



BRAC BANK PLC.

Earnings Disclosure
H1'25 (Unaudited)

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This presentation and accompanying oral remarks may contain or incorporate by reference “forward looking statements” regarding the belief or current expectations of BRAC Bank Ltd., the Board of the Directors and other members of its Senior Management about the strategy, businesses and performance of the Company and its subsidiaries and the other matters described in this document. Generally, words such as “may”, “could”, “will”, “expect”, “intend”, “estimate”, “anticipate”, “believe”, “plan”, “seek”, “continue” or similar expressions are intended to identify forward looking statements.

Forward looking statements involve inherent risks and uncertainties. They are not guarantees of future performance and actual results could differ materially from those contained in the forward looking statements. Recipients should not place reliance on, and are cautioned about relying on, any forward looking statements. Forward looking statements are based on current views, estimates and assumptions and involve known and unknown risks, uncertainties and other factors, many of which are outside the control of the Group and are difficult to predict. Such risks, factors and uncertainties may cause actual results to differ materially from any future results or developments expressed or implied from the forward-looking statements.

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❖ Economic Outlook and Market Update

❖ Business Highlights

SME

Corporate & Institutional Banking

Retail

Branch Network

Risk Management Division

❖ Sustainable Finance Overview

❖ Financial Updates

❖ bKash Update

❖ Q&A

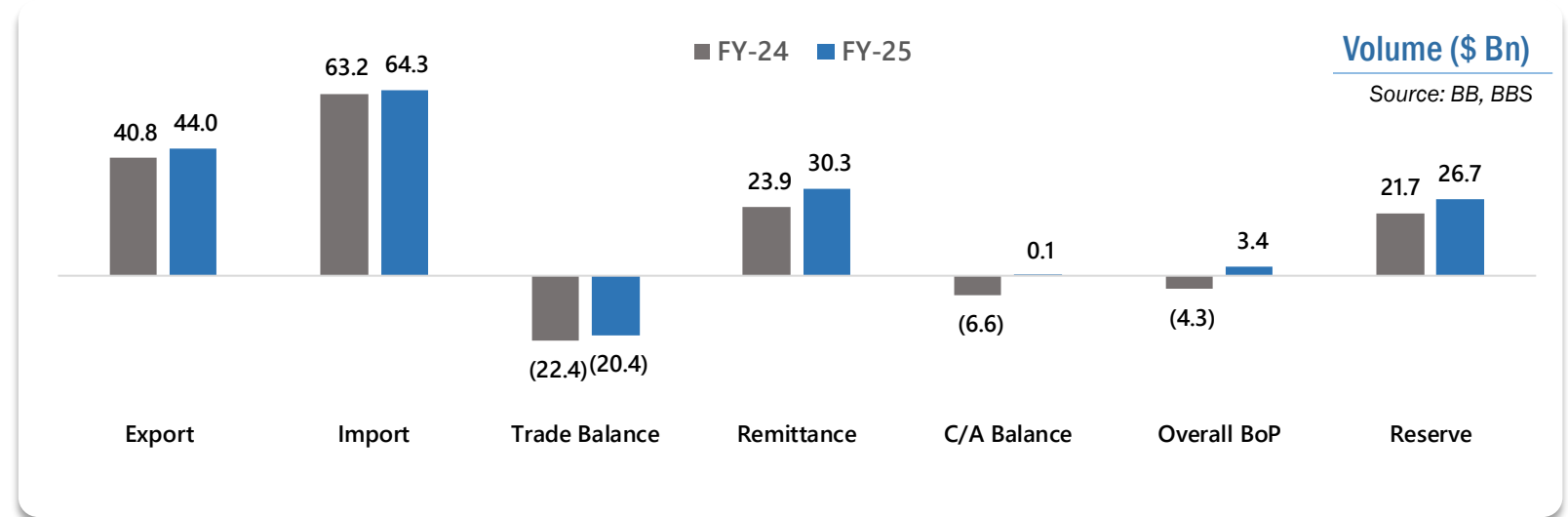


Economic Outlook & Market Update

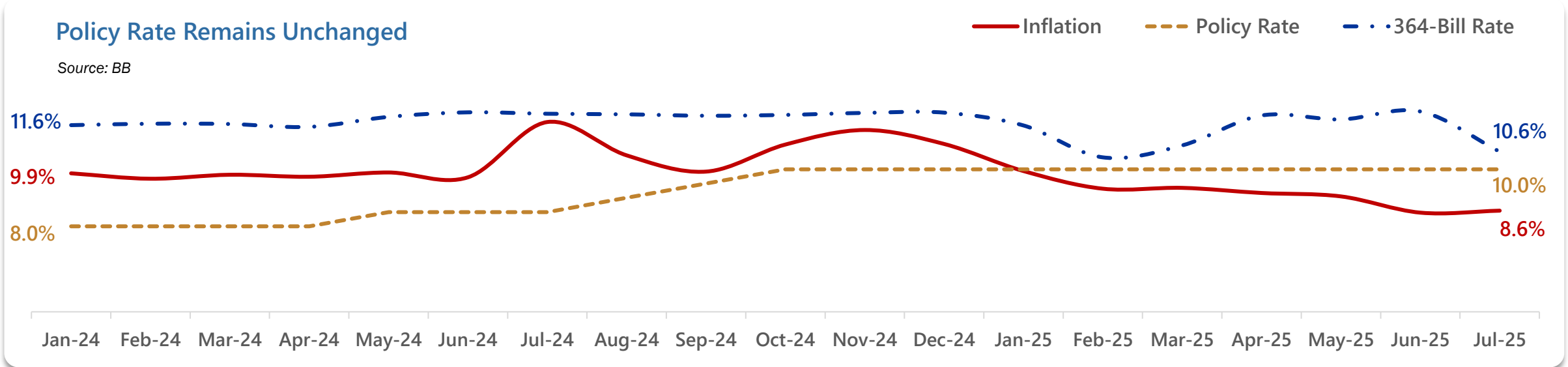
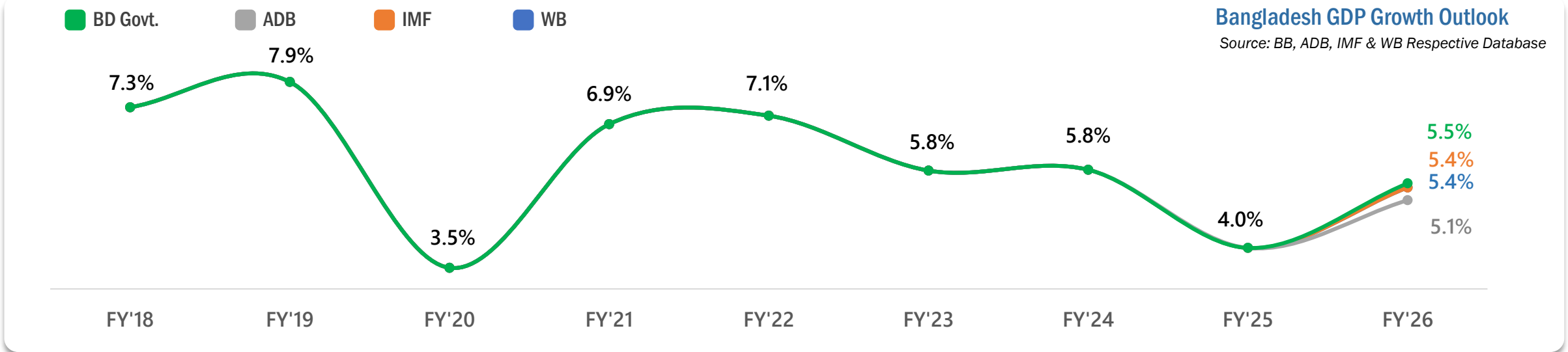


