## United Commercial Bank PLC Unaudited Consolidated and Separate Financial Statements

For The Quarter Ended 30 September 2025

## United Commercial Bank PLC Consolidated Balance Sheet As at 30 September 2025 (Unaudited)

	30-09-2025	31-12-2024
PROPERTIES AND ASSETS	<u>Taka</u>	<u>Taka</u>
Cash	45 440 570 147	45 442 624 453
Cash in Hand (Including Foreign Currencies)	<b>46,448,678,147</b> 11,468,857,583	<b>45,443,634,157</b> 12,443,112,603
Balance with Bangladesh Bank & its agent bank(s)	34,979,820,564	33,000,521,554
(Including Foreign Currencies)	31,313,020,301	33,000,321,334
Balance with other banks & financial institution	17 266 771 422	10.012.202.627
In Bangladesh	<b>17,266,771,423</b> 9,186,859,572	<b>19,013,303,637</b> 12,853,680,447
Outside Bangladesh	8,079,911,851	6,159,623,190
	0,073,311,031	0,139,023,190
Money at call on short notice	4,960,000,000	2,500,000,000
Investments	138,336,351,527	90,756,764,423
Government	121,687,165,577	75,913,616,797
Others	16,649,185,950	14,843,147,626
Loans and Advances	630,354,996,319	578,130,846,373
Loans, Cash Credit, Overdrafts etc.	613,098,280,079	568,147,161,936
Bills purchased and discounted	17,256,716,240	9,983,684,437
Fixed assets including premises, furniture & fixture	18,989,703,096	10 567 070 626
	10,969,703,096	19,567,070,636
Other assets	22,576,514,346	16,768,471,179
Non-banking assets	18,956,000	3,336,000
Total Assets	878,951,970,858	772,183,426,405
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions	66,852,777,943	04 443 466 349
and agents	00,032,777,943	81,142,166,248
Deposits and other accounts	653,459,389,466	552,225,706,273
Current accounts & other accounts	114,500,179,788	104,192,635,067
Bills Payable	7,410,868,304	6,626,968,382
Savings Bank Deposits	101,135,016,940	93,476,409,174
Term Deposits	380,851,436,491	307,898,284,188
Other Deposits	49,561,887,943	40,031,409,462
Other Liabilities	110 202 502 424	
	118,293,692,424	98,818,436,734
Total Liabilities	838,605,859,833	732,186,309,255
Capital/Shareholders' Equity		
Paid up Capital	15,503,758,980	15,503,758,980
Share Premium	1,454,976,750	1,454,976,750
Statutory Reserve	15,842,090,506	15,828,739,273
General Reserve	26,577,961	26,577,961
Other Reserve	2,926,485,618	2,767,535,661
Retained Earning	4,592,221,019	4,415,528,335
Total Shareholders' Equity	40,346,110,834	39,997,116,960
Non Controlling Interest	191	190
Total shareholders' Equity with non controlling interest	40,346,111,025	39,997,117,150
Total Liabilities and Shareholders' Equity	878,951,970,858	772,183,426,405
		772/203/120/103

## United Commercial Bank PLC Consolidated Off-Balance Sheet Items As at 30 September 2025 (Unaudited)

## **OFF BALANCE SHEET ITEMS**

## **CONTINGENT LIABILITIES**

Acceptances & Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent Liabilities

### **Other Commitments**

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

## Total Off-Balance sheet items including contingent liabilities

30-09-2025 <u>Taka</u>	31-12-2024 <u>Taka</u>
218,524,696,782	250,123,379,742
82,249,052,108	105,263,752,167
55,320,446,965	60,918,919,087
64,256,128,723	59,160,060,971
16,699,068,986	24,780,647,517
	=

486,478,000	10,736,246,402
486,478,000	10,736,246,402
	+
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219,011,174,782	260,859,626,144

**Chief Financial Officer** 

Company Secretary (Acting

**Managing Director & CEO** 

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## United Commercial Bank PLC Consolidated Profit and Loss Account For the quarter ended 30 September 2025 (Unaudited)

