,000	17,422,665
	Financial institutions	10,061,755	13,350,941
	Money at call & short notice	44,993,163	19,195,842
	Foreign banks	129,638,404	141,378,067
		322,328,818	316,222,059
		18,811,361,492	**18,347,729,403**
21.2	**Off-shore banking unit**	**1,114,138,900**	**727,617,032**
21(a)	**Consolidated interest/Profit income**		
	NCC Bank PLC. **(Note-21)**	19,493,816,627	18,726,309,048
	NCCB Securities and Financial Services Limited	56,119,818	88,933,296
	NCCB Capital Limited	-	-
		19.549.936.445	18.815.242.344
	Less: Inter company transactions	(20,070,257)	(81,541)
		19.529.866.188	**18.815.160.803**
22	**Interest/Profit paid on deposits and borrowings**		
	Conventional and Islamic banking **(Note-22.1)**	16,760,617,708	14,482,420,686
	Off-shore banking unit **(Note-22.2)**	959,352,383	578,584,054
		17,719,970,091	15,061,004,740
	Less: Inter transaction between OBU & Conventional and Islamic banking	(431,683,765)	(349,037,387)
		17,288,286,326	**14,711,967,353**
22.1	**Conventional and Islamic banking**		
	Interest/Profit paid on deposits and borrowings		
	Savings/Mudaraba savings deposits	381,459,986	309,203,962
	Current deposits	19,744,407	6,227,225
	Short notice deposits	1,531,377,878	1,046,375,944
	Fixed/Mudaraba term deposits	11.467.913.130	10.159.198.672
	Special savings scheme	890,652,731	794,174,442
	Special deposit scheme	779,653,131	518,335,864
	Interest/profit paid on borrowings	1,326,910,293	1,395,849,635
	Money double program	305,848,151	228,175,412
	Money triple program	428,159	-
	Foreign currency deposits	56,629,841	24,879,531
		16,760,617,708	**14,482,420,686**
22.2	**Off-shore banking unit**	**959,352,383**	**578,584,054**

		01 January to 30 September 2026 Taka	01 January to 30 September 2025 Taka
22(a)	**Consolidated interest paid/profit shared on deposits, borrowings, etc.**		
	NCC Bank PLC. **(Note-22)**	17,288,286,326	14,711,967,353
	NCCB Securities and Financial Services Limited	8,217,511	3,941,805
	NCCB Capital Limited	-	-
		17,296,503,837	14,715,909,158
	Less: Inter company transactions	(20,070,257)	(81,541)
		17,276,433,580	**14,715,827,617**
23	**Income from investments in shares & securities etc.**		
	Interest on treasury bills	974,087,324	1,080,255,098
	Interest on reverse repo	7,213,376	742,166
	Interest on treasury bonds	6,571,854,418	5,019,300,357
	Interest/profit on sukuk	277,152,162	65,168,630
	Interest on subordinated bonds	-	9,564,943
	Interest on perpetual bonds	231,700,558	259,102,740
	Interest on corporate bond	43,604,167	98,440,430
	Dividend on shares	195,273,506	149,507,563
	Gain on sale of shares	21,953,735	37,364,419
	Prize money on prize bond	169,744	138,440
	Capital gain on sale of treasury bonds	2,944,113,438	2,304,174,130
		11,267,122,427	9,023,758,917
	Less: Loss on Repo/sale/revaluation/amortization of securities	(1,873,237,395)	(1,443,879,353)
		9,393,885,032	**7,579,879,563**
23(a)	**Consolidated income from investments in shares & securities etc.**		
	NCC Bank PLC. **(Note-23)**	9,393,885,032	7,579,879,563
	NCCB securities and Financial Services Limited	101,012,212	68,785,398
	NCCB Capital Limited	-	-
		9,494,897,244	7,648,664,961
	Less: Inter company transactions	(29,999,999)	-
		9,464,897,245	**7,648,664,961**
24	**Commission, exchange and brokerage**		
	Conventional and Islamic banking		
	Commission		
	Commission on bill purchased	26,019,428	32,233,865
	Commission on remittances	16,920,628	20,185,895
	Commission on letter of guarantee	256,817,381	264,858,043
	Commission on letter of credit	491,769,794	456,804,790
	Commission on acceptance	424,878,577	426,497,040
	Others commission	96,382,321	75,350,422
		1,312,788,130	1,275,930,055
	Exchange		
	Exchange gain net off exchange losses	606,082,549	924,935,168
		1,918,870,678	**2,200,865,224**
24(a)	**Consolidated commission, exchange & brokerage**		
	NCC Bank PLC. **(Note-24)**	1,918,870,678	2,200,865,224
	NCCB Securities and Financial Services Limited	72,082,142	46,637,556
	NCCB Capital Limited	-	-
		1,990,952,820	2,247,502,780
	Less: Inter company transactions	-	-
		1,990,952,820	**2,247,502,780**
25	**Other operating income**		
	Conventional and Islamic banking		
	Rent locker	6,483,164	4,906,633
	Rent godown	379,116	1,006,259
	Postage, fax, swift etc. recoveries	89,367,391	78,212,552
	Legal charge recoveries	1,576,374	745,725
	Service charges	196,067,092	113,723,664
	ATM transaction fees	1,900	24,112
	Account maintenance fees	41,590,025	38,546,215
	Card fees & others	128,112,633	89,919,563
	Profit on sale of fixed assets	1,073,628	276,986
	Forfeited income from PF	4,266,798	3,213,508
	SMS, Internet Banking & clearing charge	63,326,969	58,407,775
	Miscellaneous earnings	202,353,591	202,266,499
	Recoveries of amount previously written off	465,093,724	215,351,261
	Application and processing fees	51,582,972	106,309,081
	Other income of Off-shore banking unit	9,279,399	6,264,118
		1,260,554,776	**919,173,952**

