



National Bank PLC.

FINANCIAL ADMINISTRATION DIVISION

Head Office: 116/1, Kazi Nazrul Islam Avenue, Banglamotor, Ramna, Dhaka-1000, Bangladesh. Tel: PABX: +88-02-41032461-3,41032435-36, E-mail-fad@nblbd.com, URL/website: www.nblbd.com, SWIFT.NBLBDDH

Consolidated Balance Sheet (Un-audited)

As at June 30, 2025

Particulars	As at June 30, 2025	As at December 31, 2024
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	1,849,785,775	2,609,033,038
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	4,556,041,978	66,484,821,526
	6,405,827,753	69,093,854,564
Balance with other Banks and Financial Institutions		
In Bangladesh	1,842,898,516	1,895,118,673
Outside Bangladesh	2,519,569,125	3,260,267,414
	4,362,467,641	5,155,386,087
Money at call and short notice	91,300,000	91,300,000
Investments		
Government	612,743,900	1,863,701,148
Others	10,023,603,005	10,280,282,719
	10,636,346,905	12,143,983,867
Loans and advances		
Loans, cash credits, overdrafts etc.	432,376,365,267	432,875,213,220
Bills purchased & discounted	1,741,922,112	1,361,797,728
	434,118,287,379	434,237,010,948
Fixed assets including land, buildings, furniture and fixtures	3,636,997,512	3,762,508,365
Other assets	56,100,223,257	49,972,654,863
Non-banking assets	294,697,400	296,486,400
TOTAL ASSETS	515,646,147,847	574,753,185,094
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	88,449,137,626	127,324,208,356
Deposits and other accounts		
Current deposits and other accounts	17,724,349,550	22,706,972,314
Bills payable	3,733,110,068	2,592,259,730
Savings bank deposits	46,645,204,482	50,743,750,997
Fixed deposits	75,800,032,068	78,746,921,300
Term deposits	199,227,713,270	215,197,846,936
	343,130,409,438	369,987,751,277
Subordinated bond	1,309,700,000	250,000,000
Start up fund	36,808,199	36,808,199
Other liabilities	88,883,732,321	73,467,469,772
TOTAL LIABILITIES	521,809,787,584	571,066,237,604
Shareholders' equity		
Paid up capital	32,197,395,700	32,197,395,700
Statutory reserve	17,228,087,280	17,228,087,280
General reserve	57,778,717	56,531,874
Other reserve	424,316,684	433,228,147
Retained earnings	(56,071,412,014)	(46,228,489,442)
TOTAL SHAREHOLDERS' EQUITY	(6,163,833,633)	3,686,753,559
Non-controlling Interests	193,896	193,931
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	515,646,147,847	574,753,185,094
Net Assets Value per share (NAV)	1.91	1.15

Continued....



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Particulars	As at June 30, 2025	As at December 31, 2024
	Taka	Taka
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and endorsements	7,086,070,755	6,992,568,486
Letters of guarantee	8,846,810,286	8,825,957,140
Irrevocable letters of credit	11,364,572,935	13,255,856,284
Bills for collection	5,551,083,802	6,131,323,703
Other liabilities (Bad & Loss)	-	-
	32,848,537,778	35,205,705,613
Other commitments		
Lease rental commitments	-	-
Documentary credits and short term trade -related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Spot and forward foreign exchange rate contracts	-	-
Other exchange contracts	-	-
Claims against the Bank not acknowledged as debt	-	-
	-	-
Total off B/S items (Including contingent liabilities)	32,848,537,778	35,205,705,613

CFO/Head of Finance & Accounts

Board & Company Secretary

Deputy Managing Director

Director

Chairman



National Bank PLC.

