

BRAC BANK PLC.

Earnings Disclosure

FY'25 & Q1'26

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- Business Highlights
  - SME
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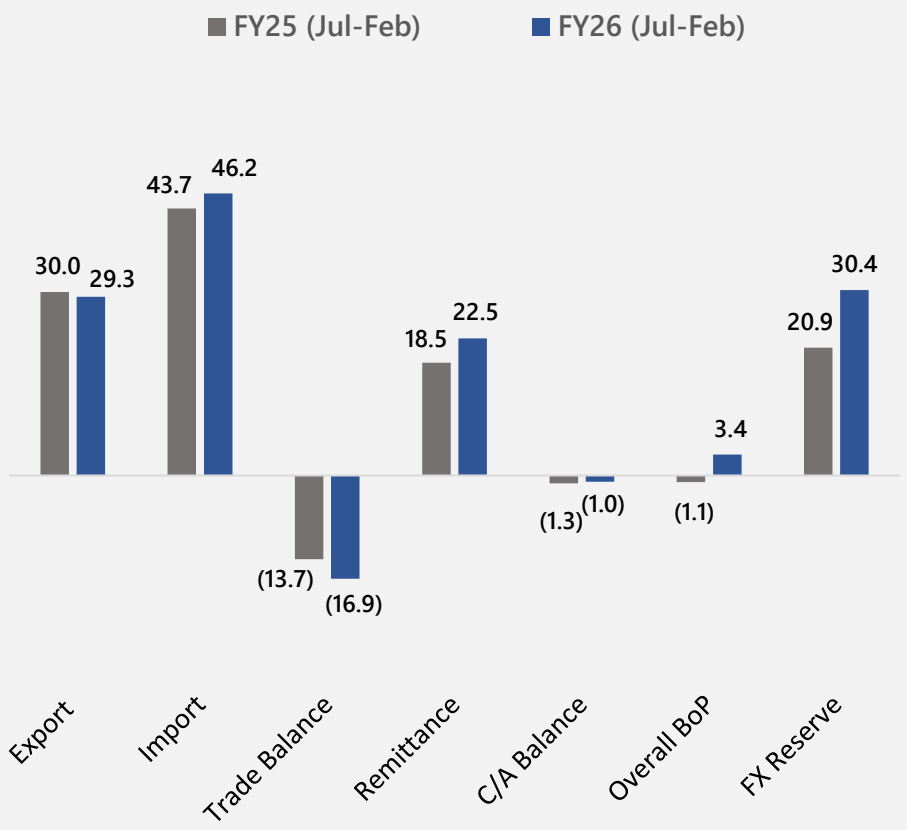
Economic Outlook
& Market Update



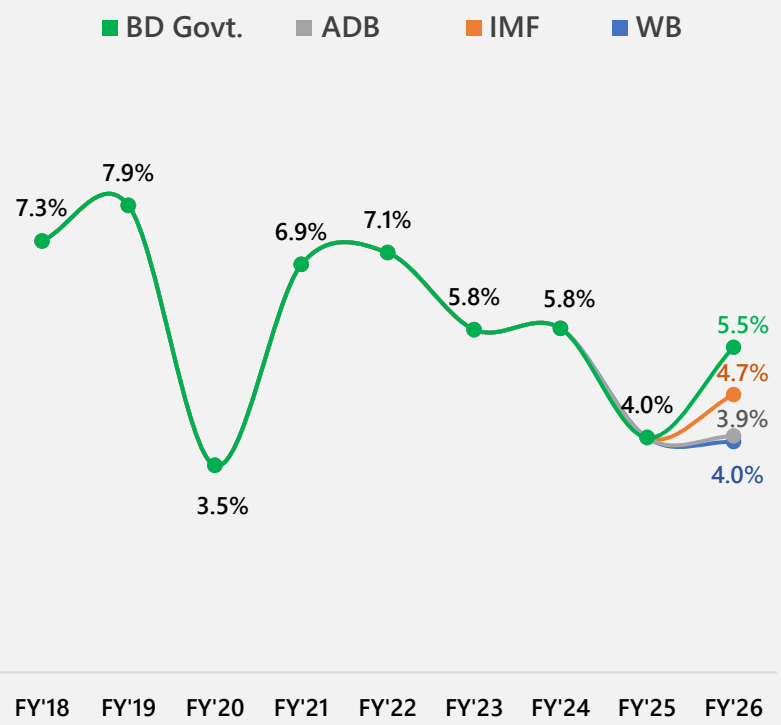
Macro-economic Environment

Tight policies, tough trade-offs: Subdued growth amid Macro adjustments

Current Account & Reserves



Bangladesh GDP Growth Outlook



Source: BB, ADB, IMF & WB Respective Database

Recent Macro Developments

- Inflation decreased to 8.71% in Mar'26. Iran-US conflict poses upward risks to inflation as energy prices are transmitted to end consumers.
- Bangladesh Bank maintains a tight monetary stance, keeping the policy rate unchanged at 10% to combat sticky inflation.
- FX reserves (BPM6) stand at USD 30.5 Bn, supported by a strong surge in remittances (USD 3.12 Bn in Apr'26) despite higher import bills from rising energy prices.
- Govts expecting USD 3 bn in budget support by the middle of June from five multilateral and bilateral lenders, including the World Bank. To support estimated USD 4 bn to support fuel & and fertilizer imposts.

Business Highlights

FY'25 & Q1'26

SME BANKING



SME Banking Highlights

FY'25

Strong growth in customer number continues | Business growth through process digitization

Major Outcomes

BDT 34,911 Cr
Assets
+14% YoY ▲

BDT 18,987 Cr
Deposits
+33% YoY ▲

818,811
Customers
+24% YoY ▲

2.13%
NPL
+15bps YoY ▲

USD 223 M
Trade Vol.
18% YoY ▲

Key Drivers

- eLAP – Processing Loans Digitally
- SME accounts opened digitally
- Scorecard-based Lending
- bKash 24/7 Cash Management
- Bancassurance
- Thikana Affordable Housing Loan
- BizPay
- Borenno
- Torongo Vessel Financing

SME Banking Highlights

Q1'26

Strong deposit growth | Improved asset quality

Deposits

BDT 19,548 Cr

Portfolio

+26% YoY▲ | 12% YTD*▲

43%

CASA Mix

(0.8%) YoY▼ | 2.9% YTD▲

5.60%

CoD

+19bps YoY ▲ | +11 bps YTD ▲

Assets

BDT 33,910 Cr

Portfolio

+10% YoY▲ | (11%) YTD*▼

2.11%

PAR

(67 bps) YoY ▼ | (19bps) YTD ▼

1.86%

NPL

(44bps) YoY ▼ | (27bps) YTD ▼

13.11%

Yield

+105 bps YoY ▲ | +60 bps YTD ▲

Trade Vol.

USD 46 Mn

Assets

(34%) YoY ▼

USD 5 Mn

Export vol.

(58%) YoY ▼

USD 38 Mn

Import vol.

(30%) YoY ▼

*Annualized

WHOLESALE BANKING



Wholesale Banking Highlights

FY'25

Strong performance driven by unwavering trust and leading conveniences

Major Outcomes

BDT 25,591 Cr
Assets
+16% YoY ▲

BDT 24,970 Cr
Deposits
+20% YoY ▲

10,068
Customers
+10% YoY ▲

2.17%
NPL
-134bps YoY ▼

USD 7,041 Mn
Trade Vol.
30% YoY ▲

USD 877 Mn
OBU Balance Sheet
+43% YoY ▲

USD 2.17 Bn
Remittance
+36% YoY ▲

Key Drivers

- Industry-leading client acquisitions
- Growth in strategic segments
- Added conveniences in digital banking
- Deepened channel collaboration
- Rolling out Structured Finance wing
- Landmark deals in energy & maritime

Wholesale Banking Highlights

Q1'26

Strategic precaution under macro-economic scenario | Positioned for a stronger quarters ahead

Deposits

BDT 24,247 Cr

Portfolio

+12% YoY▲ | -3% YTD*▼

57%

CASA Mix

+8% YoY▲ | +1% YTD▲

7.10%

CoD

-24bps YoY▼ | -33bps YTD▼

Assets

BDT 24,976 Cr

Portfolio

+17% YoY▲ | -2% YTD*▼

3.27%

PAR

-196bps YoY ▼ | +29bps YTD▲

745

New Limit

-65% YoY ▼

2.57%

NPL

-132bps YoY▼ | +40bps YTD▲

9.01%

Yield

-31bps YoY▼ | -38bps YTD▼

Others

USD 883 Mn

OBU Balance Sheet

+53% YoY ▲

USD 863 Mn

Remittance

+68% YoY ▲

Trade Vol.

USD 1,790 Mn

Total Trade vol.**

+3% YoY▲

USD 555 Mn

Export vol.

-8% YoY▼

USD 1,159 Mn

Import vol.