		01 January to 30 September 2026 Taka	01 January to 30 September 2025 Taka
25(a)	**Consolidated other operating income**		
	NCC Bank PLC. **(Note-25)**	1,260,554,776	919,173,952
	NCCB Securities and Financial Services Limited	671,409	183,333
	NCCB Capital Limited	-	-
		1,261,226,185	**919,357,285**
26	**Salary & allowances**		
	Conventional and Islamic banking **(Note-26.1)**	2,816,528,606	2,642,244,033
	Off-shore banking unit **(Note-26.2)**	5,088,146	3,801,399
		2,821,616,752	**2,646,045,432**
26.1	**Conventional and Islamic banking**		
	Basic salary	1,333,740,690	1,225,397,529
	House rent allowance	579,611,849	535,339,541
	Bonus	242,680,189	225,962,165
	Bank's contribution to provident fund	129,452,973	118,972,538
	Other salary & allowances	531,042,905	536,572,260
		2,816,528,606	**2,642,244,033**
26.2	**Off-shore banking unit**	**5,088,146**	**3,801,399**
26(a)	**Consolidated Salary & allowances**		
	NCC Bank PLC. **(Note-26)**	2,821,616,752	2,646,045,432
	NCCB Securities and Financial Services Limited	35,459,317	36,113,367
	NCCB Capital Limited	-	-
		2,857,076,069	**2,682,158,799**
27	**Rent, taxes, insurance, electricity etc.**		
	Conventional and Islamic banking **(Note-27.1)**	397,819,631	341,790,443
	Off-shore banking unit	-	-
		397,819,631	**341,790,443**
27.1	**Rent, taxes, insurance, electricity etc.**		
	Office Rent*	173,078,101	142,342,225
	Rates and taxes:		
	Rates	1,403,106	1,074,430
	Taxes	5,664,797	5,877,487
		7,067,903	6,951,917
	Insurance:		
	Cash	2,604,745	12,853,420
	Fixed Assets	2,322,717	2,242,450
	Group Insurance	1,789,455	-
	Deposits	129,083,400	100,880,007
		135,800,317	115,975,877
	Electricity	81,873,310	76,520,424
		397,819,631	**341,790,443**

* 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 16,51,44,400/- during the period in 2026 against those rental premises that have been treated as lease assets (ROU) and shown in the Balance Sheet as per IFRS 16.

