

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED BALANCE SHEET
AS AT 30 SEPTEMBER 2020
(UNAUDITED)

PROPERTIES AND ASSETS	30-09-2020	31-12-2019
	Taka	Taka
Cash	21,935,958,499	26,403,568,309
Cash in Hand (Including Foreign Currencies)	6,668,031,929	6,352,613,006
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	15,267,926,570	20,050,955,303
Balance with other banks & financial institution	13,508,871,306	12,766,950,360
In Bangladesh	8,631,445,831	11,090,666,245
Outside Bangladesh	4,877,425,475	1,676,284,115
Money at call on short notice	4,840,000,000	1,700,000,000
Investments	75,134,066,851	59,191,436,026
Government	65,956,784,147	48,419,211,843
Others	9,177,282,704	10,772,224,183
Loans and Advances	353,505,176,756	325,483,775,615
Loans, Cash Credit, Overdrafts etc	335,589,480,709	306,814,012,807
Bills purchased and discounted	17,915,696,047	18,669,762,808
Fixed assets including premises, furniture & fixture	14,494,071,282	14,540,215,590
Other assets	14,472,580,664	9,427,818,614
Non-banking assets		
Total Assets	497,890,725,358	449,513,764,514
LIABILITIES AND CAPITAL		
Liabilities :		
Borrowings from other banks, financial institutions and agents	62,894,323,673	42,125,056,136
Deposits and other accounts	352,430,681,579	330,570,700,647
Current accounts & other Accounts	64,773,091,123	57,934,554,760
Bills Payable	10,178,413,594	9,414,290,455
Savings Bank Deposits	66,952,716,471	56,655,943,326
Fixed Deposit	210,526,460,391	206,565,912,106
Other Liabilities	47,491,888,726	43,454,355,762
Total Liabilities	462,816,893,978	416,150,112,545
Capital/Shareholders'Equity		
Paid up Capital	12,175,209,050	11,595,437,190
Share Premium	1,454,976,750	1,454,976,750
Statutory Reserve	13,034,842,674	12,435,385,300
General Reserve	26,577,961	26,577,961
Other Reserve	2,711,748,200	2,758,359,011
Retained Earning	5,670,476,531	5,092,915,557
Total Shareholders'Equity	35,073,831,166	33,363,651,769
Non Controlling Interest	214	200
Total shareholders' Equity with non controlling interest	35,073,831,380	33,363,651,969
Total Liabilities and Shareholders'Equity	497,890,725,358	449,513,764,514

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED OFF-BALANCE SHEET ITEMS
AS AT 30 SEPTEMBER 2020
(UNAUDITED)

OFF BALANCE SHEET ITEMS	30-09-2020 Taka	31-12-2019 Taka
CONTINGENT LIABILITIES	181,628,963,956	183,938,872,954
Acceptances & Endorsements	75,359,340,953	70,853,038,511
Letter of Guarantees	50,349,749,785	57,393,933,584
Irrevocable Letter of Credit	40,876,741,109	39,892,932,238
Bills for Collection	15,043,132,109	15,798,968,621
Other Commitments	-	19,010,212
Documentary credit and other short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	19,010,212.00
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total Off-Balance sheet items including contingent liabilities	<u>181,628,963,956</u>	<u>183,957,883,166</u>



Chief Financial Officer



Company Secretary



Managing Director



Director



Chairman

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE PERIOD ENDED ON 30 SEPTEMBER 2020
(UNAUDITED)

