BRAC Bank PLC.

Condensed Interim Financial Statements
as at and for the half year ended 30 June 2026

BRAC Bank PLC. and its subsidiaries
Condensed Consolidated Balance Sheet (Unaudited)
As at 30 June 2026

Particulars	Note	30 June 2026 Taka	31 December 2025 Taka
PROPERTY AND ASSETS			
Cash	3	**63,833,847,335**	**51,095,279,086**
Cash in hand (Including foreign currency)		19,111,704,398	16,436,564,244
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)		44,722,142,937	34,658,714,842
Balance with other banks and financial institutions		**68,689,102,888**	**58,656,692,102**
Inside Bangladesh		63,596,119,682	53,773,709,743
Outside Bangladesh		5,092,983,206	4,882,982,359
Money at call and short notice		**1,965,600,000**	-
Investments	4	**482,009,996,957**	**419,378,463,476**
Government		466,069,578,916	406,471,261,977
Others		15,940,418,041	12,907,201,499
Loans and advances	5	**761,890,992,365**	**731,408,332,608**
Loans, cash credit, overdrafts etc.		447,876,956,655	421,396,217,114
Small and medium enterprises		310,323,140,680	306,248,719,034
Bills purchased and discounted		3,690,895,030	3,763,396,460
Fixed assets including premises, furniture and fixture		**23,643,582,266**	**17,556,394,134**
Other assets	6	**49,442,377,150**	**48,881,846,629**
Non-banking assets		**11,264,043**	**11,264,043**
Goodwill		**1,126,273,572**	**1,126,273,572**
Total property and assets		**1,452,613,036,576**	**1,328,114,545,650**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents		**69,868,171,871**	**69,098,043,420**
Borrowings from central bank & government agencies		**55,462,136,989**	**51,959,418,839**
Affordable housing bond		**4,751,000,000**	**4,751,000,000**
BRAC Bank subordinated bond		**17,000,000,000**	**13,537,000,000**
Money at call and short notice		**3,992,625,000**	**1,161,806,300**
Deposits and other accounts	7	**1,094,907,519,276**	**990,359,326,094**
Current accounts and other accounts		365,652,492,693	337,364,452,181
Bills payable		10,800,654,120	3,018,597,221
Savings deposits		157,417,117,463	129,789,428,478
Fixed deposits		552,438,063,894	510,455,502,899
Other deposits		8,599,191,106	9,731,345,315
Other liabilities	8	**64,173,121,340**	**67,826,254,579**
Total liabilities		**1,310,154,574,476**	**1,198,692,849,232**
Capital and shareholders' equity			
Paid up share capital	9	22,895,650,920	19,909,261,670
Share premium		3,853,767,032	3,853,767,032
Statutory reserve		16,256,245,289	16,256,518,245
Dividend equalization fund		355,218,455	355,218,455
Revaluation reserve on govt. securities		10,936,568,825	9,148,138,893
Fair value reserve		70,197,708	70,197,708
Foreign currency translation reserve		862,747,196	862,373,711
Start-up Equity Investment Fund	10	614,315,195	510,994,179
Remeasurement gain/(loss)-Gratuity Fund		(261,129,881)	(261,129,881)
Surplus in profit and loss account/Retained earnings		57,482,322,325	51,952,844,586
Total shareholders' equity		**113,065,903,064**	**102,658,184,598**
Non controlling interest		**29,392,559,036**	**26,763,511,820**
Total equity		**142,458,462,100**	**129,421,696,418**
Total liabilities and shareholders' equity		**1,452,613,036,576**	**1,328,114,545,650**

BRAC Bank PLC. Head Office

BRAC Bank PLC. and its subsidiaries
Condensed Consolidated Balance Sheet (Unaudited)
As at 30 June 2026

Particulars	Note	30 June 2026 Taka	31 December 2025 Taka
Off Balance Sheet Items			
Contingent liabilities			
Acceptances and endorsements		34,672,833,241	29,816,695,553
Irrevocable letter of credits		74,406,579,148	69,595,275,374
Letter of guarantees		57,763,878,081	42,373,757,777
Bills for collection		39,465,798,982	38,557,446,239
		206,309,089,452	**180,343,174,943**
Other commitments			
Swap deals with banks and customers		37,334,613,759	32,121,025,127
Spot and forward deals with banks and customers		11,092,834,579	9,966,237,340
		48,427,448,338	**42,087,262,467**
Total Off-Balance sheet items including contingent liabilities		**254,736,537,790**	**222,430,437,410**
Net Assets Value (NAV) Per Share [Previous year's figure restated]	17	**49.38**	**44.84**

These interim financial statements should be read in conjunction with the annexed notes.

Chief Financial Officer

Company Secretary

Managing Director & CEO

Director

Director

Chairperson

Date: 28 July 2026

BRAC Bank PLC. and its subsidiaries
Condensed Consolidated Profit and Loss Account (Unaudited)
For the half year ended 30 June 2026

Particulars	Note	Quarter ended Apr to Jun 2026 Taka	Quarter ended Apr to Jun 2025 Taka	Cumulative Jan to Jun 2026 Taka	Cumulative Jan to Jun 2025 Taka
Interest income	11	22,943,246,942	18,929,454,232	45,303,925,550	36,877,008,222
Interest paid on deposits and borrowing etc.	12	17,361,478,327	14,860,740,860	34,736,773,052	28,705,260,927
Net interest income		**5,581,768,615**	**4,068,713,372**	**10,567,152,498**	**8,171,747,295**
Investment income	13	13,233,575,092	10,612,644,661	26,561,119,301	20,444,633,423
Commission, exchange and brokerage	14	6,903,030,354	5,065,568,827	12,768,077,589	10,094,306,669
Other operating income		88,383,250	79,096,341	171,462,567	147,378,566
		20,224,988,696	**15,757,309,829**	**39,500,659,457**	**30,686,318,658**
Total operating income		**25,806,757,311**	**19,826,023,201**	**50,067,811,955**	**38,858,065,953**
Salaries and allowances		6,217,674,194	5,350,487,995	12,061,414,696	10,154,766,117
Rent, taxes, insurance, electricity etc.		266,416,640	239,120,023	527,068,027	475,108,593
Legal expenses		20,994,579	12,859,770	41,814,511	24,455,290
Postage, stamps, telecommunication etc.		186,066,981	161,976,144	366,853,068	308,660,910
Stationery, printing, advertisement etc.		1,289,586,474	1,134,156,216	2,619,961,153	2,596,927,149
Chief Executive's salary and fees		9,940,000	8,798,245	20,390,000	14,843,245
Directors' fees and expenses		1,789,241	2,161,334	4,203,460	4,411,769
Auditors' fee		2,801,556	2,465,993	5,608,206	4,652,978
Depreciation and repairs to bank's assets		2,881,086,883	2,521,788,623	5,505,515,691	4,696,436,060
Other expenses		1,890,141,526	1,406,173,762	3,691,897,715	3,015,921,343
Total operating expenses		**12,766,498,074**	**10,839,988,105**	**24,844,726,527**	**21,296,183,454**
Operating profit		**13,040,259,237**	**8,986,035,096**	**25,223,085,428**	**17,561,882,499**
Share of profit/(loss) of associates		4,083,020	31,685,179	(22,442,283)	10,653,678
Profit/(loss) before provisions		**13,044,342,257**	**9,017,720,275**	**25,200,643,145**	**17,572,536,177**
Provision for:	15				
Loans and advances		1,678,302,512	2,483,326,836	2,992,197,325	3,216,967,382
Off balance sheet items		103,551,623	-	103,551,623	-
Diminution in value of investments		(250,000,000)	258,700,000	(350,000,000)	258,700,000
Other assets		12,958,836	6,542,325	16,402,825	8,431,881
Total provision		**1,544,812,971**	**2,748,569,161**	**2,762,151,773**	**3,484,099,263**
Profit/(loss) before taxes		**11,499,529,286**	**6,269,151,114**	**22,438,491,372**	**14,088,436,914**
Provision for Tax:	16				
Current tax expense		4,187,407,111	2,432,990,697	6,432,889,263	5,271,767,700
Deferred tax expense/(income)		34,630,428	(359,514,193)	1,771,212,270	(242,325,672)
Total provision for Tax		**4,222,037,539**	**2,073,476,504**	**8,204,101,533**	**5,029,442,028**
Net profit after taxes		**7,277,491,747**	**4,195,674,610**	**14,234,389,839**	**9,058,994,886**
Attributable to:					
Equity holders of BRAC Bank PLC		5,831,792,898	3,067,351,825	11,605,304,300	7,085,514,098
Non controlling interest		1,445,698,849	1,128,322,785	2,629,085,539	1,973,480,788
		7,277,491,747	**4,195,674,610**	**14,234,389,839**	**9,058,994,886**
Retained earnings brought forward from previous period/year		57,675,021,733	44,577,115,517	51,952,844,586	40,595,382,384
Net profit attributable to the equity holders of the Bank		5,831,792,898	3,067,351,825	11,605,304,300	7,085,514,098
Profit available for appropriation		**63,506,814,631**	**47,644,467,342**	**63,558,148,886**	**47,680,896,482**
Appropriations:					
Statutory reserve		-	-	(272,956)	-
Dividend		5,972,778,501	4,424,280,366	5,972,778,501	4,424,280,366
Start-up Fund		51,713,805	25,593,714	103,321,016	62,022,854
		6,024,492,306	4,449,874,080	6,075,826,561	4,486,303,220
Retained surplus		**57,482,322,325**	**43,194,593,262**	**57,482,322,325**	**43,194,593,262**
Earnings Per Share (EPS) [Previous year's figure restated]	18	2.55	1.34	5.07	3.09

These interim financial statements should be read in conjunction with the annexed notes.