	2025	Jan to Sep, 2024	Jul to Sep, 2025	Jul to Sep, 2024
	Taka	Taka	Taka	Taka
Interest Income	47,073,003,499	41,971,385,943	16,365,111,837	16,122,314,252
Interest Paid on Deposit and Borrowings	35,555,140,634	25,058,842,496	12,933,071,306	9,386,497,044
Net Interest Income	11,517,862,865	16,912,543,447	3,432,040,531	6,735,817,208
Income from Investment	10,664,975,801	6,424,154,241	5,255,725,554	2,510,218,837
Commission, Exchange and Brokerage	6,273,206,360	6,914,287,357	2,122,776,018	1,862,365,962
Other Operating Income	240,366,991	249,942,973	85,897,264	87,880,733
Total Operating Income (A)	28,696,412,017	30,500,928,019	10,896,439,366	11,196,282,741
Salary and Allowances	7,767,269,398	7,698,484,340	2,643,322,343	2,534,589,954
Rent, Taxes, Insurance, Electricity etc.	1,026,724,416	1,765,345,130	234,123,842	643,533,337
Legal Expenses	167,811,548	83,297,502	82,442,081	27,895,329
Postage, Stamps, Telegram, Telephone etc.	173,551,563	188,398,848	58,159,464	60,021,600
Stationery, Printing, Advertisements etc.	1,387,464,311	1,271,022,225	657,002,139	384,655,327
Chief Executive's Salary and Fees	14,350,000	13,100,000	4,050,000	2,420,000
Directors' Fees and other expenses	3,783,611	4,383,071	1,388,000	2,105,975
Auditor's Fees	10,627,500	1,245,003	3,082,500	415,001
Depreciation and Repair of Fixed Assets	1,899,571,589	2,000,129,238	633,510,302	684,266,698
Other Expenses	4,057,871,616	4,592,195,079	1,463,345,131	1,488,863,768
Total Operating Expenses (B)	16,509,025,552	17,617,600,436	5,780,425,803	5,828,766,989
Profit & Loss before provision (C) =(A-B)	12,187,386,465	12,883,327,584	5,116,013,563	5,367,515,751
Provision for Loans & Advance	11,866,307,433	7,488,097,790	5,298,250,328	4,509,499,324
Provision for diminution in value of investments	(451,192,899)	421,648,716	(544,844,115)	(817,585,872)
Other provision	(502,475,038)	129,752,629	(2,018,841)	(4,589,592)
Total Provision	10,912,639,496	8,039,499,135	4,751,387,372	3,687,323,859
Total Profit before Income Tax	1,274,746,969	4,843,828,448	364,626,191	1,680,191,892
Provision for Taxation	786,230,935	2,589,607,847	44,415,870	695,216,507
Current Tax Expenses	3,652,062,949	4,682,467,766	1,930,155,078	2,278,613,308
Deferred Tax Expense/(Income)	(2,865,832,014)	(2,092,859,920)	(1,885,739,208)	(1,583,396,800)
Net profit after Tax	488,516,034	2,254,220,602	320,210,321	984,975,384
Earning Per Share (EPS)	0.32	1.45	0.21	0.64

**Chief Financial Officer** 

Company Secretary (Acting)

Managing Director & CEO

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## **United Commercial Bank PLC** Consolidated Cash Flow Statement For the quarter ended 30 September 2025 (Unaudited)