27(a)	**Consolidated rent, taxes, insurance, electricity etc.**		
	NCC Bank PLC. **(Note-27)**	397,819,631	341,790,443
	NCCB Securities and Financial Services Limited	12,234,285	11,852,039
	NCCB Capital Limited	-	-
		410,053,916	**353,642,482**
28	**Legal expenses**		
	Conventional and Islamic banking **(Note-28.1)**	13,399,686	31,016,690
	Off-shore banking unit	-	-
		13,399,686	**31,016,690**
28.1	**Legal expenses**		
	Legal charge	9,011,039	10,992,628
	Stamp charge	651,787	362,101
	Consultancy fee	3,736,860	19,661,961
	Credit rating fee	-	-
		13,399,686	**31,016,690**

		01 January to 30 September 2026 Taka	01 January to 30 September 2025 Taka
28 (a)	**Consolidated legal expenses**		
	NCC Bank PLC. **(Note-28)**	13,399,686	31,016,690
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		13,399,686	**31,016,690**
29	**Postage, stamp and telecommunication**		
	Conventional and Islamic banking **(Note-29.1)**	73,052,421	61,673,813
	Off-shore banking unit **(Note-29.2)**	-	-
		73,052,421	**61,673,813**
29.1	**Postage, stamp and telecommunication**		
	Postage	16,764,689	11,885,185
	Swift/internet/Connectivity	50,528,104	45,673,071
	Telephone	5,759,628	4,115,556
		73,052,421	**61,673,813**
29.2	**Off-shore banking unit**	-	-
29(a)	**Consolidated postage, stamp and telecommunication**		
	NCC Bank PLC. **(Note-29)**	73,052,421	61,673,813
	NCCB Securities and Financial Services Limited	414,136	384,226
	NCCB Capital Limited	-	-
		73,466,557	**62,058,039**
30	**Stationery, printing, advertisement etc.**		
	Conventional and Islamic banking **(Note-30.1)**	105,131,495	101,560,524
	Off-shore banking unit	-	-
		105,131,495	**101,560,524**
30.1	**Stationery, printing, advertisement etc.**		
	Printing and stationery:		
	Printed stationery	15,165,010	13,051,341
	Security stationery	24,581,252	24,986,128
	Petty stationery	18,409,662	18,322,717
		58,155,924	56,360,185
	Publicity and advertisement	46,975,571	45,200,339
		105,131,495	**101,560,524**
30(a)	**Consolidated stationery, printing, advertisement etc.**		
	NCC Bank PLC. **(Note-30)**	105,131,495	101,560,524
	NCCB Securities and Financial Services Limited	487,357	473,109
	NCCB Capital Limited	-	-
		105,618,852	**102,033,633**
31	**Managing Director's salary & fees**		
	Basic salary	7,440,000	5,400,000
	House rent allowance	2,310,000	1,800,000
	Bonus	900,000	945,000
	Other allowances	2,670,000	2,400,000
		13,320,000	**10,545,000**
31(a)	**Consolidated Managing Director's salary & fees**		
	NCC Bank PLC. **(Note-31)**	13,320,000	10,545,000
	NCCB Securities and Financial Services Limited	2,932,200	7,269,922
	NCCB Capital Limited	-	-
		16,252,200	**17,814,922**
32	**Director's & Shariah Committee Members fees & meeting expenses**		
	Meeting fees	4,213,600	3,249,412
	Other meeting related expense	1,189,401	735,049
		5,403,001	**3,984,461**
32(a)	**Consolidated Director's & Shariah Committee Members fees & meeting expenses**		
	NCC Bank PLC. **(Note-32)**	5,403,001	3,984,461
	NCCB Securities and Financial Services Limited	476,800	272,000
	NCCB Capital Limited	-	-
		5,879,801	**4,256,461**
33	**Auditors' fees**	**1,930,287**	**2,000,000**
33(a)	**Consolidated auditors' fees**		
	NCC Bank PLC. **(Note-33)**	1,930,287	2,000,000
	NCCB Securities and Financial Services Limited	-	-
	NCCB Capital Limited	-	-
		1,930,287	**2,000,000**