Chief Financial Officer

Company Secretary

Managing Director and CEO

Director

Director

Mehriar Hasan

Chairperson

Date: 28 July 2026

BRAC Bank PLC. Head Office

BRAC Bank PLC. and its subsidiaries

Condensed Consolidated Statement of Changes in Equity (Unaudited)

For the half year ended 30 June 2026

Amount in Taka

Particulars	Paid up share capital	Share premium	Statutory reserve	Dividend equalization fund	Revaluation reserve on govt. securities	Fair value reserve	Foreign currency translation reserve	Start-up Equity Investment Fund	Remeasurement gain/(loss)-Gratuity Fund	Retained earnings	Non-controlling interest	Total
Balance as at 01 January 2026	**19,909,261,670**	**3,853,767,032**	**16,256,518,245**	**355,218,455**	**9,148,138,893**	**70,197,708**	**862,373,711**	**510,994,179**	**(261,129,881)**	**51,952,844,586**	**26,763,511,820**	**129,421,696,418**
Revaluation reserve on govt. securities	-	-	-	-	1,788,429,932	-	-			-	-	**1,788,429,932**
Changes in translation reserve	-	-	-	-	-	-	373,486			-	(38,324)	**335,162**
Sub-total	**19,909,261,670**	**3,853,767,032**	**16,256,518,245**	**355,218,455**	**10,936,568,825**	**70,197,708**	**862,747,197**	**510,994,179**	**(261,129,881)**	**51,952,844,586**	**26,763,473,496**	**131,210,461,512**
Net profit for the period	-	-	-	-	-	-	-	-		11,605,304,300	2,629,085,539	**14,234,389,839**
<u>Dividend for the year 2025:</u>												**-**
Stock dividend	2,986,389,250	-	-	-	-	-	-	-	-	(2,986,389,250)	-	**-**
Cash dividend	-	-	-	-	-	-	-	-	-	(2,986,389,251)	-	**(2,986,389,251)**
Start-up Fund	-	-	-	-	-	-	-	103,321,016	-	(103,321,016)	-	**-**
Statutory reserve	-	-	(272,956)	-	-	-	-	-	-	272,956	-	**-**
Balance as at 30 June 2026	**22,895,650,920**	**3,853,767,032**	**16,256,245,289**	**355,218,455**	**10,936,568,825**	**70,197,708**	**862,747,197**	**614,315,195**	**(261,129,881)**	**57,482,322,325**	**29,392,559,035**	**142,458,462,100**

For the half year ended 30 June 2025

Amount in Taka

Particulars	Paid up share capital	Share premium	Statutory reserve	Dividend equalization fund	Revaluation reserve on govt. securities	Fair value reserve	Foreign currency translation reserve	Start-up Equity Investment Fund	Remeasurement gain/(loss)-Gratuity Fund	Retained earnings	Non-controlling interest	Total
Balance as at 01 January 2025	**17,697,121,490**	**3,853,767,032**	**14,038,055,470**	**355,218,455**	**949,752,769**	**70,197,708**	**784,142,092**	**352,907,106**	**(284,019,464)**	**40,595,382,384**	**22,510,072,109**	**100,922,597,151**
Revaluation reserve on govt. securities	-	-	-	-	1,414,580,083	-	-	-	-	-	-	**1,414,580,083**
Changes in translation reserve	-	-	-	-	-	-	120,191,461	-	-	-	4,235	**120,195,696**
Sub-total	**17,697,121,490**	**3,853,767,032**	**14,038,055,470**	**355,218,455**	**2,364,332,852**	**70,197,708**	**904,333,553**	**352,907,106**	**(284,019,464)**	**40,595,382,384**	**22,510,076,344**	**102,457,372,930**
Net profit for the period	-	-	-	-	-	-	-	-	-	7,085,514,098	1,973,480,788	**9,058,994,886**
<u>Dividend for the year 2024:</u>												**-**
Stock dividend	2,212,140,180	-	-	-	-	-	-	-	-	(2,212,140,180)	-	**-**
Cash dividend	-	-	-	-	-	-	-	-	-	(2,212,140,186)	-	**(2,212,140,186)**
Start-up Fund	-	-	-	-	-	-	-	62,022,854	-	(62,022,854)	-	**-**
Statutory reserve	-	-		-	-	-	-	-	-	-	-	**-**
Balance as at 30 June 2025	**19,909,261,670**	**3,853,767,032**	**14,038,055,470**	**355,218,455**	**2,364,332,852**	**70,197,708**	**904,333,553**	**414,929,960**	**(284,019,464)**	**43,194,593,262**	**24,483,557,132**	**109,304,227,630**

BRAC Bank PLC. Head Office

BRAC Bank PLC. and its subsidiaries
Condensed Consolidated Cash Flow Statement (Unaudited)
For the half year ended 30 June 2026

Particulars	Note	Jan to Jun 2026 Taka	Jan to Jun 2025 Taka
A. Cash flows from operating activities			
Interest receipts		68,469,198,933	54,123,298,256
Interest payment		(37,048,227,578)	(28,578,740,053)
Dividend receipts		325,708,820	281,011,588
Fees and commission receipts		42,920,686,004	38,314,379,958
Recovery on loans previously written off		(3,153,456,434)	507,909,730
Cash payments to employees		(40,403,308,972)	(10,770,407,851)
Cash payments to suppliers		(7,590,922,774)	(29,283,505,199)
Income tax paid		(9,319,226,123)	(9,100,981,472)
Receipts from other operating activities		1,269,970,198	1,417,689,910
Payment for other operating activities		(4,116,133,418)	(4,714,029,006)
Operating cash flow before changes in operating assets and liabilities (i)		**11,354,288,656**	**12,196,625,861**
Increase/decrease in operating assets & liabilities			
Loans and advances		(30,671,564,407)	(21,374,878,505)
Other assets		(3,036,629,193)	(2,921,678,926)
Borrowings from other banks and financial institutions		7,540,602,522	259,264,784
Deposits from customers		109,592,635,559	97,222,780,175
Other liabilities		(3,082,521,712)	2,698,245,227
Cash utilized in operating assets and liabilities (ii)		80,342,522,769	75,883,732,755
Net cash (used)/flows from operating activities (i+ii) (a)		**91,696,811,425**	**88,080,358,616**
B. Cash flows from investing activities			
Treasury bills		11,801,579,718	(10,544,607,974)
Treasury bonds		(69,571,806,528)	(78,783,850,393)
Sale/ (Investment) in shares		(3,313,608,753)	151,290,818
Investment in bonds		240,000,000	(520,000,000)
Acquisition of fixed assets		(6,650,361,171)	(3,632,572,207)
Disposal of fixed assets		28,593,185	95,673,572
Net cash used in investing activities (b)		**(67,465,603,549)**	**(93,234,066,184)**
C. Cash flows from financing activities			
Proceeds from Issuance of BRAC Bank subordinated bond		3,463,000,000	713,000,000
Dividend paid		(2,970,803,235)	(2,222,536,604)
Net cash flows from financing activities (c)		**492,196,765**	**(1,509,536,604)**
Net increase/decrease in cash (a+b+c)		**24,723,404,641**	**(6,663,244,172)**
Cash and cash equivalents at beginning of the period/ year		109,756,805,490	78,869,588,700
Effect of exchange rate changes on cash and cash equivalent		12,359,892	1,602,853,348
Cash and cash equivalents at end of the period/year		**134,492,570,023**	**73,809,197,876**
Cash and cash equivalents at end of the year:			
Cash in hand (including foreign currency)		19,111,704,398	16,784,464,752
Balance with Bangladesh Bank and its agents bank(s)		44,722,142,937	29,959,720,805
Balance with other banks and financial institutions		68,689,102,888	27,058,587,219
Money at call and short notice		1,965,600,000	-
Prize bond		4,019,800	6,425,100
		134,492,570,023	**73,809,197,876**
Net Operating Cash Flow Per Share (NOCFPS) [Previous year's figure restated]	19	40.05	38.47

BRAC Bank PLC. Head Office

BRAC Bank PLC.
Condensed Balance Sheet (Unaudited)
As at 30 June 2026

Particulars	Note	30 June 2026 Taka	31 December 2025 Taka
PROPERTY AND ASSETS			
Cash	3	**63,829,531,014**	**51,090,439,025**
Cash in hand (Including foreign currency)		19,107,388,077	16,431,724,183
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)		44,722,142,937	34,658,714,842
Balance with other banks and financial institutions		**9,909,543,045**	**10,015,220,320**
Inside Bangladesh		4,881,547,853	5,188,183,724
Outside Bangladesh		5,027,995,192	4,827,036,596
Money at call and short notice		**1,965,600,000**	-
Investments	4	**384,808,544,389**	**326,256,440,605**
Government		369,344,455,929	313,828,787,504
Others		15,464,088,460	12,427,653,101
Loans and advances	5	**761,419,396,261**	**730,658,838,813**
Loans, cash credit, overdrafts etc.		447,405,360,551	420,646,723,319
Small and medium enterprises		310,323,140,680	306,248,719,034
Bills purchased and discounted		3,690,895,030	3,763,396,460
Fixed assets including premises, furniture and fixture		**12,652,332,587**	**11,000,737,687**
Other assets	6	**56,455,236,251**	**50,639,290,597**
Non-banking assets		**11,264,043**	**11,264,043**
Total property and assets		**1,291,051,447,590**	**1,179,672,231,090**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents		**69,738,136,650**	**68,944,031,752**
Borrowings from central bank & government agencies		**55,462,136,989**	**51,959,418,839**
Affordable housing bond		**4,751,000,000**	**4,751,000,000**
BRAC Bank subordinated bond		**17,000,000,000**	**13,537,000,000**
Money at call and short notice		**3,992,625,000**	**1,161,806,300**
Deposits and other accounts	7	**979,727,236,627**	**889,517,407,214**
Current accounts and other accounts		250,258,449,495	236,193,511,602
Bills payable		10,800,654,120	3,018,597,221
Savings deposits		157,417,117,463	129,789,428,478
Term deposits		552,651,824,443	510,784,524,598
Other deposits		8,599,191,106	9,731,345,315
Other liabilities	8	**50,450,962,034**	**50,099,926,103**
Total liabilities		**1,181,122,097,300**	**1,079,970,590,208**
Capital and shareholders' equity			
Paid up share capital	9	22,895,650,920	19,909,261,670
Share premium		3,853,767,032	3,853,767,032
Statutory reserve		16,055,494,638	16,055,494,638
Dividend equalization fund		355,218,455	355,218,455
Revaluation reserve on govt. securities		10,936,568,825	9,148,138,893
Fair value gain/(loss) on equity investment		11,278,623,400	10,187,384,306
Foreign currency translation reserve		854,824,148	852,496,090
Start-up Equity Investment Fund	10	614,315,195	510,994,179
Remeasurement gain/(loss)-Gratuity Fund		(135,637,292)	(135,637,292)
Surplus in profit and loss account/Retained earnings		43,220,524,969	38,964,522,911
Total shareholders' equity		**109,929,350,290**	**99,701,640,882**
Total liabilities and shareholders' equity		**1,291,051,447,590**	**1,179,672,231,090**

BRAC Bank PLC. Head Office

BRAC Bank PLC.
Condensed Balance Sheet (Unaudited)
As at 30 June 2026

Particulars	Note	30 June 2026 Taka	31 December 2025 Taka
Off Balance Sheet Items			
Contingent liabilities			
Acceptances and endorsements		34,672,833,241	29,816,695,553
Irrevocable letter of credits		74,406,579,148	69,595,275,374
Letter of guarantees		57,763,878,081	42,373,757,777
Bills for collection		39,465,798,982	38,557,446,239
		206,309,089,452	**180,343,174,943**
Other Commitments			
Swap deals with banks and customers		37,334,613,759	32,121,025,127
Spot and forward deals with banks and customers		11,092,834,579	9,966,237,340
		48,427,448,338	**42,087,262,467**
Total Off-Balance sheet items including contingent liabilities		**254,736,537,790**	**222,430,437,410**
Net Assets Value (NAV) Per Share [Previous year's figure restated]	**17**	**48.01**	**43.55**

These interim financial report should be read in conjunction with the annexed notes.

