Un-audited Financial Statements
As at 30 June, 2026

রূপালী ব্যাংক পিএলসি
RUPALI BANK PLC

RUPALI BANK PLC

Assures Better Service

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Rupali Bank PLC

Consolidated Balance Sheet

As at 30 June 2026

Particulars	Notes	Amount in Taka	
		30 June,2026 Un-Audited	31 December,2025 Audited
PROPERTY AND ASSETS			
Cash	3(a)		
Cash In Hand (Including Foreign Currencies)		8,211,181,253	6,712,006,490
Balance with Bangladesh Bank & Sonali Bank (Including Foreign Currencies)		30,735,865,065.	36,363,564,258
		38,947,046,318	**43,075,570,748**
Balance with Other Banks and Financial Institutions	4(a)		
In Bangladesh		17,589,621,613	17,619,549,296
Outside Bangladesh		920,076,637	490,863,859
		18,509,698,250	**18,110,413,155**
Money at Call and Short Notice	5(a)	**4,360,000,000**	**4,600,000,000**
Investments	6(a)		
Government		214,592,778,451	199,426,093,980
Others		27,260,315,246	28,103,606,661
		241,853,093,697	**227,529,700,641**
Loans and Advances	7(a)		
Loans, Cash Credit, Overdrafts etc.		520,975,087,464	511,981,144,671
Bills Purchased and Discounted		1,085,906,510	1,167,229,122
		522,060,993,974	**513,148,373,793**
Fixed Assets including Land, Building, Furniture and Fixtures	8(a)	**14,699,716,796**	**14,512,125,128**
Other Assets	9(a)	**38,856,752,032**	**26,684,925,240**
Non-Banking Assets	10(a)	-	-
TOTAL PROPERTY AND ASSETS		**879,287,301,067**	**847,661,108,704**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from Other Banks, Financial Institutions & Agents	11(a)	**13,954,612,688**	**5,949,971,280**
Deposits and Other Accounts	12(a)		
Current and Other Accounts, etc.		54,598,766,885	49,227,956,558
Bills Payable		2,863,115,085	2,404,571,994
Savings Deposits		151,435,328,340	138,700,349,284
Fixed Deposits		531,391,624,842	530,289,254,390
Other Deposits		-	-
		740,288,835,152	**720,622,132,226**
Other Liabilities	13(a)	**114,101,646,979**	**104,003,061,043**
Total Liabilities		**868,345,094,819**	**830,575,164,549**
Capital and Shareholders' Equity			
Paid-up Capital	14	4,879,320,650	4,879,320,650
Share Money Deposit	15	6,799,953,800	6,799,953,800
Statutory Reserve	16	4,259,515,360	4,258,315,360
General Reserve	17(a)	22,000,000	22,000,000
Assets Revaluation Reserve	18	536,611,827	536,611,827
Revaluation Reserve for Securities	19	402,593,469	140,664,637
Retained Earnings	20(a)	(5,957,788,858)	449,077,881
Total Shareholders' Equity		**10,942,206,248**	**17,085,944,155**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**879,287,301,067**	**847,661,108,704**

Rupali Bank PLC

Consolidated Balance Sheet

As at 30 June 2026

Particulars	Notes	Amount in Taka	
		30 June,2026 Un-Audited	31 December,2025 Audited
OFF - BALANCE SHEET EXPOSURE	21(a)		
Contingent Liabilities			
Acceptance and Endorsements		1,589,380,872	1,412,704,649
Letter of Guarantee		5,122,447,608	5,090,777,127
Irrevocable Letters of Credit		164,721,060,218	145,611,666,638
Bills For Collection		1,881,351,151	1,660,085,664
Other Contingent Liability (DC Notes)		1,006,850	1,006,850
Total Contingent Liabilities		173,315,246,699	153,776,240,929
Other Commitments			
Documentary Credits and Short Term Trade-Related Transaction		-	-
Forward Assets Purchased and Forward Deposit Placed		-	-
Undrawn Note Issuance and Revolving Underwriting Facilities		-	-
Undrawn Formal Standby Facilities, Credit Lines and Other Commitments		-	-
Liabilities Against Forward Purchase and Sale		-	-
Total Off Balance Sheet Exposure Including Contingent Liabilities		173,315,246,699	153,776,240,929
Net Asset Value Per Share (NAVPS)		22.43	35.02
Diluted Net Asset Value Per Share (NAVPS) (Considering Share Money Deposit)		9.37	14.63

Salamun Nessa
General Manager (CFO)

Mohammed Shahedur Rahman
General Manager & Company Secretary

Kazi Md. Wahidul Islam
Managing Director

A.B.M Showkat Iqbal Shaheen
Director

A H M Moyeen Uddin
Director

Md. Nazrul Huda
Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 22 July, 2026

Rupali Bank PLC

Consolidated Profit and Loss Accounts

For the period from 01 January to 30 June, 2026

Particulars	Notes	Amount in Taka			
		1st January to 30 June, 2026 (Un-audited)	1st January to 30 June, 2025 (Un-audited)	1st April to 30 June, 2026 (Un-audited)	1st April to 30 June, 2025 (Un-audited)
Interest Income	23(a)	12,943,672,338	17,255,333,377	6,363,341,188	8,668,595,689
Less: Interest Paid on Deposits, Borrowings etc.	24(a)	26,399,021,255	23,199,964,458	13,360,873,167	11,833,141,048
Net Interest Income		**(13,455,348,917)**	**(5,944,631,081)**	**(6,997,531,979)**	**(3,164,545,359)**
Investment Income	25(a)	12,042,996,410	9,769,747,413	6,865,830,900	5,174,928,922
Commission, Exchange, Brokerage etc.	26(a)	1,019,605,025	2,158,596,507	663,743,607	1,005,928,897
Other Operating Income	27(a)	408,724,607	325,261,652	321,317,832	233,789,790
Total Operating Income		**15,977,125**	**6,308,974,491**	**853,360,358**	**3,250,102,250**
Salary and Allowances	28(a)	4,001,477,761	3,754,957,214	2,045,949,355	1,900,089,913
Rent, Taxes, Insurance, Electricity etc.	29(a)	522,093,907	346,074,737	181,855,678	169,650,873
Legal and Professional Expenses		22,324,290	17,440,890	11,452,896	9,390,480
Postage, Stamp, Telecommunication etc.	30(a)	80,081,642	37,010,533	32,087,827	7,217,951
Stationery, Printing, Advertisement etc.	31(a)	87,690,024	93,922,653	51,099,205	47,023,838
Managing Director's Salary and Fees	28.01(a)	3,600,000	3,600,000	1,800,000	1,800,000
Directors' Fees and Expenses	28.02(a)	1,660,000	2,199,000	776,000	1,150,100
Audit Fees	32(a)	1,500,000	2,430,000	500,000	2,000,000
Depreciation and Repairs of Bank's Assets	33(a)	350,677,979	377,779,921	174,055,574	275,444,017
Other Expenses	34(a)	1,049,372,275	1,119,395,671	660,889,526	641,978,698
Total Operating Expenses		**6,120,477,878**	**5,754,810,619**	**3,160,466,061**	**3,055,745,870**
Profit/(Loss) before Provision		**(6,104,500,753)**	**554,163,872**	**(2,307,105,704)**	**194,356,379**
Provision for Loans and Advances	35(a)	8,664,313	4,000,000	2,054,154	3,500,000
Provision for Off-balance Sheet Exposures	36(a)	-	-	-	-
Provision for Diminution in Value of Investments	37(a)	2,000,000	104,000,000	1,500,000	98,000,000
Other Provisions	38(a)	1,008,002	150,000,000	1,008,002	10,000,000
Total Provisions		**11,672,315**	**258,000,000**	**4,562,156**	**111,500,000**
Total Profit / (Loss) before Tax		**(6,116,173,068)**	**296,163,872**	**(2,311,667,860)**	**82,856,379**
Provision for Taxation	39(a)	**289,493,671**	**196,790,622**	**130,756,749**	**49,239,721**
Current tax	39.01(a)	261,222,492	181,316,647	138,667,669	92,758,308
Deferred tax	39.02(a)	28,271,179	15,473,975	(7,910,919)	(43,518,587)
Net Profit / (Loss) after Tax for the year		**(6,405,666,739)**	**99,373,249**	**(2,442,424,609)**	**33,616,658**
Appropriations					
Statutory Reserve	16	-	54,469,972	-	14,832,036
1% Start-up Fund		-	-	-	-
		-	**54,469,972**	**-**	**14,832,036**
Retained Surplus Carried Forward		**(6,405,666,739)**	**44,903,277**	**(2,442,424,609)**	**18,784,623**
Basic Earnings Per Share (EPS)	40(a)	**(13.13)**	**0.20**	**(5.01)**	**0.07**
Diluted Earnings Per Share (EPS) (Considering Share Money Deposit)	40(a)	**(5.48)**	**0.09**	**(2.09)**	**0.03**

The annexed accounting policies and other notes form an integral part of these financial statements.

Salamun Nessa
General Manager (CFO)

Mohammed Shahedur Rahman
General Manager & Company

Kazi Md. Wahidul Islam
Managing Director

A.B.M Showkat Iqbal Shaheen
Director

A H M Moyeen Uddin
Director

Md. Nazrul Huda
Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 22 July, 2026

Rupali Bank PLC

Consolidated Cash Flows Statement

For the period from 01 January to 30 June 2026

Particulars	Notes	Amount in Taka	
		30 June, 2026 Un-Audited	30 June, 2025 Un-Audited
Cash Flows from Operating Activities			
Interest Receipts in Cash	41(a)	23,044,764,940	26,440,314,483
Interest Payments	42(a)	(25,467,902,122)	(20,916,346,870)
Dividend Receipts		58,705,769	66,022,068
Fees, Commissions, Brokerage etc.		463,550,154	763,202,831
Recoveries of Loans Previously Written off		41,300,000	117,400,000
Cash Payments to Employees		(4,011,770,191)	(3,764,645,896)
Cash Payments to Suppliers		(686,444,266)	(564,644,017)
Income Taxes Paid		(8,272,602)	(6,318,737)
Receipts from Other Operating Activities		446,552,003	499,245,236
Payments for Other Operating Activities		(976,903,161)	(1,063,337,851)
Cash Generated from Operating Activities before changes in Operating Assets and Liabilities		**(7,096,419,476)**	**1,570,891,247**
Increase / (decrease) in Operating Assets and Liabilities			
Loans and Advances to Customers		(8,877,620,615)	9,404,798,113
Other Assets	44(a)	(9,766,015,626)	(3,682,462,047)
Deposits from Customers		19,666,702,926	55,537,212,569
Other Liabilities Accounts of Customers		-	-
Trading Liabilities		-	-
Other Liabilities	45(a)	9,032,853,237	5,046,705,702
		10,055,919,922	**66,306,254,336**
Net Cash Flows from Operating Activities		**2,959,500,446**	**67,877,145,584**
Cash Flows from Investing Activities			
Proceeds from Sale of Securities		729,667,955,897	1,058,480,781,686
Payments for Purchases of Securities		(744,821,816,085)	(1,109,617,225,789)
Purchase of Property, Plant and Equipment		(298,049,813)	(82,237,150)
Payments against Lease Obligation /FDR		(10,000,000)	-
Proceeds from Sale of Property, Plant and Equipment		-	-
Net Cash used in Investing Activities		**(15,461,910,001)**	**(51,218,681,253)**

Rupali Bank PLC

Consolidated Cash Flows Statement

For the period from 01 January to 30 June 2026

Particulars	Notes	Amount in Taka	
		30 June, 2026 Un-Audited	30 June, 2025 Un-Audited
Cash Flows from Financing Activities			
Borrowing from Other Banks and Financial Institutions and Agents		8,004,641,409	(3,316,194,785)
Special Loan from Rupali Bank PLC		(40,183,373)	28,907,961
Capital Injection		-	-
Cash Flows from Financing Activities		7,964,458,036	(3,287,286,824)
Net Increase / (Decrease) in Cash		(4,537,951,520)	13,371,177,506
Effect on Cash & Cash Equivalent Due to Changes in exch. Rate *		558,547,185	1,391,095,351
Cash and Cash Equivalent at the Beginning of the Year	46(a)	65,785,983,902	64,238,376,512
Cash and Cash Equivalent at the End of the Year	46(a)	61,806,579,568	79,000,649,368
Net Operating Cash flow Per Share		6.07	139.11
Diluted Net Operating Cash flow Per Share (Considering Share Money Deposit)		2.53	58.12

The annexed accounting policies and other notes form an integral part of these financial statements.

Salamun Nessa
General Manager (CFO)

Mohammed Shahedur Rahman
General Manager & Company Secretary

Kazi Md. Wahidul Islam
Managing Director

A.B.M Showkat Iqbal Shaheen
Director

A H M Moyeen Uddin
Director

Md. Nazrul Huda
Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 22 July, 2026

Rupali Bank PLC

Consolidated Statement of Changes in Equity

For the period from 01 January to 30 June, 2026

Amount in Taka

Particulars	Paid Up Capital	Share Money Deposit	Statutory Reserve	General Reserves	Revaluation Reserve/gain/loss		Retained Earnings	Total
					Properties	Investments		
Balance as at 01 January 2026	4,879,320,650	6,799,953,800	4,258,315,360	22,000,000	536,611,827	140,664,637	449,077,881	17,085,944,155
Dividends (Bonus share)		-	-	-	-	-	-	-
Restated Balance as at 01 January 2026	**4,879,320,650**	**6,799,953,800**	**4,258,315,360**	**22,000,000**	**536,611,827**	**140,664,637**	**449,077,881**	**17,085,944,155**
Surplus / (deficit) on revaluation of investments (HTM&HFT)	-	-	-	-		261,928,833	-	261,928,833
Net profit for the period	-	-	-	-	-	-	(6,405,666,739)	(6,405,666,739)
Transferred to statutory reserve	-	-	1,200,000	-	-	-	(1,200,000)	-
Balance as at 30 June, 2026	**4,879,320,650**	**6,799,953,800**	**4,259,515,360**	**22,000,000**	**536,611,827**	**402,593,469**	**(5,957,788,857)**	**10,942,206,248**
Balance as at 31 December 2025	**4,879,320,650**	**6,799,953,800**	**4,258,315,360**	**22,000,000**	**536,611,827**	**140,664,637**	**449,077,881**	**17,085,944,155**

The annexed accounting policies and other notes form an integral part of these financial statements.

Salamun Nessa	Mohammed Shahedur Rahman	Kazi Md. Wahidul Islam	A.B.M Showkat Iqbal Shaheen	A H M Moyeen Uddin	Md. Nazrul Huda
General Manager (CFO)	General Manager & Company Secretary	Managing Director	Director	Director	Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 22 July, 2026

Rupali Bank PLC
Balance Sheet
As at 30 June 2026

Particulars	Notes	Amount in Taka	
		30 June,2026 Un-Audited	31 December,2025 Audited
PROPERTY AND ASSETS			
Cash	3		
Cash In Hand (Including Foreign Currencies)		8,211,130,337	6,711,953,238
Balance with Bangladesh Bank & Sonali Bank (Including Foreign Currencies)		30,567,184,348	36,212,177,168
		38,778,314,685	**42,924,130,406**
Balance with Other Banks and Financial Institutions	4		
In Bangladesh		17,512,493,365	17,511,585,892
Outside Bangladesh		920,076,637	490,863,859
		18,432,570,002	**18,002,449,751**
Money at Call and Short Notice	5	**4,360,000,000**	**4,600,000,000**
Investments	6		
Government		214,592,778,451	199,426,093,980
Others		24,875,374,557	25,719,827,424
		239,468,153,008	**225,145,921,404**
Loans and Advances	7		
Loans, Cash Credit, Overdrafts etc.		520,307,478,986	511,359,860,759
Bills Purchased and Discounted		1,085,906,510	1,167,229,122
		521,393,385,496	**512,527,089,881**
Fixed Assets including Land, Building, Furniture and Fixtures	8	**14,684,161,590**	**14,497,864,814**
Other Assets	9	**40,737,373,833**	**28,588,723,098**
Non-Banking Assets	10	-	-
TOTAL PROPERTY AND ASSETS		**877,853,958,614**	**846,286,179,354**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from Other Banks, Financial Institutions & Agents	11	**13,954,612,688**	**5,949,971,280**
Deposits and Other Accounts	12		
Current and Other Accounts, etc.		54,598,766,885	49,227,956,558
Bills Payable		2,863,115,085	2,404,571,994
Savings Deposits		151,435,328,340	138,700,349,284
Fixed Deposits		531,391,624,842	530,289,254,390
Other Deposits		-	-
		740,288,835,152	**720,622,132,226**
Other Liabilities	13	**113,148,174,382**	**103,080,308,197**
Total Liabilities		**867,391,622,222**	**829,652,411,703**
Capital and Shareholders' Equity			
Paid-up Capital	14	4,879,320,650	4,879,320,650
Share Money Deposit	15	6,799,953,800	6,799,953,800
Statutory Reserve	16	4,227,815,360	4,227,815,360
General Reserve	17	-	-
Assets Revaluation Reserve	18	536,611,827	536,611,827
Revaluation Reserve for Securities	19	402,593,469	140,664,637
Retained Earnings	20	(6,383,958,714)	49,401,377
Total Shareholders' Equity		**10,462,336,392**	**16,633,767,651**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**877,853,958,614**	**846,286,179,354**

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Rupali Bank PLC
Balance Sheet
As at 30 June 2026

Particulars	Notes	Amount in Taka	
		30 June,2026 Un-Audited	31 December,2025 Audited
OFF - BALANCE SHEET EXPOSURE	21		
Contingent Liabilities			
Acceptance and Endorsements		1,589,380,872	1,412,704,649
Letter of Guarantee		5,122,447,608	5,090,777,127
Irrevocable Letters of Credit		164,721,060,218	145,611,666,638
Bills For Collection		1,881,351,151	1,660,085,664
Other Contingent Liability (DC Notes)		1,006,850	1,006,850
Total Contingent Liabilities		**173,315,246,699**	**153,776,240,929**
Other commitments			
Documentary credits and short term trade-related transaction		-	-
Forward assets purchased and forward deposit placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
Total off balance sheet exposure including contingent liabilities		**173,315,246,699**	**153,776,240,929**
Net Asset Value Per Share (NAVPS)		**21.44**	**34.09**
Diluted Net Asset Value Per Share (NAVPS) (Considering Share Money Deposit)		**8.96**	**14.24**

The annexed accounting policies and other notes form an integral part of these financial statements.