Payments of Interest Receipt of Dividend Receipt of Fees & Commission Recoipt from previously written off advances Payments to suppliers Recoipt from previously written off advances Recoipt from chrome Tax Recoipt from other operating activities Recoipt from other operating activities Recoipt from other operating activities Recoipt from other activities Recoipt from other activities Recoipt from other activities Recoipt from ther activities Recoipt from ther activities Recoipt from ther activities Recoipt from other activities Recoipt from other activities Recoipt from ther operating activities Recoipt from other activities Recoipt from ther activities Recoipt from precipital from the from the from the from the from precipital from precipital from precipital from the from the from precipital from the from the from precipital from Land from from from Investing activities Recoipt from from Investing activities (B)  Cash flows from financing activities (B)  Cash flows from financing activities (B)  Cash flows from financing activities (C)  (14,505,627,731) (1,230,605,986 (2,463,496 (3,322,525,598 (3,232,350,31,381 (2,233,503,481 (3,13,7495) (1,639,304,633 (1,230,605,986 (3,000,000) (317,500,000) (317,500,000) (317,500,000) (317,500,000) (317,500,000) (317,500,000 (317,500,000) (317,500,000 (317,500,000) (317,500,000) (317,		30-09-2025	30-09-2024
Receipts of Interest		Taka	Taka
Payments of Interest Receipt of Fees & Commission Receipt of Fees & Commission S, 269, 952, 579 Recoveries from previously written off advances Receipt of Fees & Commission S, 269, 952, 579 Recoveries from previously written off advances S58, 235, 031 Recoveries from previously written off advances S58, 235, 031 Recoveries from previously written off advances S58, 235, 031 Recoveries from previously written off advances S58, 235, 031 Recoveries from previously written off advances S29, 238, 348, 389, 77, 753, 690, 863 Receipt from other poerating activities Receipt from other activities Revenue from sisting activities Revenue from sisting of shares Receipt from other other activities (C) Receipt from other other other activities (C) Receipt from other ot	Cash flows from operating activities		
Receipt of Dividend Receipt of Fees & Commission Recoveries from previously written off advances Payments to employees Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Payment for activities Payment for other activities Payment for activities Payment for activities Payment for other activities Payment for activities Payment for activities Payment for activities Payment for Advance in operating assets and liabilities  Increase / Decrease in operating activities  Increase / Decrease in operating activities Increase / Decrease in operating activities (A)  Increase / Decrease in operating activities (A)  Increase / Decrease in operating activities (A)  Increase / Decrease in operating activities (B)  Increase / Decrease in	Receipts of Interest	53,299,134,471	47,665,584,597
Receipt of Fees & Commission  Recoveries from previously written off advances  Recoveries from previously written off advances  S58,235,031  218,624,699  7,7786,039,398)  7,7786,039,398)  7,7786,039,398)  7,7786,039,398)  7,7786,039,398)  7,7786,039,398)  7,7786,039,398)  7,7786,039,398)  7,7786,039,398)  7,7786,039,398)  7,7786,039,398)  7,7786,039,398)  7,7786,039,398)  7,7786,039,398)  7,786,039,398)  7,786,039,398)  7,786,039,398)  7,786,039,398  7,788,039,398  Receipt from other operating activities  711,1974,272  145,122,631  (4,406,158,515)  (4,403,845,009  9,202,428,875  16,657,133,288  16,657,133,288  16,657,133,288  16,657,133,288  16,657,133,288  16,657,133,288  16,657,133,288  16,657,133,288  16,657,133,288  17,23,178,399  18,232,058,481)  7,23,171,426  18,323,058,481)  7,234,172,116  18,426,918,684  19,933,848,612  19,234,172,116  18,426,918,684  10,159,439,928,  10,236,693,463  10,230,605,986  10,230,000,000  10,376,900,000  10,376,900,000  10,376,900,000  10,376,900,000  10,376,900,000  10,376,7733)  10,230,605,986  10,459,7733)  10,230,605,986  10,694,77,733  10,827,7238  10,651,69,614  1,015,745,928  10,651,69,614  1,015,745,928  10,651,69,614  1,015,745,928  10,651,69,614  1,015,745,928  10,651,69,614  1,015,745,928  10,651,69,614  1,015,745,928  10,651,69,614  1,015,745,928  10,651,69,614  1,015,745,928  10,651,69,614  1,015,745,928  10,651,69,614  1,015,745,928  10,651,69,614  1,015,745,928  10,651,69,614  1,015,745,928  10,661,463,496  10,151,785,928  10,661,463,496  10,151,785,928  10,661,463,496  10,151,785,928  10,661,710,871		(31,977,715,582)	(19,745,523,894)
