



# 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 September 30, 2025

	As at September 30, 2025	As at December 31, 2024
	Taka	Taka
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	1,649,071,190	2,609,033,038
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3,199,191,650	66,484,821,526
	<b>4,848,262,840</b>	<b>69,093,854,564</b>
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	2,589,778,813	1,895,118,673
Outside Bangladesh	961,248,470	3,260,267,414
	<b>3,551,027,283</b>	<b>5,155,386,087</b>
<b>Money at call and short notice</b>		
	<b>91,300,000</b>	<b>91,300,000</b>
<b>Investments</b>		
Government	2,021,653,603	1,863,701,148
Others	9,965,738,367	10,280,282,719
	<b>11,987,391,970</b>	<b>12,143,983,867</b>
<b>Loans and advances</b>		
Loans, cash credits, overdrafts etc.	427,801,478,382	432,875,213,220
Bills purchased & discounted	1,599,674,798	1,361,797,728
	<b>429,401,153,180</b>	<b>434,237,010,948</b>
<b>Fixed assets including land, buildings, furniture and fixtures</b>		
	<b>3,564,476,154</b>	<b>3,762,508,365</b>
<b>Other assets</b>		
Non-banking assets	55,132,728,083	49,972,654,863
	<b>292,897,400</b>	<b>296,486,400</b>
<b>TOTAL ASSETS</b>	<b>508,869,236,910</b>	<b>574,753,185,094</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	88,132,364,939	127,324,208,356
<b>Deposits and other accounts</b>		
Current deposits and other accounts	19,145,266,824	22,706,972,314
Bills payable	3,618,908,212	2,592,259,730
Savings bank deposits	47,506,481,982	50,743,750,997
Fixed deposits	77,251,861,256	78,746,921,300
Term deposits	193,392,933,450	215,197,846,936
	<b>340,915,451,724</b>	<b>369,987,751,277</b>
Subordinated bond	1,309,700,000	250,000,000
Start up fund	36,808,199	36,808,199
Other liabilities	89,353,941,716	73,467,469,772
<b>TOTAL LIABILITIES</b>	<b>519,748,266,578</b>	<b>571,066,237,604</b>
<b>Shareholders' equity</b>		
Paid up capital	32,197,395,700	32,197,395,700
Statutory reserve	17,228,087,280	17,228,087,280
General reserve	57,626,900	56,531,874
Other reserve	461,002,815	433,228,147
Retained earnings	(60,823,338,468)	(46,228,489,442)
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>(10,879,225,773)</b>	<b>3,686,753,559</b>
<b>Non-controlling Interests</b>	<b>196,105</b>	<b>193,931</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>508,869,236,910</b>	<b>574,753,185,094</b>
<b>Net Assets Value per share (NAV)</b>	<b>(3.38)</b>	<b>1.15</b>