Salamun Nessa
General Manager (CFO)

Mohammed Shahedur Rahman
General Manager & Company Secretary

Kazi Md. Wahidul Islam
Managing Director

A.B.M Showkat Iqbal Shaheen
Director

A H M Moyeen Uddin
Director

Md. Nazrul Huda
Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 22 July, 2026

Rupali Bank PLC

Profit and Loss Accounts

For the period from 01 January to 30 June 2026

Particulars	Notes	Amount in Taka			
		1st January to 30 June, 2026 (Un-audited)	1st January to 30 June, 2025 (Un-audited)	1st April to 30 June, 2026 (Un-audited)	1st April to 30 June, 2025 (Un-audited)
Interest Income	23	12,920,082,971	17,229,362,164	6,348,313,207	8,654,492,974
Less: Interest Paid on Deposits, Borrowings etc.	24	26,397,781,671	23,198,857,156	13,360,230,271	11,832,559,208
Net Interest Income		(13,477,698,700)	(5,969,494,992)	(7,011,917,064)	(3,178,066,234)
Investment Income	25	11,999,320,748	9,736,815,969	6,844,732,292	5,162,645,742
Commission, Exchange, Brokerage etc.	26	1,009,337,683	2,154,298,181	656,897,937	1,004,035,171
Other Operating Income	27	407,987,616	324,715,505	320,583,872	233,246,643
Total Operating Income		(61,052,653)	6,246,334,663	810,297,036	3,221,861,322
Salary and Allowances	28	3,983,990,904	3,738,776,642	2,036,766,077	1,891,752,193
Rent, Taxes, Insurance, Electricity etc.	29	519,275,857	343,289,566	179,341,467	168,222,764
Legal and Professional Expenses		22,065,540	17,437,500	11,194,146	9,390,090
Postage, Stamp, Telecommunication etc.	30	79,608,477	36,543,530	31,833,612	6,982,658
Stationery, Printing, Advertisement etc.	31	87,559,932	93,807,490	51,033,031	46,970,418
Managing Director's Salary and Fees	28.01	3,600,000	3,600,000	1,800,000	1,800,000
Directors' Fees and Expenses	28.02	1,276,500	1,760,500	552,000	908,500
Audit Fees	32	1,500,000	2,430,000	500,000	2,000,000
Depreciation and Repairs of Bank's Assets	33	348,945,194	376,147,311	174,182,186	274,599,557
Other Expenses	34	1,044,346,772	1,115,192,262	658,291,130	640,074,963
Total Operating Expenses		6,092,169,176	5,728,984,800	3,145,493,649	3,042,701,143
Profit/(Loss) before Provision		(6,153,221,829)	517,349,862	(2,335,196,612)	179,160,180
Provision for Loans and Advances	35	54,154		54,154	-
Provision for Off-balance Sheet Exposures	36	-	-	-	-
Provision for Diminution in Value of Investments	37	-	95,000,000	-	95,000,000
Other Provisions	38	8,002	150,000,000	8,002	10,000,000
Total Provisions		62,156	245,000,000	62,156	105,000,000
Total Profit / (Loss) before Tax		(6,153,283,985)	272,349,862	(2,335,258,768)	74,160,180
Provision for Taxation	39	280,076,107	188,890,015	124,227,167	45,834,075
Current tax		251,872,955	173,422,924	132,193,589	89,356,104
Deferred tax		28,203,152	15,467,091	(7,966,421)	(43,522,029)
Net Profit / (Loss) after Tax for the year		(6,433,360,092)	83,459,847	(2,459,485,936)	28,326,105
Appropriations					
Statutory Reserve	16	-	54,469,972	-	14,832,036
1% Start-up Fund		-	-	-	-
		-	54,469,972	-	14,832,036
Retained Surplus Carried Forward		(6,433,360,092)	28,989,874	(2,459,485,937)	13,494,068
Basic Earnings per Share (EPS)		(13.18)	0.17	(5.04)	0.06
Diluted Earnings per Share (EPS) (Considering Share Money Deposit)		(5.51)	0.07	(2.11)	0.02

The annexed accounting policies and other notes form an integral part of these financial statements.

Salamun Nessa
General Manager (CFO)

Mohammed Shahedur Rahman
General Manager & Company Secretary

Kazi Md. Wahidul Islam
Managing Director

A.B.M Showkat Iqbal Shaheen
Director

A H M Moyeen Uddin
Director

Md. Nazrul Huda
Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 22 July, 2026

Rupali Bank PLC

Cash Flows Statement

For the period from 01 January to 30 June 2026

Particulars	Notes	Amount in Taka	
		30 June, 2026 Un-Audited	'30 June, 2025 Un-Audited
Cash flows from operating activities			
Interest receipts in cash	41	23,035,210,706	26,429,553,360
Interest payments	42	(25,467,902,122)	(20,916,533,602)
Dividend receipts		39,983,293	41,975,781
Fees, commissions, brokerage etc.	26	450,790,498	763,202,831
Recovery of loans previously written off		41,300,000	117,400,000
Cash payments to employees	28	(3,987,590,904)	(3,742,376,642)
Cash payments to suppliers		(686,444,266)	(473,640,585)
Income taxes paid		-	-
Receipts from other operating activities	27	407,987,616	324,715,505
Payments for other operating activities	43	(961,376,459)	(1,001,697,041)
Cash generated from operating activities before changes in operating assets and liabilities		**(7,128,041,639)**	**1,542,599,607**
Increase / (decrease) in operating assets and liabilities			
Loans and advances to customers		(8,866,295,615)	9,422,186,113
Other assets	44	(9,766,015,626)	(3,682,372,047)
Deposits from customers		19,666,702,926	55,537,212,569
Other liabilities	45	9,033,747,940	5,046,705,702
		10,068,139,624	**66,323,732,336**
Net Cash flows from operating activities		**2,940,097,985**	**67,866,331,943**
Cash flows from investing activities			
Proceeds from sale of securities		729,620,082,465	1,058,467,857,025
Payments for purchases of securities		(744,783,845,481)	(1,109,574,420,465)
Purchase of property, plant and equipment		(295,219,031)	(82,237,150)
Proceeds from sale of property, plant and equipment		-	-
Net cash used in investing activities		**(15,458,982,047)**	**(51,188,800,590)**

Rupali Bank PLC

Cash Flows Statement

For the period from 01 January to 30 June 2026

Particulars	Notes	Amount in Taka	
		30 June, 2026 Un-Audited	30 June, 2025 Un-Audited
Cash flows from financing activities			
Borrowing from other banks and financial institutions and agents		8,004,641,409	(3,316,194,785)
Capital Injection		-	-
Cash flows from financing activities		8,004,641,409	(3,316,194,785)
Net increase / (decrease) in cash		(4,514,242,653)	13,361,336,567
Effect on cash & cash equivalent due to changes in exch. rate	26	558,547,185	1,391,095,351
Cash and cash equivalent at the beginning of the year	46	65,526,580,156	63,957,717,716
Cash and Cash Equivalent at the End of the Year	46	61,570,884,687	78,710,149,633
Net Operating Cash Flow per share		6.03	139.09
Diluted Net Operating Cash Flow Per Share (Considering Share Money Deposit)		2.52	58.11

The annexed accounting policies and other notes form an integral part of these financial statements.

Salamun Nessa
General Manager (CFO)

Mohammed Shahedur Rahman
General Manager & Company Secretary

Kazi Md. Wahidul Islam
Managing Director

A.B.M Showkat Iqbal Shaheen
Director

A H M Moyeen Uddin
Director

Md. Nazrul Huda
Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 22 July, 2026

Rupali Bank PLC

Statement of Changes in Equity

For the period from 01 January to 30 June, 2026

Amount in Taka

Particulars	Paid Up Capital	Share Money Deposit	Statutory Reserve	General Reserves	Revaluation Reserve/gain/loss		Retained Earnings	Total
					Properties	Investments		
Balance as at 1st January,2026	4,879,320,650	6,799,953,800	4,227,815,360	-	536,611,827	140,664,637	49,401,377	16,633,767,651
Dividends (Bonus share)			-	-	-	-	-	-
Restated Balance as at 1st January-2026	**4,879,320,650**	**6,799,953,800**	**4,227,815,360**	**-**	**536,611,827**	**140,664,637**	**49,401,377**	**16,633,767,651**
Surplus / (deficit) on revaluation of investments (HTM&HFT)	-	-	-	-		261,928,833	-	261,928,833
Net profit for the period	-	-	-	-	-	-	(6,433,360,092)	(6,433,360,092)
Transferred to statutory reserve	-	-	-	-	-	-	-	-
Balance as at 30 June, 2026	**4,879,320,650**	**6,799,953,800**	**4,227,815,360**	**-**	**536,611,827**	**402,593,469**	**(6,383,958,714)**	**10,462,336,392**
Balance as at 31 December,2025	**4,879,320,650**	**6,799,953,800**	**4,227,815,360**	**-**	**536,611,827**	**140,664,637**	**49,401,377**	**16,633,767,651**

The annexed accounting policies and other notes form an integral part of these financial statements.

Salamun Nessa General Manager (CFO)	Mohammed Shahedur Rahman General Manager & Company Secretary	Kazi Md. Wahidul Islam Managing Director	A.B.M Showkat Iqbal Shaheen Director	A H M Moyeen Uddin Director	Md. Nazrul Huda Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 22 July, 2026

Rupali Bank PLC

Notes to the Consolidated and Separate Financial Statements

As at 31 June, 2026

Corporate Profile and Significant Accounting Policies

1.00 The bank and its activities

1.01 Legal form of Rupali Bank PLC

Rupali Bank PLC was incorporated as public limited company on the 14th day of December, 1986, vides Certificate of Incorporation No.C-17063, 467 of 1986-1987 under the Companies Act, 1913 (as adopted in Companies Act, 1994). The bank has taken over the business of Rupali Bank (emerged as a nationalized commercial bank in 1972), pursuant to Bangladesh Bank Nationalization Order No. 1972 (P. O. No. 26 of 1972) on a going concern basis through a vendor agreement signed between the Ministry of Finance of the People's Republic of Bangladesh on behalf of Rupali Bank PLC and The Board of Directors on 14 December 1986 with a retrospective effect from 14 December 1986. Shares of the bank are listed in the Dhaka Stock Exchange PLC and Chittagong Stock Exchange PLC. The bank is now in operation with 587 Branches and 37 Sub-branches as of 30 June, 2026. The registered office of the bank is located at 34 Dilkusha C/A, Dhaka-1000. Now it is temporally shifter to Yunus Center at Level-14, 52-53 Dilkusha C/A, Dhaka-1000.

1.02 Principal activities and nature of operation of Rupali Bank PLC

The principal activities of the bank are to provide all kinds of commercial banking and related services such as accepting deposits, lending loans and advances to customers, Foreign trade, trade financing, agency function and services, treasury functions, cash management, securities and custody services, remittance services etc.

1.03 Islamic Banking Window/Unit

The Bank obtained approval to operate Islamic Banking function vide letter no: Ref. BRPD (LS-1)/745(04)/2023-3622 dated 16.05.2023. Soon after getting approval letter from Bangladesh Bank, the bank started its Islamic banking related operation activities and then opened 01 (one) Islamic Banking window with Rupali Sadan Corporate Branch, Motijheel on 11.10.2023. Now, it has 02 (two) branches under operation. The Islamic Banking Window is being governed by Bangladesh Bank in compliance with its rules, regulations, policy and guidelines in terms of sharia based banking. The principal activities of this window is to provide all kinds of Sharia based Islamic Banking related investment, accepting deposits and services to its valued customers.

1.04 Subsidiary

Rupali Investment Limited

Rupali Investment Limited, a wholly owned subsidiary company of Rupali Bank PLC was incorporated on 31 March 2011 as a public limited company bearing registration No-27899 under Companies Act 1994 with an authorized share capital of Tk. 500.00 (Five hundred) crore. The company is formed to carry out the business of full-fledged merchant banking activities like issue management, portfolio management, underwriting, corporate advisory services, etc. Rupali Investment Limited has started its commercial operation from February 2012.

Rupali Bank Securities Limited

Rupali Bank Securities Limited a subsidiary company of Rupali bank PLC was incorporated as a private limited company on 29th August, 2013 vide registrar of Joint Stock Companies and Firms, Dhaka and certificate of incorporation No: C-110969/13 under Companies Act 1994. The main objective of the Company is to act as, and carry on the business of a stock broker & stock dealer and to engage in all types of stock broking business.

2.0 Significant accounting policies and basis of preparation of financial statements

2.01 Statement of Compliance

The consolidated financial statements of the Group and the financial statements of the Bank and its subsidiaries as at and for the period ended 30 September 2024 have been prepared under the historical cost basis, except for certain investments which are stated at fair/market value and freehold land and building are measured at revalued amount in accordance with the First Schedule (section-38) of the Bank Companies Act 1991(as amended up to 2013), BRPD Circular no. # 14 dated 25 June 2003 and DFIM Circular # 11, dated December 23, 2009, other Bangladesh Bank Circulars, International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), the Companies Act 1994, Securities and Exchange Rules 1987, Dhaka and Chittagong Stock Exchanges' listing regulations and other laws and rules applicable in Bangladesh. Where the requirements of Bangladesh Bank differ with those of IAS/IFRS in this case the requirements of Bangladesh Bank are applied.

2.02 Regulatory & Legal Compliance

The bank has complied with the requirements of following regulatory & legal authority and suitable criteria:

a) The Bank Companies Act, 1991 (as amended up to date)

b) The Companies Act, 1994

c) Rules & regulations issued by Bangladesh Bank

d) Securities & Exchange Rules, 1987

e) Securities & Exchange Ordinance, 1969

f) Securities & Exchange Act, 1993

g) IPO Rules, 1998

h) The Income-tax Act, 2023

i) VAT and Supplementary Act, 2012

j) VAT and Supplementary Rules, 2016

k) Applicable IAS and IFRS

2.03 Functional and Presentation Currency

The financial statements are presented in Bangladesh Taka (BDT), the Bank's functional currency. All financial information presented in BDT has been rounded to the nearest BDT.

2.04 Going Concern

The accompanying financial statements have been prepared on a going concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The accompanying financial statements do not include any adjustments which the bank should be unable to continue as a going concern.

2.05 Use of Estimates and Judgments

The preparation of financial statements is in conformity with International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires disclosures of contingent assets and liabilities at the financial statements date.

The most critical estimates and judgments are applied to the Provision for Impairment of Loans and Advances, Investments and Employee Benefits.

The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances,

the result of which form the basis of making the judgments about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates. However, the estimates and underlying assumptions are reviewed on an ongoing basis and the revision is recognized in the period in which the estimates are revised.

2.06 Basis of Consolidation of Operations of Subsidiaries

The financial statements of the company and its subsidiary, as mentioned in note No.1.04 have been consolidated in accordance with IFRS 10 'Consolidated Financial Statements. The consolidation of the financial statement has been made after eliminating all material inter-company balances, Assets, Liabilities incomes and expenses arising from inter-company transactions.

The total profit of the company and its subsidiary is shown in the Consolidated Statement of Profit or loss and other Comprehensive Income with the proportion of profit after taxation. All assets and liabilities of the company and of its subsidiary are shown in the Consolidated Statement of Financial Position.

2.07 Statement of Cash Flows

Statement of Cash Flows can be prepared in accordance with International Accounting Standards (IAS-7) Cash Flows Statement and the guideline of Bangladesh Bank BRPD Circular No: 14 dated 25 June 2003 under direct method. The statement shows the structure of changes in cash and cash equivalents during the period.

2.08 Statement of Changes in Equity

The statement of changes in equity reflects information about the increase or decrease in net assets or wealth. Statement of changes in equity has been prepared in accordance with **International Accounting Standard-1: Presentation of Financial Statements** and relevant guidelines of Bangladesh Bank.

2.09 Earnings per Share

Basic earnings per share has been calculated in accordance with IAS 33: Earnings per Share has been shown on the face of the statement of Profit or loss and other comprehensive Income. This has been calculated by dividing the Basic earnings by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share

Diluted earnings per share is calculated when any potential ordinary share arises in accordance with IAS 33 in line with Financial Reporting Act, 2015 under section 8(2) (Gha), Share Money Deposit has been considered as for the calculation of Dilution Earnings per Share.

2.10 Others

Reporting Period

The reporting period of these financial statement of the group and the bank cover from 01 January to 30 June, 2026.

2.11 Review of Financial Statement:

The financial statements were reviewed by the audit committee of the Board in its 217th meeting held on 08 July, 2026 and was subsequently approved by the Board of Directors in its 1292th meeting held on 22 July, 2026.

Shareholders' Equity (Solo): Amount in Tk.

Particulars	30 June. -2026	December-2025
Paid-up Capital	4,879,320,650	4,879,320,650
Share Money Deposit	6,799,953,800	6,799,953,800
Statutory Reserve	4,227,815,360	4,227,815,360
General Reserve	-	-
Assets Revaluation Reserve	536,611,827	536,611,827
Revaluation Reserve for Securities	402,593,469	140,664,637
Retained Earnings	(6,383,958,714)	49,401,377
Total Shareholders' Equity	**10,462,336,392**	**16,633,767,651**

2.12 Net Cash Flow per share from Operating Activities

Consolidated Net Cash Flow from operating Activities of the bank for the period from January to June increased due to deposits 2026 is positive BDT 295.95 Crore compared to BDT 6,787.71 Crore for the same period year 2025. Net Operating Cash flows per share decrease significantly due to decrease of deposits and decrease of loans and advances compared to that of the previous period.

2.13 Calculation of Net Cash Flow per share from operating activities:

Particulars	June,-2026	June,-2025
Net Operating Cash Flow per share (Restated) (Solo)	6.03	139.09
Net Operating Cash Flow per share (Restated) (Conso.)	6.07	139.11
Calculation of NOCFPS (Solo) = Net Cash Flow from operating Activities / Total No. of Share	= 2,940,097,985 / 487,932,065 = 6.03	= 67,866,331,943 / 487,932,065 = 139.09
Calculation of NOCFPS (Conso.) = Net Cash Flow from operating Activities / Total No. of Share	= 2,959,500,447 / 487,932,065 = 6.07	= 67,877,145,584 / 487,932,065 = 139.11

2.14 Share money Deposit

Share money deposit amount of Tk.679.99 Crore has been received from Ministry of Finance for injecting Capital and subject to the approval of the regulatory authority share will be allotted in favor of the Government and thereafter the share money deposit would be transferred to Paid up Capital.