Chief Financial Officer | **Company Secretary** | **Managing Director & CEO**

Director | **Director** | **Chairperson**

Date: 28 July 2026

BRAC Bank PLC. Head Office

BRAC Bank PLC.
Condensed Profit and Loss Account (Unaudited)
For the half year ended 30 June 2026

Particulars	Note	Quarter ended Apr to Jun 2026 Taka	Quarter ended Apr to Jun 2025 Taka	Cumulative Jan to Jun 2026 Taka	Cumulative Jan to Jun 2025 Taka
Interest income	11	21,351,193,449	18,128,107,505	42,163,094,448	35,329,785,218
Interest paid on deposits and borrowing etc.	12	17,495,154,038	15,001,377,588	35,030,761,492	28,939,643,627
Net interest income		**3,856,039,411**	**3,126,729,917**	**7,132,332,956**	**6,390,141,591**
Investment income	13	10,890,212,586	8,011,312,240	21,944,271,237	15,341,007,669
Commission, exchange and brokerage	14	2,575,249,577	1,885,488,216	4,507,005,248	3,893,365,006
Other operating income		77,695,921	71,433,263	155,612,280	139,116,267
		13,543,158,084	**9,968,233,719**	**26,606,888,765**	**19,373,488,942**
Total operating income		**17,399,197,495**	**13,094,963,636**	**33,739,221,721**	**25,763,630,533**
Salaries and allowances		4,346,982,378	3,633,378,641	8,251,381,263	6,932,732,851
Rent, taxes, insurance, electricity etc.		181,335,422	160,294,641	352,790,915	317,262,857
Legal expenses		19,389,756	10,891,930	39,644,035	20,676,394
Postage, stamps, telecommunication etc.		143,653,683	117,187,263	275,079,139	227,087,745
Stationery, printing, advertisement etc.		227,862,701	218,379,854	431,082,566	430,738,797
Chief Executive's salary and fees		9,940,000	8,798,245	20,390,000	14,843,245
Directors' fees and expenses		1,656,000	1,920,500	3,197,000	3,749,000
Auditors' fee		1,625,000	1,388,255	3,250,000	2,327,518
Depreciation and repairs to bank's assets		965,075,702	868,381,418	1,921,847,517	1,692,243,118
Other expenses		1,453,371,651	1,317,529,955	2,874,755,458	2,622,948,010
Total operating expenses		**7,350,892,293**	**6,338,150,702**	**14,173,417,893**	**12,264,609,535**
Profit/(loss) before provisions		**10,048,305,202**	**6,756,812,934**	**19,565,803,828**	**13,499,020,998**
Provision for:	15				
Loans and advances		1,549,966,674	2,483,326,836	2,863,256,363	3,216,967,382
Off balance sheet items		103,551,623	-	103,551,623	-
Diminution in value of investments		(250,000,000)	258,700,000	(350,000,000)	258,700,000
Other assets		10,000,001	5,051,670	10,466,628	5,549,456
Total provision		**1,413,518,298**	**2,747,078,506**	**2,627,274,614**	**3,481,216,838**
Profit/(loss) before taxes		**8,634,786,904**	**4,009,734,428**	**16,938,529,214**	**10,017,804,160**
Provision for Tax:	16				
Current tax expense		4,045,689,912	1,895,243,552	5,608,024,951	4,263,015,926
Deferred tax expense/(income)		(582,283,547)	(444,880,487)	998,402,688	(447,497,184)
Total provision for Tax		**3,463,406,365**	**1,450,363,065**	**6,606,427,639**	**3,815,518,742**
Net profit after taxes		**5,171,380,539**	**2,559,371,363**	**10,332,101,575**	**6,202,285,418**
Retained earnings brought forward from previous period/year		44,073,636,736	33,556,455,965	38,964,522,911	29,949,971,050
Profit available for appropriation		**49,245,017,275**	**36,115,827,328**	**49,296,624,486**	**36,152,256,468**
Appropriations:					
Statutory reserve		-	-	-	-
Dividend		5,972,778,501	4,424,280,366	5,972,778,501	4,424,280,366
Start-up Fund		51,713,805	25,593,714	103,321,016	62,022,854
		6,024,492,306	4,449,874,080	6,076,099,517	4,486,303,220
Retained surplus		**43,220,524,969**	**31,665,953,248**	**43,220,524,969**	**31,665,953,248**
Earnings Per Share (EPS) [Previous year's figure restated]	18	2.26	1.12	4.51	2.71

These interim financial report should be read in conjunction with the annexed notes.

Chief Financial Officer | Company Secretary | Managing Director and CEO

Director | **Director** | **Chairperson**

Date: 28 July 2026

BRAC Bank PLC. Head Office

BRAC Bank PLC.
Condensed Statement of Changes in Equity (Unaudited)
For the half year ended 30 June 2026

Amount in Taka

Particulars	Paid up share capital	Share premium	Statutory reserve	Dividend equalization fund	Revaluation reserve on govt. securities	Fair value gain/(loss) on equity investment	Foreign currency translation reserve	Start-up Equity Investment Fund	Remeasurement gain/(loss)-Gratuity Fund	Retained earnings	Total
Balance as at 01 January 2026	19,909,261,670	3,853,767,032	16,055,494,638	355,218,455	9,148,138,893	10,187,384,306	852,496,090	510,994,179	(135,637,292)	38,964,522,911	99,701,640,882
Revaluation reserve on govt. securities	-	-	-	-	1,788,429,932	-	-	-		-	1,788,429,932
Changes in fair value gain/ (loss) on equity investment	-	-	-	-	-	1,091,239,094	-	-		-	1,091,239,094
Changes in translation reserve							2,328,058	-			2,328,058
Sub-total	19,909,261,670	3,853,767,032	16,055,494,638	355,218,455	10,936,568,825	11,278,623,400	854,824,148	510,994,179	(135,637,292)	38,964,522,911	102,583,637,966
Net profit for the period	-	-	-	-	-	-	-			10,332,101,575	10,332,101,575
Dividend for the year 2025:											
Stock dividend	2,986,389,250	-	-	-	-	-	-			(2,986,389,250)	-
Cash dividend	-	-	-	-	-	-	-			(2,986,389,251)	(2,986,389,251)
Dividend equalization fund	-	-	-	-	-	-	-			-	-
Start-up Fund	-	-	-	-	-		-	103,321,016		(103,321,016)	-
Statutory reserve	-	-	-	-	-	-	-			-	-
Balance as at 30 June 2026	22,895,650,920	3,853,767,032	16,055,494,638	355,218,455	10,936,568,825	11,278,623,400	854,824,148	614,315,195	(135,637,292)	43,220,524,969	109,929,350,290

For the half year ended 30 June 2025

Amount in Taka

Particulars	Paid up share capital	Share premium	Statutory reserve	Dividend equalization fund	Revaluation reserve on govt. securities	Fair value gain/(loss) on equity investment	Foreign currency translation reserve	Start-up Equity Investment Fund	Remeasurement gain/(loss)-Gratuity Fund	Retained earnings	Total
Balance as at 01 January 2025	17,697,121,490	3,853,767,032	13,843,354,458	355,218,455	949,752,769	8,233,329,679	774,293,942	352,907,106	(212,752,090)	29,949,971,050	75,796,963,891
Revaluation reserve on govt. securities	-	-	-	-	1,414,580,083	-	-	-	-	-	1,414,580,083
Changes in fair value gain/ (loss) on equity investment	-	-	-	-	-	763,673,507	-	-	-	-	763,673,507
Changes in translation reserve	-	-	-	-	-	-	120,051,642	-	-	-	120,051,642
Sub-total	17,697,121,490	3,853,767,032	13,843,354,458	355,218,455	2,364,332,852	8,997,003,186	894,345,584	352,907,106	(212,752,090)	29,949,971,050	78,095,269,123
Net profit for the period	-	-	-	-	-	-	-	-	-	6,202,285,418	6,202,285,418
Dividend for the year 2024:								-	-		
Stock dividend	2,212,140,180	-	-	-	-	-	-	-	-	(2,212,140,180)	-
Cash dividend	-	-	-	-	-	-	-	-	-	(2,212,140,186)	(2,212,140,186)
Dividend equalization fund	-	-	-	-	-	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	-	-	62,022,854		(62,022,854)	-
Statutory reserve	-	-	-	-	-	-	-			-	-
Balance as at 30 June 2025	19,909,261,670	3,853,767,032	13,843,354,458	355,218,455	2,364,332,852	8,997,003,186	894,345,584	414,929,960	(212,752,090)	31,665,953,248	82,085,414,355

BRAC Bank PLC. Head Office

BRAC Bank PLC.
Condensed Cash Flow Statement (Unaudited)
For the half year ended 30 June 2026

	Particulars	Note	Jan to Jun 2026 Taka	Jan to Jun 2025 Taka
A.	**Cash flows from operating activities**			
	Interest receipts		61,327,556,007	47,968,590,863
	Interest payment		(36,921,973,147)	(28,818,190,984)
	Dividend receipts		319,318,660	249,091,080
	Fees and commission receipts		4,507,005,247	3,893,365,007
	Recovery on loans previously written off		751,631,645	507,909,730
	Cash payments to employees		(8,788,165,923)	(7,210,588,071)
	Cash payments to suppliers		(664,556,348)	(608,552,317)
	Income tax paid		(9,273,256,573)	(4,016,940,114)
	Receipts from other operating activities		1,254,048,494	1,419,788,169
	Payment for other operating activities		(4,010,457,764)	(4,578,405,327)
	Operating Cash flow before changes in operating assets and liabilities (i)		**8,501,150,298**	**8,806,068,036**
	Increase/decrease in operating assets & liabilities			
	Loans and advances		(30,760,557,453)	(21,458,387,676)
	Other assets		(3,387,009,954)	(3,506,463,255)
	Borrowings from other banks and financial institutions		7,127,641,747	424,258,919
	Deposits from customers		95,254,271,791	91,212,695,171
	Other liabilities		(2,957,192,948)	2,681,592,270
	Cash utilized in operating assets and liabilities (ii)		65,277,153,183	69,353,695,429
	Net cash (used)/flows from operating activities (i+ii) (a)		**73,778,303,481**	**78,159,763,465**
B.	**Cash flows from investing activities**			
	Treasury bills		11,715,811,374	(10,544,607,974)
	Treasury bonds		(65,443,049,866)	(69,283,123,218)
	Sale/ (Investment) in shares		(3,276,435,360)	50,867,828
	Investment in bonds		240,000,000	(520,000,000)
	Acquisition of fixed assets		(2,957,996,687)	(2,402,775,470)
	Disposal of fixed assets		28,470,128	95,673,572
	Net cash used in investing activities (b)		**(59,693,200,411)**	**(82,603,965,262)**
C.	**Cash flows from financing activities**			
	Proceeds from Issuance of BRAC Bank subordinated bond		3,463,000,000	713,000,000
	Cash dividend paid		(2,970,803,235)	(2,222,536,604)
	Net cash flows from financing activities (c)		**492,196,765**	**(1,509,536,604)**
	Net increase/decrease in cash (a+b+c)		**14,577,299,835**	**(5,953,738,401)**
	Cash and cash equivalents at beginning of year		61,110,493,644	52,268,978,237
	Effect of exchange rate changes on cash and cash equivalent		20,900,380	1,568,992,024
	Cash and cash equivalents at end of the period/year		**75,708,693,859**	**47,884,231,860**
	Cash and cash equivalents at end of the period/year:			
	Cash in hand (including foreign currency)		19,107,388,077	16,778,606,691
	Balance with Bangladesh Bank and its agents bank(s) (including foreign currency)		44,722,142,937	29,959,720,805
	Balance with other banks and financial institutions		9,909,543,045	1,139,479,264
	Money at call and short notice		1,965,600,000	-
	Prize bond		4,019,800	6,425,100
			75,708,693,859	**47,884,231,860**
	Net Operating Cash Flow Per Share (NOCFPS) [Previous year's figure restated]	19	**32.22**	**34.14**

The reconciliation of net profit with cash flows from operating activities (standalone basis) has been disclosed at **Annexure-C**.