+22% YoY▲

*Annualized

**Includes Bank Guarantee

RETAIL BANKING



Retail Banking Highlights

FY'25

Sustained growth in customer deposits & lending

Major Outcomes

BDT 12,563 Cr
Assets
+29% YoY▲

BDT 42,632 Cr
Deposits
+34% YoY▲

1.45 Mn
Customers
+7% YoY▲

2.86%
NPL
+19bps YoY▲

BDT 2.37 Tn
Astha Txn Vol.
77% YoY▲

Key Drivers

Channel Contribution
DN- 92% in deposit growth & Sales-56% asset disbursement

Robust Collection
NPL <3% & BDT 17 Cr+ write off recovery

Digital Onboarding:
30k+ loans & 200k+ new accounts

Employee Banking:
BDT 7.6k Cr Salary disbursement

Premium Banking:
Strong Deposit Growth, BDT 15k Cr Portfolio Milestone crossed

TARA Women Banking:
Approx. BDT 13k Cr Portfolio

Retail Banking Highlights

Q1'26

Strong all-round growth | Improved portfolio yield & resilient asset quality

Deposits

BDT 46,044 Cr

Portfolio

+33% YoY▲ | +32% YTD*▲

32%

CASA Mix

-3% YoY▼ | -0.4% YTD▼

6.43%

CoD

+7bps YoY▲ | -7bps YTD▼

Assets

BDT 12,774 Cr

Portfolio

+25% YoY▲ | 7% YTD*▲

4.71%

PAR

-50bps YoY ▼ | +32bps YTD▲

2.92%

NPL

-110bps YoY▼ | +5bps YTD▲

11.80%

Yield

+130bps YoY▲ | +102bps YTD▲

Cards

BDT 1,660 Cr

Credit Card Portfolio

+14% YoY▲ | +8% YTD*▲

BDT 1,402 Cr

Credit Card Spend

+17% YoY▲ | +13% YTD*▲

BDT 894 Cr

Debit Card Spend

+29% YoY▲ | +15% YTD*▲

*Annualized

DISTRIBUTION NETWORK



Distribution Network Highlights

FY'25

Driving sustainable growth through Relationship Banking, Service Excellence & Strong Compliance Governance

Business

Deposits Net Growth

BDT 16,930 Cr

+25% YTD ▲

CASA: TD Mix

(Marginal Portfolio)

31% : 69%

Asset Disbursement

BDT 2,705 Cr

+87% YTD ▲

Credit Card Issuance

16,000

+45% YTD ▲

Customer Experience

Total Service Delivered

14 Mn

Driving Digital Diversion

Network Expansion

5 Branch; 42 Sub-Branch

12 Repositioning

Compliance

Audit Performance

Satisfactory Rating from BFIU

ICC & AML Rating

Strong ICC & AML Rating

Distribution Network Highlights

Q1'26

Continued sustainable growth through Relationship Banking, Service Excellence & Strong Compliance Governance

Business

Deposits Net Growth

BDT 4,120 Cr

CASA Mix: **52%**

Cost of Deposits (Q1 26)

6.66%

- 21 bps in Q1 ▼

Asset Disbursement

BDT 591 Cr

+31% YTD* ▲

Credit Card Issuance

3,936

+28% YTD* ▲

*Q1'26 vs Q1'25

Customer Experience

Total Service Delivered

0.34 Mn

59 K Footprint Per Day

New Relationship

66,500

Driving Digital & Quality Onboarding

Major Initiatives

Accelerate service diversion to alternate channel

Focus on Relationship based Banking

Risk Management & Sustainable Finance

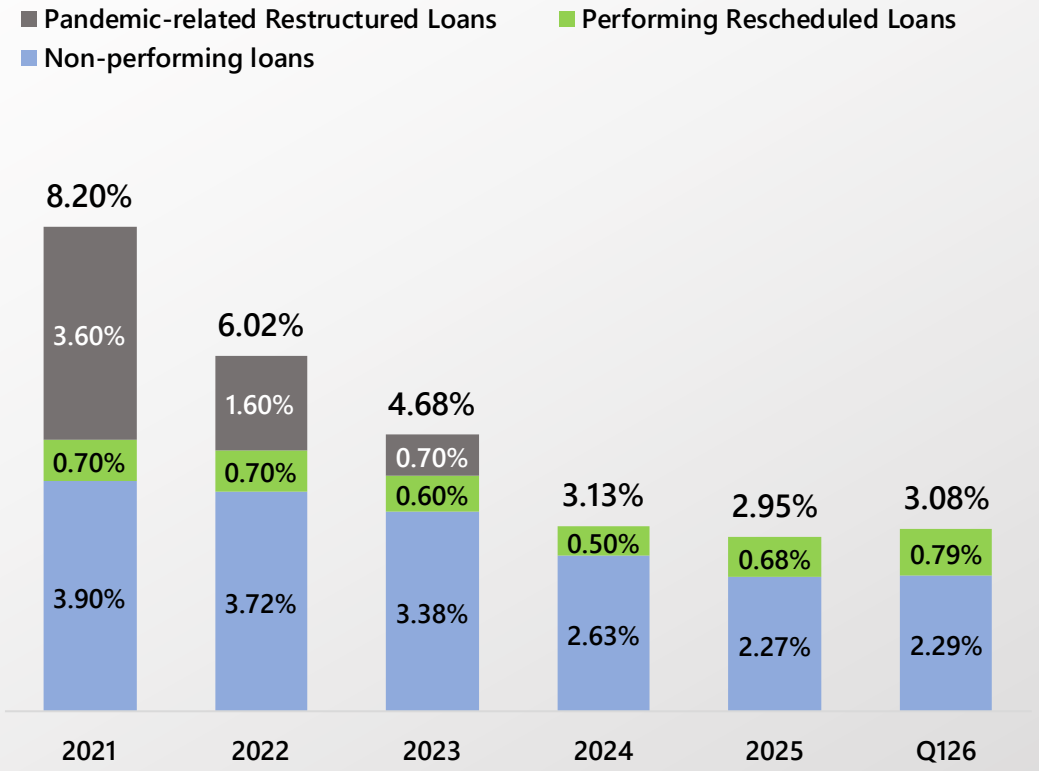
Overview



Credit Risk Management

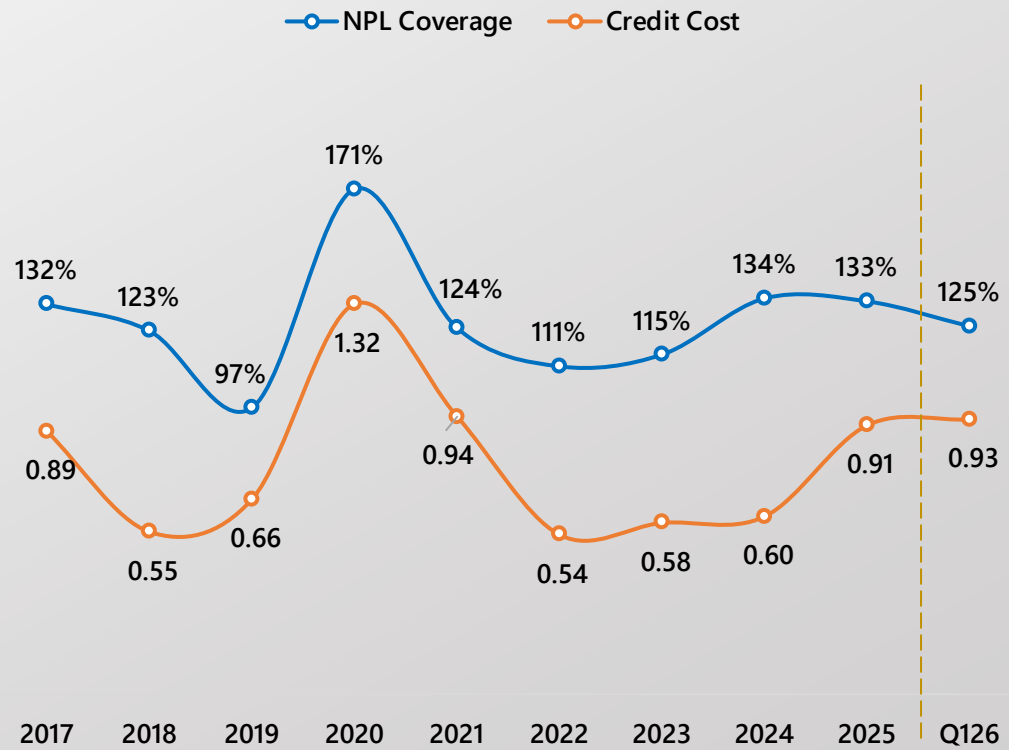
Credit Risk on a firmer footing, as stress portfolio remains under control while credit cost stays contained

Stressed Portfolio Trend



++Performing Restructured Loan: 0.05% in Dec'25 and 0.22% in Mar'26

NPL Coverage & Credit Cost

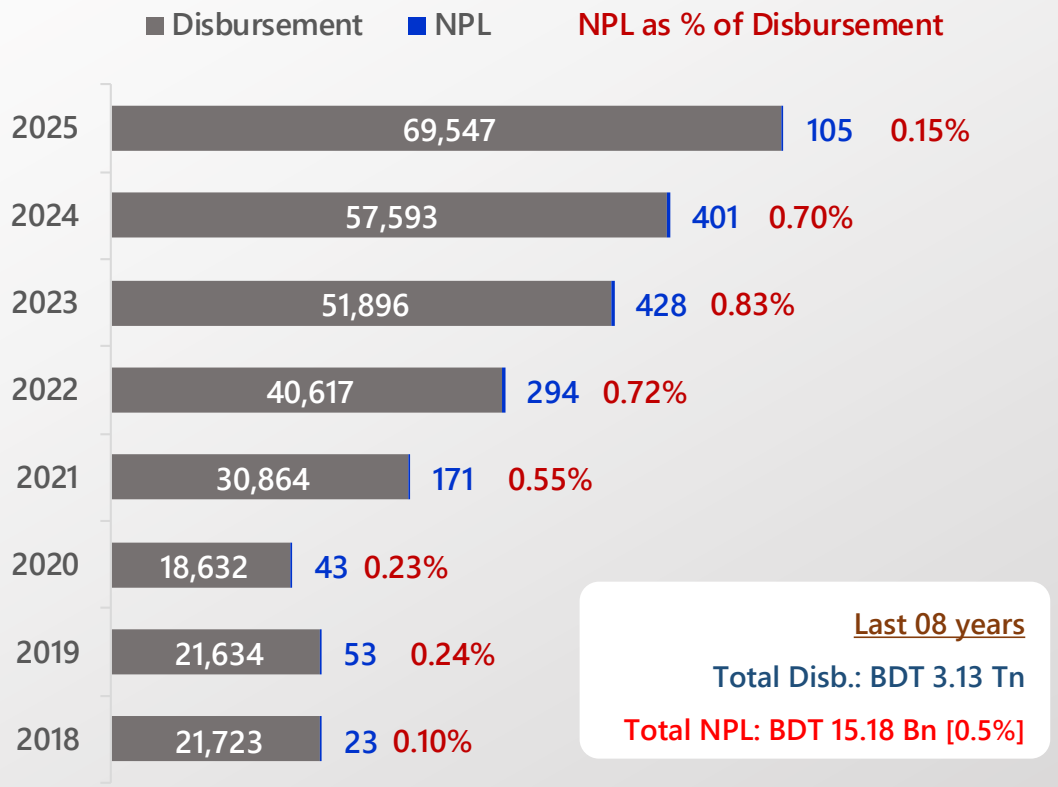


(0.68%)	0.03%	0.89%
Net NPL 2025	NPL Slippage 2025	Economic CoR 2025

CRM – Highlights 2025

Tech-led risk discipline continues to sharpen portfolio quality and underwriting efficiency