Recoveries from previously written off advances Payments to employees Payments to suppliers Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and liabilities  Increase / Decrease in operating assets and liabiliti		282,325,431	244,469,082
Recoveries from previously written off advances Payments to employees Payments to employees Payments to suppliers Receipt from Advance Income Tax (3,229,831,046) Receipt from other operating activities Payment for Advance Income Tax (3,229,831,046) Receipt from other operating activities Payment for other activities Receipt from other operating activities (4,406,158,515) Receipt from other operating activities Receipt from operating assets and liabilities Receipt from operating activities Receipt from operating activities Receipt from operating activities (A) Receipt from operating activities (A) Receipt from operating activities Repair form operating activities Receipt from operatin		5,269,952,579	5,950,991,373
Payments to suppliers Payment for Advance Income Tax Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Payment for activities Payment for activities Payment for Sub-Ordinated Bond Payment to)/Receipt from borrowing Payment of Sub-Ordinated Bond Payment of Perpetual Bond Payment of Perpetual Bond Payment of Sub-Ordinated Bond Payment of Perpetual Bond Payment of Sub-Ordinated Bond Payment of Perpetual Bond Payment of Sub-Ordinated Bond Payment of Perpetual		558,235,031	218,624,692
Payment for Advance Income Tax Receipt from other operating activities Receipt from other operating activities Receipt from other operating activities Receipt from other activities Receipt from other operating activities Receipt from other activities Receipt from other operating activities Receipt from other operating activities Receipt from other activities Receipt from other operating activities Receipt from other operating activities Receipt from other operating in the first factor of the factor of		(7,786,039,398)	(7,753,690,863)
Receipt from other operating activities		(3,229,831,046)	(3,328,559,895)
Payment for other activities (4,406,158,515) (4,403,845,009)  Operating profit before changes in operating assets and Liabilities  Increase / Decrease in operating assets and liabilities  Statutory Deposit (43,305,073,238) (761,908,003,208,481) (761,909,803,481) (		(3,519,448,368)	(2,336,039,433)
Operating profit before changes in operating assets and Liabilities         9,202,428,875         16,657,133,288           Increase / Decrease in operating assets and liabilities         (43,305,073,238)         (959,407,052           Statutory Deposit         (43,305,073,238)         (959,407,052           Purchase/Sale of trading securities         (3,223,058,481)         (761,909,803           Loans and advances to customers         (50,621,511,896)         (60,011,422,015           Other Assets         (3,843,900,827)         (5,075,171,426           Deposit from Banks         15,546,997,440         (2,896,090,512           Deposit from customers         85,677,188,199         35,653,255,475           Other liabilities         8,993,848,612         7,234,172,116           Net cash from operating activities (A)         18,426,918,684         (10,159,439,928)           Cash flows from investing activities         (838,137,495)         (1,639,304,663           (Purchase)/Sale of Securities         (838,137,495)         (1,639,304,663           (Purchase)/Sale of Property, Plant & Equipment         (1,585,189,332)         (2,869,910,649)           Cash flows from investing activities (B)         (1,585,189,332)         (2,869,910,649)           Cash flows from financing activities         (1,585,189,332)         (2,869,910,649)           Cas		711,974,272	145,122,638
Increase   Decrease in operating assets and liabilities	Payment for other activities	(4,406,158,515)	(4,403,845,009)