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Consolidated Profit and Loss Account (Un-audited)

For the period from January 01, 2025 to June 30, 2025

Particulars	From 01 January to June 30, 2025	From 01 January to June 30, 2024	From 01 April to June 30, 2025	From 01 April to June 30, 2024
	Taka	Taka	Taka	Taka
Interest income	4,649,384,787	8,904,881,068	2,004,658,871	5,228,598,657
Less: Interest paid on deposits and borrowings	22,397,211,749	16,833,991,942	11,887,733,640	8,620,460,671
Net interest income	(17,747,826,962)	(7,929,110,874)	(9,883,074,769)	(3,391,862,014)
Investment income	5,932,548,264	3,777,369,854	337,139,844	2,168,216,980
Commission, exchange and brokerage	(472,576,558)	972,300,299	(337,578,654)	490,732,826
Other operating income	307,187,852	527,333,158	192,477,039	305,822,777
Total operating income	(11,980,667,404)	(2,652,107,563)	(9,691,036,540)	(427,089,431)
Salary and allowances	2,832,349,691	2,945,527,546	1,411,712,240	1,485,633,560
Rent, taxes, insurance, electricity etc.	557,408,711	612,894,774	266,601,866	294,365,508
Legal expenses	7,125,443	12,282,061	3,285,925	6,007,086
Postage, stamp, telecommunication etc.	55,652,647	48,087,404	32,745,980	24,202,434
Stationery, printing, advertisement, etc.	41,421,069	52,694,198	15,305,229	26,716,807
Managing director's salary and allowances	735,484	6,364,516	-	2,600,000
Directors' fees and other benefits	2,656,235	4,002,513	614,020	1,981,901
Audit fees	-	-	-	-
Charges on loan losses	(6,650)	7,632,329	(47,518,649)	7,632,329
Repairs, maintenance and depreciation	432,669,051	482,761,915	153,065,063	199,930,189
Other expenses	2,290,040,322	3,807,576,926	610,533,460	508,382,457
Total operating expenses	6,220,052,003	7,979,824,182	2,446,345,134	2,557,452,271
Profit before provision	(18,200,719,407)	(10,631,931,745)	(12,137,381,674)	(2,984,541,702)
Provision for loans and advances				
Specific provision	-	-	-	-
General provision (Including Off B/S items)	-	-	-	-
Provision for other classified assets	-	-	-	-
Total provision	-	-	-	-
Profit before taxes	(18,200,719,407)	(10,631,931,745)	(12,137,381,674)	(2,984,541,702)
Provision for taxation	123,604,714	119,830,115	54,749,888	72,154,796
Deferred tax (income)/expenses	(8,481,401,514)	(4,350,551,993)	(4,564,195,583)	(1,411,142,772)
	(8,357,796,800)	(4,230,721,878)	(4,509,445,695)	(1,338,987,976)
Net Profit after taxation	(9,842,922,607)	(6,401,209,867)	(7,627,935,979)	(1,645,553,726)
Net Profit after tax attributable to:				
Non-controlling Interests	(35)	2,545	197	1,016
Equityholders of parent company	(9,842,922,572)	(6,401,212,412)	(7,627,936,176)	(1,645,554,742)
Profit after tax without minority interests	(9,842,922,572)	(6,401,212,412)	(7,627,936,176)	(1,645,554,742)
Retained earnings brought forward from previous year	(46,228,489,442)	(26,372,589,130)	-	-
	(56,071,412,014)	(32,773,801,542)	(7,627,936,176)	(1,645,554,742)
Appropriations				
Statutory reserve	-	-	-	-
	(56,071,412,014)	(32,773,801,542)	(7,627,936,176)	(1,645,554,742)
Retained earnings carried forward	(56,071,412,014)	(32,773,801,542)	(7,627,936,176)	(1,645,554,742)
Earnings per share (Re-stated)	(3.06)	(1.99)	(2.37)	(0.51)

CFO/Head of Finance & Accounts

Board & Company Secretary

Deputy Managing Director

Director

Chairman



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Balance Sheet (Un-audited)