NPL Vintage (last 8 years)



Last 08 years

Total Disb.: BDT 3.13 Tn

Total NPL: BDT 15.18 Bn [0.5%]

Highlights

Scorecard

27% of Small loan and 84% of PL processed applying scorecard; moving to risk based pricing

Digital Loan STP

36% of PL through STP

Cyber Security Maturity Assessment

Done by a Global Firm
10 projects/ initiatives identified for improvement

IFRS 9 Model

Advanced PD, LGD & EAD models developed in house

ESG & Sustainable Finance

Strong Growth in Green and Sustainable Financing, Strategic GCF Collaboration, and Upcoming Green Bond Issuance

Portfolio of Green Finance *(Against Total Portfolio)*

Portfolio in Q4, 2025	6,199 Cr	13.8%
Portfolio in Q1, 2026	6,205 Cr	13.6%

Portfolio of Sustainable Finance *(Against Total Portfolio)*

Portfolio in Q4, 2025	60,456 Cr	83%
Portfolio in Q1, 2026	59,281 Cr	83%

Recognition

Honored with recognition from Bloomberg as the top sustainable bank in Bangladesh

Awarded as one of the top sustainable banks in the country for 5 consecutive years by Bangladesh Bank

Disclosure

To Publish Sustainability Report 2025 with GHG emission disclosure in accordance with ISSB, GRI and PCAF guideline



Published country's first independent IFRS S1 & S2 Report in accordance with ISSB guideline



New Initiative

Became the first private bank in Bangladesh to issue a Social Bond in accordance with ICMA Principles which is already fully subscribed

Financial Updates

FY'25 & Q1'26

Financial Overview (SOLO)

FY'25 vs. FY'24

Strong growth, improved efficiency & asset quality driving higher returns

BDT 117,967 Cr
Balance sheet Size
+27% YoY ▲

BDT 5,795 Cr
Revenue
+31% YoY ▲

11.09%
YEILD
+1.42% YoY ▲

6.48%
COD
0.87% YoY ▲

4.61%
SPREAD
0.54% YoY ▲

BDT 1,581 Cr
PAT
+30% YoY ▲

1.50%
ROA
0.04% YoY ▲

18.02%
ROE
0.66% YoY ▲

Income statement (BDT Cr)	FY'25	FY'24	Δ	Δ, %
Net Interest Income	1,178	1,346	(168)	-12%
Investment, Commission, Exchange & Brokerage	4,589	3,056	1,532	50%
Other Operating Income	28	23	6	24%
Operating Expenses	2,606	2,082	524	25%
Loan Impairment	688	384	305	79%
Provision for Tax	919	746	174	23%

Balance Sheet (BDT Cr)	FY'25	FY'24	Δ	Δ, %
Loans & Advances	73,066	62,337	10,729	17%
Deposits	88,952	68,862	20,090	29%
CASA Mix	41.0%	42.1%		-1.1%

Key Financial Metrics	FY'25	FY'24	Δ, %
CIR	45%	47%	-2%
EPS (BDT)	7.94	6.10	1.85
NPL	2.27%	2.63%	-36bps
NAV (BDT)	50.08	38.07	12.01
CRAR	15.63%	14.95%	0.68%

**Detailed Financials including subsidiaries in Annexure

Financial Overview (SOLO)

Q1'26 vs. Q1'25

Growth momentum continues amidst macroeconomic challenges

BDT 122,231 Cr
Balance sheet Size
+23% YoY ▲

BDT 1,634 Cr
Revenue
+29% YoY ▲

11.40%
YEILD
+0.58% YoY ▲

6.37%
COD
No Change ~

5.03%
SPREAD
0.57% YoY ▲

BDT 516 Cr
PAT
+42% YoY ▲

1.72%
ROA
0.20% YoY ▲

19.81%
ROE
1.13% YoY ▲

Income statement (BDT Cr)	Q1'26	Q1'25	Δ	Δ, %
Net Interest Income	328	326	1	0%
Investment, Commission, Exchange & Brokerage	1,299	934	365	39%
Other Operating Income	8	7	1	15%
Operating Expenses	682	593	90	15%
Loan Impairment	121	73	48	65%
Provision for Tax	314	237	78	33%

Balance Sheet (BDT Cr)	Q1'26	Q1'25	Δ	Δ, %
Loans & Advances	71,660	62,442	9,218	15%
Deposits	91,833	73,602	18,230	25%
CASA Mix	41.2%	40.9%		0.2%

Key Financial Metrics	Q1'26	Q1'25	Δ, %
CIR	42%	47%	-5%
EPS (BDT)	2.59	1.83	0.76
NPL	2.29%	3.13%	-83bps
NAV (BDT)	54.59	45.54	9.05
CRAR	16.36%	14.77%	1.59%

**Detailed Financials including subsidiaries in Annexure

Financial Overview (CONSO)

FY'25 vs. FY'24

Strong bank-level growth, with subsidiaries further strengthening consolidated returns

BDT 132,811 Cr
Balance sheet Size
+26% YoY ▲

BDT 8,536 Cr
Revenue
+33% YoY ▲

BDT 2,251 Cr
PAT
+57% YoY ▲

1.52%
ROA
0.22% YoY ▲

20.06%
ROE
3.12% YoY ▲

Income statement (BDT Cr)	FY'25	FY'24	Δ	Δ, %
Net Interest Income	1,603	1,645	(42)	-3%
Investment, Commission, Exchange & Brokerage	6,902	4,762	2,139	45%
Other Operating Income	31	25	6	22%
Operating Expenses	4,444	3,639	805	22%
Loan Impairment	691	385	306	79%
Provision for Tax	1,151	978	173	18%

Balance Sheet (BDT Cr)	FY'25	FY'24	Δ	Δ, %
Loans & Advances	73,141	62,385	10,756	17%
Deposits	99,036	77,705	21,330	27%
CASA Mix				0%

Key Financial Metrics	FY'25	FY'24		Δ, %
CIR	52%	57%		-5%
EPS (BDT)	9.12	6.18		2.95
NAV (BDT)	51.56	39.38		12.18
CRAR	19.64%	19.05%		0.59%

**Detailed Financials including subsidiaries in Annexure

Financial Overview (CONSO)

Q1'26 vs. Q1'25

Bank's growth continued, while subsidiaries added further momentum to consolidated PAT

BDT 138,991 Cr
Balance sheet Size
+19% YoY ▲

BDT 2,426 Cr
Revenue
+27% YoY ▲

BDT 696 Cr
PAT
+43% YoY ▲

1.70%
ROA
0.26% YoY ▲

21.54%
ROE
1.61% YoY ▲

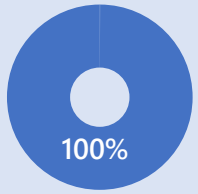
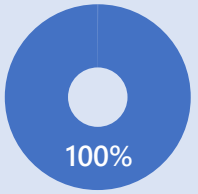
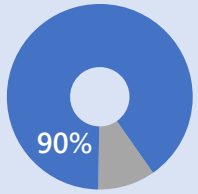
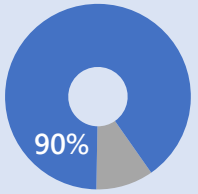
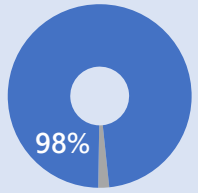
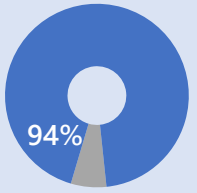
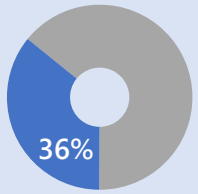
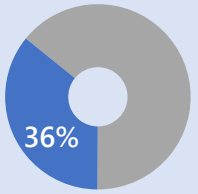
Income statement (BDT Cr)	Q1'26	Q1'25	Δ	Δ, %
Net Interest Income	499	410	88	22%
Investment, Commission, Exchange & Brokerage	1,919	1,486	433	29%
Other Operating Income	8	7	1	22%
Operating Expenses	1,208	1,046	162	16%
Loan Impairment	122	74	48	66%
Provision for Tax	398	296	103	35%

Balance Sheet (BDT Cr)	Q1'26	Q1'25	Δ	Δ, %
Loans & Advances	71,710	62,502	9,207	15%
Deposits	103,344	87,322	16,023	18%
CASA Mix				0%

Key Financial Metrics	Q1'26	Q1'25		Δ, %
CIR	50%	55%		-5%
EPS (BDT)	2.90	2.02		0.88
NAV (BDT)	56.12	47.05		9.07
CRAR	20.03%	18.36%		1.67%

**Detailed Financials including subsidiaries in Annexure

BBPLC's share in CONSO PAT-FY'25

	FY'25 Subsidiary PAT	FY'25 BBPLC Share	FY'24 Subsidiary PAT	FY'24 BBPLC Share
BRAC EPL Investments Limited	BDT 2 Cr +103% ▲YoY	 BDT 2 Cr	BDT -58 Cr	 BDT -58 Cr
BRAC EPL Stock Brokerage Limited	BDT 6 Cr +257% ▲YoY	 BDT 5.7 Cr	BDT -4 Cr	 BDT -3.6 Cr
BRAC Saajan	BDT -15 Cr -29% ▼YoY	 BDT -14.5 Cr	BDT -11 Cr	 BDT -10.7 Cr
bkash PLC.	BDT 676 Cr +114% ▲YoY	 BDT 242 Cr	BDT 316 Cr	 BDT 113 Cr