		01 January to 30 September 2026 Taka	01 January to 30 September 2025 Taka
34	**Charges on loan losses**		
	Made during the period	**3,606,702**	**28,985,623**
35	**Repairs, maintenance, amortization and depreciation**		
	Conventional and Islamic banking **(Note-35.1)**	493,043,279	490,855,529
	Off-shore banking unit	117,046	-
		493,160,325	**490,855,529**
35.1	**Repairs, maintenance, amortization and depreciation**		
	Repairs & maintenance :		
	Repairs & maintenance of fixed assets	116,478,700	113,170,337
	Renovation & maintenance of premises	32,092,041	31,577,381
		148,570,741	144,747,718
	Depreciation/Amortization :		
	Furniture and fixtures	44,146,100	52,611,670
	Machinery and equipment	36,960,782	41,069,097
	Computer equipment	65,445,688	61,725,670
	Vehicles	16,289,885	15,153,525
	Right of use assets	132,100,045	133,990,100
	Buildings & office premises	18,482,012	18,955,907
	Amortization of software	31,048,026	22,601,842
		344,472,538	346,107,811
		493,043,279	**490,855,529**
35(a)	**Consolidated Repairs, maintenance, amortization and depreciation**		
	NCC Bank PLC. **(Note-35)**	493,160,325	490,855,529
	NCCB Securities and Financial Services Limited	1,919,900	1,581,949
	NCCB Capital Limited	-	-
		495,080,225	**492,437,478**
36	**Other expenses**		
	Conventional and Islamic banking **(Note-36.1)**	1,119,003,037	812,727,006
	Off-shore banking unit **(Note-36.2)**	341,949	39,242
		1,119,344,986	**812,766,248**
36.1	**Conventional and Islamic banking**		
	Entertainment	47,272,928	42,830,772
	Transportation expenses	153,998,979	120,897,292
	Paper and periodicals	1,061,656	1,230,147
	Trade subscription	19,370,462	17,220,448
	Traveling & conveyance	63,000,742	54,912,130
	Labour & other charges	3,784,323	3,075,860
	Liveries and uniform	3,895,299	3,972,776
	Water sewerage and gas	8,001,205	8,495,489
	Laundry and cleaning	3,182,942	3,313,567
	Training expenses	21,729,835	9,952,337
	Business promotion	32,158,836	28,408,040
	Donation/Grants (Including CSR)	24,438,757	1,224,311
	Medical Expenses	3,809,298	2,319,119
	Welfare and recreation	2,372,965	1,199,393
	Subordinated bond related expense	8,660,000	5,405,000
	Casual wages	260,648,313	212,566,040
	Current service cost	228,549,113	136,750,756
	CSR Expenses	62,858,090	1,131,412
	Other bank charge	7,076,112	34,465,293
	Miscellaneous expenses	3,370,313	4,425,869
	ATM Expenses	20,317,523	16,275,938
	Card related expenses	115,740,268	53,069,026
	CDBL charge	73,075	57,984
	Superannuation fund	23,632,002	49,528,007
		1,119,003,037	**812,727,006**
36.2	**Off-shore banking unit**	**341,949**	**39,242**
36(a)	**Consolidated other expenses**		
	NCC Bank PLC. **(Note-36)**	1,119,344,986	812,766,248
	NCCB Securities and Financial Services Limited	13,409,897	11,419,322
	NCCB Capital Limited	517	144
		1,132,755,400	824,185,714
	Less: Inter company transactions	-	-
		1,132,755,400	**824,185,714**

		30 September 2026 Taka	31 December 2025 Taka
37	**Composition of shareholders' equity**		
	Paid up capital	11,548,400,180	11,104,230,950
	Statutory reserve	11,548,400,180	11,104,230,950
	General reserve	10,162,348	10,162,348
	Other reserve including assets revaluation reserve	1,137,321,828	934,337,836
	Foreign currency translation gain/(loss)	581,453	199,235
	Actuarial gain/(loss) on defined benefit plans	(132,186,580)	(132,186,580)
	Start-up Equity Investment Fund	190,152,821	190,152,821
	Surplus in profit and loss account	7,147,024,864	6,950,892,262
		31,449,857,093	**30,162,019,821**

Year wise Break-up of paid-up capital

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
2025	4 % Bonus Share	44,416,923	10	444,169,230
		1,154,840,018		**11,548,400,180**

37(a)	**Consolidated Composition of shareholders' equity**		
	Paid up capital	11,548,400,180	11,104,230,950
	Statutory reserve	11,548,400,180	11,104,230,950
	General reserve	12,552,561	10,993,285
	Non-controlling (Minority) interest	211	205
	Other reserve including assets revaluation reserve	1,137,321,828	934,337,836
	Foreign currency translation gain/(loss)	581,453	199,235
	Actuarial gain/(loss) on defined benefit plans	(132,186,580)	(132,186,580)
	Start-up Equity Investment Fund	190,152,821	190,152,821
	Surplus in profit and loss account	7,310,188,398	6,989,687,966
		31,615,411,051	**30,201,646,667**