As at June 30, 2025

Particulars	Notes	As at June 30, 2025 Taka	As at December 31, 2024 Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)		1,782,442,975	2,548,132,391
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		4,556,041,978	66,484,821,526
		6,338,484,953	69,032,953,917
Balance with other Banks and Financial Institutions			
In Bangladesh		1,279,947,966	901,813,796
Outside Bangladesh		1,791,170,990	2,962,146,358
		3,071,118,956	3,863,960,154
Money at call and short notice			
		91,300,000	91,300,000
Investments			
Government		122,635,800	1,809,216,328
Others		12,455,024,568	12,724,243,005
		12,577,660,368	14,533,459,333
Loans and advances			
Loans, cash credits, overdrafts etc.		429,834,587,648	430,207,114,665
Bills purchased & discounted		1,741,922,112	1,361,797,728
		431,576,509,760	431,568,912,393
Fixed assets including land, buildings, furniture and fixtures			
		3,493,816,641	3,628,363,417
Other assets			
	2.6	56,141,656,403	49,962,719,656
Non-banking assets			
		294,697,400	296,486,400
TOTAL ASSETS		513,585,244,481	572,978,155,270
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents			
		88,449,137,626	127,324,208,356
Deposits and other accounts			
Current deposits and other accounts			
Bills payable		17,763,206,508	22,780,408,624
Savings bank deposits		3,733,110,068	2,592,259,730
Fixed deposits		46,645,204,482	50,743,750,997
Term deposits		75,800,032,068	78,746,921,300
		199,320,092,341	215,334,845,484
		343,261,645,467	370,198,186,135
Subordinated bond			
		1,309,700,000	250,000,000
Start up fund			
		36,808,199	36,808,199
Other liabilities			
	2.7	87,248,102,595	71,960,851,267
TOTAL LIABILITIES		520,305,393,887	569,770,053,957
Shareholders' equity			
Paid up capital			
Statutory reserve		32,197,395,700	32,197,395,700
Other reserve		17,228,087,280	17,228,087,280
Retained earnings		424,316,684	433,228,147
		(56,569,949,070)	(46,650,609,814)
TOTAL SHAREHOLDERS' EQUITY		(6,720,149,406)	3,208,101,313
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		513,585,244,481	572,978,155,270
Net Assets Value per share (NAV)		-	2.09
Continued....		-	1.00



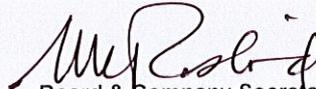
National Bank PLC.

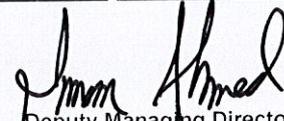
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Particulars	As at June 30, 2025	As at December 31, 2024
	<u>Taka</u>	<u>Taka</u>
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and endorsements	7,086,070,755	6,992,568,486
Letters of guarantee	8,846,810,286	8,825,957,140
Irrevocable letters of credit	11,364,572,935	13,255,856,284
Bills for collection	5,551,083,802	6,131,323,703
Other liabilities (Bad & Loss)	-	-
	32,848,537,778	35,205,705,613
Other commitments		
Lease rental commitments	-	-
Documentary credits and short term trade -related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Spot and forward foreign exchange rate contracts	-	-
Other exchange contracts	-	-
Claims against the Bank not acknowledged as debt	-	-
	-	-
Total off B/S items (Including contingent liabilities)	32,848,537,778	35,205,705,613


CFO/Head of Finance & Accounts


Board & Company Secretary


Deputy Managing Director


Director


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FINANCIAL ADMINISTRATION DIVISION

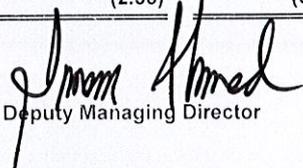
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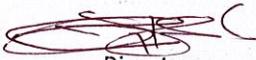
Profit and Loss Account (Un-audited) For the period from January 01, 2025 to June 30, 2025

