NRB Bank PLC and its Subsidiary

Q3 UN-AUDITED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

Consolidated Balance Sheet (Un-audited)

As at 30 September 2026

(Amount in Taka)

	Notes	30 September 2026	31 December 2025
PROPERTY AND ASSETS			
Cash		7,128,102,398	6,825,036,524
Cash in hand (including foreign currencies)		2,194,286,422	2,298,261,684
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		4,933,815,975	4,526,774,839
Balance with other banks and financial institutions		6,288,644,002	4,320,335,521
In Bangladesh		5,312,342,982	4,070,598,652
Outside Bangladesh		976,301,020	249,736,869
Money at call on short notice		1,255,200,000	1,135,200,000
Investments		45,402,554,616	23,524,480,599
Government		41,215,935,965	19,345,882,778
Others		4,186,618,651	4,178,597,821
Loans and advances		79,725,628,426	72,806,673,098
Loans, cash credit, overdrafts etc.		79,482,092,727	72,473,839,926
Bills purchased and discounted		243,535,699	332,833,172
Fixed assets including premises, furniture and fixtures		623,661,157	451,016,437
Other assets		4,145,174,654	3,141,453,706
Non - banking assets		80,196,000	80,196,000
Total assets		144,649,161,253	112,284,391,884
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents		10,138,498,913	3,676,088,745
Deposits and other accounts		110,569,645,843	87,803,407,731
Current deposits and other accounts		21,266,805,830	16,620,836,082
Bills payable		665,183,545	487,261,750
Savings bank deposits		8,412,590,959	7,730,894,929
Fixed deposits		80,225,065,509	62,964,414,970
Bearer certificates of deposit		-	-
Other deposits		-	-
Other liabilities		14,769,771,910	11,876,881,898
Total liabilities		135,477,916,666	103,356,378,374
Capital/shareholders' equity			
Paid up capital		6,905,872,000	6,905,872,000
Statutory reserve		1,234,774,315	1,234,774,315
General reserve		579,759	579,759
Other reserve		184,455,575	42,886,605
Non-controlling (Minority) interest		80	80
Start-up equity Investment Fund		28,494,920	28,494,920
Retained earnings		817,067,937	715,405,831
Total shareholders' equity		9,171,244,587	8,928,013,510
Total liabilities and shareholders' equity		144,649,161,253	112,284,391,884
OFF-BALANCE SHEET ITEMS			
Contingent liabilities		21,776,938,643	17,035,430,622
Acceptances and endorsements		4,142,158,862	4,023,342,266
Letters of guarantee		6,875,727,542	6,924,401,114
Irrevocable letters of credit		8,897,381,050	4,068,896,147
Bills for collection		1,861,671,190	2,018,791,096
Other contingent liabilities		-	-
Other commitments		-	244,488,000
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	244,488,000
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-Balance Sheet items including contingent liabilities		21,776,938,643	17,279,918,622
Net asset value per share (NAVPS)	3.9	13.28	12.93

Chairman | Director | Managing Director & CEO

Company Secretary | Chief Financial Officer

Dhaka, 31 October 2026

Consolidated Profit and Loss Account (Un-audited)

For the period ended 30 September 2026

(Amount in Taka)