		30 September 2026 Taka	30 September 2025 Taka
38	**Cash and cash equivalents**		
	Conventional and Islamic banking		
	Cash in hand	4,073,305,357	3,581,141,392
	Balance with Bangladesh Bank and Sonali Bank Limited	15,489,594,701	14,776,477,122
	Balance with other bank and financial institutions	5,859,543,564	3,280,948,799
	Money at call & short notice	2,777,919,800	3,273,300,000
	Prize bonds	9,967,100	9,078,600
		28,210,330,522	24,920,945,913
	Off-shore banking unit	-	-
		28,210,330,522	**24,920,945,913**
38(a)	**Consolidated cash and cash equivalents**		
	NCC Bank PLC. **(Note-38)**	28,210,330,522	24,920,945,913
	NCCB Securities and Financial Services Limited	119,117,960	114,306,677
	NCCB Capital Limited	-	-
		28,329,448,482	**25,035,252,590**
39	**Net asset value per share (NAV)**		
	Total assets	450,562,341,219	379,654,197,668
	Less: Total liabilities	(419,112,484,126)	(351,941,322,929)
	Net asset value (a)	**31,449,857,093**	**27,712,874,739**
	Weighted average number of ordinary share outstanding (b)	1,154,840,018	1,154,840,018
	***Net asset value per share (NAV) (a÷b)**	**27.23**	**24.00**
39(a)	**Consolidated net asset value per share (NAV)**		
	Total assets	450,182,209,682	380,113,907,767
	Less: Total liabilities	(418,566,798,631)	(352,263,958,689)
	Net asset value (a)	**31,615,411,051**	**27,849,949,078**
	Weighted average number of ordinary share outstanding (b)	1,154,840,018	1,154,840,018
	***Net asset value per share (NAV) (a÷b)**	**27.38**	**24.12**

*[previous period's figure restated]

		30 September 2026 Taka	30 September 2025 Taka
40	**Earnings per share (EPS)**		
	Net profit after tax (a)	3,346,632,097	2,271,193,844
	Weighted average number of ordinary share outstanding (b)	1,154,840,018	1,154,840,018
	Earnings per share (EPS) (a÷b) [previous period's figure restated]	**2.90**	**1.97**
40(a)	**Consolidated earnings per share**		
	Net profit after tax (a)	3,472,559,211	2,273,232,315
	Weighted average number of ordinary share outstanding (b)	1,154,840,018	1,154,840,018
	Earnings per share (EPS) (a÷b) [previous period's figure restated]	**3.01**	**1.97**

EPS for the current period increased compared to the previous period due to recognition of deferred tax income on specific provisions for NPLs, as well as effect of prior year's taxable business loss set off with current period taxable business income while determination of current period's income tax provision.

41	**Net operating cash flows per share (NOCFPS)**		
	Net cash received/(used) from operating activities during the period (a)	18,312,344,621	9,222,763,348
	Weighted average number of ordinary share outstanding (b)	1,154,840,018	1,154,840,018
	Net operating cash flows per share (NOCFPS) (a÷b)	**15.86**	**7.99**
	[previous period's figure restated for bonus share issued]		
41(a)	**Consolidated net operating cash flows per share (NOCFPS)**		
	Net cash received/(used) from operating activities during the period (a)	17,939,317,870	9,429,277,511
	Weighted average number of ordinary share outstanding (b)	1,154,840,018	1,154,840,018
	Net operating cash flows per share (NOCFPS) (a÷b)	**15.53**	**8.17**
	[previous period's figure restated for bonus share issued]		

Net operating cash flows per share (NOCFPS) has been increased compare to same period of previous year cause to enhancement of deposit as well as decrease od advance income tax paid during the period.

			01 January to 30 September 2026 Taka		01 January to 30 September 2025 Taka
42	**Reconciliation between the average effective tax rate and the applicable tax rate (Bank):**	**Rate**	**Taka**	**Rate**	**Taka**
	Profit before tax		**3,146,562,557**		**3,526,837,190**
	Applicable tax rate & tax expense thereon	37.5%	**1,179,960,959**	37.5%	**1,322,563,946**
	Factors affecting the tax charge in current period				
	Non deductible expenses	86.3%	2,714,670,427	73%	2,574,009,643
	Deductible expenses for the period	-52.4%	(1,650,166,568)	-43.0%	(1,514,905,196)
	Admissible income during the period including minimum tax	0.0%	-	0.0%	-
	Non admissible income for the period	-7.2%	(227,416,786)	-2.5%	(89,758,179)
	Tax savings from reduced tax rates for dividend income	-1.1%	(34,172,864)	-0.7%	(26,163,824)
	Tax savings from reduced tax rates for gain on sale of shares	-0.2%	(4,939,590)	-0.2%	(8,406,994)
	Tax savings from reduced tax rates for gain on sale of Govt. Sec.	-21.1%	(662,425,524)	-14.7%	(518,439,179)
	Total current tax	**41.8%**	**1,315,510,055**	**49.3%**	**1,738,900,218**
	Effect of deferred tax	-48.2%	(1,515,579,595)	-14%	(483,256,872)
	Total effective income tax rate & expense	**-6.4%**	**(200,069,540)**	**36%**	**1,255,643,346**