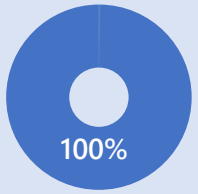
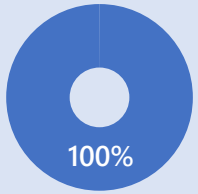
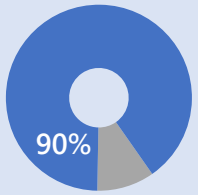
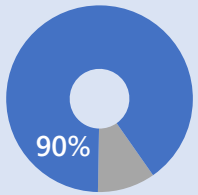
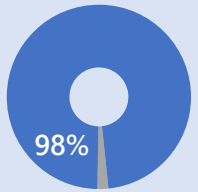
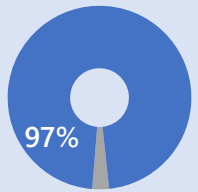
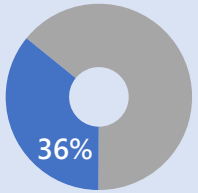
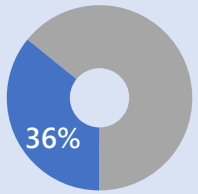
BDT 1,581 Cr BBPLC SOLO PAT +30% YoY ▲ + **BDT 669 Cr** Subsidiary Contribution +176% YoY ▲ = **BDT 2,251 Cr** CONSO PAT +57% YoY ▲

Contribution – 29.74% (+13% YoY ▲)

BDT 1,581 Cr BBPLC SOLO PAT +30% YoY ▲ + **BDT 235 Cr** BBPLC Share in Subs. +482% YoY ▲ = **BDT 1,816 Cr** BBPLC Share in CONSO PAT +48% YoY ▲

Contribution – 12.92% (+10% YoY ▲)

BBPLC's share in CONSO PAT-Q1'26

	Q1'26 Subsidiary PAT	Q1'26 BBPLC Share	Q1'25 Subsidiary PAT	Q1'25 BBPLC Share
BRAC EPL Investments Limited	BDT -1 Cr +87% ▲YoY	 BDT -1 Cr	BDT -4 Cr	 BDT -4 Cr
BRAC EPL Stock Brokerage Limited	BDT 0.7 Cr +1552% ▲YoY	 BDT 0.6 Cr	BDT -0.04 Cr	 BDT -0.037 Cr
BRAC Saajan	BDT -2 Cr +47% ▲YoY	 BDT -1.9 Cr	BDT -4 Cr	 BDT -3.6 Cr
bkash PLC.	BDT 184 Cr +40% ▲YoY	 BDT 66 Cr	BDT 132 Cr	 BDT 47 Cr

BDT 516 Cr BBPLC SOLO PAT +42% YoY ▲ + **BDT 182 Cr** Subsidiary Contribution +47% YoY ▲ = **BDT 696 Cr** CONSO PAT +43% YoY ▲

Contribution – 26.20% (+1% YoY ▲)

BDT 516 Cr BBPLC SOLO PAT +42% YoY ▲ + **BDT 64 Cr** BBPLC Share in Subs. +61% YoY ▲ = **BDT 577 Cr** BBPLC Share in CONSO PAT +44% YoY ▲

Contribution – 11.07% (+1% YoY ▲)

bKash Updates

FY'25 & Q1'26

bKash Key Highlights

FY'25 vs. FY'24

Years of patient capital pays off — bKash delivers record Tk 661 crore profit in FY'25.

82 Mn
Total Customers
+4% YoY▲

900 k
Merchants
+1.1% YoY▲

BDT 1,164 Bn
Avg Txn Vol./mo.
+33% YoY▲

47 Mn
Active Customers
+10% YoY▲

387 k
Agents
+11% YoY▲

BDT 205 Bn
Remittance Vol.
+94% YoY▲

Income statement (BDT Cr)	FY'25	FY'24	Δ	Δ, %
Gross revenue	7,424	5,729	1,694	30%
VAT	858	671	187	28%
Revenue	**6,566**	**5,058**	**1,507**	**30%**
Cost of services	4,148	3,270	878	27%
Gross profit	**2,418**	**1,788**	**629**	**35%**
Operating and administrative expenses	1,307	1,047	260	25%
Commercial expenses	403	400	4	1%
Operating profit	**707**	**342**	**366**	**107%**
Net finance income	252	190	62	33%
Profit before contribution to WPPF	**959**	**531**	**428**	**81%**
Contribution to WPPF	48	27	21	81%
Profit before tax	**911**	**505**	**406**	**81%**
Income tax expense/(income)	235	189	46	24%
Profit after tax	**676**	**316**	**361**	**114%**
Other comprehensive income/(expense)	(15)	0	(15)	-47154%
Total comprehensive income	**661**	**316**	**345**	**109%**

bKash Key Highlights

Q1'26 vs. Q1'25

Q1'26: profit up 40%, revenue up 10% — bKash's profitability is now outpacing its own growth.

83 Mn	898 k	BDT 1,341 Bn
Total Customers	**Merchants**	**Avg Txn Vol./mo.**
+4% YoY▲	+0.1% YoY▲	+17% YoY▲
49 Mn	384 k	BDT 72 Bn
Active Customers	**Agents**	**Remittance Vol.**
+11% YoY▲	+6% YoY▲	+54% YoY▲

Income statement (BDT Cr)	Q1'26	Q1'25	Δ	Δ, %
Gross revenue	2,038	1,859	179	10%
VAT	236	222	13	6%
Revenue	**1,802**	**1,637**	**165**	**10%**
Cost of services	1,128	1,071	56	5%
Gross profit	**675**	**566**	**109**	**19%**
Operating and administrative expenses	364	302	62	21%
Commercial expenses	112	125	(13)	-10%
Operating profit	**199**	**139**	**59**	**43%**
Net finance income	81	60	21	35%
Profit before contribution to WPPF	**280**	**199**	**80**	**40%**
Contribution to WPPF	14	10	4	40%
Profit before tax	**266**	**189**	**76**	**40%**
Income tax expense/(income)	82	57	24	42%
Profit after tax	**184**	**132**	**52**	**40%**

Q&A



THANK YOU

For any queries, please write to us on
earningsdisclosure@bracbank.com



Annexure

Balance Sheet – Solo

BDT Cr

Particulars	Dec'25	Dec'24	Δ Amt	Δ %	Dec'23	Δ Amt	Δ %
Cash and bank balances	6,111	5,152	959	19%	4,630	1,480	32%
Money at call and short notice	-	75	(75)	-100%	300	(300)	-100%
Investments	32,626	20,435	12,190	60%	11,566	21,060	182%
Loans and advances	73,066	62,337	10,729	17%	51,945	21,121	41%
Fixed assets	1,100	852	248	29%	763	337	44%
Other assets	5,064	4,161	903	22%	3,467	1,597	46%
Non-banking assets	1	1	0.0	3%	1.0	0	11%
Total Assets	**117,967**	**93,013**	**24,954**	**27%**	**72,672**	**45,295**	**62%**
Borrowing from banks	12,090	10,823	1,267	12%	10,315	1,776	17%
Affordable housing bond	475	475	-	0%	475	-	0%
BBPLC 2nd subordinated bond	700	629	71	11%	-	700	100%
BRAC Bank Social Sub-bond	654	-	654	100%	-	654	100%
Money at Call and Short notice	116	84	32	38%	55	61	111%
Deposits and other accounts	88,952	68,862	20,090	29%	51,391	37,561	73%
Other liabilities	5,010	4,560	450	10%	4,058	952	23%
Total Liabilities	107,997	85,434	22,563	26%	66,294	41,703	63%
Total shareholders' equity	9,970	7,580	2,390	32%	6,378	3,592	56%
Total Liabilities and Shareholders' Equity	**117,967**	**93,013**	**24,954**	**27%**	**72,672**	**45,295**	**62%**

Balance Sheet – Solo

BDT Cr

Particulars	Mar'26	Dec'25	Δ Amt	Δ %	Mar'25	Δ Amt	Δ %
Cash and bank balances	8,039	6,111	1,928	32%	7,810	229	3%
Money at call and short notice	184	-	184	0%	183	1	1%
Investments	35,974	32,626	3,348	10%	22,930	13,044	57%
Loans and advances	71,660	73,066	(1,406)	-2%	62,442	9,218	15%
Fixed assets	1,181	1,100	81	7%	900	281	31%
Other assets	5,192	5,064	129	3%	4,726	466	10%
Non-banking assets	1	1	-	0%	1	0	3%
Total Assets	**122,231**	**117,967**	**4,264**	**4%**	**98,992**	**23,240**	**23%**
Borrowing from banks	11,439	12,090	(652)	-5%	11,221	217	2%
Affordable housing bond	475	475	-	0%	475	-	0%
BBPLC 2nd subordinated bond	700	700	-	0%	700	-	0%
BRAC Bank Social Sub-bond	916	654	263	40%	-	916	100%
Money at Call and Short notice	1,030	116	914	786%	-	1,030	100%
Deposits and other accounts	91,833	88,952	2,881	3%	73,602	18,230	25%
Other liabilities	4,970	5,010	(40)	-1%	4,934	36	1%
Total Liabilities	111,362	107,997	3,365	3%	90,932	20,430	22%
Total shareholders' equity	10,869	9,970	899	9%	8,060	2,810	35%
Total Liabilities and Shareholders' Equity	**122,231**	**117,967**	**4,264**	**4%**	**98,992**	**23,240**	**23%**

P&L – Solo

BDT Cr

Particulars	FY'25	FY'24	Δ Amt	Δ %
Net interest income	1,178	1,346	(168)	-13%
Investment income	3,794	2,126	1,667	78%
Commission, exchange and brokerage	795	930	(135)	-14%
Other operating income	28	23	6	24%
Total operating income	**5,795**	**4,425**	**1,370**	**31%**
Staff Cost	1,484	1,199	285	24%
Other Operating Cost	1,122	883	239	27%
Total operating expenses	**2,606**	**2,082**	**524**	**25%**
Profit/(loss) before provisions	**3,189**	**2,343**	**846**	**36%**
General Provision inc. off-balance sheet	71	90	(19)	-21%
Specific Provision	662	375	286	76%
Write off recovery	(105)	(92)	(13)	-14%
Other Provision	61	10	50	483%
Total provision	**688**	**384**	**305**	**79%**
Profit/(loss) before taxes	**2,500**	**1,959**	**541**	**28%**
Provision for Tax	919	746	174	23%
Profit/(loss) after taxes	**1,581**	**1,214**	**367**	**30%**
Earnings Per Share (EPS)	**7.94**	**6.10**	**1.84**	**30%**
Effective Tax Rate (ETR)	**37%**	**38%**		