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

	From 01 January to Sept 30, 2025	From 01 January to Sept 30, 2024	From 01 July to Sept 30, 2025	From 01 July to Sept 30, 2024
	Taka	Taka	Taka	Taka
Interest income	6,487,656,671	12,190,193,391	1,838,271,884	3,285,312,323
Less: Interest paid on deposits and borrowings	33,558,941,397	26,475,180,558	11,161,729,648	9,641,188,616
<b>Net interest income</b>	<b>(27,071,284,726)</b>	<b>(14,284,987,167)</b>	<b>(9,323,457,764)</b>	<b>(6,355,876,293)</b>
Investment income	13,790,713,878	5,669,736,763	7,858,165,614	1,892,366,909
Commission, exchange and brokerage	(695,219,725)	828,154,930	(222,643,167)	(144,145,369)
Other operating income	433,548,081	663,148,838	126,360,229	135,815,680
<b>Total operating income</b>	<b>(13,542,242,492)</b>	<b>(7,123,946,636)</b>	<b>(1,561,575,088)</b>	<b>(4,471,839,073)</b>
Salary and allowances	4,057,012,853	4,244,037,994	1,224,663,162	1,298,510,448
Rent, taxes, insurance, electricity etc.	809,356,468	941,276,979	251,947,757	328,382,205
Legal expenses	12,990,795	18,461,974	5,865,352	6,179,913
Postage, stamp, telecommunication etc.	91,638,520	75,796,966	35,985,873	27,709,562
Stationery, printing, advertisement, etc.	62,348,388	71,250,210	20,927,319	18,556,012
Managing director's salary and allowances	3,822,580	9,214,516	3,087,096	2,850,000
Directors' fees and other benefits	4,228,454	6,314,485	1,572,219	2,311,972
Audit fees	-	-	-	-
Charges on loan losses	318,860	7,632,370	325,510	41
Repairs, maintenance and depreciation	570,069,730	719,723,981	137,400,679	236,962,066
Other expenses	3,460,023,196	4,387,022,444	1,169,982,874	579,445,518
<b>Total operating expenses</b>	<b>9,071,809,844</b>	<b>10,480,731,919</b>	<b>2,851,757,841</b>	<b>2,500,907,737</b>
<b>Profit before provision</b>	<b>(22,614,052,336)</b>	<b>(17,604,678,555)</b>	<b>(4,413,332,929)</b>	<b>(6,972,746,810)</b>
Provision for loans and advances				
Specific provision	-	-	-	-
General provision (Including Off B/S items)	-	-	-	-
Provision for other classified assets	-	-	-	-
<b>Total provision</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit before taxes</b>	<b>(22,614,052,336)</b>	<b>(17,604,678,555)</b>	<b>(4,413,332,929)</b>	<b>(6,972,746,810)</b>
Provision for taxation	351,639,428	119,830,115	228,034,714	-
Deferred tax (income)/expenses	(8,481,401,514)	(4,350,551,993)	-	-
	<b>(8,129,762,086)</b>	<b>(4,230,721,878)</b>	<b>228,034,714</b>	<b>-</b>
<b>Net Profit after taxation</b>	<b>(14,484,290,250)</b>	<b>(13,373,956,677)</b>	<b>(4,641,367,643)</b>	<b>(6,972,746,810)</b>
<b>Net Profit after tax attributable to:</b>				
<b>Non-controlling Interests</b>	<b>2,174</b>	<b>2,899</b>	<b>2,209</b>	<b>354</b>
<b>Equity holders of parent company</b>	<b>(14,484,292,424)</b>	<b>(13,373,959,576)</b>	<b>(4,641,369,852)</b>	<b>(6,972,747,164)</b>
<b>Profit after tax without minority interests</b>	<b>(14,484,292,424)</b>	<b>(13,373,959,576)</b>	<b>(4,641,369,852)</b>	<b>(6,972,747,164)</b>
Retained earnings brought forward from previous year	(46,228,489,442)	(26,372,589,130)	-	-
Prior year's adjustments	-	152,800,000	-	-
	<b>(60,712,781,866)</b>	<b>(39,593,748,706)</b>	<b>(4,641,369,852)</b>	<b>(6,972,747,164)</b>
<b>Appropriations</b>				
Statutory reserve	-	-	-	-
Dividend paid (Overseas subsidiaries)	(110,556,602)	(12,684,748)	-	-
	<b>(110,556,602)</b>	<b>(12,684,748)</b>	<b>-</b>	<b>-</b>
<b>Retained earnings carried forward</b>	<b>(60,823,338,468)</b>	<b>(39,606,433,454)</b>	<b>(4,641,369,852)</b>	<b>(6,972,747,164)</b>
<b>Earnings per share (Re-stated)</b>	<b>(4.50)</b>	<b>(4.15)</b>	<b>(1.44)</b>	<b>(2.17)</b>

CFO/Head of FAD

Board & Company Secretary

Managing Director

Director

Vice Chairman

**National Bank PLC**  
**Consolidated Statement of Changes in Equity (Un-Audited)**  
**For the period ended on September 30, 2025**