	Notes	01 January to 30 September 2026	01 January to 30 September 2025	01 July to 30 September 2026	01 July to 30 September 2025
Interest income		6,579,081,121	5,278,003,464	2,422,073,103	1,842,904,964
Interest paid on deposits and borrowings etc.		(6,814,609,324)	(5,643,904,315)	(2,578,531,761)	(1,917,998,408)
Net interest income		(235,528,203)	(365,900,852)	(156,458,659)	(75,093,444)
Income from investments		2,027,635,302	2,010,006,376	917,008,592	604,739,173
Commission, exchange and brokerage		718,091,304	383,338,860	231,713,347	196,229,338
Other operating income		68,289,952	48,613,234	33,028,262	15,527,189
		2,814,016,558	2,441,958,470	1,181,750,201	816,495,700
Total operating income (A)		2,578,488,355	2,076,057,618	1,025,291,543	741,402,256
Salaries and allowances		1,190,789,481	1,114,151,370	393,275,845	383,101,940
Rent, taxes, insurance, electricity etc.		253,167,810	245,424,777	88,676,045	82,333,820
Legal and professional expenses		7,366,662	4,631,208	5,268,382	3,724,200
Postage, stamp, telecommunication etc.		39,664,842	38,768,294	9,625,771	11,913,510
Stationery, printing, advertisements etc.		61,691,594	50,365,732	19,010,106	14,795,802
Managing Director's salary and allowances (Bank only)		10,300,000	11,600,000	3,000,000	3,000,000
Directors' fees and other expenses		5,454,502	6,324,680	2,587,527	2,879,650
Auditors' fees		-	-	-	-
Depreciation and repair of bank's assets		153,326,544	133,189,720	57,154,876	44,652,280
Other expenses		235,089,487	237,734,307	91,768,303	76,928,484
Total operating expenses (B)		1,956,850,921	1,842,190,088	670,366,855	623,329,685
Profit before provision (C=A-B)		621,637,434	233,867,530	354,924,688	118,072,571
Provision for loans and advances					
General provision		535,894,706	117,761,414	483,038,609	(123,387,060)
Specific provision		92,018,984	2,232,847,034	(17,605,789)	1,069,876,378
		627,913,690	2,350,608,448	465,432,821	946,489,318
Provision for off-balance sheet items		19,143,812	20,226,530	19,537,210	2,463,821
Provision for diminution in value of investments		(133,078,764)	(16,016,212)	30,595,907	(58,692,938)
Other provisions		15,000,000	18,958,400	-	-
Total provision (D)		528,978,738	2,373,777,166	515,565,938	890,260,201
Total profit before tax (E=C-D)		92,658,696	(2,139,909,636)	(160,641,250)	(772,187,631)
Provision for tax					
Provision for current tax		196,331,473	138,215,617	9,416,659	94,486,989
Deferred tax expense/(Income)		(205,334,883)	(888,528,322)	(183,971,934)	(331,410,742)
Total provision for tax (F)		(9,003,410)	(750,312,705)	(174,555,275)	(236,923,753)
Net profit after tax (G=E-F)		101,662,106	(1,389,596,931)	13,914,024	(535,263,877)
Appropriations					
Statutory reserve		-	-	-	-
Start-up fund		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
Retained surplus for the year		101,662,106	(1,389,596,931)	13,914,024	(535,263,877)
Earnings per share (EPS)	3.10	0.15	-2.01	0.02	-0.78

Chairman | Director | Managing Director & CEO

Company Secretary | Chief Financial Officer

Dhaka, 31 October 2026

Consolidated Cash Flow Statement (Un-audited)

For the period ended 30 September 2026

(Amount in Taka)

	Notes	01 January to 30 September 2026	01 January to 30 September 2025
A) Cash flows from operating activities			
Interest receipts in cash		8,103,766,645	6,609,979,355
Interest payments		(6,366,960,724)	(5,419,009,992)
Dividend receipts		83,112,812	79,902,227
Fees and commission receipts		718,091,304	383,338,860
Cash payments to employees		(1,201,089,481)	(1,125,751,370)
Cash payment to suppliers		(23,498,848)	(24,886,123)
Recovery on loans previously written off		11,044,723	7,507,399
Income tax paid		(303,895,419)	(400,358,620)
Receipts from other operating activities		225,238,024	574,493,709
Payments for other operating activities		(647,768,580)	(622,391,521)
Cash generated from operating activities before changes in operating assets and liabilities		598,040,454	62,823,925
Increase/(decrease) in operating assets and liabilities:			
Loans and advances to customers		(6,918,955,328)	(2,050,299,740)
Other assets		(729,124,186)	(596,337,218)
Deposits from customers		22,766,238,112	2,724,706,939
Other liabilities		2,342,398,251	1,821,549,823
Cash generated from operating assets and liabilities		17,460,556,850	1,899,619,803
Net cash generated from operating activities		18,058,597,304	1,962,443,728
B) Cash flows from investing activities			
Net (purchase)/sale of trading securities		(21,870,053,187)	(2,985,706,440)
Net (purchase)/sale of shares and bonds		(8,021,677)	10,908,846
Net (Purchase) of property and equipment		(251,915,952)	(77,341,460)
Net cash used in investing activities		(22,129,990,815)	(3,052,139,054)
C) Cash flows from financing activities			
Borrowings from other banks, financial institutions and agents		6,462,410,167	301,115,897
Cash dividend paid		-	-
Net Cash flows/(used in) from financing activities		6,462,410,167	301,115,897
D) Net increase in cash and cash equivalents (A+ B + C)		2,391,016,656	(788,579,429)
E) Effects of exchange rate changes on cash and cash equivalents		-	-
F) Cash and cash equivalents at beginning of the year		12,282,019,145	9,840,274,496
G) Cash and cash equivalents at end of the year (D+E+F)		14,673,035,800	9,051,695,067
Cash and cash equivalents at end of the year represents			
Cash in hand (including foreign currencies)		2,194,286,422	1,885,525,300
Balance with Bangladesh Bank and its agent bank (s)		4,933,815,975	3,823,119,470
Balance with other banks and financial institutions		6,288,644,002	3,156,323,697
Money at call and short notice		1,255,200,000	185,200,000
Prize bond		1,089,400	1,526,600
		14,673,035,800	9,051,695,067
Net operating cash flow per share (NOCFPS)	3.10	26.15	2.84