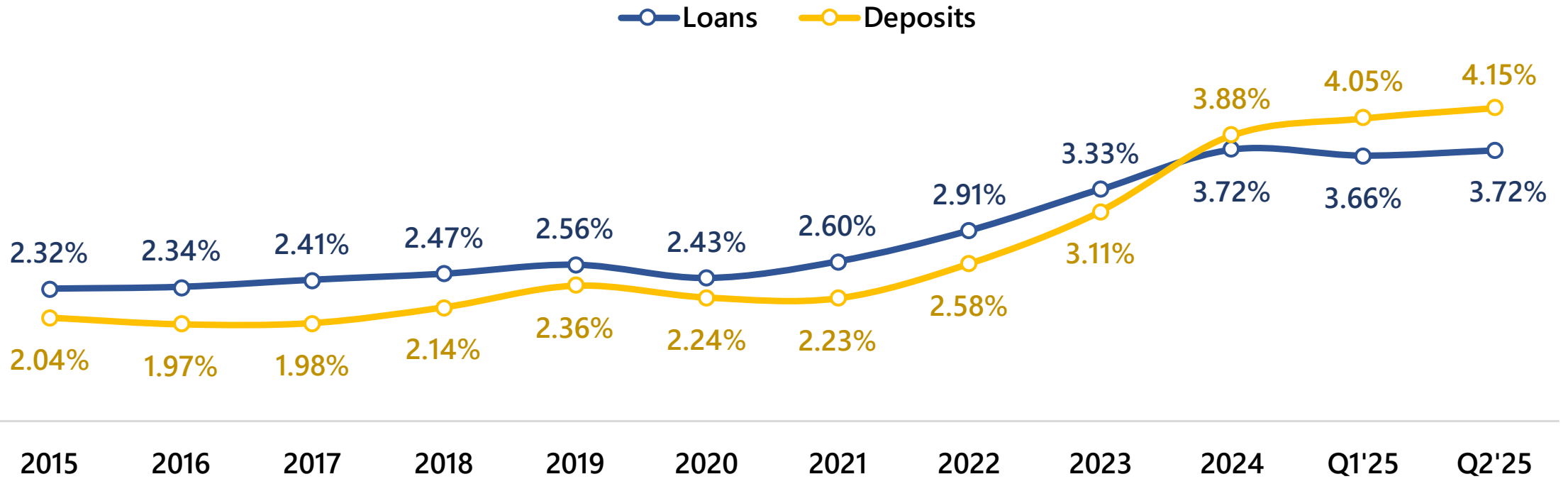
Recent Developments

- Monetary Policy will continue to remain contractionary till H1'26.
- Bangladesh Bank will lower the policy rate once inflation comes below 7%.
- Foreign Currency (USD) Liquidity improved substantially in Q1'26, Bangladesh Bank bought USD 622 Bn from market to curb BDT appreciation.
- National election is announced to be held in February 2026.



- Current Account moved to Surplus in FY'25:
 - Improving Trade Deficit– Export Growth 7.7% Y-o-Y and Import Growth 1.8% Y-o-Y
 - Strong Remittance Growth 26.8% Y-o-Y
- Balance of Payment turned USD 3.4 Bn positive from multilateral support, leading to FX Reserve build-up.







SME Banking Division

Updates



	<u>YoY (Jun'25 vs Jun'24)</u>	<u>Jun'25 vs Dec'24</u>
Customer Number	▲ 24% (734k vs. 592k)	▲ 11% (734k vs. 661k)
Deposits		
Deposits	▲ 42%	▲ 17% (33%)*
CASA Mix	▼ 44% from 54%	▼ 44% from 46%
CoD	▲ 5.35% from 3.97%	▲ 5.35% from 4.53%
Assets		
Portfolio	▲ 14%	▲ 2% (4%)*
Yield	▲ 12.23% from 9.49%	▲ 12.23% from 10.25%
30-Days PAR	▲ 3.00% from 2.74%	▲ 3.00% from 2.58%
NPL	▲ 2.74% from 1.96%	▲ 2.74% from 1.97%
Trade Volume	▲ 53% (\$118Mn vs \$77Mn)	

Strong growth in FUM | Significant improvement in trade

*Annualized



Corporate & Institutional Banking Division

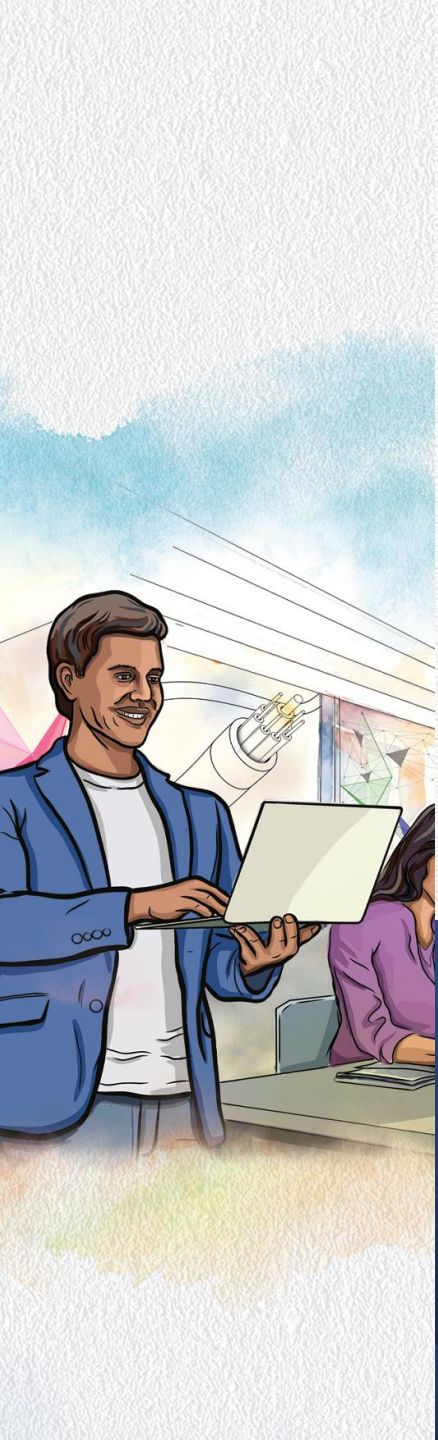
Updates



	<u>YoY (Jun'25 vs Jun'24)</u>	<u>Jun'25 vs Dec'24</u>
Deposits		
Deposits	▲ 20%	▲ 11% (23%)*
CASA Mix	▼ 50% from 53%	▲ 52% from 51%
CoD	▲ 7.40% from 5.65%	▲ 7.40% from 6.22%
Assets		
Portfolio	▲ 12%	▲ 2% (3%)*
Yield	▲ 9.42% from 8.65%	▲ 9.42% from 9.12%
New Limit	▲ 5,785	
30-Days PAR	▲ 5.42% from 4.86%	▲ 5.42% from 3.96%
NPL	▼ 4.21% from 4.31%	▲ 4.21% from 3.51%
Trade Volume	▲ 38% (\$3.4 Bn vs \$2.4 Bn)	