2.15 Government of Peoples Republic of Bangladesh, FRC, Finance Division, Finance Ministry, published নং ১৪৬/এফআরসি/প্রশাঃ/প্রজ্ঞাপন/২০২০/০১, তারিখঃ ১১.০২.২০২০, As per section # 8(2) of Financial Reporting Act (FRA) 2015 related to Share Money Deposit. According to this circular instruction মূলধন রূপান্তরের পূর্ব পর্যন্ত উক্ত তহবিল সম্ভাব্য শেয়ার (Potential Share) হিসাবে বিবেচিত হবে এবং সেই মোতাবেক ইপিএস (EPS) গণনায় অর্ন্তভূক্ত করিতে হবে। So, Diluted EPS Calculation given below as follows:

Amount in Taka

Calculation of EPS:	June,-2026	June,-2025
Profit after tax for the year (Solo)	(6,433,360,092)	83,459,847
Profit after tax for the year (Consolidated)	(6,405,666,741)	99,373,251
Weighted average number of share Considering Share Money Deposit (restated)	1,167,927,445	1,167,927,445
Diluted Earnings per share (Considering Share Money Deposit) (Solo)	(5.51)	0.07
Diluted Earnings per share (Considering Share Money Deposit) (Consolidated)	(5.48)	0.09

Amount in Taka

2.16 Calculation of Net Assets value per Share (NAVPS)	June,-2026	December-2025
Shareholders' Equity (Solo)	10,462,336,392	16,633,767,651
Shareholders' Equity (Consolidated)	10,942,206,246	17,085,944,155
Number of shares	487,932,065	487,932,065
Weighted average number of shares Considering Share Money Deposit	1,167,927,445	1,167,927,445
Net Asset value per Share (NAVPS) (Solo)	21.44	34.09
Net Asset value per Share (NAVPS) (Consolidated)	22.43	35.02
Diluted Net Asset Value Per Share (NAVPS) (Considering Share Money Deposit) (Solo)	8.96	14.24
Diluted Net Asset Value Per Share (NAVPS) (Considering Share Money Deposit) (Consolidated)	9.37	14.63



Amount in Taka

2.17 Calculation of Net Operating Cash Flow Per Share (NOCFPS)	June,-2026	June, 2025
Net Cash from Operating Activities (Solo)	2,940,097,985	67,866,331,943
Net Cash from Operating Activities (Consolidated)	2,959,500,447	67,877,145,584
Number of shares (restated)	487,932,065	487,932,065
Weighted average number of share considering Share Money Deposit.(restated)	1,167,927,445	1,167,927,445
Net operating cash flow per share (Solo)	6.03	139.09
Net operating cash flow per share (Consolidated)	6.07	139.11
Diluted Net Cash Operating Inflow Per Share (Considering Share Money Deposit) (Solo)	2.52	58.11
Diluted Net Cash Operating Inflow Per Share (Considering Share Money Deposit) (Consolidated)	2.53	58.12

2.08 Related Party Transactions

As per International Accounting Standard (IAS) 24 : Related Party Disclosures, parties are considered to be related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operational decisions. The bank carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with its related parties.

During the year the bank has some transactions with the government (majority shareholder of the bank) & Government owned Corporation Company in respect of banking business as like loans and advances, guarantees and commitments as mentioned below:

Disclosure on Related party transactions during the year ended 30 June, 2026 as per IAS-24				
Sl. No.	Name of Related Party	Related party relationship	Transaction Amount in Crore	Nature of transaction
1	Government	Majority share holder	1,922.89	Loans and Advances
2	Government	Majority share holder	1119.07	Advance Income Tax
3	Government	Majority share holder	21,459.28	Government Securities
4	Government	Majority share holder	33,866.82	Deposits
5	Government	Majority share holder	14,503.18	L/C
6	Government	Majority share holder	292.35	Guarantee
7	Rupali Investment Limited	Subsidiary	4.56	Loans and Advances
8	Rupali Bank Securities Limited	Subsidiary	7.11	Loans and Advances

2.19 Provisions:

Bank maintained Provision for Loans & advances, Investment, Others Assets and Employees Pension Fund as per instruction of Bangladesh Bank vide letter no. বিএসডি-৪/রূপালী/২০২৬-২৬৩, তারিখঃ ৩০ এপ্রিল, ২০২৬.

** The details of the published quarterly financial statements is available in the website of the issuer of securities. The address of the website is www.rupalibank.com.bd



	Particulars	Notes	Amount in Taka	
			30 June,2026	31 December,2025
3.00	**Cash**			
	Cash in hand (including foreign currencies)	3.01	8,211,130,337	6,711,953,238
	Balance with Bangladesh Bank and it's agent banks (including foreign currencies)	3.02	30,567,184,348	36,212,177,168
			38,778,314,685	**42,924,130,406**
3.01	**Cash in hand**			
	Local currency	3.01.01	8,169,048,236	6,688,257,811
	Foreign currency		42,082,101	23,695,427
			8,211,130,337	**6,711,953,238**
3.01.01	Local currency			
	Cash in hand		7,961,105,836	6,489,346,411
	Cash with ATM		205,329,500	195,357,500
	Islamic Banking Window		2,612,900	3,553,900
			8,169,048,236	**6,688,257,811**
3.02	**Balance with Bangladesh Bank and it's agent banks**			
	Balance with Bangladesh Bank			
	Local currency		29,460,685,452	34,504,109,647
	Foreign currency	3.02.01	29,946,528	63,930,083
	Islamic Banking Window		6,203,388	2,056,694
			29,496,835,368	**34,570,096,423**
	Balance with Sonali Bank as agent of Bangladesh Bank		1,070,348,980	1,642,080,745
			30,567,184,348	**36,212,177,168**
			38,778,314,685	**42,924,130,406**
3.02.01	**Balance with Bangladesh Bank (Foreign currencies)**			
	USD		-	35,113,364
	Pound		792,638	757,687
	CNY		29,153,890	28,059,032
			29,946,528	**63,930,083**
3(a)	**Consolidated Cash in Hand**			
	Cash in hand			
	Rupali Bank PLC (Note - 3.01)		8,211,130,337	6,711,953,238
	Rupali Investment Limited		25,000	25,000
	Rupali Bank Securities Limited		25,916	28,252
			8,211,181,253	**6,712,006,490**
	Balance with Bangladesh Bank and its agent banks (including foreign currencies)			
	Rupali Bank PLC (Note - 3.02)		30,567,184,348	36,212,177,168
	Rupali Investment Limited		50,781,430	47,103,385
	Rupali Bank Securities Limited		117,899,287	104,283,705
			30,735,865,065	**36,363,564,258**
			38,947,046,318	**43,075,570,748**
4.00	**Balance with other banks and financial institutions**			
	In Bangladesh	4.01	17,512,493,365	17,511,585,892
	Outside Bangladesh	4.02	920,076,637	490,863,859
			18,432,570,002	**18,002,449,751**

	Particulars	Notes	Amount in Taka	
			30 June,2026	31 December,2025
4.01	**In Bangladesh**			
	Current accounts		-	-
	Short-term deposit accounts		-	-
	Savings accounts		-	-
	Fixed deposits	4.01.01	17,511,585,892	17,511,585,892
	Islamic Banking Window		907,473	-
			17,512,493,365	**17,511,585,892**
4.01.01	**Fixed deposit accounts**			
	With Banks (Local Currency)			
	RAKUB		-	-
	The Padma Bank Ltd.		1,100,000,000	1,100,000,000
	Meghna Bank Ltd.		1,000,000,000	1,000,000,000
	Union Bank Ltd		1,029,701,389	1,029,701,389
	AB Bank Ltd		500,000,000	500,000,000
	ICB Islamic Bank Ltd. (Oriental Bank Ltd.)		198,900,000	198,900,000
			3,828,601,389	**3,828,601,389**
	With Banks (Foreign Currency)		-	-
	With Non Banking Financial Institutions ****			
	Peoples Leasing & Finance Services		1,200,000,000	1,200,000,000
	FAS Finance and Investment Ltd.		1,031,600,000	1,031,600,000
	Union Capital Ltd.		200,000,000	200,000,000
	International Leasing & Finance		1,067,000,000	1,067,000,000
	First Lease Finance Limited		546,380,000	546,380,000
	Phoenix Finance & Investment Ltd.		200,000,000	200,000,000
	Fareast Finance		400,000,000	400,000,000
	Premier Leasing		550,000,000	550,000,000
	Investment Corporation of Bangladesh (ICB)		5,767,500,000	5,767,500,000
	Aviva Finance Ltd.		2,221,888,889	2,221,888,889
	Bangladesh Industrial Finance Co. Ltd (BFIC)		498,615,614	498,615,614
			13,682,984,503	**13,682,984,503**
			17,511,585,892	**17,511,585,892**

****(As per Bangladesh Bank Instruction Ref.No: BRPD (P)/661/13 /2024-97, Dated: 03.01.2024 there was an exemption for keeping provision against deposits (FDR) with NBFI in 2023. Bank already has maintained provision of Tk.50.00 crore against FDR in Bangladesh Industrial Finance Co. Ltd.

4.03	**Balance wirh Others Bank & NBFI Provision Required & Maintained**			
	Required Provision for Balance wirh Others Bank & NBFI		-	-
	Provision Maintained for Balance wirh Others Bank & NBFI		500,000,000	500,000,000
	Total Provision surplus / (shortfall)		**500,000,000**	**500,000,000**
4(a)	**Consolidated Balance with other banks and financial institutions**			
	In Bangladesh			
	Rupali Bank PLC (Note - 4.01)		17,512,493,365	17,511,585,892
	Rupali Investment Limited *		10,165,000	-
	Rupali Bank Securities Limited		66,963,248	107,963,404
			17,589,621,613	**17,619,549,296**

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
Outside Bangladesh			
Rupali Bank PLC (Note - 4.02)		920,076,637	490,863,859
Rupali Investment Limited		-	-
Rupali Bank Securities Limited		-	-
		920,076,637	490,863,859
		18,509,698,249	18,110,413,154

* Note: Investment in FDR of Rupali Investment Ltd had been considered in line with Investment upon consolidation in Note No: 6 (a). Now, this year it has been reported under this head with previous year restated.

5.00 Money at call and short notice

In Bangladesh	4,360,000,000	4,600,000,000
Outside Bangladesh	-	-
	4,360,000,000	4,600,000,000

5.01 In Bangladesh

Local Currency	5.01.01	4,360,000,000	4,600,000,000
Foreign Currency	5.01.02	-	-
		4,360,000,000	4,600,000,000

5.01.01 In Bangladesh (Local Currency)

With Bank		
FSI Bank PLC	1,000,000,000	1,000,000,000
FSI Bank PLC	330,000,000	330,000,000
FSI Bank PLC	500,000,000	500,000,000
Union Bank PLC	500,000,000	500,000,000
Social Islami Bank PLC	500,000,000	500,000,000
Global Islami Bank PLC	470,000,000	470,000,000
Union Bank PLC	500,000,000	500,000,000
Exim Bank PLC	470,000,000	470,000,000
	4,270,000,000	4,270,000,000
Investment Corporation of Bangladesh (ICB)	90,000,000	330,000,000
With Non-Bank financial institutions	90,000,000	330,000,000
	4,360,000,000	4,600,000,000

5.01.02 Lent to other Bank (Foreign Currency)

In Bangladesh (Foreign Currency)	-	-

5.02 Outside Bangladesh - -

5(a) Consolidated Money at call and short notice

Rupali Bank PLC	5.00	4,360,000,000	4,600,000,000
Rupali Investment Limited .		-	-
Rupali Bank Securities Limited		-	-
		4,360,000,000	4,600,000,000

6.00 Investment

Government securities	6.01	214,592,778,451	199,426,093,980
Other investment	6.02	24,875,374,557	25,719,827,424
		239,468,153,008	225,145,921,403

	Particulars	Notes	Amount in Taka	
			30 June,2026	31 December,2025
6.01	**Government (Investment in government securities)**			
	Treasury bill	6.01.01	31,812,698,800	73,262,907,500
	Treasury Bonds	6.01.02	182,722,319,251	122,129,752,480
	Revers REPO Wirth BB		-	4,000,000,000
	Prize bonds		25,850,400	24,284,000
	Islamic Banking Window		31,910,000	9,150,000
			214,592,778,451	**199,426,093,980**
6.01.01	**Treasury bill**			
	91 Days Treasury Bill		3,861,120,100	21,652,533,600
	182 Days Treasury Bill		8,787,385,000	29,244,429,000
	364 Days Treasury Bill		14,249,841,700	22,365,944,900
	Treasury Bill (Inter Bank Reverse Repo) (HFT)		4,914,352,000	
			31,812,698,800	**73,262,907,500**
6.01.02	**Treasury bond**			
	2 years Treasury Bonds		7,905,696,600	11,612,255,100
	3 years Treasury bonds		-	402,337,200
	5 years Treasury Bonds		63,077,353,211	43,666,778,850
	7 years Special Treasury Bond		4,871,700,000	4,871,700,000
	10 years Treasury Bond		40,052,067,740	24,061,784,610
	15 years Treasury Bond		23,470,197,520	18,060,237,780
	20 years Treasury Bond		41,872,887,780	19,454,658,940
	Treasury Bond (Inter Bank Reverse Repo) (HFT)		1,072,492,000	-
	Floating Rate with Bangladesh Bank		399,924,400	-
			182,722,319,251	**122,129,752,480**

Investment in government securities classified as per Bangladesh Bank circular No. DOS-05,dated 26.05.2008 and all Circulars Letter issued by Bangladesh Bank subsequently.

6.01.03 **Held for trading (HFT)**

Treasury bill

91 Days Treasury Bill	3,861,120,100	21,652,533,600
182 Days Treasury Bill	8,787,385,000	29,244,429,000
364 Days Treasury Bill	14,249,841,700	19,999,441,300
	26,898,346,800	**70,896,403,900**
Bangladesh Bank Bill	-	-
Treasury Bill (Inter Bank Reverse Repo) (HFT)	4,914,352,000	
	31,812,698,800	**70,896,403,900**

Details are in Schedule- 'B-2'

Held to maturity (HTM)

Treasury bill

182 Days Treasury Bill	-	-
364 Days Treasury Bill	-	2,366,503,600
	-	**2,366,503,600**

Held to maturity (HTM)

Bonds

2 years Treasury Bond	6,896,916,200	10,597,648,500
3 years Treasury bonds	-	-
5 years Treasury Bond	48,801,734,701	40,177,240,330
10 years Treasury Bond	37,983,463,900	23,714,335,100
15 years Treasury Bond	23,434,770,300	18,025,444,700
20 years Treasury Bond	22,108,436,400	18,811,994,500
	139,225,321,501	**111,326,663,130**

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
7 years Special Treasury Bond		4,871,700,000	4,871,700,000
10 Years Bangladesh Govt. Special Purpose Bond		837,482,000	-
Treasury Bond (Inter Bank Reverse Repo) (HFT)		1,072,492,000	
Floating Rate with Bangladesh Bank		399,924,400	
		7,181,598,400	**4,871,700,000**
Details are in Schedule- 'B'		**146,406,919,901**	**116,198,363,130**
Held for trading (HFT)			
2 years Treasury Bond		1,008,780,400	1,014,606,600
3 years Treasury Bond		-	402,337,200
5 year Treasury Bond		12,771,938,510	1,985,858,520
5 year Treasury Bond (Sukuk)		1,503,680,000	1,503,680,000
10 years Treasury Bond		1,231,121,840	347,449,510
15 year Treasury Bond		35,427,220	34,793,080
20 year Treasury Bond		19,764,451,380	642,664,440
		36,315,399,350	**5,931,389,350**
Details are in Schedule- 'B-1'		**182,722,319,251**	**122,129,752,480**
6.02 Others			
Ordinary shares	6.02.01	7,107,844,339	7,106,342,774
Preference shares	6.02.02	1,982,800,000	1,987,800,000
Debenture	6.02.03	2,583,200	2,583,200
Subordinated Bond	6.02.04	7,300,000,000	7,800,000,000
Mutual Fund	6.02.05	1,660,261,211	1,660,261,211
Commercial Paper	6.02.06	15,248,532	18,702,963
Corporate Bond	6.02.07	4,750,000,000	5,087,500,000
Bridge Finance	6.02.08	2,056,637,275	2,056,637,275
		24,875,374,557	**25,719,827,424**
6.02.01 Ordinary Shares			
Quoted		5,296,802,699	5,300,301,134
Unquoted		1,811,041,640	1,806,041,640
		7,107,844,339	**7,106,342,774**
6.02.02 Preference shares			
OIL redeemable preference share		1,482,800,000	1,482,800,000
OIL convertible preference share		500,000,000	500,000,000
Disaster Recovery Site		-	5,000,000
		1,982,800,000	**1,987,800,000**
Details are in Schedule - 'B-3.01'		-	
6.02.03 Debentures			
Approved		2,583,200	2,583,200
Un-approved		-	-
		2,583,200	**2,583,200**
Details are in Schedule- 'B-4'			
6.02.04 Subordinated Bond			
Dutch Bangla Bank PLC			200,000,000
Al-arafa Islamic Bank PLC Sub ordinated Bond			400,000,000
NCC Bank PLC Subordinated Bond			500,000,000
Farmers Bank PLC Sub ordinated Bond		500,000,000	-
Trust Bank PLC Sub ordinated Bond-IV			900,000,000
Shahajalal Bank PLC Sub ordinated Bond-II			400,000,000
Islamic Bank Bangladesh PLC Sub ordinated Bond			300,000,000

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
ICB		900,000,000	800,000,000
FSIBL III		400,000,000	400,000,000
Union Bank PLC		300,000,000	400,000,000
Exim Bank-II		200,000,000	300,000,000
Pubali Bank PLC		400,000,000	1,200,000,000
Dutch Bangla Bank		800,000,000	1,000,000,000
Southeast Bank PLC		400,000,000	1,000,000,000
Islamic Bank PLC		400,000,000	-
IFIC Bank PLC		1,200,000,000	-
Standard Bank PLC		200,000,000	-
EBL III		800,000,000	-
UCBL-V		800,000,000	-
		7,300,000,000	**7,800,000,000**

6.02.05 Mutual Fund

Investment in Bangladesh Fund	1,060,000,000	1,060,000,000
Vanguard AML Rupali Bank Balanced Fund	400,000,000	400,000,000
Candle Stone Rupali Bank Growth Fund	150,000,000	150,000,000
Shahjalal Assets Management Ltd. (Mutul Fund)	50,000,000	50,000,000
ICB 7th	3,100	3,100
ICB 8th	2,100	2,100
ICB 3rd NRB	256,011	256,011
Details shown in Schedule- 'B-6'	**1,660,261,211**	**1,660,261,211**

As per instruction of regulatory authorities (Bangladesh Bank and BSEC), the board of directors of Rupali Bank PLC invested Tk.106 crore Investment in Bangladesh Fund in according to the decision of the board meeting No. 852, dated 22 March, 2011 and No.910, dated 15 May, 2013 respectively.