Chairman | Director | Managing Director & CEO

Company Secretary | Chief Financial Officer

Dhaka, 31 October 2026

Consolidated Statement of Changes in Equity (Un-audited)

For the period ended 30 September 2026

(Amount in Taka)

Particulars	Paid up capital	Statutory reserve	General Reserve	Other Reserve	Minority Interest	Start-up equity Investment Fund	Retained earnings	Total
Balance as at 1 January 2026	6,905,872,000	1,234,774,315	579,759	42,886,605	80	28,494,920	715,405,831	8,928,013,510
Net profit after tax for the year	-	-	-	-	-	-	101,662,106	101,662,106
Transfer to statutory reserve	-	-	-	-	-	-	-	-
Transfer to general reserve	-	-	-	-	-	-	-	-
Transfer to start-up fund	-	-	-	-	-	-	-	-
Reserve made for securities portfolio	-	-	-	141,568,971	-	-	-	141,568,971
Balance as at 30 September 2026	6,905,872,000	1,234,774,315	579,759	184,455,575	80	28,494,920	817,067,937	9,171,244,587
Balance as at 30 September 2025	6,905,872,000	1,212,924,688	-	55,215,329	80	-	(785,718,114)	7,388,293,983

Chairman | Director | Managing Director & CEO

Company Secretary | Chief Financial Officer

Dhaka, 31 October 2026

Selected Explanatory Notes (Un-audited)

As at and for the year ended from 1st January 2026 to 30 September 2026

1. The Bank and its activities

1.1 Reporting entity

NRB Bank PLC (the "Bank") is a private commercial bank (PCB) incorporated as a public limited company in Bangladesh on 19 March 2013 under the Companies Act, 1994, and commenced operations on 04 August 2013 under a license issued by Bangladesh Bank. The Bank's extensive domestic network comprises 55 branches, 1 Islamic Banking branch, 53 sub-branches, and 52 standalone ATM booths, alongside shared NPSB ATM access, with no overseas branches operated as of 30 September 2026. The Bank operates a domestic subsidiary, NRB Bank Securities PLC, which is also incorporated in Bangladesh. Additionally, the Bank's shares are publicly listed on both the Dhaka Stock Exchange (DSE) PLC and the Chittagong Stock Exchange (CSE) PLC.

The registered office of the Bank is located at Uday Sanz, Plot 2/B, Gulshan South Avenue, Gulshan-1, Dhaka-1212, Bangladesh.

1.2 Principal activities

The principal activities of the Bank encompass providing a comprehensive range of financial products and services, including personal and commercial banking, Islamic banking, trade services, cash management, treasury operations, securities, and custodial services to its corporate and retail customers.

1.3 Islamic banking branch

The Bank obtained permission to commute Islamic banking business from Bangladesh Bank vide memo no. BRPD (LS-2)/745(61)/2021-7959 dated September 7, 2021. The soft operation of its first Islamic banking branch commenced on September 9, 2021. The Bank is progressively expanding its Islamic banking operations across the country and currently operates 28 Islamic banking windows in compliance with the principles of Islamic Shariah.