BRAC Bank PLC. Head Office

BRAC Bank PLC.
Selective notes to the Condensed Interim Financial Statements
For the half year ended 30 June 2026

1 BRAC Bank PLC.

BRAC Bank PLC. (the "Bank" or "BRAC Bank") is a scheduled commercial bank established under the Bank Company Act, 1991, and incorporated as a public company, limited by shares, on 20 May 1999 under the Companies Act, 1994, in Bangladesh, vide RJSC registration no. C-37782(2082)/99. The primary objective of the bank is to conduct all kinds of banking businesses. On completion of all legal formalities, the bank commenced its operations on 4th July 2001. The registered address of the bank is: Anik Tower, 220/B Tejgaon Gulshan Link Road, Tejgaon, Dhaka-1208. BRAC Bank has been listed on the Dhaka Stock Exchange and Chittagong Stock Exchange as a publicly traded company from 28 January 2007 and 24 January 2007, respectively.

1.1 Principal Activities and nature of operations

The principal activities of the Bank are banking and related activities including accepting customer deposits, lending to retail, small and medium enterprise (SME) and corporate customers, trade financing, lease financing, project financing, issuing letter of credit (LCs), inter bank borrowing and lending, dealing in government securities, equity shares etc. There have been no significant changes in the nature of operations of the Bank during the financial period under review.

1.2 Subsidiaries and associates of BRAC Bank PLC.

BRAC Bank PLC. has four subsidiaries namely BRAC EPL Investments Limited, BRAC EPL Stock Brokerage Limited, bKash Limited, and BRAC SAAJAN Exchange Limited and it has also one associate company namely BRAC IT Services Limited. The subsidiaries and associate are operating in diverse areas. BRAC Bank's shareholding position in all of its subsidiaries and associates is summarized below:

Name of subsidiaries/associates	Nature of business	Face value	Total no. of ordinary shares		BBPLC's percentage of shareholding	
			30 Jun 2026	31 Dec 2025	30 Jun 2026	31 Dec 2025
BRAC EPL Investments Limited	Merchant banking	BDT 10	258,500,000	258,500,000	99.95%	99.95%
BRAC EPL Stock Brokerage Limited	Stock brokerage	BDT 100	12,768,575	12,768,575	90.00%	90.00%
bKash Limited	Mobile financial services (MFS)	BDT 10	2,238,973,146	2,238,973,146	51.00%	51.00%
BRAC SAAJAN Exchange Limited	Remittance & exchange services	GBP 1	4,333,333	4,333,333	98.08%	98.08%
BRAC IT Services Limited	IT services	BDT 1,000	233,729	233,729	9.9996%	9.9996%

2. BASIS OF PREPARATION OF FINANCIAL STATEMENTS

2.1 Preparation of consolidated and separate financial statements

Preparation of separate financial statements of the bank as at and for the half year ended 30 June 2026 comprise the operation of the Domestic Banking Unit (DBU) (main operations), as well as operations of the Off-shore Banking Unit (OBU), together referred to as 'the Bank'.

Consolidated financial statements include separate financial statements of the BRAC Bank PLC. and financial statements of all subsidiaries', as those of a single economic entity and together referred to as 'the Group'. There were no significant changes in the operations of the bank/group entities.

The consolidated financial statements have been prepared in accordance with International Financial Reporting Standard (IFRS) 10: Consolidated Financial Statements. The consolidated financial statements are prepared for a common reporting period as at and for half year ended 30 June 2026. Intra-company transactions, balances and intra-group gains on transactions between group companies are eliminated on consolidation.

2.2 Compliance with International Financial Reporting Standards (IFRSs)

The Central Bank of Bangladesh ('BB'), as regulator of the banking industry, has issued a number of circulars/directives which are not consistent with the requirements specified in IAS/IFRS. In preparation of the financial statements, IFRSs have been complied to the extent possible subject to the compliance with BB circulars and guidelines in this respect. In case any requirement of the Bank Company Act, 1991, and provisions and circulars issued by BB (BB) differ with those of IFRSs, the requirements of the Bank Company Act, 1991, and provisions and circulars issued by BB shall prevail. The departure of IFRSs in the interim financial statements as at and for the half year ended 30 June 2026 are same as that were disclosed in its last annual audited financial statements of 31 December 2025.

2.3 Use of estimates and judgments

When preparing the Interim Financial Statements, management has undertaken several judgements, estimates and assumptions about recognition and measurement of assets, liabilities, income and expenses. The actual results may differ from the judgements, estimates and assumptions made by management and will seldom equal the estimated results.

The judgements, estimates and assumptions applied in the Interim Financial Statements, including the key sources of estimation uncertainty, were the same as those applied in the Group's last annual audited financial statements for the year ended 31 December 2025.

2.4 Mark-to-market valuation of foreign currency transaction

The treasury back-office values all outstanding positions (Spot and Forward including on and off balance sheet items) at the current market rate to determine the current market value of these positions. This exercise also provides the profitability of the outstanding contracts. The treasury back office gathers the market rates from an independent source i.e. other than traders (Reuters/Bloomberg, BAFEDA, calling other bank back offices) of the same organization which is required to avoid any conflict of interest. Revaluation is done daily and the profit and loss impact is adjusted accordingly.

BRAC Bank PLC. Head Office

2.5 Statement of changes in equity

Statement of Changes in Equity has been prepared in accordance with IAS 1 "Presentation of Financial Statements" and following the guidelines of BB BRPD circular no.14 dated 25 June 2003.

2.6 Cash flow statement

Cash Flow Statement is prepared principally in accordance with IAS 7 "Statement of Cash Flows" under the guidelines of BRPD circular no.14 dated 25 June 2003. The Cash Flow Statement shows the structure of and changes in cash and cash equivalents during the year. It Cash Flows during the period have been classified as operating activities, investing activities and financing activities.

2.7 Reporting period

These interim financial statements cover the period from 01 January 2026 to 30 June 2026.

2.8 SIGNIFICANT ACCOUNTING POLICIES

These interim financial statements for the half year ended 30 June 2026 have been prepared in accordance with IAS 34 Interim Financial Reporting and should be read in conjunction with the group's last annual consolidated financial statements as at and for the year ended 31 December 2025 ('last annual financial statements'). They do not include all the information required for a complete set of financial statements prepared in accordance with IFRS Accounting Standards. However, selected explanatory notes are included to explain events and transactions that are significant to an understanding of the change in the Group's financial position and performance since the last annual financial statements.

2.8.1 Borrowings from other banks, financial institutions and agents

Borrowings from other banks, financial institutions and agents include interest-bearing borrowings redeemable at call, on-demand and short-term deposits lodged for periods of less than 6 months. These items are brought to account at the gross value of the outstanding balance which includes accrued interest.

2.8.2 Deposits and other accounts

Deposits include non interest-bearing current deposit redeemable at call, interest bearing on-demand and short-term deposits, savings deposit and term deposit lodged for periods from 3 months to 10 years. These items are brought to account at the gross value of the outstanding balance which includes accrued interest.

2.8.3 Other liabilities

Other liabilities comprise items such as provision for loans and advances, provision for interest receivables, provision for taxes, interest suspense, accrued expenses. Other liability is recognized in the balance sheet according to the guideline of BB, IAS and IFRS, Income Tax Act-2023 and internal policies of the Bank. Provisions and accrued expenses are recognized in the financial statements when the Bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

2.8.4 Off-balance sheet exposures and other commitments

Off Balance Sheet Items include various non-derivative financial instruments primarily letter of credit (L/C), letter of guarantee (L/G), acceptance and endorsements, bills for collection etc. and various derivative instruments like forward contracts and currency rate swaps etc.

2.8.5 Revenue and expense recognition

a. Revenue recognition

The Bank's operation and main revenue streams are those described in the last annual financial statements. The Bank's revenue is derived from interest income earned from the contact with customers and investment income which are recognized on accrual basis as well as the Bank earns fees and commission from a diverse range of services provided to its customers.

b. Other operating expenses

All other operating expenses are provided for in the books of the account on accrual basis according to the IAS 1 "Presentation of Financial Statements".

c. Taxation

Income tax expense represents the sum of current tax and deferred tax. Income tax is recognized as an expense in the income statement, except to the extent that it relates to items recognized in other comprehensive income, in which case the related tax expense or credit is recognized in other comprehensive income.

2.9 Approval of the financial statements

These interim condensed financial statements were approved by the Board of Directors on 28 July 2026.

2.10 General

i) Figures appearing in the financial statements have been rounded-off to the nearest Taka.

ii) Figures of previous year have been rearranged, wherever considered necessary, to conform with the current year's presentation.

BRAC Bank PLC. Head Office

Amount in BDT

	Particulars	Note	Consolidated		BRAC Bank PLC.	
			30 June 2026	31 December 2025	30 June 2026	31 December 2025
3	**Cash**					
	Cash in hand (Including foreign currency)		19,111,704,398	16,436,564,244	19,107,388,077	16,431,724,183
	Balance with Bangladesh Bank and its agent bank(s)		44,722,142,937	34,658,714,842	44,722,142,937	34,658,714,842
	(Including foreign currency)		63,833,847,335	51,095,279,086	63,829,531,014	51,090,439,025
3.1	**Cash reserve ratio (CRR) (Bank only)**					
	Daily basis					
	Reserves maintained by the bank as at 30 June are as follows:					
	Average total demand and time liabilities of April 2026 and October 2025					
	DBU				948,507,915,566	852,984,094,978
	OBU				66,081,120,884	53,938,663,962
					1,014,589,036,450	906,922,758,940
	Required reserve					
	DBU (June 2026: 3.0% and 2025: 3.0%)				28,455,237,467	25,589,522,849
					28,455,237,467	25,589,522,849
	Actual reserve maintained (June 2026: 4.37%, 2025: 3.61%)				41,456,944,772	30,767,240,955
	Surplus				13,001,707,305	5,177,718,106

Bi-weekly basis

The Bank maintained excess cash reserve of Tk. 7,732,264,670 against minimum requirement of 4.0% of ATDTL for DBO on bi-weekly basis which is the summation of excess cash reserve maintained over required in the last fortnight (bi-week) of 2025.