6.02.06 Commercial Paper

Hashem Foods Ltd	15,248,532	18,702,963
	15,248,532	**18,702,963**

6.02.07 Corporate Bond

Ashugonj Power	-	187,500,000
Beximco Comm.Ltd	2,500,000,000	2,500,000,000
Pran Agro Bond	100,000,000	100,000,000
Beximco Green Sukuk	2,000,000,000	2,000,000,000
North-West Power Generation Company Limited	150,000,000	300,000,000
	4,750,000,000	**5,087,500,000**

6.02.08 Bridge Finance -

Energon BD Ltd.	-	-
Orion Infucion	2,050,000,000	2,050,000,000
Other Bridge Finance	6,637,275	6,637,275
	2,056,637,275	**2,056,637,275**

Details shown in Schedule- 'B-6'

6(a) Consolidated Investments

Government			
Rupali Bank PLC	6.01	214,592,778,451	199,426,093,980
Rupali Investment Limited		-	-
Rupali Bank Securities Limited		-	-
		214,592,778,451	**199,426,093,980**

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
Others			
Rupali Bank PLC	6.02	24,875,374,557	25,719,827,424
Rupali Investment Limited		1,340,008,739	1,390,836,331
Rupali Bank Securities Limited **		1,044,931,950	992,942,906
		27,260,315,246	**28,103,606,661**
		241,853,093,697	**227,529,700,640**
7.00 Loans and advances			
Loans, cash credits and overdrafts etc.	7.01	520,307,478,986	511,359,860,759
Bills purchased and discounted	7.02	1,085,906,510	1,167,229,122
		521,393,385,496	**512,527,089,881**
7.01 Loans, cash credit, overdrafts, etc.			
In Bangladesh			
Loan- general		189,055,765,871	193,771,037,085
Cash credit		46,665,085,462	48,921,326,605
Overdrafts		17,146,856,246	17,148,039,627
Other loans	7.01.01	267,439,771,406	251,519,457,441
		520,307,478,986	**511,359,860,759**
Outside Bangladesh:		-	-
		520,307,478,986	**511,359,860,759**
7.01.01 Other loans			
Loan payment against documents (PAD)		2,142,365,719	1,799,841,424
Loan against imported merchandise (LIM)		1,139,022,216	1,319,892,326
Packing credit		432,376,190	422,599,226
Loans against trust receipt (LTR)		2,661,343,784	13,188,850,364
SME Loan		61,588,332,032	58,268,528,029
Staff Loan	7.01.01.a	42,331,319,268	40,380,374,938
Rural credit		8,779,391,626	8,356,264,960
Government Employees Loans		4,880,841,593	4,916,828,309
Forced loan		22,348,561,233	21,450,064,180
Foreign Currency Loans		2,438,555,796	2,564,294,193
Reschedule Loan		104,440,586,644	89,883,535,282
Reschedule Term Loan		14,257,075,306	8,968,384,209
		267,439,771,406	**251,519,457,441**
7.01.01.a Staff Loan			
Staff House Building Loan (SHBL)		41,048,177,725	39,454,277,898
Executive Car Loan		473,548,211	437,642,640
Staff Motorcycle Loan		678,820,319	394,740,287
Provident Fund Loan (PF)		2,650,870	2,625,216
Employee Housing Loan (EHL)		112,119,630	86,130,030
Staff Bicycle Loan		16,002,513	4,958,867
		42,331,319,268	**40,380,374,938**
7.02 Bills purchased and discounted		-	
Payable in Bangladesh			
Inland bill purchased and discounted		59,728,114	173,276,081
Payable outside Bangladesh			
Foreign bill purchased and discounted		1,026,178,397	993,953,042
		1,085,906,510	**1,167,229,122**
7(a) Consolidated loans and advances			
Loans, cash credits and overdrafts etc.			
Rupali Bank PLC	7.01	520,307,478,986	511,359,860,759
Rupali Investment Limited *		291,982,860	303,273,212
Rupali Bank Securities Limited		492,384,610	475,533,064
		521,091,846,456	**512,138,667,035**
Less: Inter Company Loan	7.a.1	116,758,992	157,522,364
		520,975,087,464	**511,981,144,671**

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
Bills Purchased and Discounted			
Rupali Bank PLC		1,085,906,510	1,167,229,122
Rupali Investment Limited		-	-
Rupali Bank Securities Limited		-	-
		1,085,906,510	1,167,229,122
		522,060,993,975	513,148,373,793

7.a.1 Inter Company Loan

Rupali Investment Limited	45,632,616	92,206,186
Rupali Bank Securities Limited	71,126,376	65,316,178
	116,758,992	157,522,364

The Parent (Rupali Bank PLC) Company disburses Loan to its two Subsidiary Company (Rupali Bank Investment Limited and Rupali Bank Securities Ltd) of Tk 116,758,992. Now the said amount has been eliminated upon Consolidation as per IFRS-10.

8.00 Fixed assets including land, building, furniture and fixtures

Land	10,011,039,466	10,011,039,466
Building	4,325,514,774	4,308,756,323
Furniture and fixture	1,355,792,658	1,333,873,929
Mechanical equipment	1,449,091,933	1,432,581,834
Vehicles	565,388,799	565,388,799
Computer	1,723,716,914	1,486,449,767
CC Camera and Others	155,032,353	153,740,769
Right -of-Use Assets	432,308,436	432,308,436
	20,017,885,332	19,724,139,323
Interior Decoration & Renovation	170,903,211	169,679,184
Software (Intangible Asset's)	249,769,341	249,520,345
	20,438,557,883	20,143,338,851
Accumulated depreciation & Amortization	5,754,396,294	5,645,474,038
Written down value at 31 December,2025	14,684,161,590	14,497,864,814

The fixed assets recognition and measurement policy are described in note No.2.2.05

8(a) Consolidated Fixed assets including land, building, furniture and fixtures

Rupali Bank PLC	8.00	14,684,161,590	14,497,864,814
Rupali Investment Limited		7,625,408	7,296,281
Rupali Bank Securities Limited		7,929,798	6,964,033
		14,699,716,796	14,512,125,128

9.00 Other assets

Income generating other assets			
Investment in shares of subsidiary company	9.01	2,000,000,000	2,000,000,000
Receivable from Orion Infrastructure Ltd.		-	-
		2,000,000,000	2,000,000,000
Non Income generating other assets			
Advance rent and advertisement	9.02	214,912,889	221,914,701
Interest accrued on Investment	9.03	9,305,151,106	7,406,296,824
Interest Receivable on COVID-19		16,669,747	37,226,243
Interest Receivable (Block Interest)		2,295	75,390,362
Supervision Charge Receivable		117,947,561	152,150,218
Accrued income on property		4,907,003	4,907,003
Prepaid Expenses	9.04	412,440,170	10,866,986
Stationary and stores, Stock, stamps and forms	9.05	93,919,303	87,403,028
Branch adjustment account	9.06	10,435,491,811	1,686,705,507
Security deposits		1,286,448	1,309,182
Suspense accounts	9.07	1,666,924,848	1,747,743,093
Others	9.08	16,467,720,651	15,156,809,954
Islamic Banking Window		-	-
		38,737,373,832	26,588,723,098
		40,737,373,833	28,588,723,098

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025

9.01 Investment in share in subsidiary company

Rupali investment limited	1,000,000,000	1,000,000,000
Rupali Bank Securities limited	1,000,000,000	1,000,000,000
	2,000,000,000	2,000,000,000

9.02 Advance rent and advertisement etc.

Advance rent	214,912,889	221,914,701

9.03 Interest accrued on investment

Balance with other Bank and Financial Institution	761,884,045	754,133,629
Call money	-	110,070
Government treasury bonds	3,789,265,896	2,119,235,506
Accrued Interest on Government treasury Bonds	-	17,553,310
Corporate bonds	516,879,917	529,996,595
Debenture	17,553,310	-
Subordinated Bond	172,312,879	438,137,836
Accrued income from preference share	3,161,530,901	3,186,701,931
Interest Receivable on Branch	6,016	3,379
Interest Receivable on Rural Credit (RC)	387,087,522	
Interest Receivable on Agri Rural and Microcredit Loan	21,470,860	
Commission Receivable on A Challan	28,400,141	27,842,539
Over due FDR	121,919,296	121,919,296
Accrued Interest Received from Bridge Finance	210,249,996	210,249,996
Accrued Income on LC Commission and Amendment	116,589,575	
Interest accrued on Commercial paper	752	412,737
	9,305,151,106	7,406,296,824

9.04 Prepaid Expenses

Renovation Development Expenses	-	-
Advances on head Office Division & Others	412,440,170	10,866,986
	412,440,170	10,866,986

9.05 Stationary and stores, Stock, stamps and forms

Stationary and stores	76,934,139	72,484,918
Stock, stamps and forms	16,985,163	14,918,110
	93,919,303	87,403,028

9.06 Branch adjustment accounts

Debit balance

Head office account	5,491,967,894,677	4,993,673,483,215
Branch account	39,511,534	39,511,534
	5,492,007,406,211	4,993,712,994,748

Credit balance

Head office account	5,481,568,611,904	4,992,022,986,745
Branch account	3,302,496	3,302,496
	5,481,571,914,400	4,992,026,289,241
	10,435,491,811	1,686,705,507

During the year net balance of Branch Adjustment arrived as debit balance has been shown under the head "other Assets". The Net debit balance of Branch Adjustment account arrived due to transit in responding entries.

	Particulars	Notes	Amount in Taka	
			30 June,2026	31 December,2025
9.07	**Suspense account**			
	Demand drafts paid without advice		2,726,382	2,718,440
	Foreign drafts paid from suspense account		290,641	316,641
	Advance Legal Expenses		843,203	639,233
	Advance paid to Rupali Securities Ltd.		119,995	119,995
	Advanced Dividend paid to Govt.		1,500,000	1,500,000
	WES fund purchased		9,921,905	9,921,905
	Suspense A/C (Sanchaypatra)		29,852,721	29,267,248
	Sundry Deposit (EURO)		31,806,987	31,806,987
	Advanced Against TADA		77,000	77,000
	Suspense A/C Treasury		1	1
	Susp. Account - 5% Special Benefit paid to RBL Retired Employees		249,537	296,125
	Suspense (US Dollar)		1,457,315,669	1,457,315,669
	Suspense (Pound Sterling)		106,953	106,953
	Advance on Pre-Funding (bKash)		94	142,965,560
	Suspense A/C Incentive Bonus		-	52,598
	Susp.A/C-10% Special Benefit Paid to RBL Retired Employees		302,986	239,570
	Susp.A/C-15% Special Benefit Paid to RBL Retired. Employees		373,469	217,768
	Sundry debtors		131,437,304	70,181,399
			1,666,924,848	1,747,743,093
9.08	**Others**			
	Pension paid to Rupali Bank Ltd. employees		8,205,635	9,491,429
	Pension paid to retired Govt. servants		1,624,923	1,624,923
	Medical All. Paid to RBL Ret. Employee		1,682,250	1,801,274
	Eid Ul Azha Paid to RBL Ret. Employee		3,120,391	1,502,849
	Nababarsa Bhata Paid to RBL Ret. Employee		366,022	175,361
	Jute, sector corp, agri. credit and others		1,454,042,946	1,454,042,946
	Protested bills		496,690,274	496,730,274
	Agricultural loan transferred to BKB & RAKUB		302,492,619	302,492,619
	Remission of rural house building loan		731,181	731,181
	Remission of agri loans		236,567,189	236,567,189
	Exchange equalization		42,893,697	42,893,697
	WEB Remittance Payment		36,529,953	30,313,585
	Receivable from Summit S Bank - related party *		-	36,118,569
	Printing Materials		1,055,434	343,218
	Advance paid to Rupali Branch Agent (MFS)		5,312,141	5,063,605
	Cash incentive on FR (Branch)		42,702	44,355
	Miscellaneous Advance		3,534,129	3,838,692
	Cash Incentive on FR from Exchange House		1,922,169,481	2,273,525,186
	Cash Incentive COBA		22,634	22,634
	1% Cash Incentive (Branch & R. House)		78,143	78,143
	Brac Bank (ATM)		605,318	605,318
	IBASS Automated Challan		68,180	13,269,547
	Deferred tax assets	9.08.01	759,128,939	796,647,934
	Advance tax	9.08.02	11,190,756,468	9,448,885,425
			16,467,720,651	15,156,809,954

* This amount represents receivable in respect of share of Head office Ex. Rupali Bank PLC Karachi Branch.

	Particulars	Notes	Amount in Taka	
			30 June,2026	31 December,2025
9.08.01	**Deferred tax assets**			
	Opening balance on 01 January		796,647,934	674,598,193
	Less: Adjustment during the year	39.02.02	(37,518,995)	122,049,741
	Closing balance on 30 June, 2026		759,128,939	796,647,934
9.08.02	**Advance tax**			
	Opening balance on 1 January		9,448,885,425	7,204,384,071
	Add: Paid during the year		1,741,871,043	2,244,501,355
	Less Adjustment during the year		-	-
	Closing balance on 31st March 2026		11,190,756,468	9,448,885,425
	Tax deducted at source for the year		11,190,756,468	9,448,885,425
	2003		223,304,594	223,304,594
	2005		93,376,676	93,376,676
	2006		88,693,685	88,693,685
	2010		34,846,322	34,846,322
	2011		39,054,194	39,054,194
	2014		207,740,099	207,740,099
	2015		419,594,550	419,594,550
	2016		1,098,809,693	1,098,809,693
	2017		835,243,413	835,243,413
	2021		860,997,893	860,997,893
	2022		1,262,172,834	1,262,172,834
	2023		1,036,628,375	1,036,628,375
	2024		1,003,921,744	1,003,921,744
	2025		2,244,501,355	2,244,501,355
	June,2026		1,741,871,043	
	Total (A)		11,190,756,468	9,448,885,425
9.09	**Classification of other assets**			
	Unclassified		31,826,673,833	19,678,023,098
	Doubtful		56,100,000	56,100,000
	Bad/Loss		8,854,600,000	8,854,600,000
			40,737,373,833	28,588,723,098
	Required Provision for other assets		8,955,600,000	8,955,600,000
	Provision Maintained for other assets	13.03	4,280,708,841	4,280,708,841
	Total Provision surplus / (shortfall)		(4,674,891,159)	(4,674,891,159)
	In response to our Letter No: প্রকা/এফএডি/২০২৬/১৩৩ dated 29/04/2026, Bangladesh Bank approved forbearance facilities for shortfall provision against other assets vide letter no. বিএসডি-৪/রূপালী/২০২৬-২৬৩, তারিখঃ ৩০ এপ্রিল, ২০২৬.		4,674,891,159	4,674,891,159
	Provision excess / (shortfall)		-	-
9.10	**Other assets classified by generating of income**			
	Income generating		2,000,000,000	2,000,000,000
	Non-income generating		38,737,373,833	26,588,723,098
			40,737,373,833	28,588,723,098
9(a)	**Consolidated other assets**			
	Rupali Bank PLC	9.00	40,737,373,833	28,588,723,098
	Rupali Investment Limited		61,786,199	31,357,037
	Rupali Bank Securities Limited		57,592,000	64,845,105
			40,856,752,032	28,684,925,240
	Less: Investment in subsidiary company**		2,000,000,000	2,000,000,000
			38,856,752,032	26,684,925,240

**The Investment of parent Company (RB PLC) in subsidairy companies have been eliminated upon consolidation as per IFRS -10.

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
10.00 Non banking assets:		-	-
11.00 Borrowing from other banks, financial institutions and agents			
In Bangladesh	11.01	13,934,498,023	5,832,532,888
Outside Bangladesh	11.02	20,114,665	117,438,392
		13,954,612,688	**5,949,971,280**
11.01 In Bangladesh			
Local Currency	11.01.01	13,920,946,888	5,824,978,693
Foreign Currency	11.01.02	13,551,135	7,554,196
		13,934,498,023	**5,832,532,888**
11.01.01 Local Currency			
Refinance against jute scheme		157,750,000	173,525,000
RBL Subordinated Bond II*		1,000,000,000	1,000,000,000
Borrowing against BB Repo		8,674,231,058	1,850,000,000
Refinance for LIPS School F S Business		17,053,539	14,763,377
Refinance for Return Home People (500 Cr.Covid-19)		43,936,000	45,336,000
Refinance Against Green Transformation Fund (GTF)		2,731,922,463	2,193,080,061
Refinance Against Export Development Fund (EDF)		454,302,189	114,341,088
CMSME Pre-Finance Scheme (25000 Crore)		93,333,333	116,666,667
Refinance Scheme of Wheat and Corn		68,903,806	44,355,000
Refinance Scheme for Ensuring Food Safety		177,514,500	270,911,500
Short Term Borrowing with Bank		500,000,000	
Islamic Banking Window		2,000,000	2,000,000
		13,920,946,888	**5,824,978,693**
*** RB PLC Subordinated Bond**			
Sonali Bank PLC		-	-
Agrani Bank PLC		-	-
Janata Bank PLC		-	-
Megna Bank PLC (Subordinated Bond II)		1,000,000,000	1,000,000,000
		1,000,000,000	**1,000,000,000**
11.01.02 Foreign Currency			
Balance With Bangladesh Bank (USD)		9,902,564	0
Balance With Bangladesh Bank (EURO)		3,648,571	7,554,196
		13,551,135	**7,554,196**
11.02 Outside Bangladesh			
NOSTRO Accounts Credit Balance	11.02.01	2,268,925	97,490,014
Vostro Accounts	11.02.02	17,845,740	19,948,378
		20,114,665	**117,438,392**
11.02.01 Outside Bangladesh (NOSTRO Accounts Credit Balance)			
Regular:			
JPY		-	563,033
ACU		-	94,029,954
CNY		158,029	2,897,027
EURO		-	-
		2,268,925	**97,490,014**
11.02.02 Outside Bangladesh (Vostro Accounts)			
Summit Bank Ltd. Karachi-Vostro		144,113	17,617,873
Bank Al Habib Ltd. Vostro		19,062	2,330,305
		17,845,740	19,948,378

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
11.03 Borrowings from other banks, financial institutions and agents			
Secured by demand promissory (DP) notes and agreement		174,803,539	188,288,377
Unsecured borrowing		13,779,809,149	5,761,682,902
		13,954,612,688	5,949,971,280
11.04 Term grouping			
11.04.01 Short term borrowing			
Borrowing from other banks and agents		-	-
Foreign currency Borrowing from other banks and agents		15,820,060	105,044,210
		15,820,060	105,044,210
11.04.02 Long term borrowing			
RBL Subordinated Bond		1,000,000,000	1,000,000,000
Refinance against Brick		-	-
Refinance for LIPS School F S Business		17,053,539	14,763,377
Refinance against jute scheme		157,750,000	173,525,000
Re-finance against Low Income Professionals (Covid19)		-	-
		1,174,803,539	1,188,288,377
		1,190,623,598	1,293,332,587
11(a) Consolidated borrowing from other banks, financial institutions and agents			
Rupali Bank PLC	11.00	13,954,612,688	5,949,971,280
Rupali Investment Limited		-	-
Rupali Bank Securities Limited		-	-
		13,954,612,688	5,949,971,280
12.00 Deposit and other accounts of the Bank			
Current and other accounts	12.01	54,598,766,885	49,227,956,558
Bills payable	12.02	2,863,115,085	2,404,571,994
Saving deposits	12.03	151,435,328,340	138,700,349,284
Term / Fixed deposits	12.04	531,391,624,842	530,289,254,390
Other deposits		-	-
		740,288,835,152	720,622,132,226
12.01 Current and other accounts			
Current deposits		26,933,811,073	24,186,699,130
Call deposits		26,417,078	26,525,764
Other accounts	12.01.01	26,036,208,050	23,405,801,208
Deposit in Mobile Banking	12.01.02	1,602,315,753	1,608,927,455
Al-Wadeeah Current deposits Islamic Banking Window	12.05	14,931	3,000
		54,598,766,885	49,227,956,558
12.01.01 Other deposit & sundry deposit			
Hajj deposits		2,585,395	2,585,395
Margin on LC		8,476,869,676	7,628,082,654
Margin on guarantee		305,999,435	250,909,243
Special margin WES		2,735,619	2,735,619
Other margin		34,479,289	26,186,391
Key deposit		3,913,908	3,663,808
Staff security deposit		4,915,136	5,112,636
Security deposit (general)		41,055,460	40,291,945
Sundry creditor		2,754,686,882	1,841,902,271
Overdue fixed deposit		34,510,547	38,650,158
Cash credit (Hypo) Credit Balance		39,803	4,839,803
Bank Contribution Pension Fund		544,410	544,420
Staff contributory provident fund		7,099,755,661	6,979,079,909
Bank contributory provident fund		148,379	179,159
Collection Account (School,College,Madrasha and Others)		4,720,098,291	3,519,339,799