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Other Reserve	Retained Earnings	Total	Non-controlling	Total Equity
Balance on 01 January 2025	32,197,395,700	17,228,087,280	56,531,874	433,228,147	(46,228,489,442)	3,686,753,559	193,931	3,686,947,490
Net profit/(loss) for the period	-	-	-	-	(14,484,292,424)	(14,484,292,424)	2,174	(14,484,290,250)
Exchange fluctuation	-	-	1,095,026	-	-	1,095,026	-	1,095,026
Dividend paid during the period	-	-	-	-	(110,556,602)	(110,556,602)	-	(110,556,602)
Addition of Revaluation Reserve of Govt. Securities and other Investments	-	-	-	27,774,668	-	27,774,668	-	27,774,668
<b>Balance at Sept 30, 2025</b>	<b>32,197,395,700</b>	<b>17,228,087,280</b>	<b>57,626,900</b>	<b>461,002,815</b>	<b>(60,823,338,468)</b>	<b>(10,879,225,773)</b>	<b>196,105</b>	<b>(10,879,029,668)</b>
<b>Balance at December 31, 2024</b>	<b>32,197,395,700</b>	<b>17,228,087,280</b>	<b>56,531,874</b>	<b>433,228,147</b>	<b>(46,228,489,442)</b>	<b>3,686,753,559</b>	<b>193,931</b>	<b>3,686,947,490</b>



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### Balance Sheet (Un-audited)

As at September 30, 2025

	Notes	As at September 30, 2025	As at December 31, 2024
		Taka	Taka
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>			
Cash in hand (including foreign currencies)		1,590,067,851	2,548,132,391
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		3,199,191,650	66,484,821,526
		4,789,259,501	69,032,953,917
<b>Balance with other Banks and Financial Institutions</b>			
In Bangladesh		1,836,625,758	901,813,796
Outside Bangladesh		511,372,494	2,962,146,358
		2,347,998,252	3,863,960,154
<b>Money at call and short notice</b>		91,300,000	91,300,000
<b>Investments</b>			
Government		1,667,739,368	1,809,216,328
Others		12,449,205,794	12,724,243,005
		14,116,945,162	14,533,459,333
<b>Loans and advances</b>			
Loans, cash credits, overdrafts etc.		425,163,236,543	430,207,114,665
Bills purchased & discounted		1,599,674,798	1,361,797,728
		426,762,911,341	431,568,912,393
<b>Fixed assets including land, buildings, furniture and fixtures</b>		3,419,877,936	3,628,363,417
<b>Other assets</b>	2.6	55,152,931,720	49,962,719,656
<b>Non-banking assets</b>		292,897,400	296,486,400
<b>TOTAL ASSETS</b>		<u>506,974,121,312</u>	<u>572,978,155,270</u>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
Borrowings from other Banks, Financial Institutions and Agents		88,132,364,939	127,324,208,356
<b>Deposits and other accounts</b>			
Current deposits and other accounts		19,207,629,323	22,780,408,624
Bills payable		3,618,908,212	2,592,259,730
Savings bank deposits		47,506,481,982	50,743,750,997
Fixed deposits		77,251,861,256	78,746,921,300
Term deposits		193,479,091,651	215,334,845,484
		341,063,972,424	370,198,186,135
Subordinated bond		1,309,700,000	250,000,000
Start up fund		36,808,199	36,808,199
<b>Other liabilities</b>	2.7	87,784,044,967	71,960,851,267
<b>TOTAL LIABILITIES</b>		<u>518,326,890,529</u>	<u>569,770,053,957</u>
<b>Shareholders' equity</b>			
Paid up capital		32,197,395,700	32,197,395,700
Statutory reserve		17,228,087,280	17,228,087,280
Other reserve		461,002,815	433,228,147
Retained earnings		(61,239,255,012)	(46,650,609,814)
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<u>(11,352,769,217)</u>	<u>3,208,101,313</u>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<u>506,974,121,312</u>	<u>572,978,155,270</u>
<b>Net Assets Value per share (NAV)</b>		(3.53)	1.00
Continued....			