42(a)	**Reconciliation between the average effective tax rate and the applicable tax rate (Consolidated):**	**Rate**	**Taka**	**Rate**	**Taka**
	Profit before tax		**3,302,433,178**		**3,558,068,890**
	Applicable tax rate & tax expense thereon	37.5% & 25%	**1,226,428,743**	37.5% & 25%	**1,330,371,908**
	Factors affecting the tax charge in current period				
	Non deductible expenses	82.3%	2,719,449,021	72%	2,574,009,643
	Deductible expenses for the period	-50.0%	(1,650,166,568)	-42.6%	(1,514,905,196)
	Admissible income during the period including minimum tax	0.0%	-	0.6%	22,357,358
	Non admissible income for the period	-7.5%	(246,183,143)	-2.5%	(89,758,179)
	Tax savings from reduced tax rates for dividend income	-1.1%	(34,729,195)	-0.8%	(26,809,791)
	Tax savings from reduced tax rates for gain on sale of shares	-0.2%	(6,919,773)	-0.2%	(8,733,118)
	Tax savings from reduced tax rates for gain on sale of Govt. Sec.	-20.1%	(662,425,524)	-14.6%	(518,439,179)
	Total current tax	**40.7%**	**1,345,453,562**	**49.7%**	**1,768,093,447**
	Effect of deferred tax	-45.9%	(1,515,579,595)	-14%	(483,256,872)
	Total effective income tax rate & expense	**-5.2%**	**(170,126,033)**	**36%**	**1,284,836,575**

		01 January to 30 September 2026 Taka	01 January to 30 September 2025 Taka
43	**Reconciliation of statement of cash flows from operating activities**		
	Profit before provision	**9,731,055,501**	**10,183,036,670**
	Adjustment for non cash items		
	Depreciation & amortization on fixed asset	344,472,538	346,107,811
	Exchange gain	(606,082,549)	(924,935,168)
	Effects of exchange rate changes on cash and cash-equivalents	(382,218)	2,680,124
	Charges on loan losses	3,606,702	28,985,623
		(258,385,526)	**(547,161,610)**
	Adjustment with non-operating activities		
	Gain on sale of shares	(21,953,735)	(37,364,419)
	Interest/profit on perpetual bons	(375,680,556)	(375,680,556)
	Capital gain on sale of treasury bonds	(2,944,113,438)	(2,304,174,130)
	Recoveries on loans previously written off	465,093,724	103,793,823
	Profit on sale of fixed assets	(1,073,628)	(276,986)
	Loss on sale of fixed assets	-	-
		(2,877,727,632)	**(2,613,702,267)**
	Changes in operating asset and liabilities		
	Changes in loans & advances	(11,160,493,386)	(10,011,853,941)
	Changes in deposits and other accounts	38,151,367,675	20,821,625,207
	Changes in investments	(18,339,946,612)	(13,889,909,389)
	Changes in borrowings	(2,559,884,768)	7,628,915,643
	Changes in other assets	(4,512,496,992)	(1,305,453,023)
	Changes in other liabilities	8,887,836,829	1,832,437,845
		13,066,382,747	**4,275,762,341**
	Income Tax Paid	**(1,348,980,468)**	**(2,075,171,785)**
	Net cash flows from operating activities	**18,312,344,621**	**9,222,763,348**