Increase   Decrease in operating assets and liabilities   (43,305,073,238)   (959,407,052     Purchase/Sale of trading securities   (3,223,058,481)   (761,909,803     Loans and advances to customers   (50,621,511,896)   (60,011,422,015     Other Assets   (3,843,900,827)   (5,075,171,426     Deposit from Banks   15,546,997,440   (2,896,090,512     Deposit from customers   85,677,188,199   35,653,255,475     Other liabilities   8,993,848,612   7,234,172,116     Net cash from operating activities   (A)   18,426,918,684   (10,159,439,928     Cash flows from investing activities   (838,137,495)   (1,639,304,663     (Purchase)/Sale of Securities   (838,137,495)   (1,639,304,663     (Purchase)/Sale of Property, Plant & Equipment   (747,051,837)   (1,230,605,986     Cash flows from investing activities   (B)   (1,585,189,332)   (2,869,910,649     Cash flows from financing activities   (1,376,900,000)   (3,000,000     Cash received from issuing of shares   (14,509,627,731)   (1,376,900,000     Cash received from issuing of shares   (1,376,900,000)   (3,000,000     Cash received from issuing of shares   (738,274,238     Cash dividend payment   (300,000,002)   (317,500,000     Net cash from financing activities (C)   (16,186,527,733)   (6,981,378,301     Net cash increase/decrease (A+B+C)   (65,5169,614   1,015,745,928     Cash and cash equivalent at beginning of the year   66,964,463,496   58,641,710,871		9,202,428,875	16,657,133,288
Statutory Deposit       (43,305,073,238)       (959,407,052         Purchase/Sale of trading securities       (3,223,058,481)       (761,909,803         Loans and advances to customers       (50,621,511,896)       (60,011,422,015         Other Assets       (3,843,900,827)       (5,075,171,426         Deposit from Banks       15,546,997,440       (2,896,090,512         Deposit from customers       85,677,188,199       35,653,255,475         Other liabilities       8,993,848,612       7,234,172,116         Net cash from operating activities (A)       18,426,918,684       (10,159,439,928)         Cash flows from investing activities       (838,137,495)       (1,639,304,663)         (Purchase)/Sale of Securities       (838,137,495)       (1,639,304,663)         (Purchase)/Sale of Property, Plant & Equipment       (747,051,837)       (1,230,605,986)         Cash flows from investing activities (B)       (1,585,189,332)       (2,869,910,649)         Cash flows from financing activities       (14,509,627,731)       8,040,152,538         Payment to//Receipt from borrowing       (14,509,627,731)       8,040,152,538         Payment of Sub-Ordinated Bond       (300,000,000)       (3,000,000)         Cash dividend payment       (738,274,238)       (738,274,238)         Coupon payment of Perpetual Bond<			
Purchase/Sale of trading securities         (3,223,058,481)         (761,909,803           Loans and advances to customers         (50,621,511,896)         (60,011,422,015           Other Assets         (3,843,900,827)         (5,075,171,426           Deposit from Banks         15,546,997,440         (2,896,090,512           Deposit from customers         85,677,188,199         35,653,255,475           Other liabilities         8,993,848,612         7,234,172,116           Net cash from operating activities (A)         18,426,918,684         (10,159,439,928)           Cash flows from investing activities         (838,137,495)         (1,639,304,663)           (Purchase)/Sale of Securities         (838,137,495)         (1,639,304,663)           (Purchase)/Sale of Property, Plant & Equipment         (747,051,837)         (1,230,605,986)           Cash flows from investing activities (B)         (1,585,189,332)         (2,869,910,649)           Cash flows from financing activities         (1,376,900,000)         (3,000,000)           Cash flows from financing activities         (1,376,900,000)         (30,000,000)           Cash dividend payment         (1,376,900,000)         (300,000,000)           Cash dividend payment         (1,386,527,733)         (6,981,378,301           Net cash from financing activities (C)         (16,186,527		(42 205 072 220)	(050 407 050)
Loans and advances to customers  Other Assets Other Banks Other Cash from Banks Other Liabilities Other Liabilitie			