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
Sundry Deposits (Treasury)**		1,543,792,463	1,315,758,057
Foreign bank accounts Taka (USD)		509,423,488	1,265,932,137
Foreign bank accounts Taka		12,109,225	12,109,225
Insurance premium on locker deposit		552,702	434,132
Non- Resident F.C deposits A/C (TK,USD,EUR,GPB)		453,898,506	437,623,159
Income Tax Account For Employees Salary		655	6,878
Excess Paid Salary Recovery		67,068	66,951
Sale Proceeds from Lottery Ticket		25,227	66,939
BEFTN Sundry Deposit		13,917,406	9,707,378
Sundry Deposit -Due Income Tax Collection AC		20,083,418	19,993,142
		26,036,208,050	23,405,801,208

12.01.02 Deposit in Mobile Banking

Agent Wallet Deposit (TCSA)		28,747,701	30,049,976
Customer Wallet Deposit (TCSA)		1,558,579,443	1,557,313,826
Merchant Wallet Deposit (TCSA)		4,593,999	4,593,999
Mobile Operator Deposit (TCSA)		50,000	
Distributors Wallet Deposit (TCSA)		1,371,646	1,870,157
DSR Wallet Deposits (TCSA)		22,891	88,610
Education Merchant Wallet Deposits (TCSA)		8,950,072	15,010,887
Rupali Distributor Wallet Deposit (TCSA)		-	-
		1,602,315,753	1,608,927,455

12.02 Bills payable

Pay order payable		2,777,258,606	2,307,574,164
Foreign draft payable		191,461	191,461
Local draft payable		54,469,898	57,616,653
Mail transfer payable		251,098	226,422
Telegraphic transfer payable		90,000	90,020
Bills Payable (MFS)		3,256,216	2,363,020
Foreign bill receivable (BTOB)		27,597,806	36,510,254
		2,863,115,085	2,404,571,994

12.03 Saving deposits

Saving Bank Deposit		150,104,294,474	137,454,681,898
Savings Account (Pothoful)		758,147	756,717
Rupali Student Savings A/C (RSSA)		1,160,914,285	1,088,327,198
Krishaker Jannya Savings Bank Deposit		110,958,841	99,317,859
Rupali Senior Citizen Savings Scheme (RSCSS)		56,103,553	55,633,445
Blocked Savings Bank Deposit (10 - BSB)		5,550	46,395
Poor Rehabilitation Under Religion Ministry Account		21,988	1,517
Old Chitmahal Dwellers Account (411 - CHITD)		2,040	2,010
Islamic Banking Window (Mudaraba Saving Deposits)		2,269,460	1,582,244
		151,435,328,340	138,700,349,284

12.04 Term / fixed deposit

Fixed deposits	12.04.01	352,749,231,469	333,451,271,381
Special notice deposit (SND)		118,385,959,675	143,195,584,177
Deposit pension scheme (DPS)		517,624	566,104
Rupali deposit scheme etc.	12.04.02	60,218,514,338	53,630,732,729
Islamic Banking Window (Fixed &Term Deposits)		37,401,735	11,100,000
		531,391,624,842	530,289,254,390

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
12.04.01 Fixed deposits			
Government Organizations		3,698,149,077	3,698,149,077
Autonomous & Semi Autonomous Organizations		39,908,846,929	39,908,846,929
Deposit money Bank		3,808,568,726	3,808,568,726
Non Financial Public Enterprise		123,042,245,283	123,042,245,283
Local Authorities		1,433,723,828	1,433,723,828
Insurance Company & Pension Funds-Public		30,174,464,657	30,174,464,657
Other Financial Public Enterprise		2,713,063,850	2,713,063,850
Other non Financial Corporation Private		3,230,904,803	3,230,904,803
Non-Bank Depository Corporations Private		13,143,687,262	13,143,687,262
Non-Bank Depository Corporations Public		7,979,899,723	7,979,899,723
Individuals & Others (Household Resident)		123,615,677,331	104,317,717,243
		352,749,231,469	333,451,271,381
12.04.02 Rupali deposit scheme			
Rupali monthly profit scheme (RMPS)		2,593,150	2,593,150
Rupali double benefit scheme (RDBS)		3,195,397,404	3,244,017,289
Rupali triple benefit scheme (RTBS)		40,529,695	40,914,254
Rupali deposit pension scheme (1)		9,942	9,942
Rupali deposit scheme (RDS)		43,234,146	193,677,770
Rupali monthly saving scheme (RMSS)		10,432,943,126	12,059,627,896
Rupali millinior deposit scheme (RMDS)		11,873,129,493	11,975,627,873
Rupali quarterly profit scheme (RQPS)		2,118,325	2,305,774
Rupali Monthly Benefit for Senior Citizen (RMBSC)		1,075,651,028	1,515,881,312
Rupali lackpoti deposit scheme (RLDS)		35,879,068	43,612,684
Rupali kotipoti deposit scheme (RKDS)		59,343,419	64,910,346
Rupali Deposit Pension Scheme (RDPS) - Shimul		4,497,827,645	3,398,786,346
Rupali Kotipoti Deposit Scheme (RKDS) - Polash		308,190,402	232,201,889
Rupali Monthly Profit for Women (RMPW)- Shuli		1,002,464,792	1,049,855,086
Rupali Monthly Earning Scheme - RMES (Rupali Astha)		9,710,926,738	6,635,240,670
Rupali Monthly Benefit for senior Citizen -RMBSC		3,856,422,378	2,525,179,506
Rupali Dauble Benefit Scheme - RDBS 02		11,927,462,784	10,089,657,263
Rupali Celebration Deposit Scheme (RCDS)		376,013,012	115,341,961
Rupali Deposit Pension Scheme (RDPS - 3)		1,763,961,691	441,058,528
Rupali Monthly Scheme for Women (RMSW) - Sukonna		14,189,600	125,689
Islamic Banking Window (Monthly Scheme Deposits)		226,500	107,500
		60,218,514,338	53,630,732,729
12.05.1 Deposits in Islamic Banking Window			
Al-Wadeeah Current Account		14,931	3,000
Mudaraba Saving Accounts		2,269,460	1,582,244
Term / Fixed deposits		32,549,686	11,100,000
Mudaraba Special Notice Deposit		4,852,049	-
Rupali Monthly Deposits Scheme		226,500	107,500
		39,912,627	12,792,744
12(a) Consolidated deposit and other accounts			
Rupali Bank PLC	12.00	740,288,835,152	720,622,132,226
Rupali Investment Limited		-	-
Rupali Bank Securities Limited		-	-
		740,288,835,152	720,622,132,226
Categoriwise deposit			
Current and other accounts		54,598,766,885	49,227,956,558
Bills payable		2,863,115,085	2,404,571,994
Saving deposits		151,435,328,340	138,700,349,284
Term / Fixed deposit		531,391,624,842	530,289,254,390
Other deposit		-	-
		740,288,835,152	720,622,132,226

	Particulars	Notes	Amount in Taka	
			30 June,2026	31 December,2025
13.00	**Other liabilities**			
	Guarantee cover banking reserve		33,034,636	33,034,636
	Net foreign currency adjustment		-	86,416,929
	Unpaid dividend		50,992	50,992
	Reserve for Other Liabilities		7,646	7,646
	Interest payable	13.01	12,250,327,541	11,320,447,992
	Other accounts	13.02	1,402,706,312	3,006,832,010
	Provision for other assets	13.03	4,280,708,841	4,280,708,841
	Provision for current tax	13.04	1,007,253,291	755,380,336
	Deferred tax liabilities	13.05	572,940,430	582,256,273
	Provision for off-balance sheet exposure	13.06	4,105,601	4,105,601
	Provision for loans and advances	13.07	18,120,941,153	18,120,886,999
	Interest suspense accounts	13.08	66,547,833,787	55,601,735,176
	Other provision	13.09	8,778,717,800	9,101,476,973
	Lease Liabilities	13.10	148,990,718	172,823,652
	1% Start-up fund	13.11	498,499	14,038,669
	Islamic Banking Window		57,136	105,474
			113,148,174,382	**103,080,308,197**
13.01	**Interest payable**			
	Fixed deposits		10,128,307,170	11,133,692,947
	Interest Payable on FDR (Money Market) Block		-	118,458,000
	Interest Payable on Call Deposit (MM)		-	121,528
	Interest Payable on Borrowing (BB)		414,804	262,349
	All scheme deposit		2,111,356,251	57,041,935
	Sub-ordinated Bond		10,249,315	10,871,233
	Islamic Banking Window		-	-
			12,250,327,541	**11,320,447,992**
13.02	**Other accounts**			
	Excess pay recovery		121,106	121,106
	Excise duty (Adv. & Investment)		50,650	55,144
	Excise duty payable		30,000	30,000
	Source tax deducted from depositor and other		1,111,684,661	1,719,404,837
	WES fund purchase (Dollar & pound)		891,984	891,984
	Withheld salary		619,051	619,051
	Excise duty on deposits		17,944,322	850,204,708
	Tran tahabeel		139,164	139,164
	Tran Punarbashan		828,044	828,044
	VAT		106,756,932	266,850,251
	S/Dep. A/C BACH Charge		3,677,709	3,195,560
	Levy Deposit		385,107	385,107
	Service Charge		3,534	2,872
	Death Relief		10,000	10,000
	Fund Held		675,616	675,616
	Unclaimed A/C		5,644	5,644
	Income Tax		5,039,037	6,322,416
	Q-Cash Commission Accounts		743,795	141,231
	ATM Cash Retracted Account		1,689,270	1,059,380
	Income Tax Payable (Mobile Banking)		88,767	90,615
	Remission on Crops Loan		10,180	10,180
	Remission on Panel Interest		3,033	3,033
	Service Charge (BB)		29,157	30,919
	Revenue Fee / Inspection Fee		856,260	760,418
	Worker Fund		1,623,299	1,127,346
	Sundry Creditor (Swift Charge)		372,538	88,784
	CIB		-	233,729



Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
Cashier Cum LDA		-	2,429,856
Pakistani Bill		-	2,388,821
Impress Fund		706,819	706,819
Risk Fund for ICT Assets		3,842,210	3,842,210
Provision for Others		36,145,551	36,145,551
BACH Charge		26,422	28,786
ATM Payable		45	45
Cash Incentive COBA		347	347
Cash Reserve on Export		690,420	182,281
Financial Assistance (One Day Basic Salary/Lunch)		348,574	563,574
Miscellaneous other accounts		106,667,063	107,256,580
		1,402,706,312	3,006,832,010

13.03 Provision for other assets

Provision for unforeseen losses (protested bill)	13.03.01	500,373,240	500,373,240
Provision for rural credit fund	13.03.02	230,768,745	230,768,745
Provision for sundry debtors	13.03.03	309,368,870	309,368,870
Provision for reconciled entries	13.03.04	66,914,424	66,914,424
Provision for demand draft paid without advice	13.03.05	11,671,570	11,671,570
Advanced Dividend paid to Govt.	13.03.06	1,500,000	1,500,000
Provision against accrued interest in FDR (NBFI)	13.03.07	66,888,888	66,888,888
Provision for Orion Infrastucture Limited	13.03.08	1,290,400,000	1,290,400,000
Provision for rural house building		731,181	731,181
Provision for exchange adjustment		42,893,697	42,893,697
Provision for transfer of BKB & RAKUB		305,155,280	305,155,280
Provision for jute, sector corp. and Agri. Cr.		1,454,042,946	1,454,042,946
		4,280,708,841	4,280,708,841

13.03.01 Provision for unforeseen losses (protested bill)

Balance at the beginning of the year		500,373,240	360,373,240
Add: Made during the year	38.00	-	140,000,000
Balance at the end of the year		500,373,240	500,373,240

13.03.02 Provision for rural credit fund

Balance at the beginning of the year	230,768,745	230,960,074
Less: adjustment during the year	-	(191,330)
Balance at the end of the year	230,768,745	230,768,745

13.03.03 Provision for sundry debtors

Balance at the beginning of the year	309,368,870	309,368,870
Additional provision transferred to income	-	-
Balance at the end of the year	309,368,870	309,368,870

13.03.04 Provision for reconciled entries

Balance at the beginning of the year		66,914,424	66,014,424
Add: Made during the year	38.00	-	900,000
Balance at the end of the year		66,914,424	66,914,424

Details are in Schedule- 'E'

13.03.05 Provision for demand draft paid without advice

Balance at the beginning of the year	11,671,570	11,671,570
Add: Made during the year	-	-
Balance at the end of the year	11,671,570	11,671,570

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
13.03.06 Advanced Dividend paid to Govt.			
Opening balance on 01 January		1,500,000	1,500,000
Add: Addition during the year		-	-
Balance at the end of the year		1,500,000	1,500,000
13.03.07 Provision against accrued interest in FDR (NBFI)			
Opening balance on 01 January		66,888,888	66,888,888
Add: Addition during the year	38.00	-	-
Balance at the end of the year		66,888,888	66,888,888
13.03.08 Provision for Orion Infrastucture Limited			
Balance at the beginning of the year		1,290,400,000	1,032,320,000
Add: Made during the year **	38.00	-	258,080,000
Balance at the end of the year		1,290,400,000	1,290,400,000

** The Interest waiver of Orion Infrastucture Limited amount of Tk 258.08 Crore has already been credited in Income A/C. Now, the weavered amount of Tk 258.08 Crore has been reflected in the books of accounts by making adequate provision over 10 years with equal proportionately of Tk 25,80,80,000/- per year as per Board decision No-1095 dated 23.01.2021.

13.04 Provision for current tax			
Opening balance on 01 January		755,380,336	181,846,001
Add: Addition during the year	39.01	251,872,955	573,534,335
Less: Adjustment during the year ***		-	-
Balance at the end of the year		1,007,253,291	755,380,336
13.05 Deferred tax liabilities			
Opening balance on 01 January		582,256,273	609,340,933
Add: Addition during the year	39.02.01	(9,315,843)	(27,084,660)
Balance at the end of the year		572,940,430	582,256,273
13.06 Provision for off balance sheet exposure			
Provision at the beginning of the year		4,105,601	5,601
Add: Transfer from Special Provision (Reschedule Loan)		-	1,900,000
Add: Made during the year	36.00	-	2,200,000
Provision held at the end of the year		4,105,601	4,105,601
13.07 Provision for loans and advances			
Specific	13.07.01	16,998,686,999	16,998,686,999
General	13.07.02	-	-
Special provision*(Under BRPD Circuler 05/2019)	13.07.03	25,000,000	25,000,000
Special Provision (COVID-19)(Under BRPD Circuler 19/2021 & 50/2021)	13.07.04	-	-
Special Provision (Reschedule Loan)	13.07.05	-	-
Special provision for Restructure Loans	13.07.06	-	-
Special Provision for Bangladesh Suger and Food Industry	13.07.07	-	-
Special Provision for Writ	13.07.8	1,000,600,000	1,000,600,000
Special provision*(Under BRPD Circuler 04/2015)	13.07.9	96,600,000	96,600,000
Provision for Write-off Loan		54,154	
		18,120,941,153	18,120,886,999

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025

13.07.01 Specific Provision

Provision held at the beginning of the year		16,998,686,999	16,998,686,999
Special Provision for Bangladesh Suger and Food Industry		-	-
Add: Provision made during the year	35.00	-	-
Add: Transferred from off balance sheet exposure	13.06	-	-
Provision held at the end of the year		**16,998,686,999**	**16,998,686,999**

13.07.02 General provision

Provision held at the beginning of the year		-	-
Add: Provision made during the year	35.00	-	-
Less: Transferred to provision for Investment in Share	13.09.05	-	-
Less: Transferred to provision for Mutual Fund	13.09.11	-	-
Less: Transferred to provision for Bridge Finance	13.09.13	-	-
Less: Transfer to Sub-ordenated Bond	13.09.15	-	-
Provision held at the end of the year		-	-

13.07.03 Special Provision*(Under BRPD Circuler 05/2019)

Provision held at the beginning of the year		25,000,000	166,600,000
Less: Transfer to provision for Writt Loans		-	(45,000,000)
Less: Transfer to Special provision*(Under BRPD Circuler 04/2015)		-	(96,600,000)
Less: Transfer to Bangladesh Suger and Food Industry		-	-
Provision held at the end of the year		**25,000,000**	**25,000,000**

13.07.04 Special Provision (COVID-19) (Under BRPD Circuler 19/2021 & 50/2021)

Provision held at the beginning of the year	-	-
Less: Transfer to Provision against Witt	-	-
Less: Transfer to Provision against Bridge Finance	-	-
Provision held at the end of the year	-	-

13.07.05 Special Provision ** (For Resheduled Loans)

Provision held at the beginning of the year	-	1,900,000
Less: Transfer to Provision for off balance sheet exposure	-	(1,900,000)
Add: Transfer from General Provision	-	-
Provision held at the end of the year	-	-

13.07.06 Special Provision ** (For Restructure Loans)

Provision held at the beginning of the year	-	-
Add: Transfer from Under BRPD Circuler 05/2019	-	-
Less: Transfer to provision for Writt	-	-
Provision held at the end of the year	-	-

13.07.07 Special Provision for Bangladesh Suger and Food Industry

Provision held at the beginning of the year	-	-
Less: Transfer to Specific provision	-	-
Provision held at the end of the year	-	-

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
13.07.08 Special Provision for Writt			
Provision held at the beginning of the year		1,000,600,000	955,600,000
Add: Transfer from Special provision*(Under BRPD Circuler 05/2019)		-	45,000,000
Add: Transfer from Special provision for Restructure Loans		-	-
Provision held at the end of the year		**1,000,600,000**	**1,000,600,000**
13.07.09 Special provision*(Under BRPD Circuler 04/2015)			
Provision held at the beginning of the year		96,600,000	-
Add: Transfer from Under BRPD Circuler 05/2019		-	96,600,000
Less: Transfer to provision for Writt		-	-
Provision held at the end of the year		**96,600,000**	**96,600,000**
13.08 Interest suspense accounts			
Balance at the beginning of the year		55,601,735,176	43,696,494,875
Add: Amount transferred to interest suspense A/C		13,095,079,161	15,555,799,396
Less: Amount recovered from "Interest suspense A/C		(1,516,854,422)	(3,341,711,592)
Less: Interest suspense written off and (Waived Interest) during the year		(632,126,128)	(308,847,503)
Balance at the end of the year		**66,547,833,787**	**55,601,735,176**
13.09 Other provision			
Provision for audit fees	13.09.01	7,239,672	5,739,672
Provision for employee's pension	13.09.02	2,019,999,895	2,120,050,549
Provision for employee's gratuity	13.09.03	4,343,943	4,343,943
Provision for Bangladesh Industrial Finance Co. Ltd.		500,000,000	500,000,000
Provision for debenture	13.09.04	2,583,200	2,583,200
Provision for share investment (market value and face value)	13.09.05	1,320,453,820	1,320,453,820
Provision for incentive/performance bonus	13.09.06	410,891,361	635,107,882
Bank Al Makramah (Ex Summit Bank)	13.09.10	309,846,096	309,846,096
Provision for BCCI Bank London		1,177,245	1,177,245
Provision for unreconciled Nostro Accounts		8,002	-
Provision for Good Borrower	13.09.07	8,919,120	8,919,120
Provision for Risk Fund	13.09.08	95,500,000	95,500,000
Provision for expenses	13.09.09	18,525,954	18,525,954
Provision for Mutual Fund	13.09.11	555,400,000	555,400,000
Provision for Un-quoted Share	13.09.12	1,314,800,000	1,314,800,000
Bridge Finance	13.09.13	1,920,200,000	1,920,200,000
Provision for Commercial Paper	13.09.14	22,702,743	22,702,743
Provision for Sub ordinated Bond	13.09.15	250,000,000	250,000,000
Provision for Climate Risk Funds	13.09.16	6,250,000	6,250,000
Provision for Balance With Bangladesh Bank		6,400,000	6,400,000
Provision for Paper Shares	13.09.17	3,476,750	3,476,750
		8,778,717,800	**9,101,476,973**
13.09.01 Provision for audit fees			
Balance at the beginning of the year		5,739,672	4,591,850
Less: Paid during the year		-	(2,352,178)
Add: Made during the year		1,500,000	3,500,000

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
Balance at the end of the year		7,239,672	5,739,672

13.09.02 Provision for employee's pension fund ***

Balance at the beginning of the year		2,120,050,549	1,794,314,572
Add: Made during the year	38.00	-	100,000,000
Add: Addition during the year		915,877,006	1,684,471,288
Less: Paid during the year		(1,015,927,660)	(1,458,735,311)
Balance at the end of the year		**2,019,999,895**	**2,120,050,549**

A decision was taken in the Board Meeting No-1186, dated 30.04.2023 that required provision for pension & gratuity of the bank which is calculated by an actuary firm and a required provision of Tk. 2011.48 crore as on 31st December, 2021 which would have to be built up in the bank accounts gradually @ 60% on basic salary every month and an amount of Tk 10.00 crore every year end from operating profit starting in 2023.