P&L – Solo

BDT Cr

Particulars	Q1'26	Q1'25	Δ Amt	Δ %
Net interest income	328	326	1	0%
Investment income	1,105	733	372	51%
Commission, exchange and brokerage	193	201	(8)	-4%
Other operating income	8	7	1	15%
Total operating income	**1,634**	**1,267**	367	29%
Staff Cost	391	331	61	18%
Other Operating Cost	291	262	29	11%
Total operating expenses	**682**	**593**	90	15%
Profit/(loss) before provisions	**952**	**674**	278	41%
General Provision inc. off-balance sheet	(11)	0	(11)	-8336%
Specific Provision	165	91	74	81%
Write off recovery	(23)	(18)	(5)	-27%
Other Provision	(10)	0	(10)	-20095%
Total provision	**121**	**73**	48	65%
Profit/(loss) before taxes	**830**	**601**	230	38%
Provision for Tax	314	237	78	33%
Profit/(loss) after taxes	**516**	**364**	152	42%
Earnings Per Share (EPS)	**2.59**	**1.83**	0.76	42%
Effective Tax Rate (ETR)	**38%**	**39%**		

Balance Sheet – Consolidated

BDT Cr

Particulars	Dec'25	Dec'24	Δ Amt	Δ %	Dec'23	Δ Amt	Δ %
Cash and bank balances	10,975	7,812	3,163	40%	7,450	3,526	47%
Money at call and short notice	-	75	(75)	-100%	300	(300)	-100%
Investments	41,938	29,796	12,142	41%	19,114	22,823	119%
Loans and Advances	73,141	62,385	10,756	17%	52,029	21,112	41%
Fixed Asset	1,756	1,440	316	22%	1,302	454	35%
Other assets	4,888	4,051	837	21%	3,382	1,507	45%
Non-banking assets	1	1	0.0	3%	1	0.11	11%
Goodwill	113	113	-	0%	137	(25)	-18%
Total Assets	**132,811**	**105,672**	**27,139**	**26%**	**83,715**	**49,097**	**59%**
Borrowing	12,106	10,825	1,281	12%	10,335	1,770	17%
Affordable housing bond	475	475	-	0%	475	-	100%
BBPLC 2nd subordinated bond	700	629	71	11%	-	700	100%
BRAC Bank Social Sub-bond	654	-	654	100%	-	654	100%
Money at call and on short notice	116	84	32	38%	55	61	111%
Deposit and other accounts	99,036	77,705	21,330	27%	58,843	40,193	68%
Other liabilities	6,783	5,897	886	15%	5,304	1,479	28%
Total Shareholders' Equity	10,266	7,806	2,460	32%	6,654	3,612	54%
Non Controlling interest	2,676	2,251	425	19%	2,048	628	31%
Total Liabilities and Equity	**132,811**	**105,672**	**27,139**	**26%**	**83,715**	**49,097**	**59%**

Balance Sheet – Consolidated

BDT Cr

Particulars	Mar'26	Dec'25	Δ Amt	Δ %	Mar'25	Δ Amt	Δ %
Cash and bank balances	14,763	10,975	3,787	35%	13,571	1,192	9%
Money at call and short notice	184	-	184	0%	183	1	1%
Investments	44,965	41,938	3,027	7%	33,661	11,304	34%
Loans and Advances	71,710	73,141	(1,431)	-2%	62,502	9,207	15%
Fixed Asset	2,059	1,756	303	17%	1,485	574	39%
Other assets	5,197	4,888	309	6%	5,561	(364)	-7%
Non-banking assets	1	1	-	0%	1	0	3%
Goodwill	113	113	-	0%	113	-	0%
Total Assets	**138,991**	**132,811**	**6,180**	**5%**	**117,077**	**21,915**	**19%**
Borrowing	11,453	12,106	(653)	-5%	11,223	230	2%
Affordable housing bond	475	475	-	0%	475	-	100%
BBPLC 2nd subordinated bond	700	700	-	0%	700	-	0%
BRAC Bank Social Sub-bond	916	654	263	40%	-	916	100%
Money at call and on short notice	1,030	116	914	786%	-	1,030	100%
Deposit and other accounts	103,344	99,036	4,308	4%	87,322	16,023	18%
Other liabilities	7,104	6,783	322	5%	6,695	409	6%
Total Shareholders' Equity	11,174	10,266	908	9%	8,327	2,847	34%
Non Controlling interest	2,795	2,676	118	4%	2,336	459	20%
Total Liabilities and Equity	**138,991**	**132,811**	**6,180**	**5%**	**117,077**	**21,915**	**19%**

P&L – Consolidated

BDT Cr

Particulars	FY'25	FY'24	Δ Amt	Δ %
Net interest income	1,603	1,645	(42)	-3%
Investment income	4,778	2,881	1,897	66%
Commission, exchange and brokerage	2,124	1,881	243	13%
Other operating income	31	25	6	22%
Total operating income	**8,536**	**6,433**	**2,103**	**33%**
Staff Cost	2,127	1,741	386	22%
Other Operating Cost	2,317	1,898	419	22%
Total operating expenses	**4,444**	**3,639**	**805**	**22%**
Operating profit	**4,092**	**2,794**	**1,298**	**46%**
Share of profit/(loss) of associates	0.7	0.7	0.0	6%
Gain/(loss) on disposal of associates	-	-	-	0%
Profit/(loss) before provisions	**4,093**	**2,795**	**1,298**	**46%**
General Provision inc. off-balance sheet	72	90	(19)	-21%
Specific Provision	663	376	287	76%
Write off recovery	(105)	(92)	(13)	-14%
Other Provision	62	11.1	51	456%
Total provision	**691**	**385**	**306**	**79%**
Profit/(loss) before taxes	**3,402**	**2,410**	**992**	**41%**
Provision for Tax	1,151	978	173	18%
Profit/(loss) after taxes	**2,251**	**1,432**	**819**	**57%**
Earnings Per Share (EPS)	**9.12**	**6.18**	**2.95**	**48%**

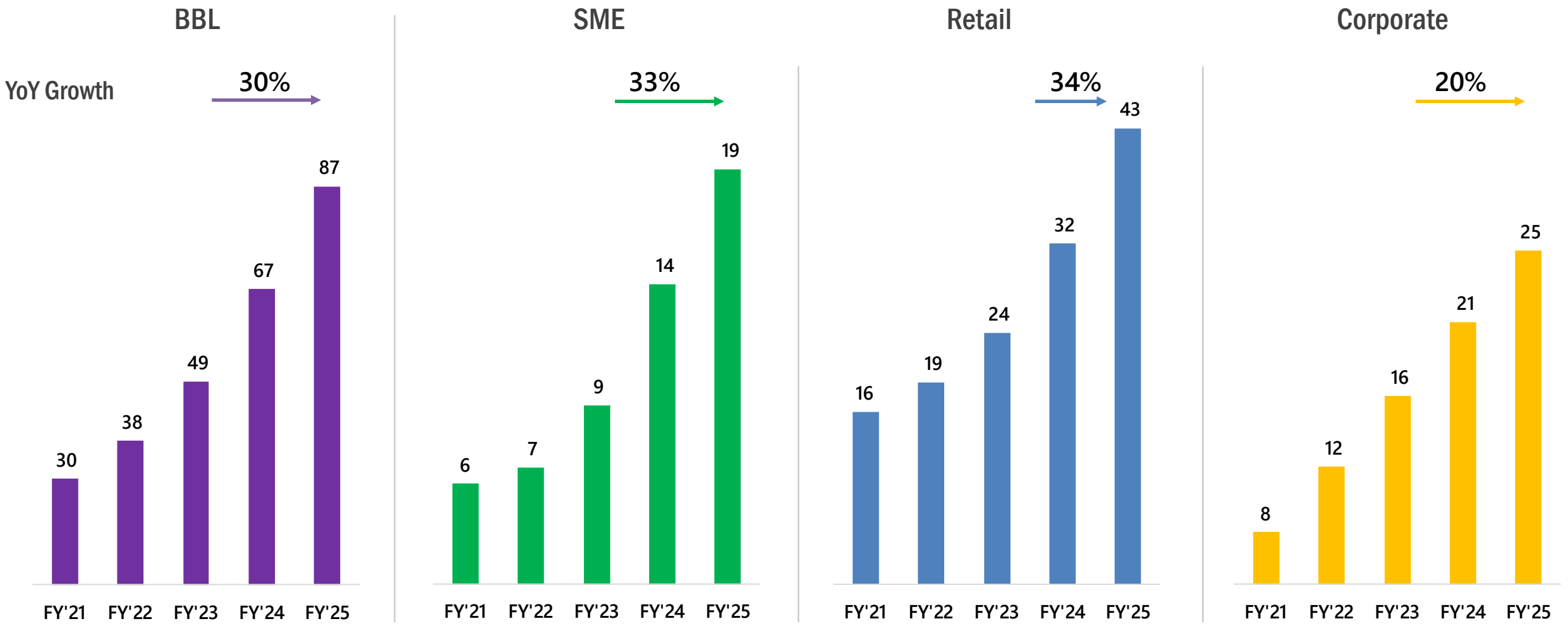
P&L – Consolidated

BDT Cr

Particulars	Q1'26	Q1'25	Δ Amt	Δ %
Net interest income	499	410	88	22%
Investment income	1,333	983	350	36%
Commission, exchange and brokerage	587	503	84	17%
Other operating income	8	7	1	22%
Total operating income	**2,426**	**1,903**	**523**	**27%**
Staff Cost	585	481	104	22%
Other Operating Cost	622	565	58	10%
Total operating expenses	**1,208**	**1,046**	**162**	**16%**
Operating profit	**1,218**	**858**	**361**	**42%**
Share of profit/(loss) of associates	(2.7)	(2.1)	(0.5)	-26%
Gain/(loss) on disposal of associates	-	-	-	0%
Profit/(loss) before provisions	**1,216**	**855**	**360**	**42%**
General Provision inc. off-balance sheet	(11)	0	(11)	-8336%
Specific Provision	165	91	74	81%
Write off recovery	(23)	(18)	(5)	-27%
Other Provision	(10)	0.2	(10)	-5210%
Total provision	**122**	**74**	**48**	**66%**
Profit/(loss) before taxes	**1,094**	**782**	**312**	**40%**
Provision for Tax	398	296	103	35%
Profit/(loss) after taxes	**696**	**486**	**209**	**43%**
Earnings Per Share (EPS)	**2.90**	**2.02**	**0.88**	**44%**