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

Note	From 01 January to Sept 30, 2025	From 01 January to Sept 30, 2024	From 01 July to Sept 30, 2025	From 01 July to Sept 30, 2024
	Taka	Taka	Taka	Taka
Interest income	2.1 6,417,329,009	12,107,943,903	1,816,229,174	3,265,280,591
Less: Interest paid on deposits and borrowings	2.2 33,558,941,397	26,475,180,558	11,161,729,648	9,641,188,616
<b>Net interest income</b>	<b>(27,141,612,388)</b>	<b>(14,367,236,655)</b>	<b>(9,345,500,474)</b>	<b>(6,375,908,025)</b>
Investment income	2.3 13,764,794,241	5,648,597,410	7,847,928,749	1,903,221,190
Commission, exchange and brokerage	2.4 (1,070,817,837)	344,472,071	(337,960,204)	(337,048,145)
Other operating income	422,261,431	650,948,374	125,218,753	129,607,204
<b>Total operating income</b>	<b>(14,025,374,553)</b>	<b>(7,723,218,800)</b>	<b>(1,710,313,176)</b>	<b>(4,680,127,776)</b>
Salary and allowances	3,883,442,633	4,088,826,560	1,167,365,748	1,238,353,215
Rent, taxes, insurance, electricity etc.	754,139,042	888,002,465	233,122,597	307,631,095
Legal expenses	12,451,365	18,461,974	5,325,922	6,179,913
Postage, stamp, telecommunication etc.	75,481,239	70,217,611	22,088,544	24,240,371
Stationery, printing, advertisement, etc.	56,637,651	66,886,576	19,651,423	17,117,210
Managing director's salary and allowances	3,822,580	9,214,516	3,087,096	2,850,000
Directors' fees and other benefits	3,852,700	4,271,916	1,393,745	1,454,969
Audit fees	-	-	-	-
Charges on loan losses	318,860	7,632,370	325,510	41
Repairs, maintenance and depreciation	543,569,605	680,386,925	133,842,281	222,372,940
Other expenses	2.5 3,392,876,395	4,316,395,515	1,154,600,184	575,450,056
<b>Total operating expenses</b>	<b>8,726,592,070</b>	<b>10,150,296,428</b>	<b>2,740,803,050</b>	<b>2,395,649,810</b>
<b>Profit before provision</b>	<b>(22,751,966,623)</b>	<b>(17,873,515,228)</b>	<b>(4,451,116,226)</b>	<b>(7,075,777,586)</b>
Provision for loans and advances				
Specific provision	-	-	-	-
General provision (Including Off B/S items)	-	-	-	-
Provision for other classified assets	-	-	-	-
<b>Total provision</b>	<b>(22,751,966,623)</b>	<b>(17,873,515,228)</b>	<b>(4,451,116,226)</b>	<b>(7,075,777,586)</b>
<b>Profit before taxes</b>	<b>(22,751,966,623)</b>	<b>(17,873,515,228)</b>	<b>(4,451,116,226)</b>	<b>(7,075,777,586)</b>
Provision for taxation	318,080,089	82,744,164	218,189,716	-
Deferred tax (income)/expenses	(8,481,401,514)	(4,350,551,993)	-	-
	<b>(8,163,321,425)</b>	<b>(4,267,807,829)</b>	<b>218,189,716</b>	<b>-</b>
<b>Net Profit after taxation</b>	<b>(14,588,645,198)</b>	<b>(13,605,707,399)</b>	<b>(4,669,305,942)</b>	<b>(7,075,777,586)</b>
Retained earnings brought forward from previous year	(46,650,609,814)	(26,646,231,945)	-	-
Prior year's adjustment	-	152,800,000	-	-
	<b>(46,650,609,814)</b>	<b>(26,493,431,945)</b>	<b>(4,669,305,942)</b>	<b>(7,075,777,586)</b>
<b>Appropriations</b>				
Statutory reserve	-	-	-	-
Dividend ( Bonus )	-	-	-	-
	<b>(46,650,609,814)</b>	<b>(26,493,431,945)</b>	<b>(4,669,305,942)</b>	<b>(7,075,777,586)</b>
<b>Retained earnings carried forward</b>	<b>(46,650,609,814)</b>	<b>(26,493,431,945)</b>	<b>(4,669,305,942)</b>	<b>(7,075,777,586)</b>
<b>Earnings per share-(Re-stated)</b>	<b>(4.53)</b>	<b>(4.23)</b>	<b>(1.45)</b>	<b>(2.20)</b>