Other Assets Deposit from Banks Deposit from Banks Deposit from Customers Deposit from Customers Other liabilities Net cash from operating activities (A)  Cash flows from investing activities (Purchase)/Sale of Securities (Purchase)/Sale of Property, Plant & Equipment Cash flows from investing activities (B)  Cash flows from investing activities (Payment to)/Receipt from borrowing Payment of Sub-Ordinated Bond Cash received from issuing of shares Cash dividend payment Coupon payment of Perpetual Bond Net cash from financing activities (C) Net cash increase/decrease (A+B+C) Effects of the changes of exchange rate on cash and cash equivalents* Cash and cash equivalent at beginning of the year  (3,843,900,827) (2,896,997,440 (2,896,997,121 (2,896,997,121 (1,01,159,439,928) (10,159			
Deposit from Banks Deposit from Banks Deposit from customers Deposit from customers Deposit from customers Deposit from customers Other liabilities Net cash from operating activities (Purchase)/Sale of Securities (Purchase)/Sale of Property, Plant & Equipment Cash flows from investing activities (B)  Cash flows from investing activities (Purchase)/Sale of Property, Plant & Equipment Cash flows from investing activities (B)  Cash flows from investing activities (Payment to)/Receipt from borrowing Payment of Sub-Ordinated Bond Cash received from issuing of shares Cash dividend payment Coupon payment of Perpetual Bond Net cash from financing activities (C) Net cash increase/decrease (A+B+C) Effects of the changes of exchange rate on cash and cash equivalents* Cash and cash equivalent at beginning of the year  Cash and cash equivalent at beginning of the year  Cash dividend payment Coupon payment of Perpetual Bond Requivalents* Cash and cash equivalent at beginning of the year  Cash and cash equivalent at beginning of the year  Cash and cash equivalent at beginning of the year  Cash and cash equivalent at beginning of the year  Cash dividend payment Coupon payment of Perpetual Bond Cash received from issuing of shares Cash and cash equivalent at beginning of the year  Cash and cash equivalent at beginning of the year  Cash and cash equivalent at beginning of the year  Cash and cash equivalent at beginning of the year  Cash and cash equivalent at beginning of the year  Cash dividend payment Cash and cash equivalent at beginning of the year  Cash dividend payment Cash and cash equivalent at beginning of the year  Cash and cash equivalent at beginning of the year  Cash and cash equivalent at beginning of the year			
Deposit from customers Other liabilities Net cash from operating activities (A)  Cash flows from investing activities (Purchase)/Sale of Securities (Purchase)/Sale of Property, Plant & Equipment (Purchase)/Sale of Property, Plant & Equipment (Payment to)/Receipt from borrowing Payment of Sub-Ordinated Bond Cash received from issuing of shares Cash dividend payment Coupon payment of Perpetual Bond Net cash from financing activities (C) Net cash increase/decrease (A+B+C) Effects of the changes of exchange rate on cash and cash equivalents* Cash and cash equivalent at beginning of the year   85,677,188,199 8,993,848,612 (10,159,439,928) (10,159,439,932) (10,159,439,932) (10,159,439,932) (10,159,439,93) (10,159,439,932) (10,159,439,932) (10,159,439,932) (10,159,439			
Other liabilities         8,993,848,612         7,234,172,116           Net cash from operating activities (A)         18,426,918,684         (10,159,439,928)           Cash flows from investing activities         (Purchase)/Sale of Securities         (838,137,495)         (1,639,304,663)         (1,230,605,986)           (Purchase)/Sale of Property, Plant & Equipment         (747,051,837)         (1,230,605,986)         (1,230,605,986)           Cash flows from investing activities (B)         (1,585,189,332)         (2,869,910,649)           Cash flows from financing activities         (14,509,627,731)         8,040,152,538           (Payment to)/Receipt from borrowing         (14,509,627,731)         8,040,152,538           Payment of Sub-Ordinated Bond         (1,376,900,000)         (3,000,000)           Cash dividend payment         -         (738,274,238)           Coupon payment of Perpetual Bond         (300,000,002)         (317,500,000)           Net cash from financing activities (C)         (16,186,527,733)         6,981,378,301           Net cash increase/decrease (A+B+C)         655,201,619         (6,047,972,276)           Effects of the changes of exchange rate on cash and cash equivalents*         1,065,169,614         1,015,745,928           Cash and cash equivalent at beginning of the year         66,964,463,496         58,641,710,871			