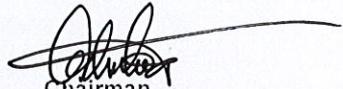
Particulars	Notes	From 01 January to June 30, 2025	From 01 January to June 30, 2024	From 01 April to June 30, 2025	From 01 April to June 30, 2024
		Taka	Taka	Taka	Taka
Interest income	2.1	4,601,099,835	8,842,663,312	1,976,634,341	5,193,094,323
Less: Interest paid on deposits and borrowings	2.2	22,397,211,749	16,833,991,942	11,887,733,640	8,620,460,671
Net interest income		(17,796,111,914)	(7,991,328,630)	(9,911,099,299)	(3,427,366,348)
Investment income	2.3	5,916,865,492	3,745,376,220	326,877,498	2,146,576,328
Commission, exchange and brokerage	2.4	(732,857,633)	681,520,216	(447,280,896)	345,474,312
Other operating income		297,042,678	521,341,170	185,950,766	302,003,388
Total operating income		(12,315,061,377)	(3,043,091,024)	(9,845,551,931)	(633,312,320)
Salary and allowances		2,716,076,885	2,850,473,345	1,352,446,446	1,434,705,661
Rent, taxes, insurance, electricity etc.		521,016,445	580,371,370	246,927,955	277,674,386
Legal expenses		7,125,443	12,282,061	3,497,175	6,007,086
Postage, stamp, telecommunication etc.		53,392,695	45,977,240	32,229,986	24,122,992
Stationery, printing, advertisement, etc.		36,986,228	49,769,366	12,553,744	25,476,811
Managing director's salary and allowances		735,484	6,364,516	-	3,550,000
Directors' fees and other benefits		2,458,955	2,816,947	1,117,985	1,504,408
Audit fees		-	-	-	-
Charges on loan losses		(6,650)	7,632,329	(47,518,649)	7,632,329
Repairs, maintenance and depreciation		409,727,324	458,013,985	143,764,190	183,378,430
Other expenses	2.5	2,238,276,211	3,740,945,459	581,799,832	485,883,964
Total operating expenses		5,985,789,020	7,754,646,618	2,326,818,664	2,449,936,067
Profit before provision		(18,300,850,397)	(10,797,737,642)	(12,172,370,595)	(3,083,248,387)
Provision for loans and advances		-	-	-	-
Specific provision		-	-	-	-
General provision (Including Off B/S items)		-	-	-	-
Provision for other classified assets		-	-	-	-
Total provision		-	-	-	-
Profit before taxes		(18,300,850,397)	(10,797,737,642)	(12,172,370,595)	(3,083,248,387)
Provision for taxation		99,890,373	82,744,164	51,746,973	48,022,420
Deferred tax (income)/expenses		(8,481,401,514)	(4,350,551,993)	(4,564,195,583)	(1,411,142,772)
Net Profit after taxation		(9,919,339,256)	(6,529,929,813)	(7,659,921,985)	(1,720,128,035)
Retained earnings brought forward from previous year		(46,650,609,814)	(26,646,231,945)	-	-
		(56,569,949,070)	(33,176,161,758)	(7,659,921,985)	(1,720,128,035)
Appropriations		-	-	-	-
Statutory reserve		-	-	-	-
Retained earnings carried forward		(56,569,949,070)	(33,176,161,758)	(7,659,921,985)	(1,720,128,035)
Earnings per share-(Re-stated)		(3.08)	(2.03)	(2.38)	(0.53)


CFO/Head of Finance & Accounts


Board & Company Secretary


Deputy Managing Director


Director


Chairman



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Statement of Changes in Equity (Un-Audited) For the period ended June 30, 2025