	Particulars	Note	Consolidated 30 June 2026	Consolidated 31 December 2025	BRAC Bank PLC. 30 June 2026	BRAC Bank PLC. 31 December 2025
3.2	**Statutory liquidity ratio (SLR) (Bank only)**					
	Required reserve (13% of ATDTL)					
	Actual reserve maintained (June 2026: 36.63%, 2025: 34.45%)				131,896,574,739	117,899,958,662
	Surplus				371,634,539,739	312,471,743,155
					239,737,965,000	194,571,784,493
3.2.1	**Actual reserve maintained**					
	Cash in hand				19,107,388,077	16,431,724,183
	Balance with Sonali Bank as per statement				745,217,582	965,339,468
	Un-encumbered approved securities (HFT)				194,645,113,471	172,698,497,814
	Un-encumbered approved securities (HTM)				134,859,824,659	122,371,347,390
	Un-encumbered approved securities (other eligible)				18,760,367,800	4,834,300
	Excess reserve				3,516,628,150	-
					371,634,539,739	312,471,743,155
4	**Investments**					
	Government	4.1	466,069,578,916	406,471,261,977	369,344,455,929	313,828,787,504
	Others	4.2	15,940,418,041	12,907,201,499	15,464,088,460	12,427,653,101
			482,009,996,957	419,378,463,476	384,808,544,389	326,256,440,605
4.1	**Government (investment in Govt. securities)**					
	Treasury bills		16,262,699,599	23,985,577,951	4,298,645,329	16,014,456,703
	Treasury bonds		449,800,619,517	382,480,849,726	365,039,550,800	297,809,496,501
	Prize bonds		4,019,800	4,834,300	4,019,800	4,834,300
	Sukuk bonds		2,240,000	-	2,240,000	-
			466,069,578,916	406,471,261,977	369,344,455,929	313,828,787,504

BRAC Bank PLC. Head Office

Amount in BDT

	Particulars	Note	Consolidated		BRAC Bank PLC.	
			30 June 2026	31 December 2025	30 June 2026	31 December 2025
4.1.1	**BB category wise investment**					
	Held to maturity (HTM)		231,572,542,703	215,000,375,363	134,859,824,659	122,371,347,390
	Held for trading (HFT)		234,490,776,414	191,466,052,314	234,478,371,471	191,452,605,814
	Other securities		6,259,800	4,834,300	6,259,800	4,834,300
			466,069,578,917	406,471,261,977	369,344,455,930	313,828,787,504
4.2	**Others (investment in other than Govt. securities)**					
	Corporate bonds- unquoted and quoted		2,356,591,492	2,720,678,040	2,353,577,500	2,717,155,000
	Ordinary shares and Mutual Funds (MFs) - unquoted and quoted		9,328,776,788	9,186,523,459	8,860,510,960	8,710,498,101
	Preference Share		4,250,000,000	1,000,000,000	4,250,000,000	1,000,000,000
	Zero Coupon Bond		5,049,761	-	-	-
			15,940,418,041	12,907,201,499	15,464,088,460	12,427,653,101
5	**Loans and advances**					
	Loans, cash credits, overdrafts etc.	5.1	447,876,956,655	421,396,217,114	447,405,360,551	420,646,723,319
	Small and medium enterprises	5.2	310,323,140,680	306,248,719,034	310,323,140,680	306,248,719,034
	Bills purchased and discounted*	5.3	3,690,895,030	3,763,396,460	3,690,895,030	3,763,396,460
			761,890,992,365	731,408,332,608	761,419,396,261	730,658,838,813

* Bills purchased and discounted excludes bills purchased and discounted of small and medium enterprise (SME).

	Particulars	Note	Consolidated 30 June 2026	Consolidated 31 December 2025	BRAC Bank PLC. 30 June 2026	BRAC Bank PLC. 31 December 2025
5.1	**Loans, cash credits, overdrafts etc.**					
	Overdrafts		23,238,111,221	24,405,695,943	23,238,111,221	24,405,695,943
	Demand loans		207,326,112,651	199,296,345,820	207,326,112,651	199,296,345,820
	Term loans		194,226,689,183	175,421,475,456	194,226,689,183	175,421,475,456
	Lease receivables		185,357,927	226,425,268	185,357,927	226,425,268
	Credit Cards		17,224,006,095	16,275,613,034	17,224,006,095	16,275,613,034
	Staff loans		5,211,691,321	5,029,347,615	5,205,083,474	5,021,167,798
	Margin loan		1,892,095,534	1,736,781,232	-	-
			449,304,063,932	422,391,684,368	447,405,360,551	420,646,723,319
	Less: Inter company elimination		1,427,107,277	995,467,254	-	-
			447,876,956,655	421,396,217,114	447,405,360,551	420,646,723,319
5.2	**Small and medium enterprises**					
	Overdrafts		15,029,185,623	16,070,438,794	15,029,185,623	16,070,438,794
	Demand loans		10,960,942,475	16,813,730,815	10,960,942,475	16,813,730,815
	Term loans		284,184,717,079	273,263,563,338	284,184,717,079	273,263,563,338
	Bills purchased and discounted (SME)		148,295,503	100,986,087	148,295,503	100,986,087
			310,323,140,680	306,248,719,034	310,323,140,680	306,248,719,034
5.3	**Bills purchased and discounted**					
	Bills purchased and discounted (except SME)		3,690,895,030	3,763,396,460	3,690,895,030	3,763,396,460
	Bills purchased and discounted (SME)		148,295,503	100,986,087	148,295,503	100,986,087
			3,839,190,533	3,864,382,547	3,839,190,533	3,864,382,547
5.4	**Classified and unclassified loans and advances**					
	Standard (including staff loan)		738,640,652,871	707,588,109,203	739,577,449,801	708,051,990,240
	Special Mention Accounts (SMA)		6,360,479,390	6,037,916,296	6,360,479,390	6,037,916,296
	Unclassified		745,001,132,261	713,626,025,499	745,937,929,191	714,089,906,536

BRAC Bank PLC. Head Office

Amount in BDT

Particulars	Note	Consolidated		BRAC Bank PLC.	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
Sub-standard		4,041,447,856	2,831,861,402	4,041,447,856	2,831,861,402
Doubtful		3,135,729,757	2,609,351,882	3,135,729,757	2,609,351,882
Bad/Loss		9,712,682,491	12,341,093,825	8,304,289,457	11,127,718,993
Classified		16,889,860,104	17,782,307,109	15,481,467,070	16,568,932,277
		761,890,992,365	731,408,332,608	761,419,396,261	730,658,838,813

5.5 Particulars of required provisions for loans and advances (standalone)

Status	Outstanding loans and advances	Base for provision	Percentage (%) of required provision	Required provision 30 June 2026	Required provision 31 December 2025
Unclassified-General Provision					
All unclassified loans (Other than Small and Medium Enterprise Financing, Consumer Financing, BHs/MBs/SDs, Housing and loans for professional*)	301,059,560,703	301,059,560,703	1%	3,010,595,607	2,847,572,844
All unclassified loans (Other than Small and Medium Enterprise Financing, Consumer Financing, BHs/MBs/SDs, Housing and loans for professional*)	4,426,743,451	810,356,367	5%	221,337,173	242,240,214
Consumer finance	91,252,545,402	91,252,545,402	1%	912,525,454	837,380,110
Consumer finance	945,854,080	945,854,080	5%	47,292,704	27,637,554
Consumer finance (Credit Card)	16,451,597,400	16,451,597,400	1%	164,515,974	153,270,430
Consumer finance (Credit Card)	84,470,783	84,470,783	5%	4,223,539	4,663,549
Housing Finance	13,568,423,785	13,568,423,785	1%	135,684,238	131,936,255
Housing Finance	206,579,665	206,579,665	5%	10,328,983	5,724,432
Loans for professionals to Set up business (LP)	6,748,046,089	6,748,046,089	1%	67,480,461	58,584,786
Loans for professionals to Set up business (LP)	44,247,770	44,247,770	5%	2,212,389	988,230
Loans to BHs/MBs/SDs against share etc.*	746,956,566	746,956,566	1%	7,469,566	5,527,095
Short Term Agricultural and Micro Credit	180,698,154	180,698,154	1%	903,491	2,692,523
Small and Medium Enterprise Financing	273,375,818,936	273,375,818,936	0.5%	1,366,879,095	1,346,284,173
Small and Medium Enterprise Financing	31,160,999,246	31,160,999,246	1%	311,609,992	296,437,505
Small and Medium Enterprise Financing	55,830,032	55,830,032	5%	2,791,502	1,554,554
Staff Loan	5,205,083,474	-	-	-	-
General Provision other than stipulated rate advised by BB Auditor	424,473,657	-	-	-	-
	745,937,929,191	736,691,984,977		6,265,850,166	5,962,494,253
Classified - Specific provision					
Sub-standard	4,040,362,744	3,312,825,694	20%***	662,565,139	495,454,079
Doubtful	3,122,081,346	2,722,432,496	50%***	1,361,216,248	988,225,987
Bad/Loss	8,304,289,457	6,161,687,917	100%****	6,161,687,917	8,502,375,666
Additional Provision*****	14,733,522	4,054,997,567		2,284,447,963	2,357,445,748
	15,481,467,070	16,251,943,673		10,469,917,267	12,343,501,480
	761,419,396,261	752,943,928,651			
Total required provision for loans and advances				16,735,767,433	18,305,995,733
Total provision maintained				18,039,237,334	18,749,743,704
Excess provision over required provision prescribed by Bangladesh Bank				1,303,469,901	443,747,971

* BHs = Brokerage Houses, MBs = Merchant Banks, SDs = stock dealers against shares

** For rescheduled loans, 50% and 100% provision has been made as per NOC circular and for small, micro & cottage enterprises under CMSME financing, provision requirement is 5% for sub-standard classification as per BRPD

*** For small, micro & cottage enterprises under CMSME financing, provision requirement is 20% for doubtful classification as per BRPD circular

****Additional Provision of BDT 462,273,637 as advised by BB during their inspection of 2023 and a provision of BDT 111,554,000 for bank guarantee as per BB audit advice in 2021.