Customer Deposits (EOP)

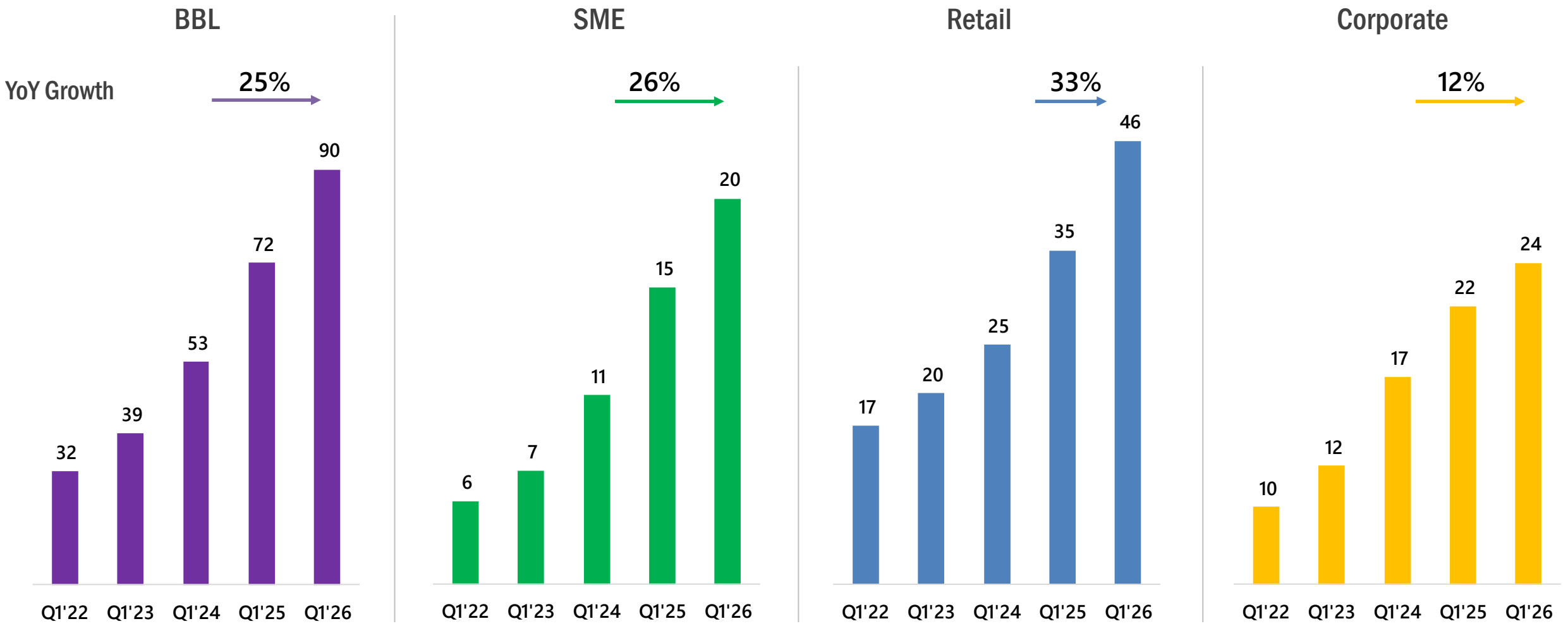
BDT '000 Cr (10 Bn)



Growth driven by all segments – aligned to strategy

Customer Deposits (EOP)

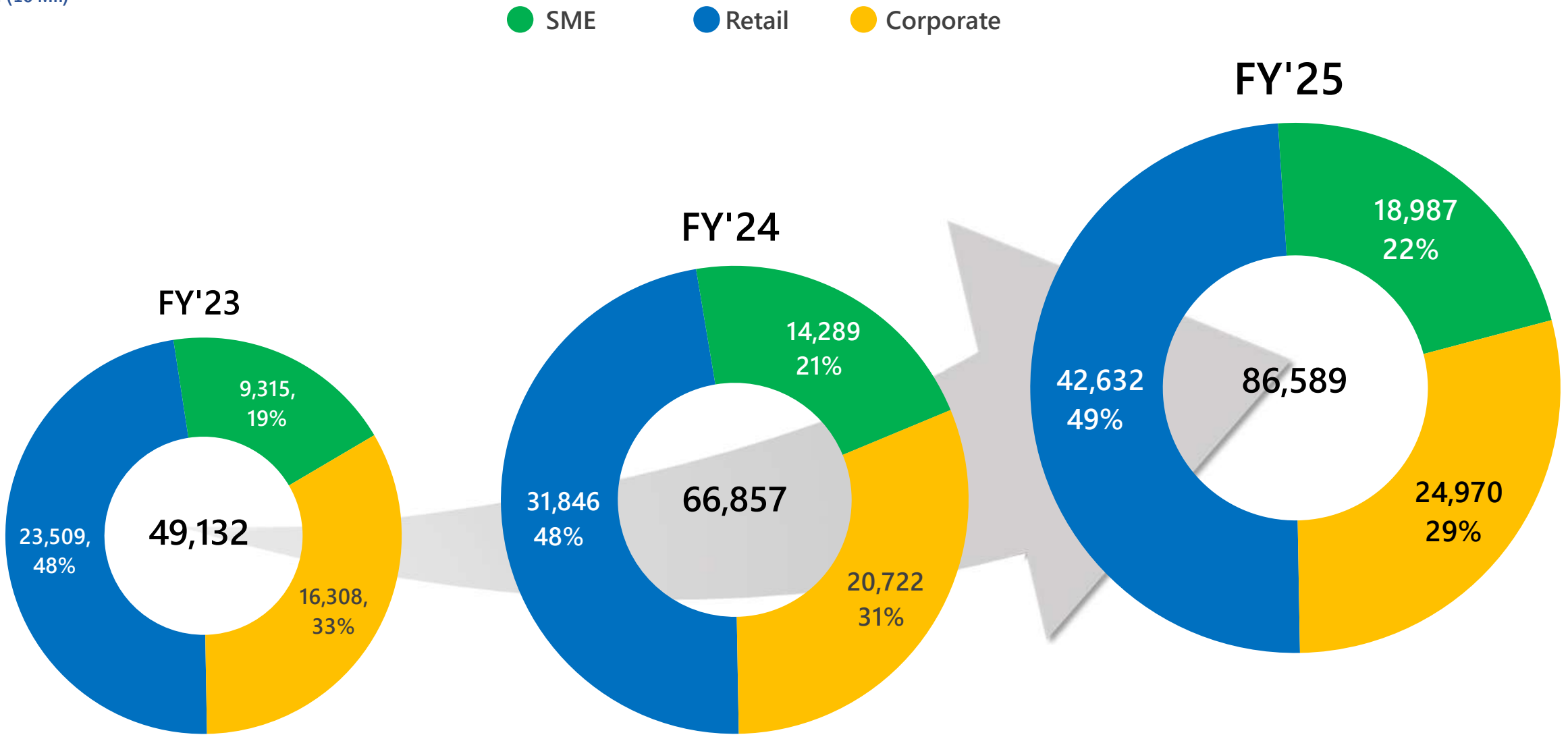
BDT '000 Cr (10 Bn)



Growth driven by all segments – aligned to strategy

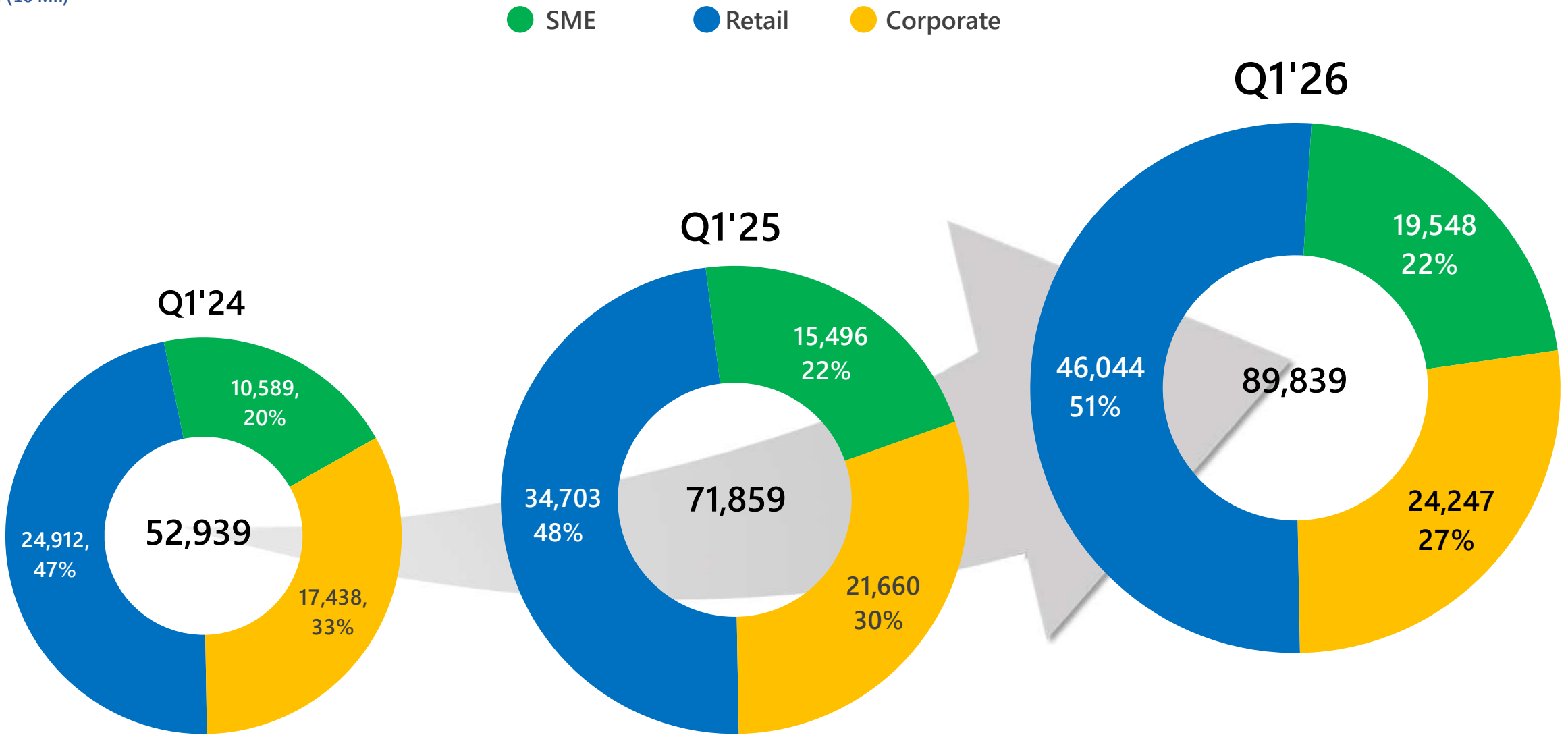
Segmental Customer Deposits Mix (EOP)