Strong YoY growth led by Trade Business

*Annualized



Retail Banking Division

Updates



	<u>YoY (Jun'25 vs Jun'24)</u>	<u>Jun'25 vs Dec'24</u>
Customer Number	▲ 1% (1,421k vs. 1,402k) <i>Tail management- 196k customers</i>	▲ 4% (1,421k vs. 1,361k)
Deposits		
Deposits	▲ 38%	▲ 15% (30%)*
CASA Mix	▼ 34% from 36%	▼ 34% from 35%
CoD	▲ 6.42% from 5.28%	▲ 6.42% from 5.68%
Assets		
Portfolio	▲ 26%	▲ 12% (25%)*
Yield	▲ 10.60% from 9.13%	▲ 10.60% from 9.40%
30-Days PAR	▲ 5.26% from 4.87%	▲ 5.26% from 4.91%
NPL	▲ 3.42% from 2.51%	▲ 3.42% from 2.68%
Credit Card Portfolio	▲ 11%	▲ 7% (14%)*

Sustained growth in deposits & assets

**Annualized*



Branch Network

Highlights



8,985
H1'25

5,654
H1'24



Deposit Net Growth
(BDT Cr)

137K
H1'25

99K
H1'24



New Relationship
Onboarded

1,044
H1'25

617
H1'24



Asset disbursement
(BDT Cr)

6.2K
H1'25

4.2k
H1'24



Credit Card (Primary)
Issuance

Growth Drivers

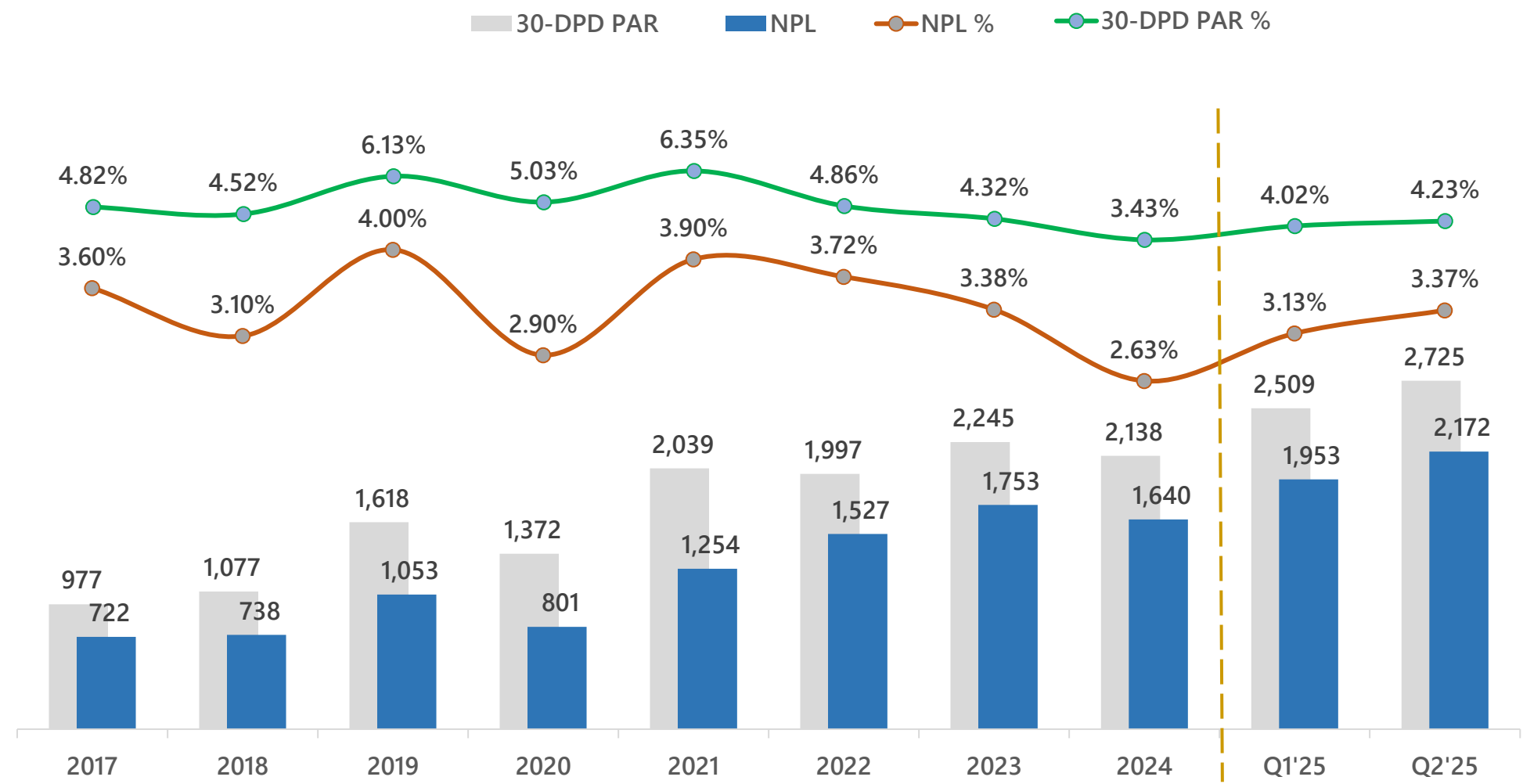
- » **Network Expansion**
(14 Sub Branch | 11 Repositioning)
- » **Pilot 'Digital First' Branch Launched**
in Gulshan North Avenue
- » **Centralized Queue Management System**
to enhance customer experience
- » **Full-phase Bancassurance Launched**
with 4 Insurers
- » **Specialized Asset RM Recruited**
to boost retail asset from branches
- » **Three New Digital Productivity Tools**
launched



Risk Management Division

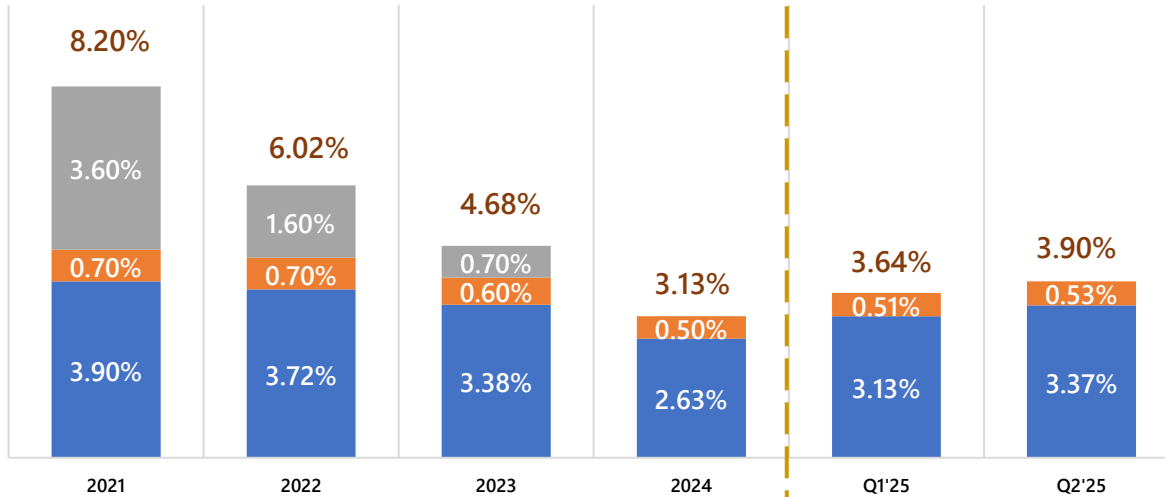


BDT' Cr (10 Mn)