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2025	32,197,395,700	17,228,087,280	433,228,147	(46,650,609,814)	3,208,101,313
Net profit /(loss) for the period	-	-	-	(9,919,339,256)	(9,919,339,256)
Addition /Adjustment of Revaluation Reserve of Govt. Treasury Bill, Bond and other Investments	-	-	(8,911,463)	-	(8,911,463)
Balance at June 30, 2025	32,197,395,700	17,228,087,280	424,316,684	(56,569,949,070)	(6,720,149,406)
Balance at December 31, 2024	32,197,395,700	17,228,087,280	433,228,147	(46,650,609,814)	3,208,101,313



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Cash Flow Statement (Un-Audited) For the period from January 01, 2025 to June 30, 2025

	June 2025 Taka	June 2024 Taka
A) Cash flows from operating activities		
Interest received	4,799,171,098	8,947,155,477
Interest paid	(14,057,705,277)	(10,669,396,454)
Income from Investment	1,711,770,860	3,090,774,704
Fees, commission, exchange & brokerage	(732,857,633)	681,520,216
Cash paid to employees	(2,719,271,324)	(2,809,654,808)
Cash paid to suppliers	(858,591,213)	(950,391,114)
Income taxes paid	(106,732,941)	(194,125,713)
Received from other operating activities	296,668,671	515,945,837
Paid for other operating activities	(202,481,335)	(246,263,011)
Operating profit before changes in operating assets and liabilities	(11,870,029,094)	(1,634,434,866)
Increase/(decrease) in operating assets & liabilities		
Sale of trading securities	81,547,847	47,645,926
Purchase of trading securities	(76,310,794)	(3,811,045)
Loans and advances to other banks	-	-
Loans and advances to customers	5,914,966,236	5,103,958,506
Other assets	2,050,789,827	(3,612,127,129)
Deposits from other Banks	(29,534,790)	(438,480,896)
Deposits from customers	(26,907,005,878)	(24,517,977,558)
Other liabilities	1,020,372,518	-545,363,559
	(17,945,175,034)	(23,966,155,755)
Net cash used in operating activities	(29,815,204,128)	(25,600,590,621)
B) Cash flows from investing activities		
Proceeds from sale of Govt. & Unquoted securities	5,478,697,585	-
Investment made during the year (Govt. & Un-quoted securities)	(1,302,255,851)	(480,746,280)
Purchase of property, plant and equipment	(34,719,994)	(127,049,421)
Sale proceeds of fixed assets	425,256	5,324,979
Net cash received from investing activities	4,142,146,996	(602,470,722)
C) Cash flows from financing activities		
Borrowings from Other Banks, Financial Institutions and agents	(38,875,070,730)	30,478,265,133
Issue/(Redemption) of subordinated bond	1,059,700,000	(250,000,000)
Net cash received from financing activities	(37,815,370,730)	30,228,265,133
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)	(63,488,427,862)	4,025,203,790
E) Effects of exchange rate changes on cash and cash-equivalents	-	-
F) Cash and cash-equivalents at beginning of the period	72,992,796,671	74,990,402,070
G) Cash and cash-equivalents at end of the period (D+E+F)	9,504,368,809	79,015,605,860
Cash and cash-equivalents at end of the period		
Cash in hand (including foreign currencies)	1,782,442,975	6,145,519,980
Balances with Bangladesh Bank and its agent bank (s)	4,556,041,978	66,841,372,692
Balances with other Banks and Financial Institutions	3,071,118,956	5,918,340,888
Money at call and short notice	91,300,000	91,300,000
Prize bonds	3,464,900	19,072,300
	9,504,368,809	79,015,605,860
Net Operating Cash Flow per share (NOCPS)	(9.26)	(7.95)



National Bank PLC.