Amount in BDT

	Particulars	Note	Consolidated 30 June 2026	Consolidated 31 December 2025	BRAC Bank PLC. 30 June 2026	BRAC Bank PLC. 31 December 2025
6	**Other assets**					
	Income generating					
	Investment in subsidiary		-	-	18,318,748,341	17,012,495,359
	Investment/carrying value in associates		31,574,212	54,016,493	31,574,212	54,016,493
	Investment In Swift Share		18,960,837	18,960,837	18,960,837	18,960,837
	Non- Income generating					
	Interest receivables		14,117,980,922	12,740,980,993	14,117,980,922	12,740,980,993
	Receivables against sanchayapatra		43,287,021	49,475,796	43,287,021	49,475,796
	Profit receivables from govt. Sukuk bond		4,774	-	4,774	-
	Dividend receivables		89,425,872	109,948,480	89,425,872	109,948,480
	Prepaid interest expenses on IFFD		7,766,710	7,654,934	7,766,710	7,654,934
	Balance with BRAC EPL Stock Brokerage Limited		666,467	1,067,095	666,467	1,067,095
	Stock of stamps		87,825,360	80,615,544	87,825,360	80,615,544
	Stock of security stationery		34,156,867	31,465,900	34,156,867	31,465,900
	Stock of printing stationery		13,744,704	11,751,721	13,744,704	11,751,721
	Advance to staff		14,456,043	19,226,181	14,456,043	19,226,181
	Advance to supplier		46,573,186	18,337,750	36,744,795	16,714,126
	Advance Value Added Tax		11,288,560	6,602,947	11,288,560	6,602,947
	Advance to SME unit offices		1,308,690	1,308,690	1,308,690	1,308,690
	Advance against office rent		141,277,425	118,876,576	141,277,425	118,876,576
	Advance security deposit		27,987,723	26,429,033	22,054,316	20,495,626
	Advance for investment in Bangladesh Start-up Investment Company PLC	(Note-10)	327,845,500	-	327,845,500	-
	Receivables from biTS		48,234,201	63,466,065	48,234,201	63,466,065
	Deferred revenue expenditure		1,145,714,223	784,877,409	1,145,714,223	784,877,409
	Deferred tax asset	6.1	6,533,438,399	7,768,837,162	5,519,636,454	5,982,225,634
	Net plan assets - Employees' Gratuity Fund		317,752,338	317,752,338	317,752,338	317,752,338
	Receivable in proxy account		4,863,523	4,397,139	4,863,523	4,397,139
	Other receivables		16,099,918,096	13,184,914,714	16,099,918,096	13,184,914,714
	Other assets of subsidiaries		10,276,325,497	13,460,882,832	-	-
			49,442,377,150	48,881,846,629	56,455,236,251	50,639,290,597

6.1 Deferred tax asset/(liability) (Bank only)

Particulars	Accounting base	Tax base	Deductible/ (Taxable) temporary difference	Applicable tax rate	Deferred Tax Asset/ (Liability)
Balance as at 30 June 2026					
Loan loss provision including QJ provision	11,773,387,168	-	11,773,387,168	37.50%	4,415,020,188
Actuarial valuation measurement loss	217,019,667	-	217,019,667	37.50%	81,382,375
Provision against capital market	143,181,807	-	143,181,807	15.00%	21,477,271
Fixed assets except RoU	3,949,394,987	5,943,230,155	1,993,835,167	37.50%	747,688,188
Right of use assets (ROU) as per IFRS 16	7,128,592,462	1,233,762,453	(5,894,830,009)	37.50%	(2,210,561,253)
Leased Liability as per IFRS 16	6,572,345,826	-	6,572,345,826	37.50%	2,464,629,685
Deferred tax asset (a)					5,519,636,454

Amount in BDT

Particulars	Note	Consolidated		BRAC Bank PLC.	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
Deferred tax liability arises from fair value gain as per IFRS 9	13,268,968,706		(13,268,968,706)	15.00%	(1,990,345,306)
Interest receivable from treasury bills and bonds	8,199,085,810		(8,199,085,810)	37.50%	(3,074,657,179)
Deferred tax liability (b)					(5,065,002,485)
Net deferred tax asset at 30 June 2026 (a+b)					454,633,969
Increase of deferred tax asset recognised in profit and loss account as income					(45,536,315)
Decrease of deferred tax liability recognised in profit and loss account as income					(952,866,372)
Net Deferred tax expense recognised in profit and loss account during the quarter ended 30 June 2026					(998,402,687)
Net Deferred tax liability recognised in equity during the quarter ended 30 June 2026					(192,571,605)
Balance as at 31 December 2025					
Loan loss provision including QJ provision	12,782,116,886	-	12,782,116,886	37.50%	4,793,293,832
Actuarial valuation measurement loss	217,019,667	-	217,019,667	37.50%	81,382,375
Provision against capital market	493,181,807	-	493,181,807	37.50%	184,943,178
Fixed assets except RoU	4,035,812,171	5,868,693,289	1,832,881,117	37.50%	687,330,419
Right of use assets (ROU) as per IFRS 16	5,745,387,953	962,698,919	(4,782,689,034)	37.50%	(1,793,508,388)
Leased Liability as per IFRS 16	5,410,091,248	-	5,410,091,248	37.50%	2,028,784,218
Deferred tax asset (a)					5,982,225,634
Deferred tax liability arises from fair value gain as per IFRS 9	11,985,158,007	-	(11,985,158,007)	15.00%	(1,797,773,701)
Interest receivable from treasury bills and bonds	6,770,249,793	-	(6,770,249,793)	37.50%	(2,538,843,673)
Deferred tax liability (b)					(4,336,617,374)
Net deferred tax asset at 31 December 2025 (a+b)					1,645,608,260
Increase of deferred tax asset recognised in profit and loss account as income					240,776,217
Decrease of deferred tax liability recognised in profit and loss account as income					(1,068,534,782)
Net Deferred tax expense recognised in profit and loss account during the year ended 31 December 2025					(827,758,565)
Net Deferred tax liability recognised in equity during the year ended 31 December 2025					(391,102,049)
7 Deposits and other accounts					
Current deposits and other		365,652,492,693	337,364,452,181	250,258,449,495	236,193,511,602
Bills payable		10,800,654,120	3,018,597,221	10,800,654,120	3,018,597,221
Savings deposits		157,417,117,463	129,789,428,478	157,417,117,463	129,789,428,478
Term deposits*		552,438,063,894	510,455,502,899	552,651,824,443	510,784,524,598
Other deposits		8,599,191,106	9,731,345,315	8,599,191,106	9,731,345,315
		1,094,907,519,276	990,359,326,094	979,727,236,627	889,517,407,214

* Term deposits include the deposit pension scheme (DPS).

Particulars	Note	Consolidated 30 June 2026	Consolidated 31 December 2025	BRAC Bank PLC. 30 June 2026	BRAC Bank PLC. 31 December 2025
7.1 Deposits concentration					
Deposits from banks-inside Bangladesh		105,510,321	102,196,570	105,510,321	102,196,570
Other than banks		1,094,802,008,955	990,257,129,524	979,621,726,306	889,415,210,644
		1,094,907,519,276	990,359,326,094	979,727,236,627	889,517,407,214

BRAC Bank PLC. Head Office

Amount in BDT

	Particulars	Note	Consolidated		BRAC Bank PLC.	
			30 June 2026	31 December 2025	30 June 2026	31 December 2025
7.2	**Payable on demand and time deposit**					
	i) Demand deposit					
	Current deposits		320,591,542,571	292,687,801,140	205,197,499,372	191,516,860,561
	Saving deposits (9% of total saving deposits)		14,167,540,572	11,681,048,563	14,167,540,572	11,681,048,563
	Foreign currency deposits		24,544,036,217	21,350,410,381	24,544,036,217	21,350,410,381
	Sundry deposits		8,598,412,106	9,730,553,315	8,598,412,106	9,730,553,315
	Bills payable		10,800,654,120	3,018,597,221	10,800,654,120	3,018,597,221
			378,702,185,586	338,468,410,620	263,308,142,387	237,297,470,041
	ii) Time deposit					
	Saving deposits (91% of total saving deposits)		143,249,576,891	118,108,379,915	143,249,576,891	118,108,379,915
	Foreign currency deposits		16,121,011,951	12,528,983,785	16,121,011,951	12,528,983,785
	Term deposits		499,817,081,522	465,041,372,002	500,030,842,071	465,370,393,701
	Deposit pension schemes (DPS)		36,499,970,422	32,885,147,112	36,499,970,422	32,885,147,112
	Special notice deposit		20,516,913,905	23,326,240,660	20,516,913,905	23,326,240,660
	Security deposits		779,000	792,000	779,000	792,000
			716,205,333,691	651,890,915,474	716,419,094,240	652,219,937,173
			1,094,907,519,277	990,359,326,094	979,727,236,627	889,517,407,214
8	**Other liabilities**					
	Provision for loans and advances		19,447,630,369	19,976,725,648	18,039,237,334	18,749,743,704
	Provision for interest receivable from loan		45,770,918	45,681,064	45,770,918	45,681,064
	Provisions for off balance sheet Items		1,252,098,971	1,148,547,347	1,252,098,971	1,148,547,347
	Provision for diminution in value of Investments		192,343,833	542,343,834	192,343,833	542,343,834
	Provision for other assets		362,995,937	352,529,310	362,995,937	352,529,310
	Provision against non banking assets (NBA)		10,939,543	10,939,543	10,939,543	10,939,543
	Provision against placement Funds		102,750,000	102,750,000	102,750,000	102,750,000
	Interest suspense		2,201,079,637	1,649,030,342	2,201,079,637	1,649,030,342
	Withholding tax payable		857,352,261	1,450,743,401	857,352,261	1,450,743,401
	VAT payable		276,902,831	340,884,381	276,902,831	340,884,381
	Excise duty payable		118,307,742	351,637,255	118,307,742	351,637,255
	Provision for taxation net off AIT		4,985,973,547	12,372,742,935	4,934,357,074	5,796,955,775
	Deferred tax liability	6.1	3,074,657,180	2,538,843,673	5,065,002,486	4,336,617,375
	Interest payable on borrowings		1,401,023,485	1,752,207,239	1,401,023,485	1,752,207,239
	Accrued expenses		12,352,668,422	11,023,602,712	3,556,212,309	3,932,524,404
	Share subscription - IPO (refund warrant)		325,798	325,217	325,798	325,217
	Unclaimed and undistributed dividend	8.1	43,295,050	27,709,034	43,295,050	27,709,034
	Suppliers payable		138,926,398	186,334,470	138,926,398	186,334,470
	Lease liabilities as per IFRS 16		7,595,476,287	6,502,655,731	6,572,345,826	5,410,091,248
	Payable against exchange houses		1,728,874	531,133	1,728,874	531,133
	Payable against insurances		5,463,625	5,549,808	5,463,625	5,549,808
	Payable against SWIFT charge		105,977,386	106,704,918	105,977,386	106,704,918
	Payable for other business operations		5,166,524,716	3,799,545,301	5,166,524,716	3,799,545,301
	Other liabilities of subsidiaries		4,432,908,530	3,537,690,283	-	-
			64,173,121,340	67,826,254,579	50,450,962,034	50,099,926,103

BRAC Bank PLC. Head Office

Amount in BDT

Particulars	Note	Consolidated 30 June 2026	Consolidated 31 December 2025	BRAC Bank PLC. 30 June 2026	BRAC Bank PLC. 31 December 2025
8.1 Unclaimed and undistributed dividend (Bank Only)					
Cash Dividend 2019				3,259,157	3,276,208
Cash Dividend 2020				4,431,580	4,519,706
Cash Dividend 2021				2,699,645	2,721,965
Cash Dividend 2022				3,242,822	3,965,473
Cash Dividend 2023				5,193,733	6,322,707
Cash Dividend 2024				5,161,016	6,654,591
Cash Dividend 2025				19,058,713	-
Fractional Dividend				248,384	248,384
				43,295,050	27,709,034

As on 30 June 2026, the unclaimed/undistributed dividend was BDT 43,295,050. Cash dividend of 2025 BDT 19,058,713 includes withholding tax payable of BDT 10,059,273.