	1 January to 30 September 2020 Taka	1 January to 30 September 2019 Taka	1 July to 30 September 2020 Taka	1 July to 30 September 2019 Taka
Interest Income	20,713,981,441	22,324,381,282	6,531,764,695.35	7,820,179,917
Interest Paid on Deposit and Borrowings	14,051,958,278	14,991,152,506	4,272,364,200	5,273,769,076
Net Interest Income	6,662,023,163	7,333,228,776	2,259,400,495	2,546,410,841
Income from Investment	4,488,533,111	3,768,380,806	1,575,083,610	1,555,541,247
Commission, Exchange and Brokerage	3,449,045,927	3,647,503,077	1,285,274,550	1,152,021,614
Other Operating Income	116,255,271	231,958,208	46,236,405	72,397,313
Total Operating Income (A)	14,715,857,472	14,981,070,867	5,165,995,060	5,326,371,015
OPERATING EXPENSES				
Salary and Allowances	5,239,770,496	4,816,326,457	1,452,065,833.83	1,348,246,050
Rent, Taxes, Insurance, Electricity etc.	771,755,541	683,667,042	297,663,508	234,176,073
Legal Expenses	71,512,333	48,077,152	31,708,330	14,375,769
Postage, Stamps, Telegram, Telephone etc.	124,149,376	122,618,065	50,819,553	41,086,094
Stationery, Printing, Advertisements etc.	1,246,034,754	976,627,080	351,532,492	354,155,739
Chief Executive's Salary and fees	11,890,000	10,900,000	3,960,000	3,600,000
Director's Fee and other expenses	2,647,923	3,885,526	947,365	2,348,204
Auditors Fees	922,872	874,958	284,624	311,937
Depreciation and repair of Fixed Assets	1,178,073,341	973,689,493	446,103,261	337,676,967
Other Expenses	2,132,064,912	1,789,683,994	698,712,142.29	580,437,353
Total Operating Expenses (B)	10,778,821,548	9,426,349,767	3,333,797,109	2,916,414,186
Profit & Loss before provision (C) = (A-B)	3,937,035,924	5,554,721,100	1,832,197,951	2,409,956,829
Provision for Loans & Advance	1,023,566,887	1,752,829,934	872,111,467	1,055,894,891
Provision for diminution in value of investments	(280,290,016)	168,200,000	(742,218,913)	163,500,000
Other provision	36,716,000	9,804,000	182,852,617	(90,588,455)
Total Provision	779,992,870	1,930,833,934	312,745,172	1,128,806,436
Total Profit before Income Tax	3,157,043,054	3,623,887,166	1,519,452,780	1,281,150,393
Provision for Taxation	1,387,355,061	1,648,271,461	632,344,009	471,024,980
Current Tax Expenses	1,682,624,445	1,705,342,646	534,168,026	491,024,980
Deferred Tax Expenses/(Income)	(295,269,385)	(57,071,185)	98,175,983	(20,000,000)
Net profit after Tax	1,769,687,993	1,975,615,705	887,108,771	810,125,413
Appropriations :				
Statutory Reserve	599,457,374	678,294,920	282,142,017	244,347,911
Retained Earning	1,170,230,619	1,297,320,785	604,966,754	565,777,502
Attributable to:				
Equity holders' of the Bank	1,170,230,605	1,297,320,761	604,966,745	565,777,496
Non controlling interest	14	24	9	6
	1,170,230,619	1,297,320,785	604,966,754	565,777,502
Earning per ordinary share (EPS)	1.45	1.62	0.73	0.67


Chief Financial Officer


Company Secretary


Managing Director


Director


Chairman

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED CASH FLOW STATEMENT
FOR THE PERIOD ENDED ON 30 SEPTEMBER 2020
(UNAUDITED)

	30-09-2020 Taka	30-09-2019 Taka
Cash flows from operating activities		
Interest receipts	24,473,669,146	25,352,485,566
Interest payments	(16,620,501,462)	(12,721,784,661)
Dividend receipt	115,765,522	231,674,023
Fees & Commission receipt	2,425,194,684	2,353,786,853
Recoveries from previously written off advances	17,516,848	109,308,567
Payments to employees	(5,249,890,064)	(5,648,434,756)
Payments to suppliers	(2,614,239,317)	(2,176,653,543)
Payment for Advance Income Tax	(1,869,234,388)	(1,917,211,010)
Receipt from other operating activities	460,547,385	1,561,831,643
Payment for other activities	(2,402,901,450)	(1,033,228,732)
Operating profit before changes in operating assets and Liabilities	(1,264,073,096)	6,111,773,950
Increase / Decrease in operating assets and liabilities		
Statutory Deposit	(17,703,147,360)	(10,796,305,553)
Purchase/Sale of trading securities	1,227,000,979	(953,360,423)
Loans and advances to customers	(27,841,775,537)	(14,173,573,902)
Other Assets	(1,953,983,397)	(1,724,166,884)
Deposit from Banks	3,803,087	(2,468,051,789)
Deposit from customers	22,227,651,062	22,001,861,223
Other liabilities	4,100,698,311	1,352,263,492
Net cash from operating activities (A)	(21,203,825,951)	(649,559,886)
Cash flows from investing activities		
Purchase/Sale of Securities	(505,332,792)	803,054,210
Purchase of Property, Plant & Equipments	(941,817,428)	(978,843,783)
Cash flows from investing activities (B)	(1,447,150,220)	(175,789,573)
Cash flows from financing activities		
Receipt from borrowing	17,937,994,042	(158,454,644)
Sub-Ordinated Bond	2,650,788,610	(1,500,000,000)
Cash dividend payment	450,000,000	-
Net cash from financing activities (C)	21,038,782,652	(1,658,454,644)
Net cash increase/decrease (A+B+C)	(1,612,193,519)	(2,483,804,103)
Effects of the changes of exchange rate on cash and cash equivalents*	1,026,004,657	
Cash and cash equivalent at beginning of the year	40,871,018,667	39,749,459,528
Closing cash and cash equivalent at the end of the period	40,284,829,805	37,265,655,425