FINANCIAL ADMINISTRATION DIVISION

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Selected Notes to the Financial Statements For the period ended June 30, 2025

1 1.1 Significant Accounting Policy

1.1.1 Loans and advances

a) Loans and advances are stated in the Balance Sheet at gross basis. General provisions on unclassified & contingent assets, Specific provisions for classified loans and interest suspense account thereon are shown under other liabilities.

b) Loans and advances are written off to the extent that (i) there is no realistic prospect of recovery and (ii) against which legal cases are pending as per guidelines of Bangladesh Bank. However, the write off will not reduce the claim against the borrower.

1.1.2 Investments and income from investments

Investments and income from investments have been accounted for as per International Accounting Standards and Bangladesh Bank's guideline issued from time to time.

1.1.3 Provision for liabilities

A provision is recognized in the Balance Sheet when the Bank has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with IAS-37, "Provisions, Contingent Liabilities and Contingent Assets".

1.1.4 Provision for Taxation

Provision for current income tax has been made @ 37.50% considering major allowances and disallowances. Deferred tax is being calculated and recognized annually.

1.1.5 Revenue recognition

The revenues during the period are recognized complying all conditions of revenue recognition as prescribed in International Accounting Standards (IAS)-18, "Revenue Recognition".

2 2.1 Interest income

Interest on advances
Interest on money at call and short notice
Interest on placement with other banks
Interest on foreign currency balances

Bank	
June 2025	June 2024
Taka	Taka
4,574,021,484	8,812,653,521
-	-
-	3,203,470
27,078,351	26,806,321
4,601,099,835	8,842,663,312

Interest income decreased mainly due to non charging of interest on some loans is being classified during the period.

2.2 Interest expenses

Interest on deposits
Interest on borrowings
Discount/Repo

14,646,878,808	13,966,326,558
7,689,942,774	2,855,886,465
60,390,167	11,778,919
22,397,211,749	16,833,991,942

2.3 Investment income

Dividend on shares
Local
Overseas
Interest on treasury bills and bonds
Interest on Subordinated Bond
Gain on Govt. Securities
Profit from sale of shares of listed company
Prize on prize bonds

175,500,216	199,474,198
47,584,613	35,705,124
223,084,829	235,179,322
1,421,170,484	2,726,426,275
9,816,780	19,192,699
4,258,628,216	757,157,175
4,164,183	7,420,749
1,000	-
5,916,865,492	3,745,376,220



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	June 2025 Taka	June 2024 Taka
2.4 Commission, exchange and brokerage		
Commission	303,607,481	335,532,819
Exchange gain net off exchange loss	(1,036,465,114)	345,987,397
Brokerage	-	-
	(732,857,633)	681,520,216
2.5 Other operating expenses		
Car expenses	106,516,718	107,922,350
Credit card expenses	35,477,345	41,425,812
Entertainment	24,173,784	38,915,009
Traveling expenses	2,528,518	6,837,232
Donations	331,720	868,221
Subscriptions	3,533,360	4,501,266
Periodicals	442,940	488,374
Cartage/freight	13,804,242	18,243,464
Medical expense	1,816,649	1,508,342
Overseas expenses	1,016,606	2,871,393
Uniform & liveries	3,385	2,243,075
Training expenses	1,037,524	3,147,957
Loss on sale of shares/assets	18,145,567	-
Loss on REPO	2,017,649,309	3,494,682,448
Miscellaneous	11,798,544	17,290,516
	2,238,276,211	3,740,945,459
	June 2025 Taka	Dec 2024 Taka
2.6 Other assets		
Stock of stationery	97,940,176	92,484,411
Stamps in hand	5,569,275	5,533,006
Suspense account	308,718,425	493,134,489
Advance deposits	5,850,736	5,850,736
Interest and other receivables	570,316,082	826,085,111
Sundry assets	322,730,343	323,067,934
Bill purchased account - credit card	97,795,999	183,080,789
Inter branch adjustment account (Net)	208,776,887	864,790,580
Intangible assets	17,597,798,514	17,597,798,514
Advance against cash assistance	4,471,195	587,395
Deferred tax assets	28,377,126,183	19,895,724,669
Advance against branches	15,240	15,240
Advance against NBL Towers	5,382,889,680	5,382,889,680
Advance against fixed assets	541,709,826	541,709,826
Others	2,619,947,842	3,749,967,276
	56,141,656,403	49,962,719,656
2.7 Other liabilities		
Un-paid dividend	1,751,160	1,751,160
Provision for bonus	17,650,853	17,650,853
Tax liability	405,775,599	412,618,167
Provision for loans and advances (Including Off-B/S items)	19,360,249,302	19,323,012,136
Interest suspense account	47,433,310,309	41,510,746,706
Provision for other classified assets	2,744,720,772	2,768,620,772
Provision for gratuity	25,000,000	25,000,000
ATM card holders' accounts	24,594,208	58,755,450
Foreign currencies adjustment account	82,475,170	53,885,655
Bills payable account MPS (CCD)	1,653,646	6,952,742
Interest and other payable	13,136,988,674	4,797,482,202
Provision for LFA	133,090,603	136,232,295
Obligation under finance lease	574,655,583	574,655,583
Clearing adjusting account	187,337,896	165,856,078
Others	3,118,848,820	2,107,631,468
	87,248,102,595	71,960,851,267