BDT Cr (10 Mn)



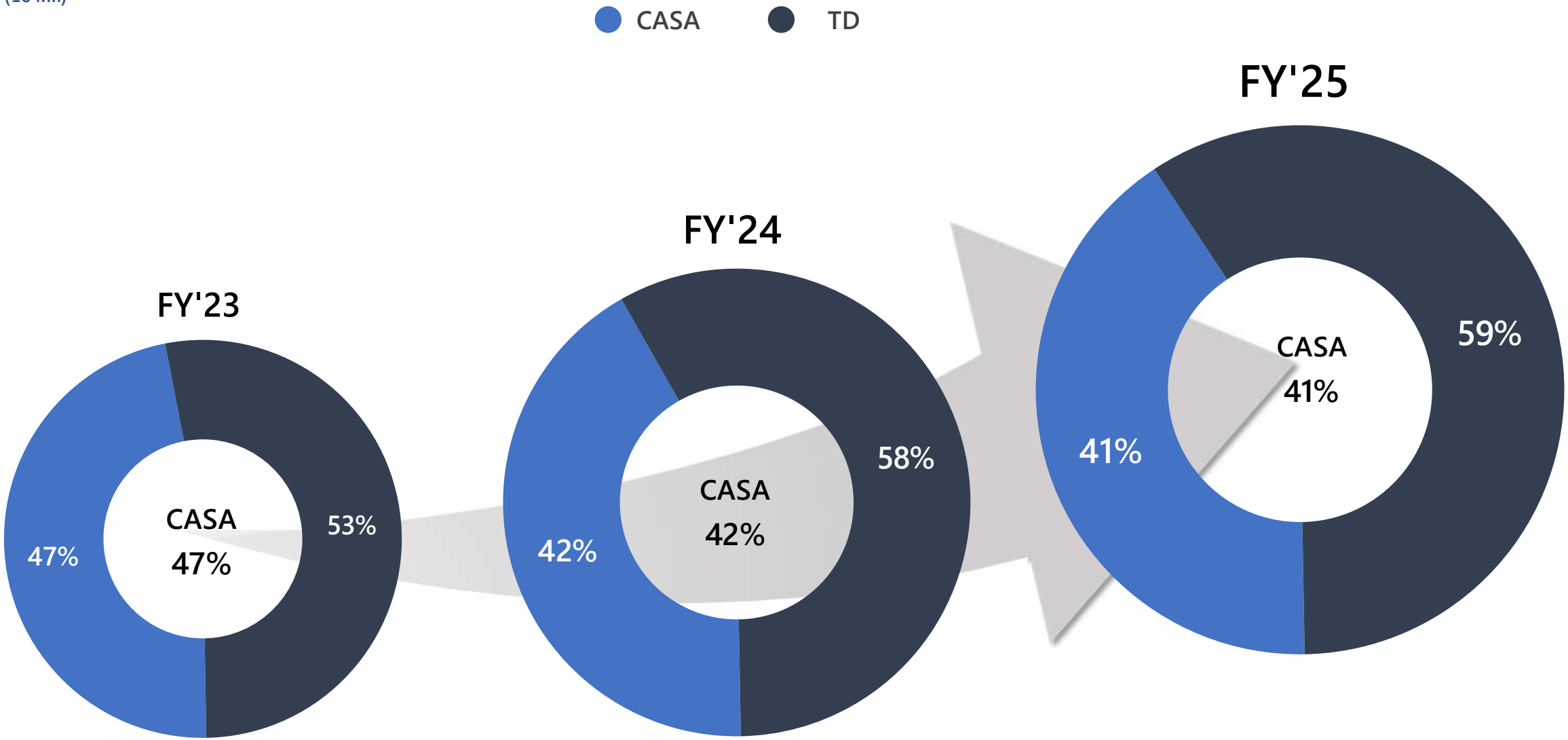
Segmental Customer Deposits Mix (EOP)

BDT Cr (10 Mn)



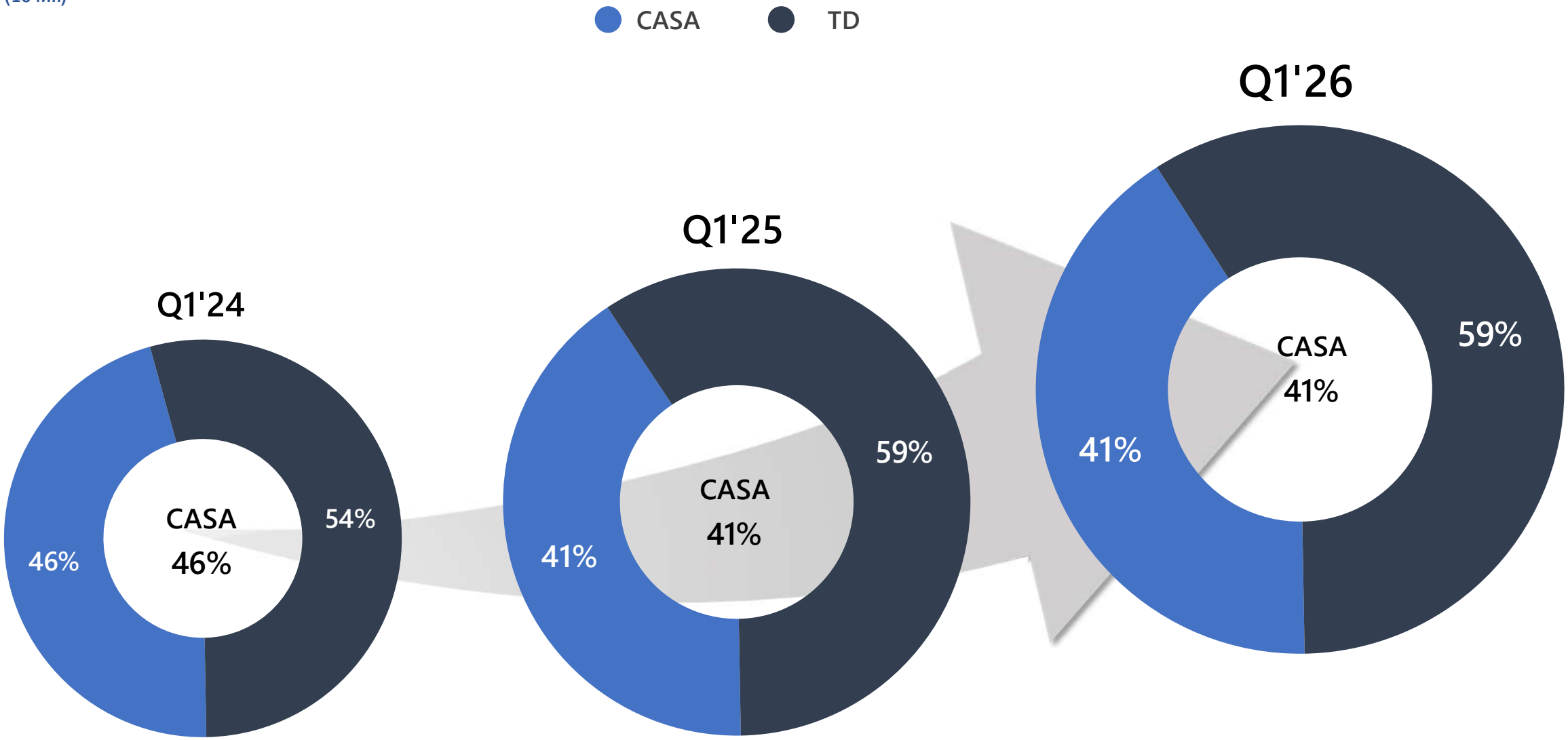
CASA-TD Mix

BDT Cr (10 Mn)