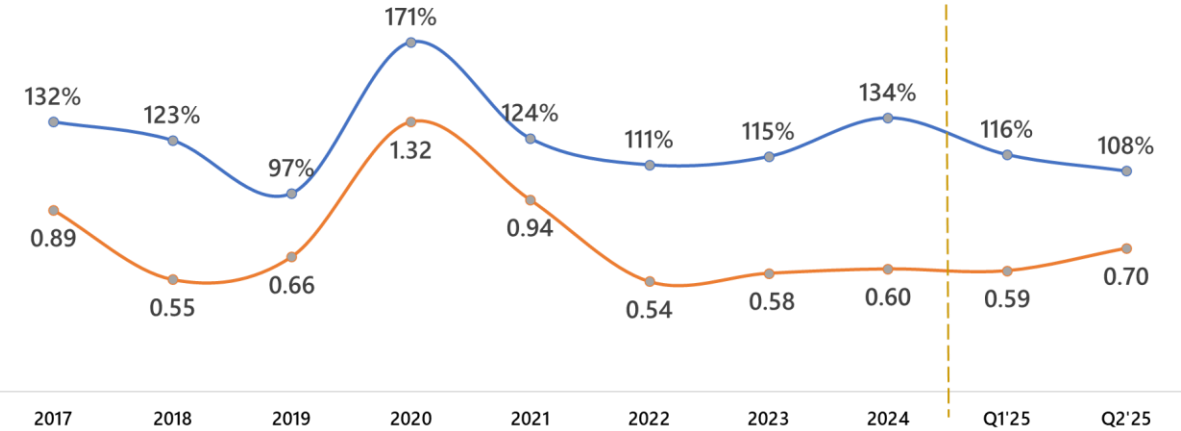
Stressed Portfolio Trend

■ Non-performing loans ■ Performing Rescheduled Loans ■ Pandemic-related Restructured Loans



NPL Coverage & Credit Cost

— NPL Coverage — Cost of Credit



Risk Modelling

Scorecard:

- SME Behavioral Scorecard Launched for Repeat Customers, Allow Up to 75 lac
- Application Scorecard, Behavioral Scorecard, Early Warning System launched for Personal Loan and Credit Card
- Bureau Based Credit Scoring Model

Risk Tools:

- LGD Model – for Retail and SME
- RAROC – for C&IB
- PD Model, SICR Model – for Retail and SME
- VaR Model for Unexpected Loss – Retail and SME
- ECL (Expected Credit Risk Model) – Retails and SME

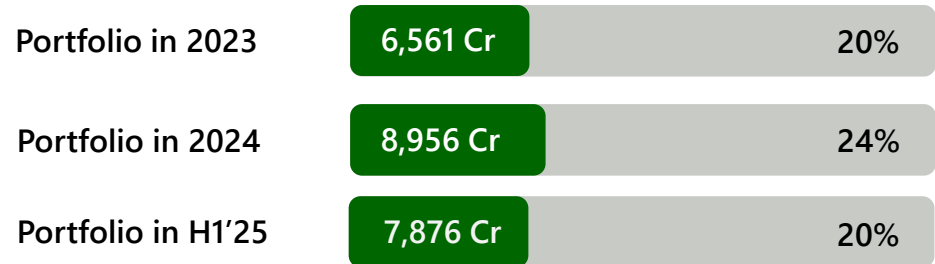
Under Development

- PD Model – for C&IB
- Application Scorecard – SME
- Early Warning System – SME

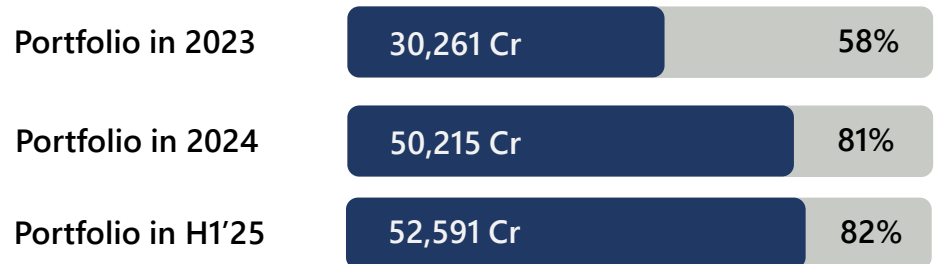


Sustainable Finance Overview

Portfolio of Green Finance



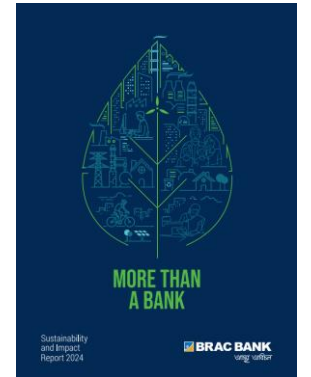
Portfolio of Sustainable Finance



We were honoured with recognition from Bloomberg as the top sustainable organization in Bangladesh



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



Published Sustainability Report 2024 with GHG emission disclosure in accordance with ISSB, GRI and PCAF guideline



Will be the first private bank in Bangladesh to issue a Social Bond in accordance with ICMA Principles



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



Integrated IFCPS into lending process



Financial Updates



- Customer numbers grew by:
 - 7% or **134k** (Retail: 60k; SME: 73k & C&IB: 485) | Over 2,200 new addition per day
- Strong Balance Sheet growth continues:
 - Deposit grew @ **2X of market** (13% vs. 6%) - market share increased by **28bps during H1'25 to reach 4.15%**
 - Loan grew almost in alignment with market (3% vs. 4%) - market share remained stable at **3.72%**
- Strong financial performance:
 - Continued operational efficiency [JAWS 0.02%, CIR ~ H1'25: 48% vs H1'24: 48%]
 - Substantial growth in Trade Finance resulting throughput of **\$3.5Bn** in H1'25 vs. **\$2.5Bn** in H1'24
 - Strong Remittance Growth 26.8% Y-o-Y
- Sustained asset quality
 - NPL increased by **48bps** Y-o-Y (3.4% from 2.9%) driven by new classification rule
 - Strong Collection & W/O Recovery continued (**BDT 51Cr** in H1'25)
- Maintained above 14% CRAR despite asset growth of 3% in H1'25
- Maintained credit rating **B+** (S&P), **B2** (Moody's) & **AAA** (CRAB)

BDT '000 Cr (10 Bn)