CFO/Head of FAD

Board & Company Secretary

Managing Director

Director

Vice Chairman



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### Statement of Changes in Equity (Un-Audited) For the period ended on September 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	-	-	-	(14,588,645,198)	(14,588,645,198)
Addition of Revaluation Reserve of Govt. Securities and other Investments	-	-	27,774,668	-	27,774,668
<b>Balance at Sept 30, 2025</b>	<b>32,197,395,700</b>	<b>17,228,087,280</b>	<b>461,002,815</b>	<b>(61,239,255,012)</b>	<b>(11,352,769,217)</b>
<b>Balance at December 31, 2024</b>	<b>32,197,395,700</b>	<b>17,228,087,280</b>	<b>433,228,147</b>	<b>(46,650,609,814)</b>	<b>3,208,101,313</b>



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

	Sept 2025 Taka	Sept 2024 Taka
<b>A) Cash flows from operating activities</b>		
Interest received	6,619,081,581	12,237,004,209
Interest paid	(22,472,364,527)	(16,285,978,750)
Income from Investment	4,748,092,894	4,515,614,751
Fees, commission, exchange & brokerage	(1,070,817,837)	344,472,071
Cash paid to employees	(3,766,117,913)	(3,977,312,992)
Cash paid to suppliers	(1,188,524,000)	(1,431,529,483)
Income taxes paid	(327,522,288)	(276,531,320)
Received from other operating activities	419,560,308	642,214,200
Paid for other operating activities	(313,629,970)	(350,994,937)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>(17,352,241,752)</b>	<b>(4,583,042,251)</b>
<b>Increase/(decrease) in operating assets &amp; liabilities</b>		
Sale of trading securities	601,254,771	265,309,484
Purchase of trading securities	(509,457,022)	(182,596,188)
Loans and advances to other banks	-	-
Loans and advances to customers	9,627,810,413	11,512,044,900
Other assets	3,004,500,718	107,542,183
Deposits from other Banks	(27,665,714)	(930,685,559)
Deposits from customers	(29,106,547,997)	(42,018,998,116)
Other liabilities	(178,104,462)	(77,671,151)
	<b>(16,588,209,293)</b>	<b>(31,325,054,447)</b>
<b>Net cash used in operating activities</b>	<b>(33,940,451,045)</b>	<b>(35,908,096,698)</b>
<b>B) Cash flows from investing activities</b>		
Proceeds from sale of Govt. & Un-quoted securities	12,298,942,417	1,898,785,287
Investment made during the year (Govt. & Un-quoted securities)	(5,942,153,309)	(2,449,363,130)
Purchase of property, plant and equipment	(47,027,354)	(149,358,500)
Sale proceeds of fixed assets	1,612,290	7,950,493
<b>Net cash (used in)/ received from investing activities</b>	<b>6,311,374,044</b>	<b>(691,985,850)</b>
<b>C) Cash flows from financing activities</b>		
Borrowings from Other Banks, Financial Institutions and agents	(39,191,843,417)	(34,665,112,053)
Redemption of subordinated bonds	1,059,700,000	(250,000,000)
<b>Net cash (used )/received from financing activities</b>	<b>(38,132,143,417)</b>	<b>(34,915,112,053)</b>
<b>D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)</b>	<b>(65,761,220,418)</b>	<b>(71,515,194,601)</b>
<b>E) Effects of exchange rate changes on cash and cash-equivalents</b>	<b>-</b>	<b>-</b>
<b>F) Cash and cash-equivalents at beginning of the period</b>	<b>72,992,796,671</b>	<b>74,990,402,070</b>
<b>G) Cash and cash-equivalents at end of the period (D+E+F)</b>	<b>7,231,576,253</b>	<b>3,475,207,469</b>
<b>Cash and cash-equivalents at end of the period</b>		
Cash in hand (including foreign currencies)	1,590,067,851	1,419,883,183
Balances with Bangladesh Bank and its agent bank (s)	3,199,191,650	867,545,779
Balances with other Banks and Financial Institutions	2,347,998,252	1,084,976,607
Money at call and short notice	91,300,000	91,300,000
Prize bonds	3,018,500	11,501,900
	<b>7,231,576,253</b>	<b>3,475,207,469</b>



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### Selected Notes to the Financial Statements For the period ended September 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, ".