*** As Per Letter Ref. No: বিএসডি-৪(ইউং-১)/২০২৬-২৪৫ Bangladesh Bank mentioned required provision of Tk. 2,098.99 crore against employees pension fund, In respect of this said amount, the bank has maintained 212.00 crore and the remaining shortfall amount has been taken forberrance facilities from Bangladesh Bank as per vid letter No: বিএসডি-৪/রূপালী/২০২৬-২৬৩, তারিখঃ ৩০ এপ্রিল,২০২৬.

13.09.03 Provision for employee's gratuity

Balance at the beginning of the year		4,343,943	4,613,943
Less: Paid during the year		-	(270,000)
Balance at the end of the year		**4,343,943**	**4,343,943**

13.09.04 Provision for investment in Debenture

Balance at the beginning of the year		2,583,200	2,583,200
Add: Made during the year	37.00	-	-
Balance at the end of the year		**2,583,200**	**2,583,200**

13.09.05 Provision for investment in shares

Balance at the beginning of the year		1,320,453,820	1,220,453,820
Add: Made during the year	37.00	-	100,000,000
Balance at the end of the year		**1,320,453,820**	**1,320,453,820**

13.09.06 Provision against expenses (performance bonus)

Balance at the beginning of the year	635,107,882	716,572,515
Add: Realised during the year	-	393,287
Less: Transfer to retained earnings	-	(80,000,000)
Less: Paid during the year	(224,216,521)	(1,857,920)
Balance at the end of the year	**410,891,361**	**635,107,882**

13.09.07 Provision for Good Borrower

Balance at the beginning of the year	8,919,120	8,919,120
Less: Paid during the year	-	-
Balance at the end of the year	**8,919,120**	**8,919,120**

13.09.08 Provision for Risk Fund

Balance at the beginning of the year	95,500,000	95,500,000
Add: Made during the year	-	-
Balance at the end of the year	**95,500,000**	**95,500,000**

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
13.09.09 Provision for expenses			
Balance at the beginning of the year		18,525,954	18,525,954
Less: Adjustment during the year		-	-
Balance at the end of the year		**18,525,954**	**18,525,954**
13.09.10 Summit S Bank (Ex Arif Habib Bank) *			
Balance at the beginning of the year		309,846,096	309,846,096
Add: Made during the year	38.00	-	-
Balance at the end of the year		**309,846,096**	**309,846,096**

* As per Board Decision No.1050 held on 30th April, 2018 Rupali Bank PLC has maintained provision against Summit S Bank (Ex Arif Habib Bank). It will be continued to maintain gradualy in subsequent years.

13.09.11 Provision for Mutual Fund			
Balance at the beginning of the year		555,400,000	555,400,000
Add: Transfer from General Provision		-	-
Balance at the end of the year		**555,400,000**	**555,400,000**
13.09.12 Provision for Un-quoted Share			
Balance at the beginning of the year		1,314,800,000	1,314,800,000
Add: Provision made during the year	37.00	-	-
Balance at the end of the year		**1,314,800,000**	**1,314,800,000**
13.09.13 Bridge Finance			
Balance at the beginning of the year		1,920,200,000	1,920,200,000
Add: Transfer from General Provision		-	-
Balance at the end of the year		**1,920,200,000**	**1,920,200,000**
13.09.14 Provision for Commercial Papers			
Balance at the beginning of the year		22,702,743	22,702,743
Add: Made during the year **	38.00	-	-
Balance at the end of the year		**22,702,743**	**22,702,743**
13.09.15 Provision for Sub ordinated Bond			
Balance at the beginning of the year		250,000,000	250,000,000
Add: Transfer from General Provision		-	-
Balance at the end of the year		**250,000,000**	**250,000,000**
13.09.16 Provision for Climate Risk Funds			
Balance at the beginning of the year		6,250,000	4,200,000
Add: Made during the year **	38.00	-	2,100,000
Less: Paid during the year **		-	(50,000)
Balance at the end of the year		**6,250,000**	**6,250,000**
13.09.17 Provision for Paper Shares			
Balance at the beginning of the year		3,476,750	3,476,750
Add: Made during the year **	38.00	-	-
Balance at the end of the year		**3,476,750**	**3,476,750**

	Particulars	Notes	Amount in Taka	
			30 June,2026	31 December,2025
13.10	**Lease Liabilities**			
	Balance at the beginning of the year		172,823,652	167,535,327
	Add: Addition during the year			51,432,568
	Add: Interest Exp. On Lease Liabilities		4,106,738	9,747,334
	Less: Rental Payments		(27,939,672)	(55,891,577)
	Balance at the end of the year	13.10.01	148,990,718	172,823,652
13.10.01	**Classification of Lease Liabilities:**			
	Current Lease Liabilities		47,901,510	47,901,510
	Non- Current Lease Liabilities		101,089,208	124,922,142
			148,990,718	172,823,652

* As per decision of 1126th Board Meeting held on 07.07.2021. The Bank set up to apply the threshold limit of lease under IFRS-16 is Tk. 2.00 Crore and above.

13.11	**1% Start-Up Fund**		
	Balance at the beginning of the year	14,038,669	13,540,173
	Add: 1% Addition During the year	-	498,497
	Less: Adjustment	(13,540,170)	-
	Balance at the end of the year	498,499	14,038,669

As per Bangladesh Bank circular No. SMESPD-04, Dated 26 April, 2021 bank has maintained 1% Start-up Fund on Net profit during the year 2023 and then the fund has been kept under other liabilities. To Build up the fund for distributing Start-up capital in favor of new entrepreneurs.

13.12	**Branch adjustment accounts**		
	Credit balance		
	Head office account	-	-
	Branch account	-	-
		-	-
	Debit balance		
	Head office account	-	-
	Branch account	-	-
		-	-
		-	-

13(a)	**Consolidated Other liabilities**			
	Rupali Bank PLC	13.00	113,148,174,382	103,080,308,197
	Rupali Investment Limited		520,831,893	544,295,046
	Rupali Bank Securities Limited		549,399,697	535,980,164
			114,218,405,971	104,160,583,407
	Less: Inter Company Loans and Advances	13.a.1	116,758,992	157,522,364
			114,101,646,979	104,003,061,043
13.a.1	**Inter Company Loans and Advances**			
	Rupali Investment Limited		45,632,616	92,206,186
	Rupali Bank Securities Limited		71,126,376	65,316,178
			116,758,992	157,522,364

The Parent (RB PLC) Company disburses Loan to its two Subsidiary Company (Rupali Bank Investment Limited and Rupali Bank Securities Ltd). Now the amount of Tk.116,758,992 has been eliminated upon consolidation as per IFRS-10.

	Particulars	Notes	Amount in Taka	
			30 June,2026	31 December,2025
14.00	**Share capital**			
14.01	**Authorized capital**			
	2,500,000,000 ordinary shares of Tk. 10 each		25,000,000,000	25,000,000,000
14.02	**Issued, subscribed and paid up capital**			
	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and remain outstanding.			
	Opening balance		4,879,320,650	4,879,320,650
	Bonus issue during the year		-	-
	Balance at the end of the year		4,879,320,650	4,879,320,650
14.03	**Issued, subscribed and fully paid up capital**			
	This represent shares issued as on 31 March 2026 and made up as follows:			
		%	No. of Share	No. of Share
	Government	90.19%	440,052,335	440,052,335
	General public	9.81%	47,879,730	47,879,730
	Total		487,932,065	487,932,065
			Face value (Tk.)	Face value (Tk.)
	Government		4,400,523,350	4,400,523,350
	General public		478,797,300	478,797,300
	Total		4,879,320,650	4,879,320,650
	Details shown in Annexure-I			
14.04	**Capital Adequacy (Solo)**			
	Common Equity Tier-I Capital		8,602,504,761	15,359,005,236
	Tier-II Capital		2,126,359,755	2,126,305,601
	Total Regulatory Capital		10,728,864,516	17,485,310,837
	Required capital (10% of total risk weighted asset Tk. 6,304.57 crore)		63,045,748,200	59,630,187,000
	Capital excess / (short)		(52,316,883,684)	(42,144,876,163)
	***Capital to Risk Weighted Assets Ratio (CRAR)**		1.70%	2.93%
	Common Equity Tier-I Capital			
	Paid up capital		4,879,320,650	4,879,320,650
	Share money deposit		6,799,953,800	6,799,953,800
	Statutory reserve		4,227,815,360	4,227,815,360
	Retained earnings		(6,383,958,714)	49,401,377
	Sub Total		9,523,131,096	15,956,491,187
	Regulatory Adjustment : Deductions (100% of Total Deferred Tax assets)*		(759,128,939)	(597,485,951)
	Shortfall in provision required against Non Performing Loans*		-	-
	Intangible Asset's (Software)*100%		(161,497,395)	-
	Total Common Equity Tier-I Capital		8,602,504,761	15,359,005,236
	Additional Tier-I Capital		-	-
	Total Common Equity Tier-I Capital		8,602,504,761	15,359,005,236
	Tier-II Capital (Going Concern Capital)			
	General provision (1% to 5% of UCL and OBI)		1,126,359,755	1,126,305,601
	Sub-ordinated Bond		1,000,000,000	1,000,000,000
	Total		2,126,359,755	2,126,305,601
			10,728,864,516	17,485,310,837
	Required Capital			
	Total assets including off-balance sheet items		1,051,169,205,313	1,000,062,420,284
	Total Risk Weighted Assets		630,457,482,000	596,301,870,000
	Required Capital being 10% of total risk weighted		63,045,748,200	59,630,187,000

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
Capital Requirements (Solo)			
Tier-1 Required		6.00%	6.00%
Tier-1 Held		1.36%	2.58%
Tier-2 Required		4.00%	4.00%
Tier-2 Held		0.34%	0.36%
Total Required		10.00%	10.00%
Total Held		1.70%	2.93%

* As per Rupali Bank PLC's application no. প্রকা/ এফএডি/২০২৬/১৩৩ তারিখঃ ২৯ এপ্রিল, ২০২৬, BSD of Bangladesh Bank has given deferral advantage/regulatory forbearance to the Bank of BDT 14,014.48 crore against required provision.

14.05	**Consolidated Capital adequacy**		
	Common Equity Tier-I Capital	9,082,374,618	15,811,181,740
	Tier-II Capital	2,126,359,755	2,126,305,601
	Total Regulatory Capital	**11,208,734,373**	**17,937,487,341**
	Required capital (10% of total risk weighted asset Tk.6,343.80 crore	63,437,965,700	59,986,887,000
	Capital excess / (short)	**(52,229,231,327)**	**(42,049,399,659)**
	***Capital to Risk Weighted Assets Ratio (CRAR)**	**1.77%**	**2.99%**
	Common Equity Tier-I Capital		
	Paid up capital	4,879,320,650	4,879,320,650
	Share Money Deposit	6,799,953,800	6,799,953,800
	Statutory Reserve	4,259,515,360	4,258,315,360
	General Reserve	22,000,000	22,000,000
	Retained Earnings	(5,957,788,858)	449,077,881
	Sub Total	**10,003,000,952**	**16,408,667,691**
	Regulatory Adjustment : Deductions (100% of Total Deferred Tax assets)*	**(759,128,939)**	**(597,485,951)**
	Shortfall in provision required against Non Performing Loans*	-	-
	Intangible Asset's (Software)*100%	**(161,497,395)**	-
	Total Common Equity Tier-I Capital	**9,082,374,618**	**15,811,181,740**
	Additional Tier-I Capital	-	-
		9,082,374,618	**15,811,181,740**
	Tier-II Capital (Gone Concern Capital)		
	General Provision (1% to 5% of UCL and OBI)	1,126,359,755	1,126,305,601
	Subordinated Bond	1,000,000,000	1,000,000,000
	Total	**2,126,359,755**	**2,126,305,601**
		11,208,734,373	**17,937,487,341**
	Required Capital		
	Total assets including off-balance sheet items	1,052,602,547,766	1,001,437,349,634
	Total risk weighted assets	634,379,657,000	599,868,870,000
	Required capital being 10% of total risk weighted assets	63,437,965,700	59,986,887,000

Capital Requirements (Consolidated)

Tier-1 Required	6.00%	6.00%
Tier-1 Held	1.43%	2.64%
Tier-2 Required	4.00%	4.00%
Tier-2 Held	0.34%	0.35%
Total Required	10.00%	10.00%
Total Held	1.77%	2.99%

15.00	**Share money deposits**		
	Balance at the beginning of the year	6,799,953,800	6,799,953,800
	Add: Made during the year	-	-
		6,799,953,800	**6,799,953,800**

	Particulars	Notes	Amount in Taka	
			30 June,2026	31 December,2025
16.00	**Statutory Reserve**			
	Balance at the beginning of the year		4,227,815,360	4,132,965,439
	Add: Made during the year (20%)		-	94,849,921
			4,227,815,360	4,227,815,360
16(a)	**Statutory Reserve**			
	Rupali Bank Limited		4,227,815,360	4,227,815,360
	Rupali Investment Limited		-	-
	Rupali Bank Securities Limited		31,700,000	30,500,000
			4,259,515,360	4,258,315,360
17.00	**General Reserve**			
	Balance at the beginning of the year		-	-
	Add: Made during the year		-	-
			-	-
17(a)	**General Reserve**			
	Rupali Bank PLC		-	-
	Rupali Investment Limited		-	-
	Rupali Bank Securities Limited		22,000,000	22,000,000
			22,000,000	22,000,000
18.00	**Assets Revaluation Reserve**			
	Asset Revaluation Reserve (Land)	18.01	504,862,808	504,862,808
	Asset Revaluation Reserve (Building)	18.02	31,749,019	31,749,019
			536,611,827	536,611,827
18.01	**Asset Revaluation Reserve (Land)**			
	Balance at the beginning of the year		504,862,808	504,862,808
	Less: Adjustment during the year		-	-
			504,862,808	504,862,808
18.02	**Asset Revaluation Reserve (Building)**			
	Balance at the beginning of the year		31,749,019	50,798,430
	Add: Made during the year		-	-
	Less: Transfer to Retained Earnings		-	(19,049,411)
			31,749,019	31,749,019

As per IAS-16 excess depreciation on revalued amount of building transferred to retained earnings from Assets revaluation reserve.

19.00	**Revaluation Reserve on securities**			
	Amortization Reserve of securities (HTM)	19.01	40,559,387	40,559,387
	Revaluation Reserve of securities (HFT)	19.02	362,034,082	100,105,249
			402,593,469	140,664,637
19.01	**Amortization reserve on securities (HTM)**			
	Balance at the beginning of the year		40,559,387	132,728,597
	Add. Made during the year		-	(92,169,210)
			40,559,387	40,559,387
19.02	**Revaluation Reserve on securities (HFT)**			
	Balance at the beginning of the year		100,105,249	12,876,879
	Less: Adjustment during the year		261,928,833	87,228,370
			362,034,082	100,105,249

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025
19.00(a) Consolidated Revaluation Reserve on securities			
Rupali Bank PLC		402,593,469	140,664,637
Rupali Investment Limited		-	-
Rupali Bank Securities Limited		-	-
		402,593,469	**140,664,637**
20.00 Retained Earnings Balance from statement of comprehensive Income			
Balance at the beginning of the year		49,401,377	3,837,290
		49,401,377	**3,837,290**
Less: Bonus Share Issue		-	-
		49,401,377	**3,837,290**
Add: Excess Provision Transfer from Incentive Bonus****		-	80,000,000
Add: Under profit charges now rectify as per BB requirement*****		-	1,800,000
Less: Excess Profit charged now rectified*		-	-
Less: Arrear salary Allowances to employee for Past Service **		-	(3,113,861)
Less: Excess profit recognised now rectified with adjustment***		-	(6,672,718)
Retained Earning at the beginning of the year (restated)		**49,401,378**	**75,850,712**
Profit after tax during the year		(6,433,360,092)	49,849,673
Less: Transferred to start-up Fund		-	(498,497)
Less: Transfer to statutory reserve		-	(94,849,921)
		(6,383,958,714)	**30,351,966**
Add: Transfer from Revaluation reserve	18.02	-	19,049,411
Retained Earnings at the end of the year		**(6,383,958,714)**	**49,401,377**

*Rupali Bank PLC already transfered the excess interest income of Tk 9,12,32,877 in the books of accounts related to Best Holding ltd.(BHL) in 2020. The board of directors in its 1139th meeting held on 05.12.2021 took decision to charge @ 10% dividend on face value of shares of Tk 300 Crore instead of 10% interest on total invested amount. As a result the excess amount of interest income already has been adjusted in the books of accounts by debiting Retained Earnings over 4 years with equal proportionately of Tk 2,28,08,219/-.