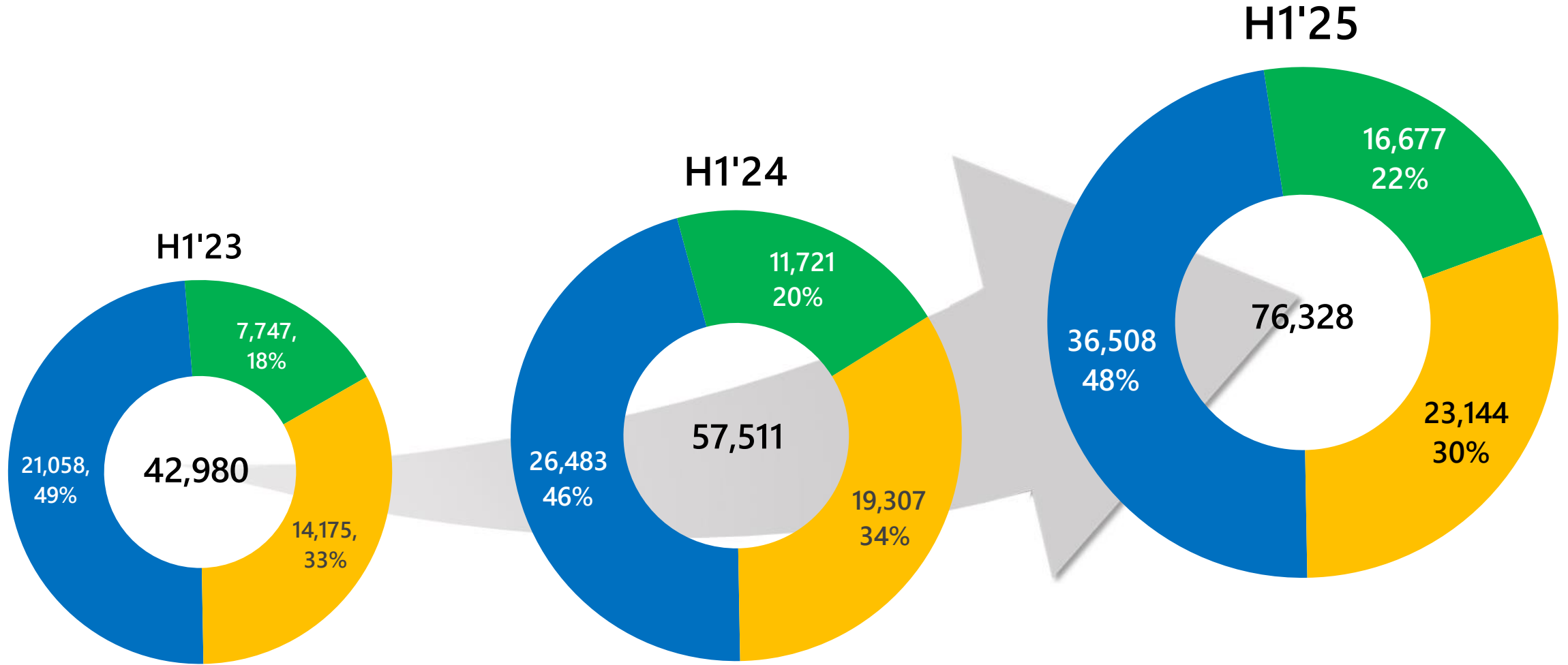


Growth driven by all segments – aligned to strategy

Segmental Customer Deposits Mix (EOP)

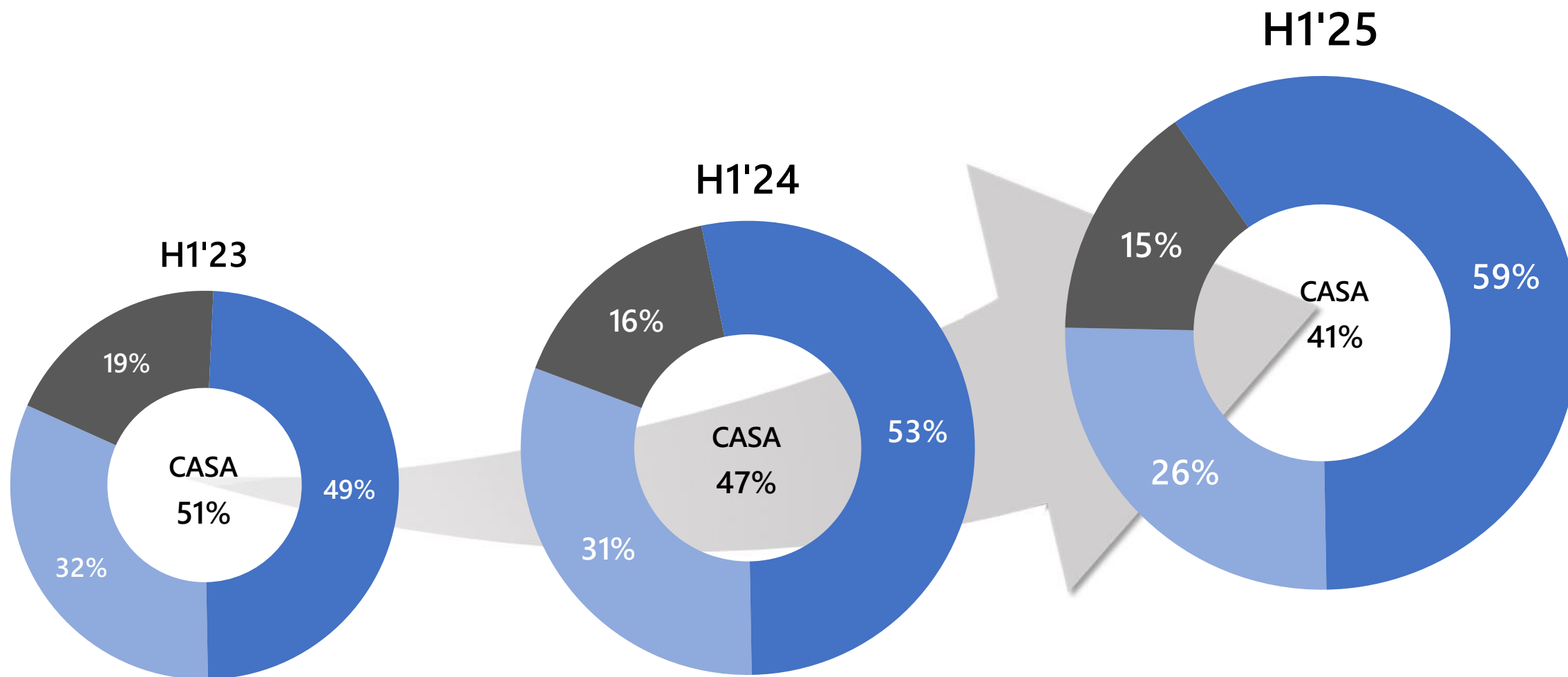
BDT Cr (10 Mn)

● SME ● Retail ● Corporate



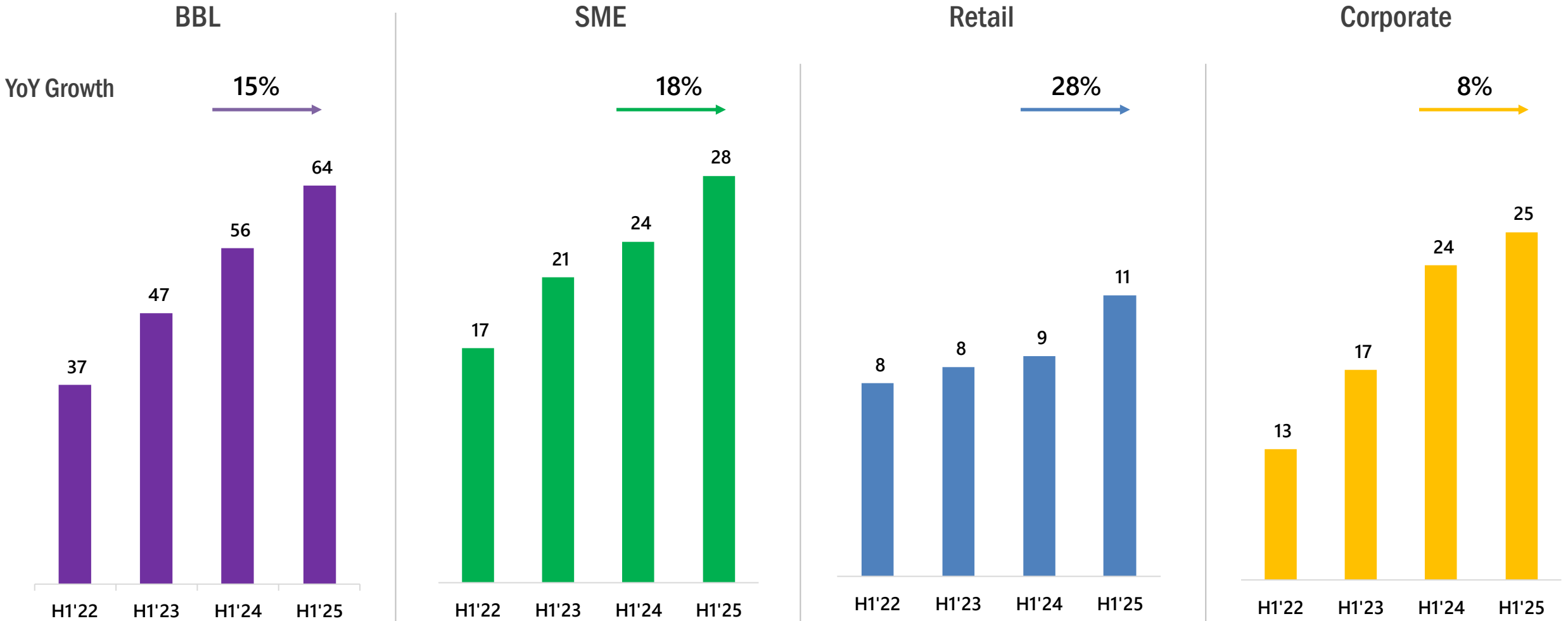
BDT Cr (10 Mn)