Chief Financial Officer


Company Secretary


Managing Director


Director


Chairman

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED ON 30 SEPTEMBER 2020
(UNAUDITED)

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Assets Revaluation Reserve	Investment revaluation Reserve	Non Controlling Interest	Foreign currency translation gain/(loss)	Total
Balance as at 01 January, 2020	11,595,437,190	1,454,976,750	12,435,385,300	26,577,961	5,090,279,130	2,534,101,559	198,573,847	200	25,683,605	33,361,015,542
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated balance	11,595,437,190	1,454,976,750	12,435,385,300	26,577,961	5,090,279,130	2,534,101,559	198,573,847	200	25,683,605	33,361,015,542
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	-	(46,397,521)	-	-	(46,397,521)
Currency Translation adjustment	-	-	-	-	-	-	-	-	(213,290)	(213,290)
Net profit for the period	-	-	-	-	1,769,687,993	-	-	-	-	1,769,687,993
Appropriation made during the period	-	-	599,457,374	-	(599,457,374)	-	-	-	-	-
Dividends (Bonus Share issued)	579,771,860	-	-	-	(579,771,860)	-	-	-	-	1
Dividends (Cash)	-	-	-	-	(10,261,345)	-	-	-	-	(10,261,345)
Non Controlling Interest	-	-	-	-	(14)	-	-	14	-	-
Balance as at September 30, 2020	12,175,209,050	1,454,976,750	13,034,842,674	26,577,961	5,670,476,531	2,534,101,559	152,176,326	214	25,470,315	35,073,831,380
Balance as at September 30, 2019	11,595,437,190	1,454,976,750	12,141,102,829	26,577,961	2,604,529,207	2,534,101,559	91,131,787	212	23,475,343	30,471,332,838


Chief Financial Officer


Company Secretary


Director


Managing Director


Chairman

UNITED COMMERCIAL BANK LIMITED
BALANCE SHEET
AS AT 30 SEPTEMBER 2020
(UNAUDITED)

PROPERTIES AND ASSETS	30-09-2020 Taka	31-12-2019 Taka
Cash	21,813,594,000	26,403,416,203
Cash in Hand (Including Foreign Currencies)	6,545,667,430	6,352,460,900
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	15,267,926,570	20,050,955,303
Balance with other banks & financial institution	12,219,936,179	12,123,383,064
In Bangladesh	7,342,510,704	10,447,098,949
Outside Bangladesh	4,877,425,475	1,676,284,115
Money at call on short notice	4,840,000,000	1,700,000,000
Investments	73,596,710,678	57,800,965,607
Government	65,956,784,147	48,419,211,843
Others	7,639,926,531	9,381,753,764
Loans and Advances	351,370,970,941	322,728,141,789
Loans, Cash Credit, Overdrafts etc	333,455,274,894	304,058,378,981
Bills purchased and discounted	17,915,696,047	18,669,762,808
Fixed assets including premises, furniture & fixture	14,409,017,973	14,454,640,156
Other assets	16,850,214,965	11,549,574,728
Non-banking assets		
Total Assets	495,100,444,736	446,760,121,547
LIABILITIES AND CAPITAL		
Liabilities :		
Borrowings from other banks, financial institutions and agents	62,151,327,451	40,911,325,756
Deposits and other accounts	353,608,018,958	330,786,667,354
Current accounts & other Accounts	65,950,428,502	58,150,521,467
Bills Payable	10,178,413,594	9,414,290,455
Savings Bank Deposits	66,952,716,471	56,655,943,326
Fixed Deposit	210,526,460,391	206,565,912,106
Other Liabilities	44,906,422,745	42,279,108,627
Total Liabilities	460,665,769,154	413,977,101,737
Capital/Shareholders' Equity		
Paid up Capital	12,175,209,050	11,595,437,190
Share Premium	1,454,976,750	1,454,976,750
Statutory Reserve	13,034,842,674	12,435,385,300
General Reserve	26,577,961	26,577,961
Other Reserve	2,711,748,200	2,758,359,011
Retained Earning	5,031,320,947	4,512,283,598
Total Shareholders' Equity	34,434,675,582	32,783,019,810
Total Liabilities and Shareholders' Equity	495,100,444,736	446,760,121,547