##### 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 (Solo)	
Sept 2025 Taka	Sept 2024 Taka
6,378,500,262	12,056,659,368
-	-
71,383	2,878,003
38,757,364	48,406,532
<b>6,417,329,009</b>	<b>12,107,943,903</b>

Due to increase classified loans interest on such account could be taken to income and consequently interest income has declined significantly. The Management is working to regularisation of the loans and ensure due recovery.

#### 2.2 Interest expenses

Interest on deposits  
Interest on borrowings  
Discount/Repo

22,113,040,644	21,032,074,819
11,430,485,113	5,415,712,197
15,415,640	27,393,542
<b>33,558,941,397</b>	<b>26,475,180,558</b>

Interest on Deposits and borrowings increased mainly due to increase of interest rates on different deposit products to make market competitive. On the other hand Bank paid interest on the borrowed fund under REPO at higher rate as compared to previous year. The rate of REPO has increased by central bank during the year.

#### 2.3 Investment income

Dividend  
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

405,115,356	345,183,345
4,243,414,752	3,995,460,773
2,978,874	25,693,192
9,064,665,948	1,238,628,876
48,618,311	43,631,224
1,000	-
<b>13,764,794,241</b>	<b>5,648,597,410</b>



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	Sept 2025 Taka	Sept 2024 Taka
<b>2.4 Commission, exchange and brokerage</b>		
Commission	467,690,682	504,670,811
Exchange gain net off exchange loss	(1,538,508,519)	(160,198,740)
Brokerage	-	-
	<b>(1,070,817,837)</b>	<b>344,472,071</b>
<b>2.5 Other operating expenses</b>		
Car expenses	158,288,063	164,644,473
Credit card expenses	65,753,599	55,474,048
Entertainment	54,108,009	75,354,447
Traveling expenses	6,270,081	13,702,418
Donations	348,665	922,951
Subscriptions	3,645,085	4,605,396
Periodicals	657,328	745,928
Cartage/freight	20,378,949	26,451,339
Medical expense	3,001,615	2,392,013
Uniform & liveries	4,135	2,245,025
Training expenses	1,174,441	4,456,899
Loss on sale of share/ property/ asset	18,152,227	-
Loss on REPO	3,061,094,198	3,965,400,578
	<b>3,392,876,395</b>	<b>4,316,395,515</b>

	Sept 2025 Taka	Dec 2024 Taka
<b>2.6 Other assets</b>		
Stock of stationery	99,335,489	92,484,411
Stamps in hand	5,497,320	5,533,006
Suspense account	348,170,103	493,134,489
Advance deposits	5,850,736	5,850,736
Interest and other receivables	527,749,626	826,085,111
Sundry assets	315,987,934	323,067,934
Bill purchased account - credit card	424,424,373	183,080,789
Inter branch adjustment account (Net)	203,595,168	864,790,580
Intangible assets	17,597,798,514	17,597,798,514
Advance against cash assistance	0	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	1,322,781,528	3,749,967,276
	<b>55,152,931,720</b>	<b>49,962,719,656</b>



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	Sept 2025 Taka	Dec 2024 Taka
<b>2.7 Other liabilities</b>		
Un-paid dividend	1,751,160	1,751,160
Provision for bonus	17,650,853	17,650,853
Tax liability	403,175,968	412,618,167
Provision for loans and advances (Including Off-B/S items)	19,362,376,749	19,323,012,136
Interest suspense account	46,332,874,927	41,510,746,706
Provision for other classified assets	2,744,720,772	2,768,620,772
Provision for gratuity	100,000,000	25,000,000
ATM card holders' accounts	27,564,334	58,755,450
Foreign currencies adjustment account	(30,793,087)	53,885,655
Bills payable account MPS (CCD)	1,653,646	6,952,742
Interest and other payable	17,925,859,370	6,839,282,500
Provision for LFA	67,172,625	136,232,295
Obligation under finance lease	574,655,583	165,856,078
Clearing adjusting account	163,040,677	574,655,583
Others	92,341,390	65,831,170
	<b>87,784,044,967</b>	<b>71,960,851,267</b>