● Current ● Savings ● Term



BDT '000 Cr (10 Bn)

As per BB

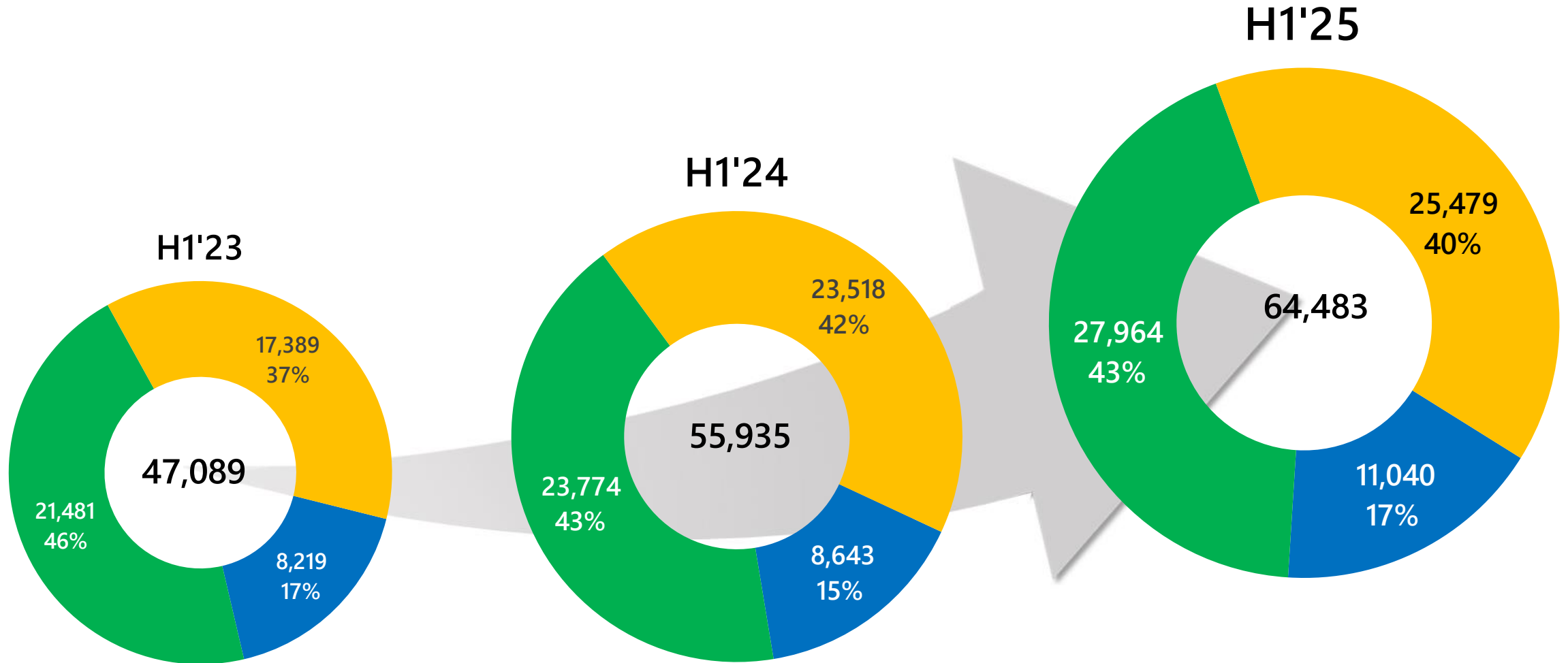


Growth continued in all segments – aligned to strategy

BDT Cr (10 Mn)

As per BB.

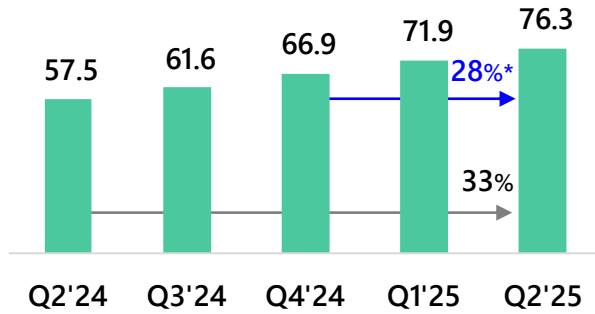
● SME ● Retail ● Corporate



BDT Cr unless stated otherwise

Customer Deposits

BDT000' Cr



Yield **1.27%▲**

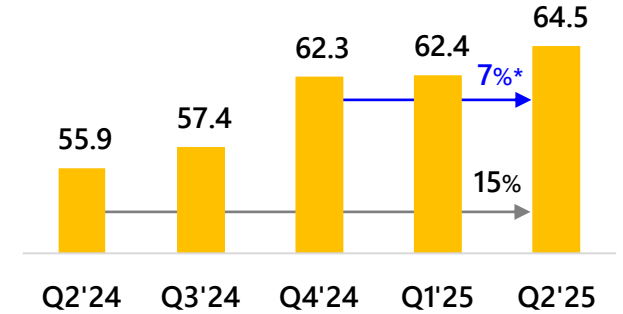
10.95%
H1'25 9.67%
2024

CoD **0.79%▲**

6.39%
H1'25 5.60%
2024

Customer Loans

BDT000' Cr



Spread **0.48%▲**

4.55%
H1'25 4.07%
2024

CASA Mix **2%▼**

40%
H1'25 42%
2024

NPL % **0.74%▲**

3.37%
H1'25 2.63%
2024

NPL Coverage** **26%▼**

108%
H1'25 134%
2024

Revenue **25%▲**

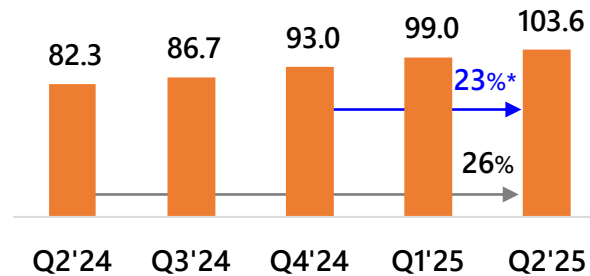
2,576
H1'25 2,061
H1'24

CIR ~

48%
H1'25 48%
H1'24

Total Asset

BDT000' Cr



Reg. Capital **7%▲**

7,646
H1'25 7,143
2024

CRAR **0.40%▼**

14.50%
H1'25 14.90%
2024

620
H1'25 PAT **20%▲** 519
H1'24

Reg. Capital Breakdown (H1'25)