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UNITED COMMERCIAL BANK LIMITED
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED ON 30 SEPTEMBER 2020
(UNAUDITED)

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Assets Revaluation Reserve	Investment Revaluation Reserve	Foreign currency translation gain/(loss)	Total
Balance as at 01 January, 2020	11,595,437,190	1,454,976,750	12,435,385,300	26,577,961	4,512,283,598	2,534,101,559	198,573,847	25,683,605	32,783,019,810
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	11,595,437,190	1,454,976,750	12,435,385,300	26,577,961	4,512,283,598	2,534,101,559	198,573,847	25,683,605	32,783,019,810
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	-	(46,397,521)	-	(46,397,521)
Currency translation differences	-	-	-	-	-	-	-	(213,290)	(213,290)
Net profit for the period	-	-	-	-	1,708,527,928	-	-	-	1,708,527,928
Appropriation made during the period	-	-	599,457,374	-	(599,457,374)	-	-	-	-
Dividend (Bonus Share issued)	579,771,860	-	-	-	(579,771,860)	-	-	-	-
Dividend (Cash)	-	-	-	-	(10,261,345)	-	-	-	(10,261,345)
Balance as at September 30, 2020	12,175,209,050	1,454,976,750	13,034,842,674	26,577,961	5,031,320,947	2,534,101,559	152,176,326	25,470,315	34,434,675,582
Balance as at September 30, 2019	11,595,437,190	1,454,976,750	12,141,102,829	26,577,961	1,950,832,246	2,534,101,559	91,131,787	23,475,343	29,817,635,665


Chief Financial Officer


Company Secretary


Managing Director


Director


Chairman



UNITED COMMERCIAL BANK LIMITED
OFF-BALANCE SHEET ITEMS
AS AT 30 SEPTEMBER 2020
(UNAUDITED)

OFF BALANCE SHEET ITEMS

Contingent Liabilities

Acceptances & Endorsements
 Letter of Guarantees
 Irrevocable Letter of Credit
 Bills for Collection

30-09-2020 Taka	31-12-2019 Taka
181,628,963,956	183,938,872,954
75,359,340,953	70,853,038,511
50,349,749,785	57,393,933,584
40,876,741,109	39,892,932,238
15,043,132,109	15,798,968,621

Other Commitments

Documentary credit and other short term trade related transactions
 Forward assets purchased and forward deposits placed
 Undrawn note issuance and revolving underwriting facilities
 Undrawn formal standby facilities, credit lines and other commitments

30-09-2020 Taka	31-12-2019 Taka
-	19,010,212
-	-
-	19,010,212
-	-

Total Off-Balance sheet items including contingent liabilities

181,628,963,956	183,957,883,166
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 Chief Financial Officer


 Company Secretary


 Managing Director


 Director


 Chairman

UNITED COMMERCIAL BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE PERIOD ENDED ON 30 SEPTEMBER 2020
(UNAUDITED)