1.4 NRB Bank Securities PLC

NRB Bank Securities PLC (the "Company") was incorporated in Bangladesh on March 16, 2021, as a public limited company under the Companies Act, 1994, vide Certificate of Incorporation No. C-169869/2021. The Company commenced its commercial operations on November 10, 2022. It operates as a subsidiary of NRB Bank PLC, a banking company incorporated in Bangladesh under the Banking Companies Act, 1991. The registered office of the Company is located at Baliaaree (4th Floor), House 30, Road 130, Gulshan South Avenue, Gulshan-1, Dhaka-1212, Bangladesh.

1.5 Offshore Banking Operation (OBO)

NRB Bank PLC operates an Offshore Banking Unit (the "OBU" or "Unit") as a dedicated desk under the control and supervision of the Offshore Banking Division. The Unit's operations are governed in accordance with the regulatory framework permitted by Bangladesh Bank vide letter no. FEPD(OBU-license)/2024-01 dated May 23, 2024.The primary activities of the Unit encompass providing both funded and non-funded credit facilities, as well as accepting savings, current, and term deposits in freely convertible foreign currencies. These services are extended to non-resident individuals and institutions, as well as fully foreign-owned enterprises (Type-A) operating within Export Processing Zones (EPZs), Private EPZs (PEPZs), Economic Zones (EZs), and Hi-Tech Parks.Additionally, the OBU extends short-term loan facilities to Type-B industrial enterprises located within these specialized zones. The Unit also actively provides trade finance solutions by discounting and purchasing accepted usance or deferred import bills from abroad, alongside discounting and purchasing accepted usance or deferred export bills generated from direct and deemed exports by Bangladeshi residents.

2. Basis of preparation and significant accounting policies

The financial statements of the Bank comprise the accounts of its Domestic Banking Operations (including representative offices) and Offshore Banking Operations. The consolidated financial statements of the Group incorporate the financial statements of NRB Bank PLC (the parent company) and its subsidiaries (collectively referred to as "the Group" and individually as "Group entities" or "subsidiaries"). There were no significant changes in the nature of the principal business activities of the Bank or its subsidiaries during the nine-month period ended 30 September 2026. The financial statements of NRB Bank Securities PLC were prepared and reviewed by its management, and subsequently approved by its Board of Directors. Following this approval, NRB Bank PLC incorporated these financial statements into its consolidated financial statements.

2.1 Statement of compliance

The consolidated and separate financial statements of the Group and the Bank have been prepared in accordance with International Financial Reporting Standards (IFRS) as adopted by the Financial Reporting Council (FRC) under the Financial Reporting Act, 2015. They also comply with the requirements of the Bank Company Act, 1991 (amended to date), the rules and regulations issued by Bangladesh Bank (BB), the Companies Act, 1994, and the Securities and Exchange Rules, 2020.

In the event that any requirement of the Bank Company Act, 1991 (as amended to date), or the provisions and circulars issued by Bangladesh Bank (BB) conflict with the requirements of IFRS, the provisions of the Bank Company Act, 1991 and the directives of Bangladesh Bank shall prevail.

2.2 Functional and presentation currency

These financial statements are presented in Bangladeshi Taka (BDT), which is the Bank's functional and presentation currency, except for the Offshore Banking Unit (OBU), where the functional currency is the US Dollar (USD). All financial information presented in BDT has been rounded to the nearest Taka, except where otherwise indicated.

2.3 Use of estimates and judgments

The preparation of the consolidated financial statements of the Group and the separate financial statements of the Bank in conformity with IFRSs requires management to make judgments, estimates, and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income, and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future periods affected.

3 Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements, and have been applied consistently by all Group entities, except where otherwise instructed or mandated by Bangladesh Bank as the primary regulator.

3.1 Revenue recognition

Interest income

Interest income on unclassified loans and advances is recognized on an accrual basis. In contrast, interest on classified loans and advances is credited to an Interest Suspense Account; such interest is recognized as income only upon actual cash receipt, in accordance with the directives contained in BRPD Master Circular No. 15 dated 27 November 2024.