7,646 6,203 1,444
Total Tier I Tier II

EPS **20%▲** BDT

3.12
H1'25 2.61
H1'24

ROA **0.20%▼**

1.26% 1.46%
H1'25 2024

ROE **1.72%▼**

15.71% 17.43%
H1'25 2024

NAV **8.30%▲** BDT

41.23 38.07
H1'25 2024

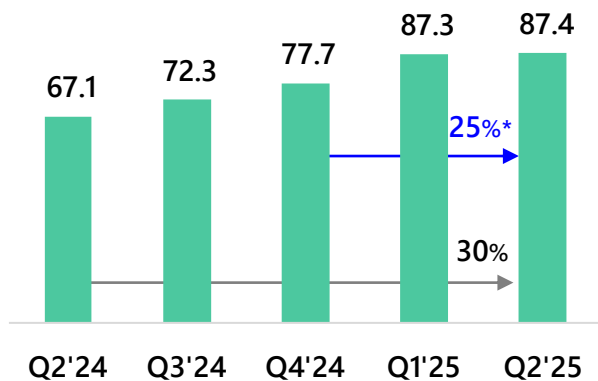
*Annualized

** NPL Coverage (Excl. GP) : 71% (Dec'24: 91%)

BDT Cr unless stated otherwise

Deposits

BDT000' Cr



Revenue **29%▲**

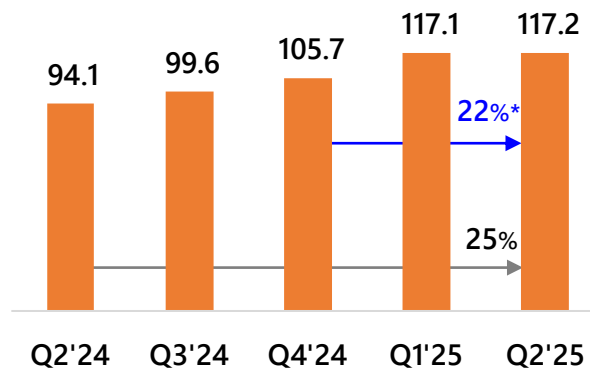
3,886 **3,006**
H1'25 H1'24

CIR **3%▼**

55% **58%**
H1'25 H1'24

Total Asset

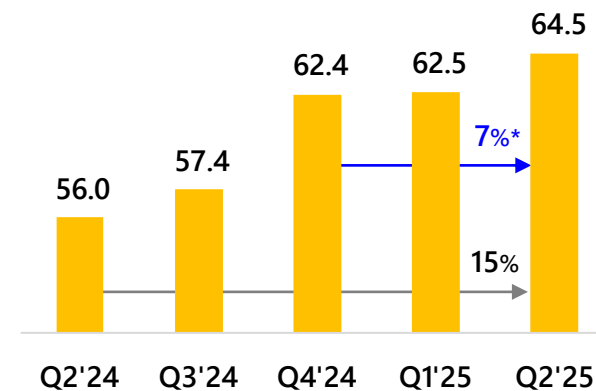
BDT000' Cr



906 **PAT 53%▲** **591**
H1'25 H1'24

Loans

BDT000' Cr



Reg. Capital **8%▲**

10,676 **9,847**
H1'25 2024

CRAR **0.19%▼**

18.81% **19.00%**
H1'25 2024

EPS **36%▲** BDT

3.56 **2.62**
H1'25 H1'24

ROA **0.24%▼**

1.27% **1.51%**
H1'25 2024

ROE **2.44%▼**

17.36% **19.80%**
H1'25 2024

NAV **8.18%▲** BDT

42.60 **39.38**
H1'25 2024

Particulars	Jun'25	Dec'24	Δ Amt	Δ %	Jun'24	Δ Amt	Δ %
Cash and bank balances	4,788	5,152	(364)	-7%	5,721	(933)	-16%
Money at call and short notice	-	75	(75)	-100%	-	-	0%
Investments	28,606	20,435	8,171	40%	16,102	12,505	78%
Loans and advances	64,483	62,337	2,146	3%	55,935	8,548	15%
Fixed assets	968	852	116	14%	812	156	19%
Other assets	4,780	4,161	619	15%	3,712	1,068	29%
Non-banking assets	1	1	-	0%	1.0	0	8%
Total Assets	103,626	93,013	10,613	11%	82,282	21,344	26%
Borrowing from banks	9,674	10,823	(1,149)	-11%	11,621	(1,946)	-17%
Affordable housing bond	475	475	-	0%	475	-	0%
BBPLC 2nd subordinated bond	700	629	71	11%	171	529	310%
Money at Call and Short notice	1,276	84	1,192	1419%	165	1,110	672%
Deposits and other accounts	77,995	68,862	9,133	13%	58,828	19,167	33%
Other liabilities	5,298	4,560	738	16%	4,223	1,075	25%
Total Liabilities	95,418	85,434	9,984	12%	75,483	19,935	26%
Total shareholders' equity	8,209	7,580	629	8%	6,799	1,410	21%
Total Liabilities and Shareholders' Equity	103,626	93,013	10,613	11%	82,282	21,344	26%

Particulars	Jun'25	Dec'24	Δ Amt	Δ %	Jun'24	Δ Amt	Δ %
Cash and bank balances	7,380	7,812	(431)	-6%	8,717	(1,337)	-15%
Money at call and short notice	-	75	(75)	-100%	-	-	0%
Investments	38,903	29,796	9,108	31%	24,018	14,886	62%
Loans and advances	64,529	62,385	2,143	3%	56,003	8,525	15%
Fixed Asset	1,567	1,440	127	9%	1,384	183	13%
Other assets	4,722	4,051	671	17%	3,797	925	24%
Non-banking assets	1	1	-	0%	1	0.08	8%
Goodwill	113	113	-	0%	137	(25)	-18%
Total Assets	117,215	105,672	11,542	11%	94,057	23,158	25%
Borrowing	9,676	10,825	(1,149)	-11%	11,623	(1,947)	-17%
Affordable housing bond	475	475	-	0%	475	-	100%
BBPLC 2nd subordinated bond	700	629	71	11%	171	529	310%
Money at call and on short notice	1,276	84	1,192	1419%	165	1,110	672%
Deposit and other accounts	87,439	77,705	9,734	13%	67,119	20,320	30%
Other liabilities	6,718	5,862	857	15%	5,317	1,402	26%
Total Shareholders' Equity	8,482	7,841	641	8%	7,070	1,412	20%
Non Controlling interest	2,448	2,251	197	9%	2,117	332	16%
Total Liabilities and Equity	117,215	105,672	11,542	11%	94,057	23,158	25%

Particulars	H1'25	H1'24	Δ Amt	Δ %
Net interest income	639	710	(71)	-10%
Investment income	1,534	877	657	75%
Commission, exchange and brokerage	389	465	(75)	-16%
Other operating income	14	10	4	44%
Total operating income	2,576	2,061	515	25%
Staff Cost	695	557	138	25%
Other Operating Cost	532	426	106	25%
Total operating expenses	1,226	982	244	25%
Profit/(loss) before provisions	1,350	1,079	271	25%
General Provision inc. off-balance sheet	103	40	63	160%
Specific Provision	270	196	73	37%
Write off recovery	(51)	(33)	(18)	-54%
Other Provision	26	45	(19)	-41%
Total provision	348	248	100	40%
Profit/(loss) before taxes	1,002	831	171	21%
Provision for Tax	382	312	69	22%
Profit/(loss) after taxes	620	519	101	20%
Earnings Per Share (EPS)	3.12	2.61	0.51	20%
Effective Tax Rate (ETR)	38%	38%		