**Details list of unclaimed dividend (Cash & Stock) is available in the BRAC Bank website

Further to above, in pursuant to SEC/SRMIC/165-2020/part-1/182, dated July 19, 2021 and Capital Market Stabilization Fund, Rules 2021 issued by Bangladesh Securities and Exchange Commission (BSEC) regarding transfer the amount held against unclaimed dividend/undistributed /unsettled public subscription money for the period of more than 3 (three) years; we have transferred the amount BDT 60,840,320 to the Capital Market Stabilization Fund (CMSF).

9 Paid up share capital (Bank only)

Paid up share capital during the period	22,895,650,920	19,909,261,670

9.1

Particulars	No. of Shares (H1 2026)	% of shareholding (H1 2026)	30 June 2026 Taka	31 December 2025 Taka
Sponsor & Director	1,057,035,214	46.17%	10,570,352,140	9,191,610,580
Government	-	0.00%	-	-
Institutions	277,942,169	12.14%	2,779,421,690	2,285,710,920
Foreign	794,265,277	34.69%	7,942,652,770	7,178,804,330
General public	160,322,432	7.00%	1,603,224,320	1,253,135,840
	2,289,565,092	100.00%	22,895,650,920	19,909,261,670

9.2 Dividends Approved and Disbursement

In BRAC Bank's 27th Annual General Meeting held on 11 June 2026, shareholder's approved a total of 30% dividend (Cash dividend: 15% and stock dividend: 15%) which was duly credited to the accounts of all eligible shareholders on 18th June 2026, in accordance with BSEC directives.

10 Start-up Equity Investment Fund

As per SMESPD circular 04 dated March 29, 2021 and SMESPD circular letter 05 dated April 26, 2021, 1% of net profit after tax has been transferred to the fund. The details are given below:

	30 June 2026	31 December 2025
Opening Balance	510,994,179	352,907,106
Add: addition during the period	103,321,016	158,087,073
Closing balance at the end of the period	614,315,195	510,994,179

*As per Bangladesh Bank directive, we have invested BDT 327,845,500 to Bangladesh Start-up Investment Company from the total start-up fund balance of BDT 510,994,179 as on 31 December 2025.

BRAC Bank PLC. Head Office

Amount in BDT

	Particulars	Note	Consolidated		BRAC Bank PLC.	
			Jan to Jun 2026	Jan to Jun 2025	Jan to Jun 2026	Jan to Jun 2025
11	**Interest income**					
	Interest on loans and advances		41,914,495,060	34,563,257,259	41,894,553,430	34,537,752,983
	Interest on balance with other banks		2,184,328,425	2,000,882,846	182,882,876	273,327,126
	Interest on fixed deposits with other banks		1,797,724,473	304,362,988	258,090,276	157,364,583
	Other interest income		624,757,852	780,132,254	624,757,852	780,132,254
			46,521,305,810	37,648,635,347	42,960,284,434	35,748,576,946
	Less: Elimination of inter unit/company transactions		1,217,380,260	771,627,125	797,189,986	418,791,728
			45,303,925,550	36,877,008,222	42,163,094,448	35,329,785,218
12	**Interest paid on deposits and borrowings etc.**					
	A. Interest paid on deposits:					
	Current account		3,326,809,110	2,286,644,777	3,228,884,692	2,204,222,215
	Short term deposit		136,694,335	127,791,769	136,694,335	127,791,769
	Savings deposit		944,469,252	629,249,740	944,469,252	629,249,740
	Term deposit		23,771,354,362	19,701,700,409	23,771,354,362	19,701,700,409
			28,179,327,059	22,745,386,695	28,081,402,641	22,662,964,133
	B. Interest paid for borrowings:					
	Interest on money at call and short notice		334,627,070	157,801,904	334,627,070	157,801,904
	Interest on borrowings from banks and FIs		3,467,027,296	3,027,030,261	3,438,749,880	2,991,000,126
	Interest on funding SWAP		92,945,806	84,311,652	92,945,806	84,311,652
	Interest on finances from central bank & government agencies		447,789,194	503,950,271	447,789,194	503,950,271
	Interest on Repurchase agreement (REPO)		2,331,292,599	2,393,112,732	2,331,292,599	2,393,112,732
	Interest expense-Affordable Housing Bond		129,578,644	129,632,190	129,578,644	129,632,190
	Interest expense-BBPLC 2nd subordinated bond		440,238,013	435,662,347	440,238,013	435,662,347
	Interest expense-BBPLC Social subordinated bond		531,327,631	-	531,327,631	-
			7,774,826,253	6,731,501,357	7,746,548,837	6,695,471,222
			35,954,153,312	29,476,888,052	35,827,951,478	29,358,435,355
	Less: Elimination of inter unit/company transactions		1,217,380,260	771,627,125	797,189,986	418,791,728
			34,736,773,052	28,705,260,927	35,030,761,492	28,939,643,627
13	**Investment income**					
	Interest on government securities		24,904,612,767	18,630,454,337	20,294,201,212	13,505,434,988
	Interest on reverse repo		94,226,558	75,280,756	94,226,558	75,280,756
	Interest on corporate & subordinated bond		152,951,396	174,294,749	152,951,396	174,294,749
	Interest on interest rate swap (IRS)		87,098	580,671	87,098	580,671
	Dividend on shares & mutual funds		307,021,338	320,751,735	298,796,051	294,506,855
	Capital gain (loss) on government securities		1,122,667,000	1,297,415,699	1,122,667,000	1,297,415,699
	Capital gain (loss) on shares & mutual funds		(20,446,856)	(54,144,524)	(18,658,078)	(6,506,049)
			26,561,119,301	20,444,633,423	21,944,271,237	15,341,007,669

BRAC Bank PLC. Head Office

Amount in BDT

	Particulars	Note	Consolidated		BRAC Bank PLC.	
			Jan to Jun 2026	Jan to Jun 2025	Jan to Jun 2026	Jan to Jun 2025
14	**Commission, exchange and brokerage**					
	Commission Income		1,375,801,398	1,312,308,072	1,020,456,764	1,094,261,962
	Fees Income		2,380,406,384	1,407,201,055	2,352,683,721	1,384,361,218
	Other Income		1,099,606,832	1,413,461,781	1,099,606,832	1,413,461,781
	Commission income from bancassurance		34,257,931	1,280,045	34,257,931	1,280,045
	Commission and brokerage income of subsidiaries		7,967,762,434	6,275,708,695	-	-
			12,857,834,979	10,409,959,648	4,507,005,248	3,893,365,006
	Less: Elimination of inter unit/company transactions		89,757,390	315,652,979	-	-
			12,768,077,589	10,094,306,669	4,507,005,248	3,893,365,006
15	**Provisions**					
	Provision for loans and advances					
	Specific provision charged during the year		3,450,155,841	2,698,111,263	3,321,214,879	2,698,111,263
	Recovery of written off bad debts		(751,631,645)	(507,909,730)	(751,631,645)	(507,909,730)
	Specific provision (net off recovery) for the year		2,698,524,196	2,190,201,533	2,569,583,234	2,190,201,533
	General provision charged during the year		293,673,129	1,026,765,849	293,673,129	1,026,765,849
	Total provision for loans and advances		2,992,197,325	3,216,967,382	2,863,256,363	3,216,967,382
	Off Balance Sheet items		103,551,623	-	103,551,623	-
	Diminution in value of Investments		(350,000,000)	258,700,000	(350,000,000)	258,700,000
	Other provisions:					
	Other assets		16,402,825	8,431,881	10,466,628	5,549,456
			2,762,151,773	3,484,099,263	2,627,274,614	3,481,216,838
16	**Provision for taxation**					
	Current tax expense		6,432,889,263	5,271,767,700	5,608,024,951	4,263,015,926
	Deferred tax expense/ (income) (Net)		1,771,212,270	(242,325,672)	998,402,688	(447,497,184)
	Total provision for Taxation		8,204,101,533	5,029,442,028	6,606,427,639	3,815,518,742

16.1 **Reconciliation of effective tax rate (standalone)**

Particulars	30 June 2026 (Standalone)		30 June 2025 (Standalone)	
	%	Taka	%	Taka
Profit before income tax as per profit and loss account		16,938,529,214		10,017,804,160
Income tax as per applicable tax rate	37.50%	6,351,948,455	37.50%	3,756,676,560
Factors affecting the tax charge for current year				
Inadmissible expenses	8.49%	1,437,591,142	17.61%	1,764,404,822
Admissible expenses in the current year (i.e. write-off etc.)	-11.12%	(1,883,622,040)	-9.13%	(914,608,224)
Tax savings from reduced tax rates	-1.76%	(297,892,605)	-3.43%	(343,457,232)
Effect of deferred tax	5.89%	998,402,687	-4.47%	(447,497,184)
Total income tax expenses	39.00%	6,606,427,639	38.09%	3,815,518,742

BRAC Bank PLC. Head Office

Amount in BDT

	Particulars	Consolidated		BRAC Bank PLC.	
		30 Jun 2026	31 December 2025	30 Jun 2026	31 December 2025
17	**Net asset value (NAV) per share**				
	Net asset value attributable to shareholders of parent	113,065,903,064	102,658,184,598	109,929,350,290	99,701,640,882
	Weighted avg. number of shares outstanding on reporting date	2,289,565,092	2,289,565,092	2,289,565,092	2,289,565,092
	Net asset value (NAV) per share [Previous year's figure restated]	49.38	44.84	48.01	43.55

Explanation regarding significant change in quarterly financial statements:
Net asset value (NAV) per share increased compared to the previous year 2025 due to the combined impact of an increase in net profits and revaluation reserve on government securities.

	Particulars	Consolidated		BRAC Bank PLC.	
		Jan to Jun 2026	Jan to Jun 2025	Jan to Jun 2026	Jan to Jun 2025
18	**Earnings Per Share (EPS)**				
	Profit attributable to ordinary shareholders of parent	11,605,304,300	7,085,514,098	10,332,101,575	6,202,285,418
	Weighted avg. number of shares outstanding on reporting date	2,289,565,092	2,289,565,092	2,289,565,092	2,289,565,092
	Earnings Per Share (EPS) [Previous year's figure restated]	5.07	3.09	4.51	2.71

	Consolidated		BRAC Bank PLC.	
	Apr-Jun 2026	Apr-Jun 2025	Apr-Jun 2026	Apr-Jun 2025
Profit attributable to ordinary shareholders of parent	5,831,792,898	3,067,351,825	5,171,380,539	2,559,371,363
No. of ordinary share outstanding at the end of the period	2,289,565,092	2,289,565,092	2,289,565,092	2,289,565,092
Earnings Per Share (EPS) [Previous year's figure restated]	2.55	1.34	2.26	1.12

Explanation regarding significant change in quarterly financial statements:

The earnings per share (EPS) increased due to higher profits earned during first half of 2026 compared to the previous period, driven primarily by incremental net interest income and investment income.