43(a)	**Consolidated reconciliation of statement of cash flows from operating activities**		
	Profit before provision	**9,855,389,164**	**10,314,268,370**
	Adjustment for non cash items		
	Depreciation & amortization on fixed asset	346,392,438	347,689,760
	Exchange gain	(606,082,549)	(924,935,168)
	Effects of exchange rate changes on cash and cash-equivalents	(382,218)	2,680,124
	Charges on loan losses	3,606,702	28,985,623
		(256,465,626)	**(545,579,661)**
	Adjustment with non-operating activities		
	Gain on sale of shares	(41,755,561)	(40,625,653)
	Interest/profit on perpetual bons	(375,680,556)	(375,680,556)
	Capital gain on sale of treasury bonds	(2,944,113,438)	(2,304,174,130)
	Recoveries on loans previously written off	465,093,724	103,793,823
	Profit on sale of fixed assets	(1,073,628)	(276,986)
	Loss on sale of fixed assets	39,291	480,674
		(2,897,490,167)	**(2,616,482,827)**
	Changes in operating asset and liabilities		
	Changes in loans & advances	(10,619,998,343)	(9,882,035,259)
	Changes in deposits and other accounts	37,570,620,199	20,815,380,044
	Changes in investments	(18,408,034,937)	(13,893,170,623)
	Changes in borrowings	(2,684,940,441)	7,566,138,889
	Changes in other assets	(4,489,482,454)	(1,205,277,647)
	Changes in other liabilities	8,648,644,450	1,780,401,240
		12,616,808,475	**4,381,436,644**
	Income Tax Paid	**(1,378,923,975)**	**(2,104,365,014)**
	Net cash flows from operating activities	**17,939,317,870**	**9,429,277,512**

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			-		-
Mrs. Shaheda Newaz	Mr. Mohd. Nurun Newaz	Credit Card			0.3		0.3
Mrs. Shakila Newaz	Mr. Mohd. Nurun Newaz	Credit Card			0.1		0.1
Mrs. Shamima Newaz	Mrs. Shamima Newaz	Credit Card			-		-
Mr. Benazir Chowdhury	Mrs. Shamima Newaz	Credit Card			-		-
Mr. Sazzad-un-Newaz	Mr. Sazzad-un-Newaz	Credit Card			0.2		0.2
Mr. Mohammed Nurussafa Mazumder	Mr. Mohd. Nurun Newaz	Credit Card			0.5		0.5
Mr. Abdus Salam	Mr. Abdus Salam	Credit Card			-		-
Mr. Khairul Alam Chaklader	Mr. Khairul Alam Chaklader	Credit Card			-		-
Mr. Morshedul Alam Chaklader	Mr. Morshedul Alam Chaklader	Credit Card			-		-
Mr. Mohammed Moinuddin	Mr. Mohammed Moinuddin	Credit Card			1.2		1.2
Ms. Tanzina Ali	Ms. Tanzina Ali	Credit Card			0.3		0.3
Mr. Asif Mahmud	Mr. Md. Abdul Awal	Credit Card			-		-
							-
		Total		**-**	**2.6**	**-**	**2.6**

Name of the Individual/Person	Related EX- Director	Nature of Facilities	Outstanding Classified loan
-	-	-	-

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 2026
NCCB Securities and Financial Services Limited	In Special Notice Deposit (SND)	3,332.37
NCCB Securities and Financial Services Limited	In Fixed Deposit (FDR) Account	7,224.00
*NCCB Capital Limited	In Current Deposit (CD) Account	2,578.51
Name of Subsidiaries	**Nature of Transactions**	**Transaction during the period**
Between NCCBPLC & NCCB Securities and Financial Services Limited	Interest income and Expense	200.70

* 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	8.10
Continental Insurance PLC	Mr. Syed Asif Nizamuddin	Brother	Insurance	Payment of premium for insurance coverage	1.74
NITS Gulshan Office	Alhaj Md. Nurun Newaz	Brother	Rent	Payment of Office Rent	59.21
CAD Ctg. Office	Ms. Tanzina Ali	Father & Uncle	Rent	Payment of Office Rent	22.87
				Total	**91.93**