Particulars	H1'25	H1'24	Δ Amt	Δ %
Net interest income	817	863	(46)	-5%
Investment income	2,044	1,192	853	72%
Commission, exchange and brokerage	1,009	941	68	7%
Other operating income	15	10	5	44%
Total operating income	3,886	3,006	880	29%
Staff Cost	1,017	833	184	22%
Other Operating Cost	1,113	919	193	21%
Total operating expenses	2,130	1,752	377	22%
Operating profit	1,756	1,254	502	40%
Share of profit/(loss) of associates	1.1	0.2	0.9	577%
Gain/(loss) on disposal of associates	-	-	-	0%
Profit/(loss) before provisions	1,757	1,254	503	40%
General Provision inc. off-balance sheet	103	40	63	160%
Specific Provision	270	196	73	37%
Write off recovery	(51)	(33)	(18)	-54%
Other Provision	26	45.4	(19)	-42%
Total provision	348	248	100	40%
Profit/(loss) before taxes	1,409	1,006	404	40%
Provision for Tax	503	415	88	21%
Profit/(loss) after taxes	906	591	315	53%
Earnings Per Share (EPS)	3.56	2.62	0.94	36%

CONSO Financials with each company's contribution H1'25

BDT Cr

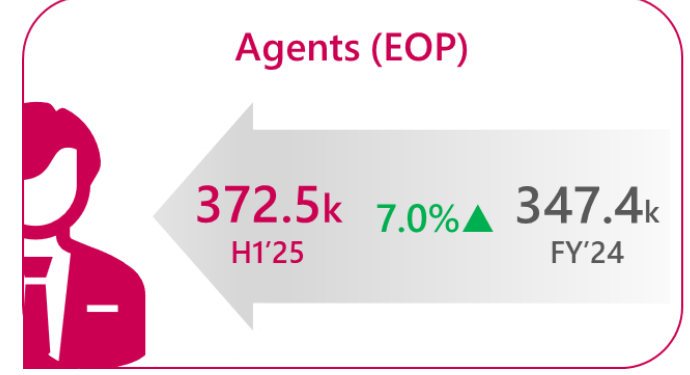
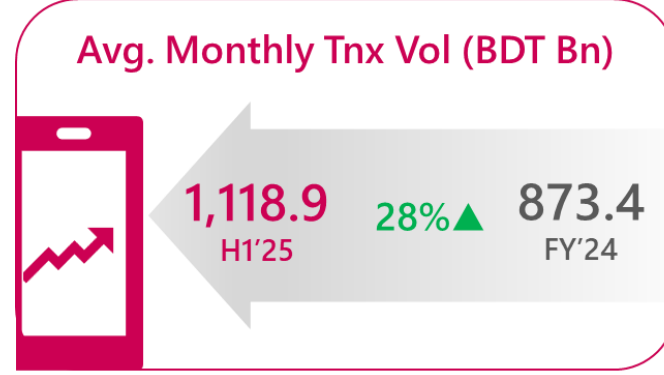
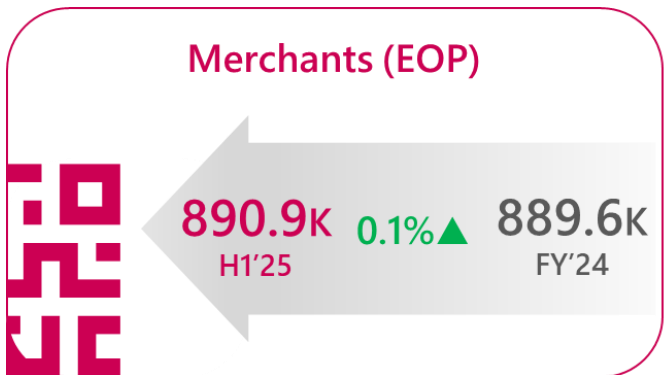
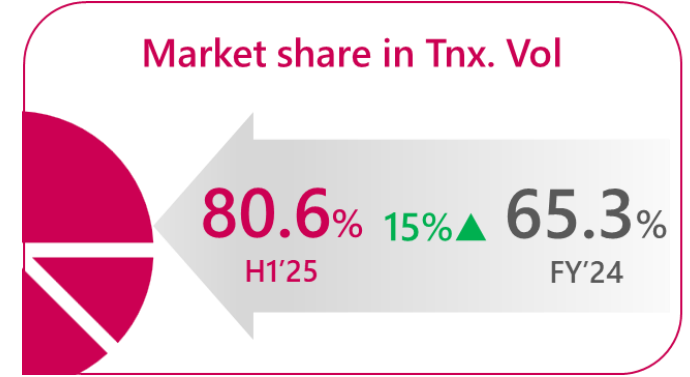
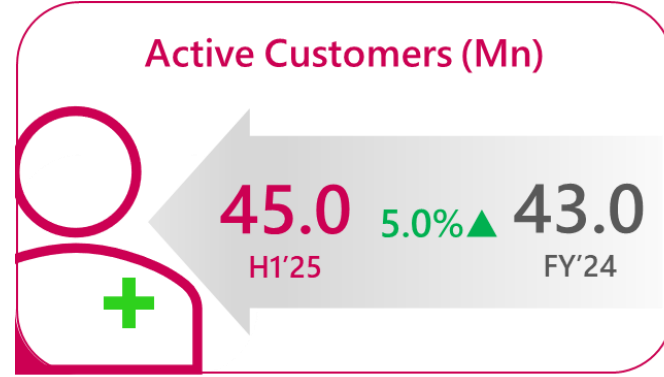
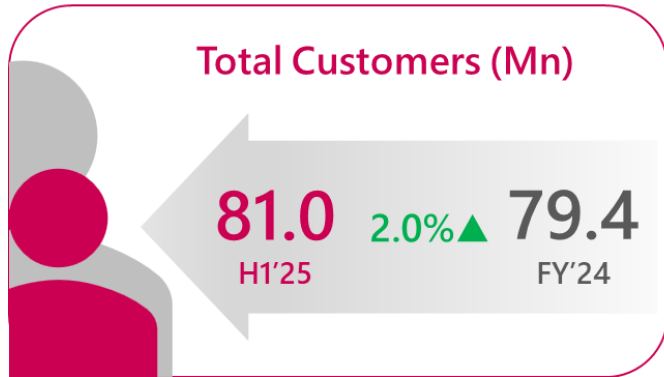
Subsidiary	H1'25		H1'24		Δ Amt	
	PAT	BBL's Share in PAT	PAT	BBL's Share in PAT	PAT	BBL's Share in PAT
BRAC EPL Investments Limited	(16)	(16)	(22)	(22)	6	6
BRAC EPL Stock Brokerage Limited	0.1	0.1	(9)	(8)	9	8
BRAC SAAJAN Exchange Limited	(7)	(6)	(6)	(6)	(0.5)	(0.7)
bKash Limited	307	110	109	39	198	71
Sub-Total	285	87	72	3	213	84
BRAC Bank PLC.	620	620	519	519	101	101
Goodwill Impairment of BRAC EPL Investment	-	-	-	-	-	-
Share of profit/(loss) of associates	1.1	1.1	0.2	(1.0)	0.9	2.0
CONSO PAT	906	709	591	521	315	188
Contribution from Subsidiary in CONSO PAT	31.42%	12.31%	12.19%	0.61%		



bKash

Updates





BDT Cr (10 Mn)

Particulars	H1'25	H1'24	Δ Amt	Δ % over H1'24
Gross revenue	3,631	2,794	838	30%
VAT	426	332	94	28%
Revenue	3,206	2,462	744	30%
Cost of services	2,041	1,619	422	26%
Gross profit	1,165	843	322	38%
Operating and administrative expenses	630	522	107	21%
Commercial expenses	216	189	27	14%
Operating profit	319	131	188	144%
Net finance income	117	87	30	35%
Profit before contribution to WPPF	436	218	219	100%
Contribution to WPPF	22	11	11	100%
Profit before tax	415	207	208	100%
Income tax (expense)/income	107	98	9	9%
Profit after tax	308	109	199	182%



Q&A



Thank You



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



Sustainability Report
2024



Unaudited Financial
Statements H1'25