Profit on investment (islamic banking)

Income from general investments is recognized on an accrual basis, with the exception of investments under Musharaka, Mudaraba, Bai-Salam, Bai-as-Sarf, and Ijarah modes, which are accounted for on a realization basis. For investments under the Hire Purchase under Shirkatul Melk (HPSM) mode, the Bank does not charge any rent during the gestation period. Instead, the sale price of the asset is determined at a premium to cover the Bank's expected rate of return. Consequently, such income is deferred and recognized strictly on a realization basis.

3.2 Cash flow statement

The Cash Flow Statement is prepared principally in accordance with IAS 7 (Statement of Cash Flows) and under the guidelines of BRPD Circular No. 14 dated 25 June 2003. It presents the structure of, and changes in, cash and cash equivalents during the year. Cash flows during the period are classified into operating activities, investing activities, and financing activities.

3.3 Statement of changes in equity

The Statement of Changes in Equity has been prepared in accordance with IAS 1 (Presentation of Financial Statements) and in compliance with the guidelines of Bangladesh Bank BRPD Circular No. 14 dated 25 June 2003.

3.4 Earnings Per Share

Earnings Per Share (EPS) is calculated in accordance with IAS 33 (Earnings Per Share) and is presented on the face of the Profit and Loss Account. Basic EPS is calculated by dividing the net profit after tax attributable to ordinary shareholders by the weighted average number of ordinary shares outstanding during the period.

3.5 Credit Rating of the Bank

As per BRPD circular no. 6 dated 5 July 2006, the bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the financial statements as at and for the year ended 31 December 2025. The following ratings have been awarded

Periods up to	Date of Rating	Surveillance Rating	
		Long Term	Short Term
28 June 2027	29-Jun-26	A+	ST-2
30 June 2026	2-Jul-25	A+	ST-2
30 June 2025	26-Jun-24	A+	ST-2

General

3.6 Reporting Period

These financial statements of the Bank cover period from 1 January 2026 to 30 September 2026.

Approval of financial statements

The financial statements were reviewed by the Audit Committee of the Board at its 79th meeting held on 31 October 2026 and were subsequently approved by the Board of Directors at its 230th meeting held on the same date.

3.7 Start-up equity investment fund

Pursuant to SMESPD Circular No. 02, dated 09 July 2025, the Bank has reclassified its Start-up Fund from Other Liabilities to Shareholders' Equity, presented under the caption "Start-up Equity Investment Fund." In accordance with IAS 8 (Accounting Policies, Changes in Accounting Estimates and Errors), comparative figures have been restated to conform to the current year's presentation. This retrospective reclassification increased total Shareholders' Equity for the comparative period by the corresponding amount, with no impact on the Bank's total assets, total liabilities, or net profit for that year. Consequently, the Net Asset Value per Share (NAVPS) for the comparative period has been restated upward from BDT 12.89 to BDT 12.93.

3.8 Additional Disclosure in compliance with BSEC notification dated 20 June 2018:

Particulars	Consolidated		Increase/ (Decrease)	Reasons
	01 January to 30 September 2026	01 January to 30 September 2025		
Net interest income	(235,528,203)	(365,900,852)	130,372,649	From 2025, Net Interest Income (NII) has been negative due to soar of non-performing loan (NPL) in 2025 resulting decrease in interest income and transferred to interest suspense of BDT 141 crore during the period January to September'2025. In 2026, Loans & Advances increased by BDT 678 crore by September'2026 from Dec'2025, for this NII has recovered comparatively.
Exchange gain (net off exchange loss)	127,961,703	(80,821,692)	208,783,395	In September'2026, we have earned exchange gain. However exchange loss incurred in September'2025 due to increase in FCY exchange rate.
Loan Loss Provision (expense)	627,913,690	2,350,608,448	(1,722,694,758)	NPL had been increased significantly in 2025 resulting increase in Specific Provision charged to PnL by Q-3, 2025. But, through allout effort of the management NPL ratio bring down to 7.36%, resulting decrease in provisioning.
Provision for diminution in value of investments	(133,078,764)	(16,016,212)	(117,062,552)	Capital market index was in upward trend compared to last year, resulting decrease in provision requirement compared to previous period.
Deferred tax expense/ (Income)	(205,334,883)	(888,528,322)	683,193,439	Deferred tax income was significantly increased in 2025 due to increase of Specific provision charged in this period.
Net cash generated from operating activities	18,058,597,304	1,962,443,728	16,096,153,575	Deposits had been increased significantly (BDT 2,277 crore) by Q3,2026 resulting increase in operating cashflow by Q-3, 2026 significantly.