		Consolidated		BRAC Bank PLC.	
		Jan to Jun 2026	Jan to Jun 2025	Jan to Jun 2026	Jan to Jun 2025
19	**Net operating cash flow per share (NOCFPS)**				
	Net operating cash flow	91,696,811,425	88,080,358,616	73,778,303,481	78,159,763,465
	Weighted avg. number of shares outstanding on reporting date	2,289,565,092	2,289,565,092	2,289,565,092	2,289,565,092
	Net operating cash flow per share (NOCFPS) [Previous year's figure restated]	40.05	38.47	32.22	34.14

Explanation regarding significant change in quarterly financial statements:
The consolidated net operating cash flows per share (NOCFPS) increased, driven by higher deposit mobilization and bank borrowings compared to the previous period.

BRAC Bank PLC. Head Office

Annexure - A

BRAC Bank PLC. and its subsidiaries
Highlights on the overall activities
As at and for the half year ended 30 June 2026

Particulars	Consolidated		BRAC Bank PLC.	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Paid-up capital	22,895,650,920	19,909,261,670	22,895,650,920	19,909,261,670
Core Capital	118,282,633,766	106,774,273,793	80,282,730,968	72,488,911,043
Supplementary Capital	23,117,949,137	20,653,174,164	23,117,949,137	20,653,174,164
Total Regulatory Capital	141,400,582,903	127,427,447,957	103,400,680,105	93,142,085,207
Total Risk Weighted Assets	708,610,286,537	648,694,338,185	653,997,217,358	596,040,687,267
Capital Surplus	52,824,297,086	46,340,655,684	21,651,027,935	18,636,999,299
Total assets	1,452,613,036,576	1,328,114,545,650	1,291,051,447,590	1,179,672,231,090
Total deposits	1,094,907,519,276	990,359,326,094	979,727,236,627	889,517,407,214
Total loans and advances	761,890,992,365	731,408,332,608	761,419,396,261	730,658,838,813
Amount of classified loans during the current year	16,889,860,104	17,782,307,109	15,481,467,070	16,568,932,277
Interest earning assets	1,360,454,643,768	1,245,301,453,930	1,221,194,510,022	1,118,674,687,269
Non-interest earning assets	92,158,392,808	82,813,091,720	69,856,937,568	60,997,543,821
Credit deposit ratio (Loans and Advances/Deposits)*	-	-	59.94%	64.40%
Percentage of classified loans against total loans and advances	2.22%	2.43%	2.03%	2.27%
NPL coverage ratio (incl. GP)	141%	131%	145%	133%
Total Capital to Risk-weighted Asset Ratio	19.95%	19.64%	15.81%	15.63%
Cost of fund	5.93%	6.25%	6.58%	6.95%
Cost to income ratio	50%	52%	42%	45%
Return on Assets (ROA) [PAT/Avg. assets]**	1.67%	1.52%	1.67%	1.50%
Return on Equity (ROE) [PAT/Avg. shareholders equity]**	21.52%	20.06%	19.71%	18.02%
Return on Investment (ROI) [PAT/(Shareholders equity+Bond+Borrowings)]**	9.15%	8.22%	8.25%	7.25%

* Credit deposit ratio has been computed as per Bangladesh Bank guideline.

**Figures are annualized.

BRAC Bank PLC. Head Office

Annexure-B

BRAC Bank PLC.

Details of transactions with related parties

For the half year ended 30 June 2026

(Amount in Taka)

SL No.	Name of the related parties (Companies)	Relationship with BBPLC	Balance type	Balance as on 01 Jan 2026	Balance as on 30 June 2026
1	BRAC and Its associated organization	Parent Company	Deposits	21,982,197,290	18,983,497,865
2	bKash Limited	Subsidiary	Deposits	8,271,187,788	6,188,827,398
3	BRAC EPL Investments Limited	Subsidiary	Deposits	66,492,132	93,434,964
4	BRAC EPL Stock Brokerage Limited	Subsidiary	Deposits	1,088,279,254	1,373,846,687
5	BRAC IT Services Limited (biTS)	Associates	Deposits	78,523,151	152,027,673
6	BRAC SAAJAN Exchange Limited	Subsidiary	Deposits	13,619,206	63,684,598
7	Palli Karma-Sahayak Foundation (PKSF)	Common Board member	Deposits	3,422,451,357	1,956,008,881
8	Shadhin Fintech Solutions Ltd.	Common Board member	Deposits	22,900	22,555
9	The Legal Circle	Common Board member	Deposits	666,771	120,032
10	Light Castle Partners	Common Board member	Deposits	127,787	116,450
11	BRAC EPL Investments Limited	Subsidiary	Continuous loan	407,337,884	596,243,337
12	BRAC Saajan Exchange Limited	Subsidiary	Continuous loan	588,129,368	830,863,938
13	BRAC EPL Stock Brokerage Limited	Subsidiary	Non-Funded	1,000,000,000	1,000,000,000
14	Industrial and Infrastructure Development Finance Co. Limited	Common Board member	Term placement	100,000,000	100,000,000
15	BRAC IT Services Limited (biTS)	Associates	Receivables	63,466,065	48,234,201
16	Key Management Personnel	Senior Management	Loans and Advances	386,043,156	393,253,570

(Amount in Taka)

SL No.	Name of the related parties (Directors)	Relationship with BBPLC	Balance type	Balance as on 01 Jan 2026	Balance as on 30 June 2026
1	Anita Ghazi Rahman	Director	Credit card	267,824	296,354
2	Mr. Tareq Refat Ullah Khan	Managing Director	Credit card	781,376	505,270

Note: In addition, BRAC Bank has credit exposure on NGOs where its Directors are involved in the capacity of executive committee members. As on 30 June 2026, the Bank has credit exposures amounting to BDT 14,060,602. However, as per Bangladesh Bank letter ref: BRPD (R-2)651/9(25)ka/2016-6852; such exposure shall not come under the purview of related party exposures as given to non-profit organisations.

BRAC Bank PLC. Head Office

Annexure-C

Reconciliation of net profit with cash flows from operating activities (standalone basis)

(Amount in Taka)

Particulars	Jan to Jun 2026 Taka	Jan to Jun 2025 Taka
Profit before tax as per profit and loss account	**16,938,529,214**	**10,017,804,160**
Adjustment for non-cash items:		
Provision for Loans and advances	3,614,888,008	3,724,877,112
Provision for Off balance sheet items	103,551,623	-
Provision for Diminution in value of investments	(350,000,000)	258,700,000
Provision for other assets	10,466,628	5,549,456
Depreciation of Property plant and equipment	1,283,504,368	1,155,014,201
Foreign exchange gain/(loss)	(62,742,442)	(8,117,836)
Profit on sale of fixed assets	(5,572,707)	(10,237,748)
Increase/decrease in operating assets & liabilities:		
Loans and advances	(30,760,557,453)	(21,458,387,676)
Other assets	(4,994,724,134)	(4,601,624,682)
Borrowings from other banks and financial institutions	7,127,641,747	424,258,919
Deposits from customers	95,254,271,791	91,212,695,171
Other liabilities	(5,107,696,589)	1,456,172,502
Income tax paid	(9,273,256,573)	(4,016,940,114)
Cash flows from operating activities as per cash flow statement	**73,778,303,481**	**78,159,763,465**

BRAC Bank PLC. Head Office

Annexure D

BRAC Bank PLC. and its subsidiaries
Statement of Segment Reporting (Profit and Loss)
For the half year ended 30 June 2026

Particulars	SME	Retail	Corporate	Treasury	Intercompany Elimination	BRAC Bank
Total external revenue	17,968,365,540	(6,056,690,858)	4,951,031,213	16,876,515,824	-	33,739,221,719
Inter segment revenue /(expenses)	(7,444,612,226)	15,369,304,854	1,452,981,339	(9,377,673,967)	-	-
Total segment revenue	10,523,753,314	9,312,613,996	6,404,012,552	7,498,841,857	-	33,739,221,719
Total segment operating expenses	6,344,541,616	5,872,351,310	1,640,320,831	316,204,134	-	14,173,417,891
Segment operating profit/(loss)	**4,179,211,698**	**3,440,262,686**	**4,763,691,721**	**7,182,637,723**	**-**	**19,565,803,828**

Particulars	bKash	BRAC EPL Stock Brokerage	BRAC EPL Investments	BRAC SAAJAN	Intercompany Elimination	BRAC Bank Group
Total external revenue	15,593,378,934	343,158,695	31,142,567	451,607,376	(90,697,339)	50,067,811,952
Inter segment revenue /(expenses)	-	-	-	-	-	-
Total segment revenue	15,593,378,934	343,158,695	31,142,567	451,607,376	(90,697,339)	50,067,811,952
Total segment operating expenses	9,959,770,781	251,171,013	60,144,025	490,920,153	(90,697,339)	24,844,726,524
Segment operating profit/(loss)	**5,633,608,153**	**91,987,682**	**(29,001,458)**	**(39,312,777)**	**-**	**25,223,085,428**

For the half year ended 30 June 2025

Particulars	SME	Retail	Corporate	Treasury	Intercompany Elimination	BRAC Bank
Total external revenue	15,207,057,218	(4,940,842,318)	3,612,914,354	11,884,501,280	-	25,763,630,534
Inter segment revenue /(expenses)	(7,220,843,139)	12,080,772,540	2,215,891,618	(7,075,821,019)	-	-
Total segment revenue	7,986,214,079	7,139,930,222	5,828,805,972	4,808,680,261	-	25,763,630,534
Total segment operating expenses	5,551,787,095	5,058,080,097	1,337,404,721	317,337,623	-	12,264,609,536
Segment operating profit/(loss)	**2,434,426,984**	**2,081,850,125**	**4,491,401,251**	**4,491,342,638**	**-**	**13,499,020,998**

Particulars	bKash	BRAC EPL Stock Brokerage	BRAC EPL Investments	BRAC SAAJAN	Intercompany Elimination	BRAC Bank Group
Total external revenue	12,865,380,999	259,432,280	(26,554,876)	312,906,612	(316,729,594)	38,858,065,955
Inter segment revenue /(expenses)	-	-	-	-	-	-
Total segment revenue	12,865,380,999	259,432,280	(26,554,876)	312,906,612	(316,729,594)	38,858,065,955
Total segment operating expenses	8,721,833,447	204,852,291	45,906,350	375,711,426	(316,729,594)	21,296,183,456
Segment operating profit/(loss)	**4,143,547,552**	**54,579,989**	**(72,461,226)**	**(62,804,814)**	**-**	**17,561,882,499**

BRAC Bank PLC. Head Office