CASA-TD Mix

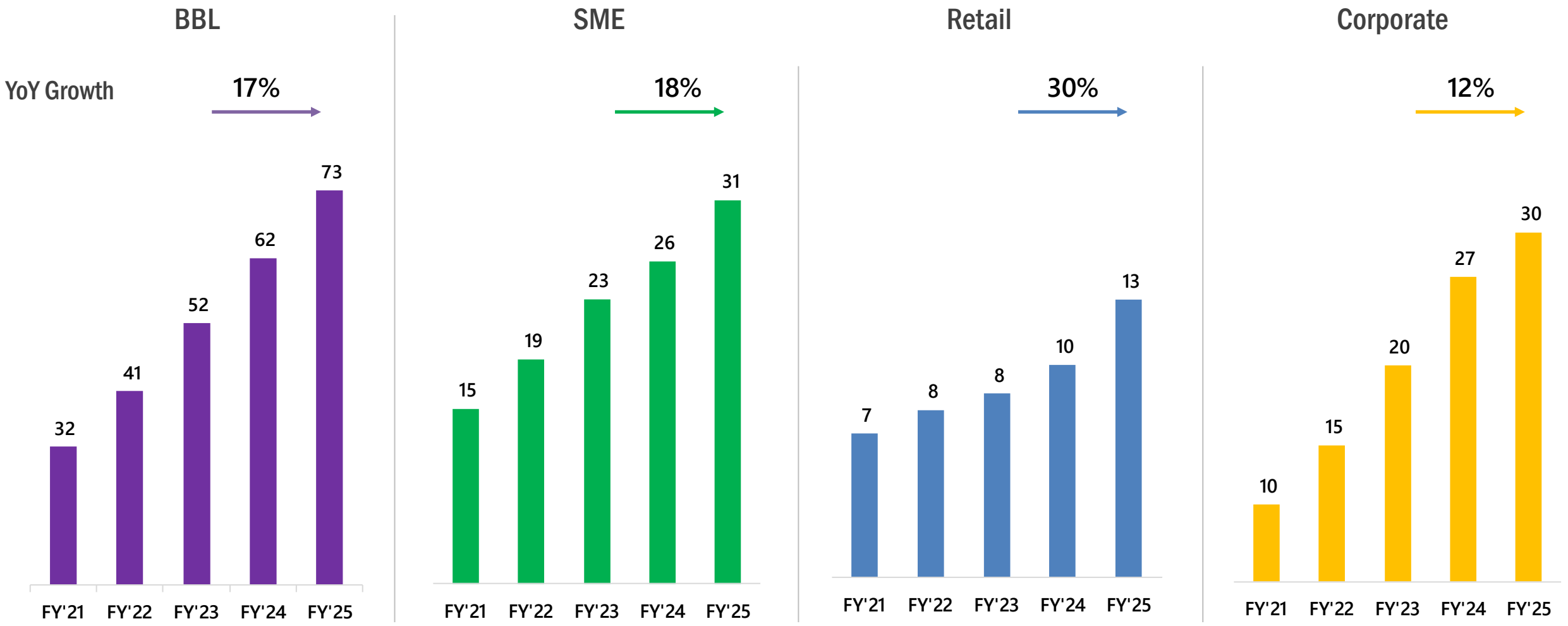
BDT Cr (10 Mn)



Loans & Advances (EOP)

BDT '000 Cr (10 Bn)

As per BB

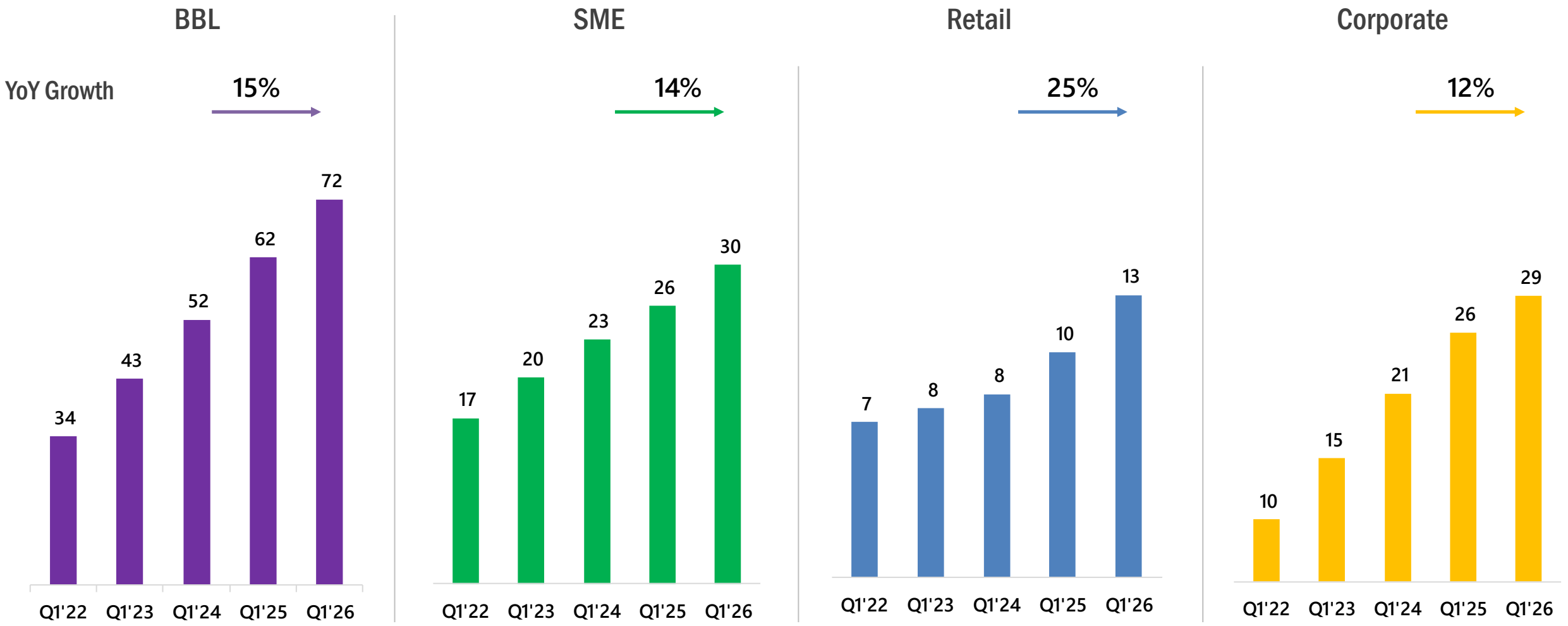


Growth driven by all segments – aligned to strategy

Loans & Advances (EOP)

BDT '000 Cr (10 Bn)

As per BB

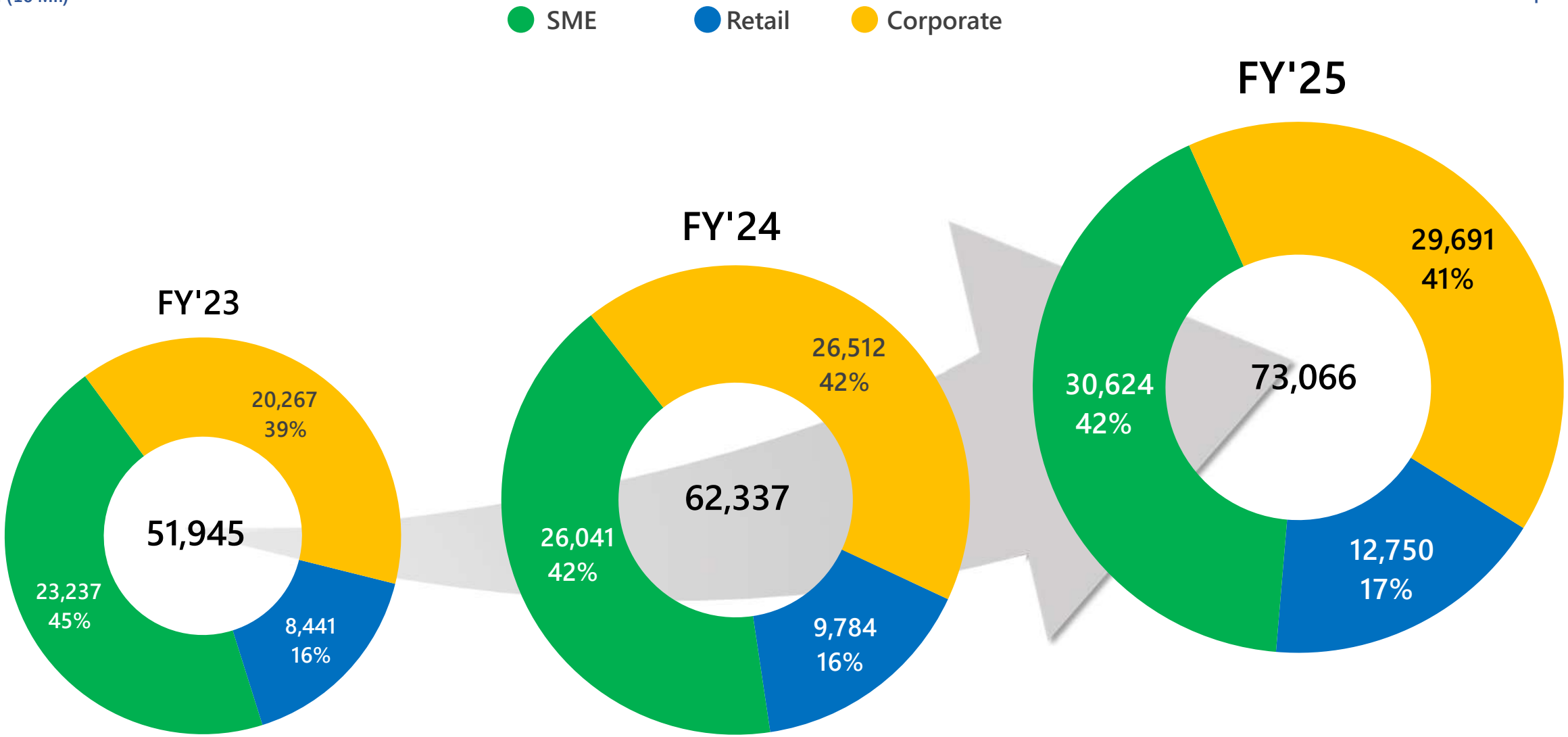


Growth driven by all segments – aligned to strategy

Segmental Loans Mix (EOP)

BDT Cr (10 Mn)

As per BB.



Segmental Loans Mix (EOP)

BDT Cr (10 Mn)

As per BB.