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	June 2025 Taka	June 2024 Taka
2.8 Reconciliation of operating cash flow:		
A. Operating profit/(loss)	(18,300,850,397)	(10,797,737,642)
B. Adjustment for :		
Gain on sale of Govt. Securities	(4,258,628,216)	(757,157,175)
Gain on sale of quoted shares	(4,164,183)	(7,420,750)
Gain on sale of fixed assets	(374,007)	(5,395,333)
Depreciation	169,656,922	196,022,908
Charges on loan loss	18,138,917	7,632,329
Income tax paid	(106,732,941)	(194,125,713)
Provision for gratuity	-	50,000,000
Loss on REPO	2,017,649,309	3,494,682,448
	(2,164,454,199)	2,784,238,714
C. Adjustment for changes in other assets and liabilities		
Changes in interest receivables on loans and advances	198,071,263	104,492,165
Changes in interest receivables on securities	57,697,767	109,976,409
Changes in interest payables	8,339,506,472	6,164,595,488
	8,595,275,502	6,379,064,062
Operating profit before changes in operating assets and liabilities	(11,870,029,094)	(1,634,434,866)
2.9 Calculation of NAV, EPS, NOCF per shares		
a. Calculation of Net Asset Value (NAV) per Share (Conso)		
Total Net Asset Value (A)	(6,163,833,633)	17,114,389,448
Number of ordinary share outstanding (B)	3,219,739,570	3,219,739,570
Net Asset Value (NAV) per Share (A/B)	(1.91)	5.32
b. Calculation of Basic and Diluted Earnings Per Share (EPS)-Conso		
Calculation of Basic Earnings Per Share (BEPS)		
Net profit after tax (A)	(9,842,922,572)	(6,401,212,412)
Number of ordinary share outstanding (B)	3,219,739,570	3,219,739,570
Earnings Per Share (EPS) (A/B)	(3.06)	(1.99)
c. Calculation of Net Operating Cash Flow Per Share (NOCFPS) -Solo		
Net Operating Cash Flow (A)	(29,815,204,128)	(25,600,590,621)
Number of ordinary share outstanding (B)	3,219,739,570	3,219,739,570
Net Operating Cash Flow Per Share (NOCFPS) (A/B)	(9.26)	(7.95)

During the period, the bank could not book interest on loan & advances due to non-recovery from defaulters. Furthermore, the bank incurred higher interest expenses on deposits & borrowings. Consequently, the period concluded with an operating loss, with significant deviations observed in EPS, Net Asset Value (NAV), and NOCFPS. Nevertheless, the new Board and the new Management are exerting maximum efforts to improve the financial health of the bank by streamlining recovery drives and mobilization of low cost deposits.