	1 January to 30 September 2020 Taka	1 January to 30 September 2019 Taka	1 July to 30 September 2020 Taka	1 July to 30 September 2019 Taka
Interest Income	20,413,130,888	22,040,209,258	6,433,301,430	7,735,362,690
Interest Paid on Deposit and Borrowings	13,935,033,853	14,890,964,691	4,234,643,755	5,236,589,439
Net Interest Income	6,478,097,035	7,149,244,567	2,198,657,675	2,498,773,251
Income from Investment	4,486,795,882	3,727,718,844	1,564,848,680	1,547,224,070
Commission, Exchange and Brokerage	3,300,186,173	3,496,030,922	1,195,770,907	1,104,946,672
Other Operating Income	115,644,142	230,816,673	45,838,052	71,739,539
Total Operating Income (A)	14,380,723,232	14,603,811,006	5,005,115,315	5,222,683,532
OPERATING EXPENSES				
Salary and Allowances	5,116,675,998	4,717,246,805	1,409,128,495	1,316,507,120
Rent, Taxes, Insurance, Electricity etc.	763,176,095	674,675,476	293,695,979	231,006,607
Legal Expenses	71,418,844	48,030,352	31,624,997	14,364,769
Postage, Stamps, Telecommunication etc.	122,347,646	120,260,445	49,892,322	40,218,819
Stationery, Printing, Advertisements etc.	1,242,546,123	970,897,656	350,905,731	353,431,710
Chief Executive's Salary and fees	11,890,000	10,900,000	3,960,000	3,600,000
Director's Fee and other expenses	1,384,178	2,946,169	138,096	1,408,847
Auditors Fees	862,497	814,583	287,499	251,562
Depreciation and repair of Fixed Assets	1,168,946,885	966,687,723	442,657,422	334,594,878
Other Expenses	2,120,104,999	1,777,079,974	694,502,080	576,753,230
Total Operating Expenses (B)	10,619,353,265	9,289,539,183	3,276,792,622	2,872,137,542
Profit & Loss before provision (C) =(A-B)	3,761,369,967	5,314,271,823	1,728,322,693	2,350,545,990
Provision for Loans & Advance	1,013,566,887	1,749,493,222	867,111,467	1,055,894,891
Provision for diminution in value of investments	(286,199,787)	163,500,000	(732,351,476)	163,500,000
Other provision	36,716,000	9,804,000	182,852,617	(90,588,455)
Total Provision	764,083,099	1,922,797,222	317,612,609	1,128,806,436
Total Profit before Income Tax	2,997,286,868	3,391,474,601	1,410,710,085	1,221,739,554
Provision for Taxation	1,288,758,940	1,574,682,053	587,700,404	450,000,000
Current Tax Expenses	1,584,028,325	1,631,753,238	489,524,421	470,000,000
Deferred Tax Expenses/(Income)	(295,269,385)	(57,071,185)	98,175,983	(20,000,000)
Net profit after Tax	1,708,527,928	1,816,792,548	823,009,681	771,739,554
Appropriations :				
Statutory Reserve	599,457,374	678,294,920	282,142,017	244,347,911
General Reserve	-	-	-	-
Retained Earning	1,109,070,554	1,138,497,628	540,867,664	458,794,466
Earning per ordinary share (EPS)	1.40	1.49	0.68	0.63


Chief Financial Officer


Company Secretary


Managing Director


Director


Chairman

UNITED COMMERCIAL BANK LIMITED
CASH FLOW STATEMENT
FOR THE PERIOD ENDED ON 30 SEPTEMBER 2020
(UNAUDITED)

	30-09-2019 Taka	30-09-2018 Taka
Cash flows from operating activities		
Interest receipts	24,172,818,593	20,665,232,600
Interest payments	(16,503,577,037)	(8,820,072,871)
Dividend receipt	105,438,455	178,412,064
Fees & Commission receipt	2,276,334,931	1,998,481,024
Recoveries from previously written off advances	17,516,848	232,176,848
Payments to employees	(5,128,565,998)	(5,129,699,590)
Payments to suppliers	(2,599,482,510)	(1,776,511,657)
Payment for Advance Income Tax	(1,830,995,773)	(1,762,582,167)
Receipt from other operating activities	472,121,084	1,672,402,170
Payment for other activities	(2,383,044,627)	(1,028,485,503)
Operating profit before changes in operating assets and Liabilities	(1,401,436,034)	6,229,352,918
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	(17,703,147,360)	(706,070,591)
Purchase/Sale of trading securities	1,742,345,585	(489,563,936)
Loans and advances to customers	(28,642,829,152)	(20,670,965,345)
Other Assets	(1,799,209,482)	(109,029,832)
Deposit from Banks	3,803,087	60,589,518
Deposit from customers	22,817,548,516	7,333,680,157
Other liabilities	2,803,032,785	2,323,982,547
Net cash from operating activities (A)	(22,179,892,054)	(6,028,024,565)
Cash flows from investing activities		
Purchase/Sale of Securities	(505,332,792)	(1,000,000,000)
Purchase of Property, Plant & Equipments	(934,050,594)	(970,313,051)
Cash flows from investing activities (B)	(1,439,383,387)	(1,970,313,051)
Cash flows from financing activities		
Receipt from borrowing	19,640,001,695	10,613,012,995
Sub-Ordinated Bond	1,600,000,000	(3,500,000,000)
Cash dividend payment	-	(1,054,130,654)
Net cash from financing activities (C)	21,240,001,695	6,058,882,341
Net cash increase/decrease (A+B+C)	(2,379,273,745)	(1,939,455,275)
Effects of the changes of exchange rate on cash and cash equivalents*	1,026,004,657	-
Cash and cash equivalent at beginning of the year	40,226,799,267	43,973,176,092
Closing cash and cash equivalent at the end of the period	38,873,530,179	42,033,720,817