		30 September 2026	31 December 2025
3.9	Net asset value (NAV) per share-Consolidated		
	a) Capital / shareholders' equity for the year	9,171,244,587	8,928,013,510
	b) Number of shares outstanding	690,587,200	690,587,200
	Net asset value (NAV) per share (a÷b)	13.28	12.93

Calculation of NAVPS = Net assets value / No of shares outstanding

		'01 January to 30 September 2026	01 January to 30 September 2025
	Net operating cash flow per share (NOCFPS)		
	a) Operating cash flow for the year	18,058,597,304	1,962,443,728
	b) Weighted average number of ordinary shares outstanding	690,587,200	690,587,200
	Net operating cash flow per share (a÷b)	26.15	2.84

Calculation of NOCFPS= Net operating cash flow / No of shares outstanding

3.10	Reconciliation of profit before provision with cash flows from operating activities-Consolidated		
	Profit before provision	621,637,434	233,867,530
	Adjustment for non cash items		
	Depreciation on fixed assets	107,910,941	94,047,198
		107,910,941	94,047,198
	Adjustment with non-operating activities		
	Recovery of written of loan	11,044,723	7,507,399
	Increse in interest Receivable	(274,596,763)	(84,914,213)
	Increase in interest Payable	447,648,599	224,894,323
	Loss on sale of assets	-	(1,523,767)
		184,096,560	145,963,742
	Adjustment with non-operating activities		
	Changes in loans & advances	(6,918,955,328)	(2,050,299,740)
	Changes in deposits & other accounts	22,766,238,112	2,724,706,939
	Changes in other operating assets	(740,833,247)	(607,033,143)
	Changes in other operating liabilities	2,342,398,251	1,821,549,823
		17,448,847,788	1,888,923,879
	Income tax paid	(303,895,419)	(400,358,620)
	Net cash generated from operating activities	18,058,597,304	1,962,443,729
3.11	Earnings per share-Consolidated		
	Net profit after tax	101,662,106	(1,389,596,931)
	Weighted average number of ordinary shares outstanding	690,587,200	690,587,200
	Earnings per share	0.15	(2.01)

Earnings per share (EPS) has been computed by dividing the profit after tax (PAT) by the weighted average number of ordinary shares outstanding as on 31 December 2025 as per IAS- 33 Earnings Per Share. Diluted EPS was not required to calculate as there was no dilution possibilities during the year.

Earnings per share has been calculated in accordance with IAS 33: "Earnings Per Share (EPS)".

Calculation of EPS = Profit after tax / Number of shares outstanding

		30 September 2026	31 December 2025
3.12	Unclaimed Dividend Account:		
	Cash Dividend remain unclaimed which were declared for the year:		
	2023	2,181,052	2,212,982
		2,181,052	2,212,982

Unclaimed dividend is the residual amount of declared dividend which is yet to be claimed by the shareholders. As per the directive of BSEC (ref: SEC/SRMIC/165-2020/part-1/166 dated 06 July 2021) the bank has been maintaining year-wise separate bank accounts for unclaimed dividends and present outstanding of that accounts is BDT 2,181,052.30 (as of 30-09-2026) against cash dividend declaired for 2023. The bank will deposit unclaimed/undistributed/unsettled dividend amount to Capital Market Stabilization Fund (CMSF) if the outstanding amount remain unpaid for more than three years in due course.

3.13 Related party transactions

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 IAS 24 and as defined in BRPD circular no. 04 dated 23 February 2014.

The significant related party transactions during the year were as follows:

a) Transactions relating to procurement, service & rent:

Name of the Company/ Person	Nature of Transactions	For the period ended 30 September, 2026
Manru Shopping City	Rental payment for NRBBPLC Sylhet Main Br, Sylhet.	2,438,689

b) Inter-company balances between NRBBPLC and subsidiary:

Name of Subsidiary	Nature of Transaction	Balance as at 30-09-2026
NRB Bank Securities PLC	Deposits	273,649,978

c) Compensation of key management personnel:

The Managing Director & CEO has been considered as key management personnel and related remuneration are disclosed in profit and loss statement.