** As per Letter No: Poka/ Posha/ Bokia/2024/106 dated 09.10.2024,Poka/ Posha/ Bokia/2024/117 dated 06.11.2024 and Poka/ Posha/ Bokia/2024/126 dated 08.12.2024, arrear salary allowance with time scale facilities of Tk (76,51,084+ 40,22,342+6,50,547)=12,323,973/- in 2024 and as per Letter No: Proka/Prosha/Bokia/ 2025/19 dated 21.01.2025 tk 31,13,861 in 2025 respectively for the past service of permanent staff had been paid by debeating Retained Earnings

*** As per Letter No: SKN/ Proka/FAD/2025/67 dated: 27.02.2025 Supervision charge of tk. 34,93,455.84 on Overdraft Loan in year ending 2023 had been recognised as income but further it has been relaxed in the 1238th board decision held on 29.12.2024. Now the said amount has been adjusted through debiting Retained Earnings this year.

***As per Letter No: BKACHO/Proka/FAD-1/2025/36 dated: 15.12.2025 excess interest charged/applied of Tk. 7,15,028.35 from July to December 2024 on CC (Hypo) Loan due to technical problem in system had been recognised as interest income. Now, the said amount has been adjusted through debiting Retained Earnings this year.

***As per Letter No: BkA KHO/Proka/FAD/2025/08 dated: 26.05.2025 excess interest charged/applied of Tk.32,129.96 on rural credit due to wrong posting of interest rate at 70% instead of 8% in the system had been recognised as interest income. Now, the said amount has been adjusted through debating retained earnings in this year.

*** As Per Letter no:RCBD/Loan @ Advance/2026/41/A dated: 30.03.2026 M/S Modern Image Sweater Pvt. Ltd has been reschedule without interest charge but in the CBS System the amount of TK. 18,20,995 had been recognised as interest income for the year 2024. Now the said amount has been adjusted through debating retained earnings this year.

Particulars	Notes	Amount in Taka	
		30 June,2026	31 December,2025

*** As Per Letter No: HO/TOB/2026/236 dated: 19.04.2026 Short term FDR for fourteen days had been encashed before expiry date then cancelled in the CBS system and recognised Interest income for utilization of short periof of four days of Tk 6,11,111.11 but subsequently it has been noted that in the system not cancelled out . Forthis reason the same amount accrued and included in interest income, Now the said amount has been adjusted through debating retained earnings this year.

****The provision amount of incentive Bonus Tk 8,00,00.000 has been transferred to Retained Earnings this year.

***** As per Bangladesh Bank audit instruction the interest income of Tk. 18,00,000 for Motijheel Corporate Branch has been transfered to retained earnings this year.

*** As per Letter No: Moha Ka da /FAD/2025/04 dated: 30.01.2025 Supervision charge of tk. 1,02,65,074.74 on Commercial Transport Loan and Overdraft Loan from 01.07.2023 to 31.12.2023 had been recognised as income but further it has been relaxed in the 1238th board decision held on 29.12.2024. Now the said amount has been adjusted through debiting Retained Earnings this year.

***As per Letter No: BKAKO/FAD/HO/2025/05 dated: 22.04.2025 Interest charged/applied of Tk. 78,760 on Staff House Building Loan after death of employee on September and December Quarter 2023 had been recognised as interest income. Now, the said amount has been adjusted through debiting Retained Earnings in this year.

***As per Letter No: NSRD /2025/129 dated: 25.03.2025 excess interest charged/applied of Tk. 59,493 from 2021 to 2023 on Govt. Staff House Building Loan due to technical problem in system had been recognised as interest income. Now, the said amount has been adjusted through debiting Retained Earnings in this year.

*** As per Letter No: HO/TOB/2025/177, Date: 23.02.2025 Rupali Bank PLC received Bill Collection Charge for Import L/C from Bangladesh Bank which had been recignised as income of Tk. 41,31,375.12 in the year 2021, Further, bangladesh bank noted that as per BRPD circular no 11 dated 10.06.2021 no scope to paid Bill collection Charge . Forthis reason, BB recovered the said amount by debating Current A/C with BB, Now, the said amount has been reversed this year by debiting retained Earnings .

***As per Letter No: BkaRon /FAD/2025/06 dated: 15.04.2025 excess interest charged/applied of Tk. 36,975 from 02.10.2023 to 31.12.2023 on Personal Loan due to wrong posting of interest rate at 102% instead of regular rate 10.20% in the system had been recognised as interest income. Now, the said amount has been adjusted through debiting Retained Earnings in this year.

20(a) Retained Earnings Balance from statement of comprehensive Income

Balance at the beginning of the year		449,077,881	499,677,954
		449,077,881	499,677,954
Bonus share issue		-	-
		449,077,882	499,677,954
Add: Provision Transfer from Incentive Bonus		-	80,000,000
Add: Interest charge as per BB requirement		-	1,800,000
Less: Arrear salary Allowances to employee for Past Service		-	(3,113,861)
Less: Excess profit recognised now rectified with adjustment		-	(6,672,718)
Retained Earning at the beginning of the year (restated)		449,077,882	571,691,375
Profit After Tax during the year		(6,405,666,739)	68,185,514
Less: Transferred to start-up Fund		-	(498,497)
Less: Transfer to statutory reserve	16.00	(1,200,000)	(97,349,921)
Transfer to general reserve	17.00	-	(2,000,000)
		(5,957,788,858)	540,028,470
Add: Transfer from Revaluation reserve	18.02	-	19,049,411
Less: Transfer to Provision for Diminution in Value of Investments **		-	(110,000,000)
Retained Earnings at the end of the year		(5,957,788,858)	449,077,881

** The amount of Tk 110,000,000 has been transferred to maintained provision for Diminution in value of Investment in the books of Rupali Bank Securities Ltd.

	Particulars	Notes	Amount in Taka	
			30 June,2026	31 December,2025
21.00	**Off balance Sheet Exposure**			
	Contingent Liabilities			
	A. Acceptance and endorsements		1,589,380,872	1,412,704,649
	B. Letter of guarantee	21.01	5,122,447,608	5,090,777,127
	C. Irrevocable letter of credit		164,721,060,218	145,611,666,638
	D. Bills for collection		1,881,351,151	1,660,085,664
	E. Other contingent liability (D. C. Notes)		1,006,850	1,006,850
			173,315,246,699	153,776,240,929

21.01 Bank liability for guarantee

The bank is contingently liable in respect of issuing guarantee in favor of the following:

Directors	-	-
Government	4,244,420	4,244,420
Bank and Other Financial Institution	109,153,000	109,153,000
Others	5,009,050,188	4,977,379,707
	5,122,447,608	5,090,777,127

21.00(a) Consolidated Off balance sheet exposure

Rupali Bank PLC	21.00	173,315,246,699	153,776,240,929
Rupali Investment Limited		-	-
Rupali Bank Securities Limited		-	-
		173,315,246,699	153,776,240,929

Particulars	Notes	Amount in Taka	
		30 June,2026	30 June,2025
22.00 Comparative Income statement			
Income:			
Interest, Discount and similar income	22.01	24,919,403,718	26,966,178,132
Fees, Commission and brokerage	26.00	1,009,337,683	2,154,298,181
Other Operating Income	27.00	407,987,617	324,715,505
		26,336,729,017	29,445,191,819
		26,336,729,018	
Expenses:			
Interest Paid	22.02	26,397,781,671	23,198,857,156
Administrative Expenses	22.03	4,698,877,210	4,237,645,227
Other Operating Expenses	34.00	1,044,346,772	1,115,192,262
Depreciation on banking assets including amortization	33.00	348,945,194	376,147,311
		32,489,950,847	28,927,841,956
		(6,153,221,830)	517,349,863
22.01 Interest, Discount and similar income			
Income from loans and advances	23,00	12,417,744,842	16,191,493,499
Income from balance with other Banks and FI	23.00	443,728,056	934,222,014
Income on money at call and short notice	23.00	57,669,852	99,947,658
Interest Received from FC Lend to other Bank*	23.00	940,221	3,698,993
Interest on treasury bills and bond	25.00	7,298,137,872	5,022,191,117
Interest on subordinate bond		223,380,646	333,936,675
Others Investments Income (Treasury)		3,368,352,000	3,835,138,945
Gain on sale of securities	25.00	1,095,756,154	499,395,386
Dividend on Palacement Share		-	46,153,846
		24,919,403,718	26,966,178,132
22.02 Interest Paid on deposits and borrowing etc.			
Interest paid on deposits	24.01	25,420,766,468	22,266,340,002
Interest paid on borrowing	24.02	977,015,203	932,517,153
		26,397,781,671	23,198,857,156
22.03 Administrative Expenses			
Salary and allowances	28	3,983,990,904	3,738,776,642
Rent, Taxes, Insurance, Electricity etc.	29	519,275,857	343,289,566
Legal and Professional Expenses		22,065,540	17,437,500
Postage, Stamp, Telecommunication etc.	30	79,608,477	36,543,530
Stationery, Printing, Advertisement etc.	31	87,559,932	93,807,490
Managing Director's salary and fees	28.01	3,600,000	3,600,000
Directors' fees and expenses	28.02	1,276,500	1,760,500
Auditors' fees	32	1,500,000	2,430,000
		4,698,877,210	4,237,645,227
23.00 Interest Income			
Income from loans and advances		12,417,744,842	16,191,493,499
Income on money at call and short notice		57,669,852	99,947,658
Income from balance with other banks and financial institutions		443,728,056	934,222,014
Interest Received from FC Lend to other Bank*		940,221	3,698,993
		12,920,082,970	17,229,362,164

Recovery of written off loan amounting Tk.25.20 crore included in Interest Income.

23(a) Consolidated Interest Income

Rupali Bank PLC	23.00	12,920,082,970	17,229,362,164
Rupali Investment Limited		5,993,665	6,066,427
Rupali Bank Securities Limited		22,735,848	23,798,840
		12,948,812,483	**17,259,227,431**
Less: Interest Income on Inter Company Loan	**23.a.1**	5,140,146	3,894,054
		12,943,672,337	**17,255,333,377**

23.a.1 Interest Income on Inter Company Loan

Interest Income on Loan to Rupali Investment Limited	2,789,460	2,062,104
Interest Income on Loan to Rupali Bank Securities Limited	2,350,686	1,831,950
	5,140,146	**3,894,054**

The Parent (RB PLC) Company received Interest on Inter Company Loan disburse to Subsidiaries Companies (Rupali Bank Investment Limited and Rupali Bank Securities Ltd). Now, the said amount of Interest Tk. 5,140,146 has been eliminated upon consolidation as per IFRS-10.

24.00 Interest Paid on deposits and borrowing etc.

Interest paid on deposits	24.01	25,420,766,468	22,266,340,002
Interest paid on borrowing	24.02	977,015,203	932,517,153
		26,397,781,671	**23,198,857,156**

24.01 Interest Paid on deposits

General	-	-
Fixed deposit	17,499,243,216	16,497,708,647
Saving deposit	1,764,113,711	1,589,685,048
Interest Paid on RMBSC	44,915,539	79,278,455
Special notice deposits (SND)	3,475,012,729	2,534,897,051
Rupali deposit scheme (all scheme)	2,208,295,200	1,188,473,512
General provident fund	424,593,302	371,901,712
Staff security deposit	142,570	180,610
Interest Paid on Lease Liabilities	4,106,738	4,214,968
Islamic Banking Window	343,463	-
	25,420,766,468	**22,266,340,003**

24.02 Interest Paid on borrowings

Borrowing from other banks	759,421,346	625,087,279
Borrowing from Bangladesh Bank	3,528,342	161,919,938
Interest paid on IBR	67,368,499	-
Interest paid on Money At call & short notice	83,418,972	81,601,403
Interest Paid on Sub ordinated Bond	63,202,740	63,854,795
Interest on Refinance LIPs Sch. FS B (10/50/100) & Oyhers	75,305	53,739
	977,015,203	**932,517,153**

24(a) Consolidated Interest Paid on deposits and borrowing etc.

Rupali Bank PLC	24.00	26,397,781,671	23,198,857,156
Rupali Investment Limited *		2,847,135	2,115,654
Rupali Bank Securities Limited		3,532,595	2,885,702
		26,404,161,401	**23,203,858,512**
Less: Interest Paid on inter company loan	**24.a.1**	**5,140,146**	**3,894,054**
		26,399,021,255	**23,199,964,458**

24.a.1 Interest Paid on inter company loan

Rupali Investment Ltd	2,789,460	2,062,104
Rupali Bank Securities Ltd	2,350,686	1,831,950
	5,140,146	**3,894,054**

The Subsidiaries Companies (Rupali Bank Investment Limited and Rupali Bank Securities Ltd) paid Interest on Inter Company Loan taken from Parent (RB PLC) Company. Now, the said amount of Interest Tk.5,140,146 has been eliminated upon consolidation as per IFRS-10.

25.00 Investment Income

Interest on treasury bond	7,297,004,289	5,016,179,241
Interest on treasury bills	-	11,876
Interest on subordinate bond	223,380,646	333,936,675
Interest on commercial paper	1,133,584	6,000,000
Interest on corporate bond	17,770,993	38,708,890
Gain on sale of securities	1,095,756,154	499,395,386
Amortization Income on Treasury Bill	2,782,698,347	3,377,448,578
Interest income from Inter Bank Reverse REPO	151,607,322	91,822,983
Interest on Placement Share	-	46,153,846
Interesrt receipt from BB (FC A/C)	4,616,940	8,479,681
Income from Others Investment	1,201,941	517,052
Islamic Banking Window	6,694	
	11,959,337,455	**9,694,840,187**
Dividend Income		
Dividend on shares (preference shares)	-	-
Cash Dividend	39,983,293	41,975,781
	39,983,293	**41,975,781**
	11,999,320,748	**9,736,815,969**

25(a) Consolidated Investment Income

Rupali Bank PLC	25.00	11,999,320,748	9,736,815,969
Rupali Investment Limited		24,305,433	21,120,139
Rupali Bank Securities Limited		19,370,229	11,811,305
		12,042,996,410	**9,769,747,413**

26.00 Commission, Exchange, Brokerage etc.

Commission Local		50,671,083	86,266,110
Exchange gain	26.01	558,547,185	1,391,095,351
L/C Commission		365,446,080	615,793,503
Incme from Merchant Commission (MBD)		1,664,994	7,500
Merchant (Top-UP) Commission		10,375	-
eBank QCASH Commission		57,598	-
Profit from speculation Deal		31,917,369	61,135,717
		1,009,337,683	**2,154,298,181**

26.01 Exchange gain/Loss

Exchange gain		
Exchange gain from foreign currency	843,436,077	2,738,816,444
Exchange gain	47,840,745	160,694,888
Sub- Total (A)	**891,276,822**	**2,899,511,332**
Less: Exchange Loss		
Exchange loss from foreign currency	332,729,637	1,508,415,981
Sub- Total (B)	**332,729,637**	**1,508,415,981**
Total (A-B)	**558,547,185**	**1,391,095,351**

26(a) Consolidated Commission, Exchange, Brokerage etc.

Rupali Bank PLC	26.00	1,009,337,683	2,154,298,181
Rupali Investment Limited		954,940	260,222
Rupali Bank Securities Limited		9,312,402	4,038,104
		1,019,605,025	**2,158,596,507**

27.00 Other Operating Income

Rent (general)		2,417,668	813,108
Rent from locker		784,535	732,250
Service charges		197,477,275	175,452,188
Income from Mobile Banking*		11,500	3,241,962
Income from ATM,POS etc.		13,435,860	13,717,937
Income from RB PLC. App Account		212,061	80,844
Rebate Received from Nostro Account		10,220,154	16,394,187
Income from CIB Service Charge		18,112,991	948,465
Income from Customer Service (MBD)		95,161	-
Miscellaneous		101,204,082	112,549,642
Income from Supervision Charge		232,797	784,922
Underwriting Income from Primary Dealership		63,782,760	-
Income from Bangla QR Payment (Issuing)		4	-
Islamic Banking Window		767	-
		407,987,617	**324,715,505**

27(a) Consolidated Other Operating Income

Rupali Bank PLC	27.00	407,987,617	324,715,505
Rupali Investment Limited		736,991	546,147
Rupali Bank Securities Limited		-	-
		408,724,608	**325,261,652**

28.00 Salary and Allowances

Pay (officers)		1,360,908,485	1,293,448,220
Pay (other employees)		285,071,738	288,439,127
Evening banking allowance		30,791	19,650
Conveyance allowance		1,115,368	969,555
Overtime		15,553,969	16,601,201
Special allowance		901,022	855,044
Dearness allowance		6,965	52,106
Children education allowance		15,769,069	15,071,954
Dealing Room Allowance		217,700	209,500
Bank contribution to provident fund (gratuity)		15,030	109,650
Bank contribution to pension fund		806,800,781	769,543,484
House rent allowance		620,650,099	591,656,270
House Maintenance Allowance		270,000	216,452
Recreation Leave Allowance		34,596,180	30,517,830
Utility Allowance		390,000	327,242
Medical allowance		62,214,929	62,665,790
Medical charges		51,100	55,400
Bonus (festival)		465,149,728	446,181,996
Performance bonus /exgratia		5,190	-
Extra duty charge		283,885	398,615
Executive car allowance		96,842,629	85,709,312
Entertainment allowance		5,980,318	8,605,060
Bangla nababorsho allowance		46,241,588	45,298,707
Pension paid to retired employee		-	26,851
Qualification allowance		5,031,494	4,935,209
Banking Professional Exam. Incentive BPEI		10,533,000	10,456,300
10% Special Benefit		112,925,618	-
10% Special Benefit (PRL Employees)		2,179,636	-
15% Special Benefit		36,395,268	-
15% Special Benefit (PRL Employees)		870,577	-
5% Special Benefit		564,643	69,241,983
5% Special Benefit (PRL Employees)		24,104	764,135
		3,987,590,904	**3,742,376,642**
Less: Honorium for Managing Director & CEO	28.01	3,600,000	3,600,000
		3,983,990,904	**3,738,776,642**

28.01 Managing Director's salary and fees

Basic	2,400,000	2,400,000
Others	1,200,000	1,200,000
	3,600,000	**3,600,000**

28.00(a) Consolidated Salary and allowances

Rupali Bank PLC	28.00	3,983,990,904	3,738,776,642
Rupali Investment Limited		5,698,729	5,311,549
Rupali Bank Securities Limited		11,788,128	10,869,023
		4,001,477,761	**3,754,957,214**

28.01(a) Consolidated Managing Director's salary and fees

Rupali Bank PLC	28.01	3,600,000	3,600,000
Rupali Investment Limited		-	-
Rupali Bank Securities Limited		-	-
		3,600,000	**3,600,000**

28.02 Directors' fees

Board Meeting	989,000	1,361,500
Audit Committee Meeting	172,500	148,000
Risk Management Committee Meeting	34,500	101,500
Executive Committee Meeting	80,500	149,500
Shariah Supervisory Committee Meeting	-	-
	1,276,500	**1,760,500**

28.02(a) Consolidated Directors' fees

Rupali Bank PLC	28.02	1,276,500	1,760,500
Rupali Investment Limited		165,000	132,000
Rupali Bank Securities Limited		218,500	306,500
		1,660,000	**2,199,000**

29.00 Rent, Taxes, Insurance , Electricity, etc.

Rent	284,104,708	260,975,282
Rates and taxes	30,599,955	27,770,418
Premium (deposit insurance scheme)	155,278,599	-
Insurance	162,114	2,697,343
Electricity	49,130,481	51,846,523
	519,275,857	**343,289,566**

29(a) Consolidated Rent, Taxes, Insurance , Electricity, etc.