Chief Financial Officer


Company Secretary


Managing Director


Director


Chairman

United Commercial Bank Limited
Selective Notes to the financial statements
as at and for the period ended 30 September 2020

01. Basis of Preparation:

The 3rd quarter financial statements are being prepared in condensed form in accordance with the requirements of International Accounting Standard (IAS)-34 "Interim Financial Reporting" and Rule 13 of the Securities and Exchange Rules 1987, International Financial Reporting Standards (IFRS) and other applicable laws and regulations from various Government bodies.

02. Accounting policies:

Accounting policies have been followed in preparing these financial statements are same as applied in financial statements of the Bank of preceding financial year 2019.

03. Operating Profit

Bank's operating profit has decreased by Tk. 155.29 crore in line with the increase of operating expense by Tk. 150.98 crore and further reduced by the decrease of operating income Tk. 4.31 crore over same period of last year.

04. Provisions:

Provisions consists of provision for loans and advances, provision for changes in the value of investment as well as provision for off balance sheet exposure.

05. Provision for taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2020, the Income Tax ordinance 1984 and other relevant legislation as applicable.

06. Earnings per share (EPS):

Earnings per share (EPS) has been calculated in accordance with IAS 33 "Earnings Per Share".

	Jan-Sept'20	Jan-Sept'19	July-Sept'20	July-Sept'19
Profit after tax:				
Profit after tax for the period (Bank)	1,708,527,928	1,816,792,548	823,009,681	771,739,554
Profit after tax for the period (Consolidated)	1,769,687,993	1,975,615,705	887,108,771	810,125,413
Weighted average number of shares outstanding:	1,217,520,905	1,159,543,719	1,217,520,905	1,159,543,719

EPS Calculations:

Basic Earnings per share (EPS) - (Bank)	1.40	1.57	0.68	0.67
Diluted Earnings per share (EPS) - (Bank)	1.40	1.49	0.68	0.63
Basic Earnings per share (EPS) - (Consolidated)	1.45	1.70	0.73	0.70
Diluted Earnings per share (EPS) - (Consolidated)	1.45	1.62	0.73	0.67

Diluted Earnings per share (DEPS)

DEPS has been calculated for the period as 5% stock dividend and 5% cash dividend were recommended on 37th AGM dated September 03,2020.

	30-Sep-20	30-Sep-19
07. Net Asset Value Per Share (NAVPS)		
Net Asset Value Per Share (NAVPS) - Banks	28.28	25.71
Diluted Net Asset Value Per Share (NAVPS) - Banks	28.28	24.49
Net Asset Value Per Share (NAVPS) - Consolidated	28.81	26.28
Diluted Net Asset Value Per Share (NAVPS) - Consolidated	28.81	25.03
08. Net Operating Cash Flow Per Share (NOCFPS)		
Net Operating Cash Flow Per Share (NOCFPS) - Banks	(18.22)	(5.20)
Diluted Net Operating Cash Flow Per Share (NOCFPS) - Banks	(18.22)	(4.95)
Net Operating Cash Flow Per Share (NOCFPS) - Consolidated	(17.42)	(0.56)
Diluted Net Operating Cash Flow Per Share (NOCFPS) - Consolidated	(17.42)	(0.53)

09. Events after the reporting period

No other material event occurred after the balance sheet date, which could materially affect the amounts or disclosures in these financial statements.

10. Approval of 3rd quarter unaudited financial statements:

The 3rd quarter financial statements as at and for the period ended on 30 September 2020 were approved by the Board on 21 October 2020.


Chief Financial Officer


Company Secretary


Managing Director


Director


Chairman