	Sept 2025 Taka	Sept 2024 Taka
<b>2.8 Reconciliation of operating cash flow:</b>		
<b>A. Operating profit</b>	<b>(22,751,966,623)</b>	<b>(17,873,515,228)</b>
<b>B. Adjustment for :</b>		
Income Tax paid	(327,522,288)	(276,531,320)
Gain on sale of quoted securities	(48,618,311)	(43,631,224)
Gain on sale of Govt. securities	(9,064,665,949)	(1,238,628,876)
Gain on sale of fixed assets	(2,701,123)	(8,734,174)
Charges on loan loss	318,860	7,632,370
Loss on REPO	3,079,246,425	3,965,400,578
Loss on closed of operation of USA	-	-
Depreciation	253,754,902	292,426,068
	<b>(6,110,187,484)</b>	<b>2,697,933,422</b>
<b>C. Adjustment for changes in other assets and liabilities</b>		
Changes in interest receivables on loans and advances	201,752,572	129,060,306
Changes in interest receivables on securities	96,582,913	149,277,441
Provision for gratuity	125,000,000	125,000,000
Changes in interest payables	11,086,576,870	10,189,201,808
	<b>11,509,912,355</b>	<b>10,592,539,555</b>
<b>Operating profit before changes in operating assets and liabilities</b>	<b>(17,352,241,752)</b>	<b>(4,583,042,251)</b>

<b>2.9 Calculation of NAV, EPS, NOCF per shares</b>		
<b>a. Calculation of Net Asset Value (NAV) per Share (Conso)</b>		
Total Net Asset Value (A)	(10,879,225,773)	10,284,158,563
Number of ordinary share outstanding (B)	3,219,739,570	3,219,739,570
<b>Net Asset Value (NAV) per Share (A/B)</b>	<b>(3.38)</b>	<b>3.19</b>
<b>b. Calculation of Basic and Diluted Earnings Per Share (EPS)-Conso</b>		
<b>Calculation of Basic Earnings Per Share (BEPS)</b>		
Net profit/(loss) after tax (A)	(14,484,292,424)	(13,373,959,576)
Number of ordinary share outstanding (B)	3,219,739,570	3,219,739,570
<b>Earnings Per Share (EPS) (A/B)</b>	<b>(4.50)</b>	<b>(4.15)</b>

Earnings per share (EPS) have been calculated in accordance with IAS-33, "Earnings per Share", which is shown on the face of the Profit & Loss Account. This has been calculated by dividing the net profit after tax by the weighted average number of ordinary shares outstanding. As there is no issue of bonus dividend or right issue so Basic Earnings Per Share (BEPS) and Diluted Earnings Per Share (DEPS) are same.

Due to retrospective effect of Deferred Tax, the Earnings per share (EPS) and Net Assets Value (NAV) of prior period have been re-stated.



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	Sept 2025 Taka	Sept 2024 Taka
<b>c. Calculation of Net Operating Cash Flow Per Share (NOCFPS)</b>		
Net Operating Cash Flow (A)	(33,940,451,045)	(35,908,096,698)
Number of ordinary share outstanding (B)	3,219,739,570	3,219,739,570
<b>Net Operating Cash Flow Per Share (NOCFPS) (A/B)</b>	<b>(10.54)</b>	<b>(11.15)</b>

During the period, the bank could not book interest on some loans and advances due to classification and non recovery. Furthermore, the bank incurred higher interest expenditure on deposits and borrowings. Consequently the period concluded with operating loss with significant deviation observed in EPS and Net Assets Value (NAV). On the other hand due to negative media coverage there was significant deposits withdrawal which affected to operating cash flow negatively and NOCFPS stood negative as on the reporting date.

### 3.0 General

#### 3.1 Unclaimed dividend

As per Bangladesh Securities and Exchange Commission's directive no. BSEC/CMRRC/2021-386/03 dated January 14, 2021 unclaimed cash dividend is Tk. 10,009,092.19 out of which Tk. 8,257,932.19 has been transferred to "Capital Market Stabilization Fund".

#### 3.2 Significant Related Party Transactions

Name	Nature of relation	Nature of Transaction	Amount in Crore
NBL Securities Ltd.	Subsidiary	Loan	97.67