Rupali Bank PLC	29.00	519,275,857	343,289,566
Rupali Investment Limited		2,330,921	2,320,785
Rupali Bank Securities Limited		487,129	464,386
		522,093,907	**346,074,737**

30.00 Postage, stamp, telegram and telephone

Postage	2,321,226	1,952,269
Telegram	45,888	33,064
Telephone	5,122,016	4,695,747
Internet expense	72,079,309	29,862,449
Telephone/Mobile Set Purchase/Other Expenses	40,038	
	79,608,477	**36,543,530**

30(a) Consolidated Postage, Stamp, Telegram and telephone

Rupali Bank PLC	30.00	79,608,477	36,543,530
Rupali Investment Limited		128,565	140,698
Rupali Bank Securities Limited		344,600	326,305
		80,081,642	**37,010,533**

31.00 Stationary Printing and Advertisement

Stationary and printing	72,324,575	76,806,436
Advertisement and publicity	15,235,357	17,001,055
	87,559,932	93,807,490

31(a) Consolidated Stationary Printing and Advertisement

Rupali Bank PLC	31.00	87,559,932	93,807,490
Rupali Investment Limited		36,360	24,458
Rupali Bank Securities Limited		93,732	90,705
		87,690,024	93,922,653

32.00 Audit Fees

Audit fee for the year including VAT (statutory audit)	1,000,000	2,300,000
Audit Consultancy and Others	-	130,000
	1,500,000	2,430,000

32(a) Consolidated Audit Fees

Rupali Bank PLC	32.00	1,500,000	2,430,000
Rupali Investment Limited		-	-
Rupali Bank Securities Limited		-	-
		1,500,000	2,430,000

33.00 Depreciation and repairs of bank's property

Depreciation of bank's property		
Building	36,307,632	37,226,748
Furniture and fixture	35,111,688	33,427,516
Mechanical appliance	21,582,226	23,598,972
Motor vehicle	5,396,808	5,396,807
Computer	98,214,595	79,992,322
CC Camera and Others	6,901,663	6,178,644
Interior Decoration & Renovation	8,380,432	8,686,211
Right of use assets	-	-
Depreciation on Executive Car Loan Scheme	44,987	
	211,940,031	194,507,219
Amortization		
Software	14,050,108	10,550,592
	14,050,108	10,550,592
Repairs of bank's property		
Repairs to premises (Building)	33,408	216,965
Repairs and maintenance (Furniture, Machinery etc.)	14,701,549	18,337,127
Repairs and maintenance (Vehicles)	10,584,763	8,051,486
Computer service charges	97,158,421	144,226,981
Renovation and maintenance of branch premises	2,105	64,138
Repairs & Maintenance (MBD)	73,490	-
Repairs and maintenance (CC Camera and Others)	401,319	192,803
	122,955,055	171,089,500
	348,945,194	376,147,312

33(a) Consolidated Depreciation and repairs of property

Rupali Bank PLC	33.00	348,945,194	376,147,311
Rupali Investment Limited		219,694	233,190
Rupali Bank Securities Limited		1,513,091	1,399,420
		350,677,979	377,779,921

34.00 **Other Expenses**

Washing charge	562,170	571,862
Welfare and recreation	288,570,176	297,417,957
Liveries and uniforms	1,086,528	4,422,620
Conveyance	23,865,693	24,904,139
Petrol, oil and lubricants (POL)	37,845,321	34,191,107
Traveling	43,699,566	45,974,597
Remittance charges	23,874,365	21,459,219
Honorarium	14,151,542	13,641,193
Books and periodicals	260,992	328,550
Carriage and cartage	553,493	322,175
Entertainment	46,264,726	37,993,281
Business development	27,544,321	25,136,439
Donation	28,781,935	35,636,600
Revenue Stamp Expense	8,750	-
CSR	2,925,000	2,452,539
Training Institute	1,450,460	1,055,686
Outreach (Training Institute)	142,422	852,407
Local Training (Other Organization)	428,036	332,231
Foeign Training	28,929	257,708
Deployment cost of Security	89,159,267	84,910,283
Loss on revaluation reserve for securities	35,340,210	178,239,260
Amortization Loss on securities	191,735,305	125,102,600
ATM service	10,869,159	6,473,891
Mobile banking	85,897	2,114,000
Computer printing accessories	27,030,666	24,899,653
NID Verification	2,879,388	6,653,348
Remission on SHBL of Death Employee	4,657,247	9,906,472
Listing Fee	1,200,000	1,200,000
Expenditure A/c Swift Charge	9,840,857	1,604,930
CDBL Charge	142,936	-
Loss on sales of Govt. Securities	2,191,893	570,860
Photo Copies	7,852,644	7,559,329
Recruitment Fee/ Honoraium	9,000	-
Mobile Financial Service	-	1,678
Service Charge	289,377	259,079
News Paper	6,660,144	6,366,425
Development Cost of Security Service (Private)	5,216,072	5,388,088
Fire Extinguisher Servicing	1,567,710	1,580,364
Licence Renewal fees	10,097,395	18,786,043
Staff Bus Fare Expenses	11,527,812	13,258,287
Office cleaning /Wages/Labour Exp	26,740,750	22,660,245
Health Care and Epedimic Accessories	3,221,555	3,506,371
Office cleaning accessories and others exp	6,321,583	4,963,060
Wasa and sewerage/Water/Gas Bill Exp	7,883,158	8,429,958
Celebration of special Day	4,323,044	4,440,554
Crockeries Items Exp	2,495,380	2,804,623
Live plants and others Exp	979,060	774,691
Pensioner farewell Gifts and other Exp	296,304	267,028
DMA Expenses	542,532	1,621,188
Electric and Electronics Accessories	12,097,961	12,071,248

Sanitary Items and Accessories		1,406,419	1,349,626
Swift & BB FC Accounts Charge		2,140,798	2,903,990
BACH and CIB on Line Charge		6,750,741	4,442,966
Sports and Cultural Exp		702,420	1,870
Toll and Parking Expense(Vehicle)		504,980	562,065
Write-off Loan Recovery Prize Expense		3,427,665	-
Shifting Expenses- (Head Office/Br.)		49,500	1,090,500
Study Tour/Project Visit Of Trainees		195,000	694,000
Excise Duty (Treasury)		405,500	600,000
Distriburor Commission Paid (MBD)		393,853	2,700
Agent Commission Paid (MBD)		1,261,485	200
Expense on Ekpay Gateway		80	-
Revenue Shared to SSL		1	-
Miscellaneous		60,000	180,480
		1,044,346,772	1,115,192,261

34(a) Consolidated Other expenses

Rupali Bank PLC	34.00	1,044,346,772	1,115,192,262
Rupali Investment Limited		2,118,080	2,156,271
Rupali Bank Securities Limited		2,907,423	2,047,138
		1,049,372,275	1,119,395,671

35.00 Provision for loans and advances

Provision for unclassified loans and advances (General)	-	-
Provision for classified loans and advances (Specific)	-	-
Provision for Write-off Loans	54,154	
Special Provision for Writ	-	-
	54,154	-

35(a) Consolidated Provision for loans and advances

Rupali Bank PLC	54,154	-
Rupali Investment Limited	7,000,000	2,500,000
Rupali Bank Securities Limited **	1,610,159	1,500,000
	8,664,313	4,000,000

36.00 Provision for off balance sheet exposure

Provision for off balance sheet exposure		
	-	-

36(a) Consolidated Provision for off balance sheet exposure

Rupali Bank PLC	-	-
Rupali Investment Limited	-	-
Rupali Bank Securities Limited	-	-
	-	-

37.00 Provision for diminution in value of investment

Provision for Un-quoted Share	-	95,000,000
Provision for Quoted Share		
	-	95,000,000

37(a) Consolidated Provision for investment

Rupali Bank PLC	-	95,000,000
Rupali Investment Limited	2,000,000	5,000,000
Rupali Bank Securities Limited	-	4,000,000
	2,000,000	104,000,000



38.00 Other Provisions

Provision for unforeseen losses fund (protested bill)		-	-
Provision for unreconciled entries		-	150,000,000
Provision for Orion Infrastucture Limited		-	
Provision for unreconciled Nostro Accounts		8,002	
		8,002	**150,000,000**

38(a) Consolidated Other Provision

Rupali Bank PLC		8,002	150,000,000
Rupali Investment Limited		1,000,000	-
Rupali Bank Securities Limited		-	-
		1,008,002	**150,000,000**
Provisions			
Provision for loans and advances	35.00	54,154	-
Provision for diminution in value of investment		2,000,000	-
Other provisions **		1,008,002	150,000,000
		3,062,156	**150,000,000**

39.00 Provision for income tax

Current tax	39.01	251,872,955	173,422,924
Deferred tax liabilities / (assets)	39.02	28,203,153	15,467,091
		280,076,107	**188,890,015**

39.01 Provision for current tax

Provision for current tax for current year	13.04	251,872,955	173,422,924
Provision for current tax for previous year		-	-
Details in annexure-G		**251,872,955**	**173,422,924**

39.02 Deferred Tax Liabilities/(Assets)

Deferred tax liabilities/(assets) recognized during the period	39.02.01	(9,315,843)	12,457,991
Deferred tax assets recognized during the period	39.02.02	(37,518,996)	(3,009,101)
		28,203,153	**15,467,091**

39.02.01 Deferred Tax Liabilities Recognized during the period

Taxable/deductable temporary differences		
Fixed assets		
Accounting base	4,240,813,688	4,366,108,361
Tax base	(2,996,290,259)	(2,716,250,945)
Taxable temporary difference	**1,244,523,429**	**1,649,857,416**
Accounting base		
Right of use assets	432,308,436	156,728,047
Less: Lease liability	(148,990,718)	(148,455,002)
	283,317,718	**8,273,045**
Tax Base	-	-
Deductable temporary difference	**283,317,718**	**8,273,045**
Total Taxable temporary difference	**1,527,841,147**	**1,658,130,461**
Corporate tax rate	37.50%	37.50%
Deferred tax liabilities: at the end of the period	**572,940,430**	**621,798,923**
Less: At the beginning of the period	582,256,273	609,340,933
Deferred tax liabilities recognized during the period	**(9,315,843)**	**12,457,991**

39.02.02 Deferred Tax Assets recognized during the period		
Deductible temporary differences		
Provision for gratuity		
Accounting base	4,343,943	4,613,943
Tax base	-	-
	4,343,943	**4,613,943**
Provision for pension		
Accounting base	2,019,999,895	1,786,290,304
Tax base	-	-
	2,019,999,895	**1,786,290,304**
Total deductable temporary difference	**2,024,343,838**	**1,790,904,247**
Corporate tax rate	37.50%	37.50%
Deferred tax assets: at the end of the period	**759,128,939**	**671,589,093**
Less: At the beginning of the Period	796,647,934	674,598,193
Deferred tax assets recognized during the period	**(37,518,996)**	**(3,009,101)**
39(a) Consolidated Provision for income tax		
Rupali Bank PLC		
Current tax	251,872,955	173,422,924
Deferred tax liabilities / (assets)	28,203,153	15,467,091
	280,076,108	**188,890,015**
Rupali Investment Limited		
Current tax	2,500,000	2,500,000
Deferred tax liabilities / (assets)	-	
	2,500,000	**2,500,000**
Rupali Bank Securities Limited		
Current tax	6,849,537	5,393,723
Deferred tax liabilities / (assets)	68,027	6,884
	6,917,564	**5,400,607**
	289,493,672	**196,790,622**
39.01(a) Consolidated Provision for current tax		
Rupali Bank PLC	251,872,955	173,422,924
Rupali Investment Limited	2,500,000	2,500,000
Rupali Bank Securities Limited	6,849,537	5,393,723
	261,222,492	**181,316,647**
39.02(a) Consolidated Provision for Deferred tax liabilities/(assets)		
Rupali Bank PLC	28,203,153	15,467,091
Rupali Investment Limited (unrealized loss)	-	-
Rupali Bank Securities Limited	68,027	6,884
	28,271,180	**15,473,975**
40.00 Earnings Per Share (EPS)		
Net Profit during the year (numerator)	(6,433,360,092)	83,459,847
Total number of shares outstanding during the year (restated)	487,932,065	487,932,065
Total number of shares (Considering Share Money Deposit)	1,167,927,445	1,167,927,445
Basic Earnings Per Share (EPS) restated (face valueTk, 10.00 per share)	(13.18)	0.17
Diluted Earnings per Share (EPS) (Considering Share Money Deposit)	(5.51)	0.07
40(a) Consolidated Earning Per Share (CEPS)		
Net Profit during the year (numerator)	(6,405,666,739)	99,373,251
Total number of shares outstanding during the year (restated)	487,932,065	487,932,065
Total number of shares (Considering Share Money Deposit)	1,167,927,445	1,167,927,445
Basic Earnings Per Share (EPS) restated (face valueTk, 10.00 per share)	(13.13)	0.20
Diluted Earnings per Share (EPS) (Considering Share Money Deposit)	(5.48)	0.09

41.00 Interest receipts in cash

Interest income	12,920,082,971	17,229,362,164
Add: Opening Interest Receivable on COVID-19	37,226,243	51,625,199
Less: Closing Interest Receivable on COVID-19	(16,669,747)	(51,345,549)
Less: Recoveries of loans previously written off	(41,300,000)	(117,400,000)
Add: Opening Interest Receivable (Block Loan)	75,390,362	75,390,362
Less: Closing Interest Receivable (Block Loan)	(2,295)	(75,390,362)
Add: Opening Interest receivable Others		439,071,621
Less: Closing Interest receivable Others		(116,017,956)
Investment Income	11,999,320,748	9,736,815,969
Add: Opening Interest accrued on Investmet	7,406,296,824	6,957,549,218
Less: Closing Interest accrued on Investmet	(9,305,151,106)	(7,658,131,525)
Cash Dividend	(39,983,293)	(41,975,781)
	23,035,210,706	**26,429,553,360**

41(a) Consolidated Interest Receipts in cash

Rupali Bank PLC	23,035,210,706	26,429,553,360
Rupali Investment Limited	628,360	542,147
Rupali Bank Securities Limited	8,925,874	10,218,976
	23,044,764,940	**26,440,314,483**

42.00 Interest Payments

Interest Paid on Deposits	(25,420,766,468)	(22,266,340,002)
Borrowings etc.	(977,015,203)	(932,517,153)
Interest payable	929,879,549	2,282,323,554
	(25,467,902,122)	**(20,916,533,602)**

42(a) Consolidated Interest Payments

Rupali Bank PLC	(25,467,902,122)	(20,916,533,602)
Rupali Investment Limited	-	-
Rupali Bank Securities Limited	-	186,732
	(25,467,902,122)	**(20,916,346,870)**

43.00 Payments for other operating activities

Legal and Professional Expenses	22,065,540	17,437,500
Directors' Fees and Expenses	1,276,500	1,760,500
Audit Fees	-	130,000
Depreciation and Repairs of Bank's Assets	348,945,194	376,147,311
Other Expenses	1,044,346,772	1,115,192,262
	1,416,634,006	**1,510,667,573**

Adjustment for non cash items

Depreciation on fixed asset	211,940,031	194,507,219
Amortization on Software	14,050,108	10,550,592
Loss on revaluation reserve for securities	35,340,210	178,239,260
Amortization Loss on securities	191,735,305	125,102,600
Loss on sale of Govt. Securities	2,191,893	570,860
	455,257,547	**508,970,532**
	961,376,459	**1,001,697,041**

44.00 Increase / (Decrease) of Other Assets

Opening other Assets		
Branch adjustment account	2,975,799,486	-
Security deposits	1,309,182	968,845
Suspense accounts	1,747,743,093	1,913,648,093
Others	15,634,051,889	11,980,297,261
	20,358,903,649	**13,894,914,198**
Closing Other Assets		
Branch adjustment account	11,144,860,403	636,834,255
Security deposits	1,286,448	879,134
Suspense accounts	1,666,924,848	1,635,644,372
Others	17,311,847,576	15,303,928,484
	30,124,919,275	**17,577,286,245**
	(9,766,015,626)	**(3,682,372,047)**

44(a) Consolidated Other Assets

Rupali Bank PLC	(9,766,015,626)	(3,682,372,047)
Rupali Investment Limited	-	
Rupali Bank Securities Limited	-	(90,000)
	(9,766,015,626)	**(3,682,462,047)**

45.00 Increase / (Decrease) of other liabilities

Opening other Liabilities		
Interest Suspense's	55,601,735,176	43,696,494,875
Revaluation Reserve for Securities (HTM & HFT)	140,664,637	145,605,477
Provision	31,520,718,586	29,247,111,810
Others	224,114,349	404,189,957
Branch Adjustment Account	-	1,899,088,032
	87,487,232,748	**75,392,490,151**
Closing Other Liabilities		
Interest Suspense's	66,547,833,787	48,157,337,557
Revaluation Reserve for Securities (HTM & HFT)	402,593,469	158,538,657
Provision	31,198,512,064	30,751,913,154
Others	(1,627,958,633)	1,371,406,485
Branch Adjustment Account	-	-
	96,520,980,688	**80,439,195,853**
	9,033,747,940	**5,046,705,702**

45(a) Consolidated Other Liabilities

Rupali Bank PLC	9,033,747,940	5,046,705,702
Rupali Investment Limited	-	-
Rupali Bank Securities Limited	(894,703)	
	9,032,853,237	**5,046,705,702**

46.00 Closing Cash and Cash Equivalent

Cash in hand	8,211,130,337	8,243,897,469
Balance with Bangladesh Bank and Sonali Bank	30,567,184,348	35,758,115,378
Balance with other bank	18,432,570,002	23,838,136,786
Money at call and short notice	4,360,000,000	10,870,000,000
	61,570,884,688	**78,710,149,633**

46(a) Consolidated Closing Cash and Cash Equivalent

Rupali Bank PLC	61,570,884,688	78,710,149,633
Rupali Investment Limited	50,806,430	40,375,941
Rupali Bank Securities Limited	184,888,451	250,123,794
	61,806,579,569	**79,000,649,368**