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 2026

Amount in Taka

Particulars	Cost/Revaluation				Depreciation/Amortization				Carrying Value as at 30 September 2026
	Balance as at 01 Jan 2026	Addition during the period	(Disposals) / adjustments during the period	Balance as at 30 September 2026	Balance as at 01 Jan 2026	Charge for the period	(Disposals)/ adjustments during the period	Balance as at 30 September 2026	
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	151,804,103	9,020,377	-	160,824,480	471,803,016
Building (Structure on Land -2)	2,287,522	-	-	2,287,522	801,046	27,871	-	828,917	1,458,605
Dhanmondi Branch	26,027,970	-	-	26,027,970	9,818,367	303,930	-	10,122,297	15,905,673
Islampur Branch	49,528,776	-	-	49,528,776	16,148,862	584,367	-	16,733,229	32,795,547
Savar Branch	23,701,458	-	-	23,701,458	8,299,787	288,781	-	8,588,569	15,112,889
Bijoynagar Branch	52,285,456	-	-	52,285,456	18,309,340	637,052	-	18,946,393	33,339,063
Pragoti Sarani Branch	62,115,010	-	-	62,115,010	20,223,632	785,463	-	21,009,095	41,105,915
Uttara Branch	70,347,200	-	-	70,347,200	22,360,245	899,755	-	23,260,001	47,087,199
Agrabad Branch	60,682,473	-	-	60,682,473	19,219,851	777,424	-	19,997,275	40,685,198
Elephant Road Branch	85,401,266	-	-	85,401,266	26,993,036	1,095,154	-	28,088,191	57,313,075
Mitford Branch	23,264,107	-	-	23,264,107	7,232,480	300,593	-	7,533,073	15,731,034
O. R. Nizam Road Branch	135,711,537	-	-	135,711,537	40,821,333	1,779,191	-	42,600,525	93,111,012
Total Land, Buildings & Office Premises	**1,355,803,595**	-	-	**1,355,803,595**	**342,032,084**	**16,499,960**	-	**358,532,044**	**997,271,551**
Furniture & fixture	1,341,234,125	39,613,770	(11,125,996)	1,369,721,900	867,531,986	44,146,100	(9,065,346)	902,612,741	467,109,159
Machinery & equipment	1,262,333,124	82,477,963	(40,908,810)	1,303,902,277	1,043,969,358	36,960,782	(37,846,601)	1,043,083,540	260,818,737
Computer equipment	1,127,411,625	39,625,644	(8,347,821)	1,158,689,448	885,254,056	65,445,688	(8,347,821)	942,351,923	216,337,526
Vehicles	236,945,001	14,953,966	(10,836,450)	241,062,517	192,942,170	16,289,885	(10,836,448)	198,395,606	42,666,911
Total (i)	**5,323,727,471**	**176,671,344**	**(71,219,077)**	**5,429,179,738**	**3,331,729,653**	**179,342,416**	**(66,096,215)**	**3,444,975,854**	**1,984,203,884**
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	23,429,109	988,570	-	24,417,679	51,735,166
Islampur Branch	9,472,401	-	-	9,472,401	2,656,552	164,368	-	2,820,920	6,651,481
Savar Branch	11,895,874	-	-	11,895,874	3,336,217	160,494	-	3,496,710	8,399,164
Bijoynagar Branch	46,893,792	-	-	46,893,792	13,151,439	632,669	-	13,784,108	33,109,684
Pragoti Sarani Branch	2,664,720	-	-	2,664,720	747,329	35,951	-	783,280	1,881,440
Total (ii)	**467,162,980**	-	-	**467,162,980**	**43,320,645**	**1,982,052**	-	**45,302,697**	**421,860,283**
Right of use assets (Lease assets)- under IFRS-16									
Leased office buildings	1,071,582,585		-	1,071,582,585	281,205,637	132,100,045	-	413,305,682	658,276,903
Total (iii)	**1,071,582,585**	-	-	**1,071,582,585**	**281,205,637**	**132,100,045**	-	**413,305,682**	**658,276,903**
Intangible Assets -under IAS-36									
Computer Software	421,557,061	20,550,112	-	442,107,173	300,168,297	31,048,026		331,216,323	110,890,850
Total (iv)	**421,557,061**	20,550,112	-	**442,107,173**	**300,168,297**	31,048,026	-	**331,216,323**	**110,890,850**
Total (i+ii+iii+iv)- 30 September 2026	**7,284,030,096**	**197,221,456**	**(71,219,077)**	**7,410,032,475**	**3,956,424,232**	**344,472,538**	**(66,096,215)**	**4,234,800,555**	**3,175,231,920**
Total (i+ii+iii+iv)- 31 December, 2025	**6,959,142,382**	**341,187,752**	**(16,300,038)**	**7,284,030,096**	**3,496,607,131**	**475,636,321**	**(15,819,220)**	**3,956,424,232**	**3,327,605,864**