Net cash from operating activities (A)         18,426,918,684         (10,159,439,928)           Cash flows from investing activities         (838,137,495)         (1,639,304,663)           (Purchase)/Sale of Securities         (838,137,495)         (1,230,605,986)           (Purchase)/Sale of Property, Plant & Equipment         (747,051,837)         (1,230,605,986)           Cash flows from investing activities (B)         (1,585,189,332)         (2,869,910,649)           Cash flows from financing activities         (14,509,627,731)         8,040,152,538           (Payment to)/Receipt from borrowing         (14,509,627,731)         8,040,152,538           Payment of Sub-Ordinated Bond         (1,376,900,000)         (3,000,000)           Cash dividend payment         (738,274,238)         (738,274,238)           Coupon payment of Perpetual Bond         (300,000,002)         (317,500,000)           Net cash from financing activities ( C )         (16,186,527,733)         6,981,378,301           Net cash increase/decrease ( A+B+C )         655,201,619         (6,047,972,276)           Effects of the changes of exchange rate on cash and cash equivalents*         1,065,169,614         1,015,745,928           Cash and cash equivalent at beginning of the year         66,964,463,496         58,641,710,871	N. N. J. S. N. J. S. S. N. S.		
(Purchase)/Sale of Securities       (838,137,495)       (1,639,304,663)         (Purchase)/Sale of Property, Plant & Equipment       (747,051,837)       (1,230,605,986)         Cash flows from investing activities (B)       (1,585,189,332)       (2,869,910,649)         Cash flows from financing activities       (14,509,627,731)       8,040,152,538         (Payment to)/Receipt from borrowing       (14,509,627,731)       8,040,152,538         Payment of Sub-Ordinated Bond       (1,376,900,000)       (3,000,000)         Cash dividend payment       (300,000,002)       (317,500,000)         Coupon payment of Perpetual Bond       (300,000,002)       (317,500,000)         Net cash from financing activities (C)       (16,186,527,733)       6,981,378,301         Net cash increase/decrease (A+B+C)       655,201,619       (6,047,972,276)         Effects of the changes of exchange rate on cash and cash equivalents*       1,065,169,614       1,015,745,928         Cash and cash equivalent at beginning of the year       66,964,463,496       58,641,710,871			(10,159,439,928)
(Purchase)/Sale of Securities       (838,137,495)       (1,639,304,663)         (Purchase)/Sale of Property, Plant & Equipment       (747,051,837)       (1,230,605,986)         Cash flows from investing activities (B)       (1,585,189,332)       (2,869,910,649)         Cash flows from financing activities       (14,509,627,731)       8,040,152,538         (Payment to)/Receipt from borrowing       (14,509,627,731)       8,040,152,538         Payment of Sub-Ordinated Bond       (1,376,900,000)       (3,000,000)         Cash dividend payment       (300,000,002)       (317,500,000)         Coupon payment of Perpetual Bond       (300,000,002)       (317,500,000)         Net cash from financing activities (C)       (16,186,527,733)       6,981,378,301         Net cash increase/decrease (A+B+C)       655,201,619       (6,047,972,276)         Effects of the changes of exchange rate on cash and cash equivalents*       1,065,169,614       1,015,745,928         Cash and cash equivalent at beginning of the year       66,964,463,496       58,641,710,871	Cook Same from Investigate anti-iti-		
(Purchase)/Sale of Property, Plant & Equipment       (747,051,837)       (1,230,605,986)         Cash flows from investing activities (B)       (1,585,189,332)       (2,869,910,649)         Cash flows from financing activities       (14,509,627,731)       8,040,152,538         (Payment to)/Receipt from borrowing       (1,376,900,000)       (3,000,000)         Payment of Sub-Ordinated Bond       (1,376,900,000)       (3,000,000)         Cash dividend payment       (300,000,002)       (317,500,000)         Coupon payment of Perpetual Bond       (300,000,002)       (317,500,000)         Net cash from financing activities (C)       (16,186,527,733)       6,981,378,301         Net cash increase/decrease (A+B+C)       655,201,619       (6,047,972,276)         Effects of the changes of exchange rate on cash and cash equivalents*       1,065,169,614       1,015,745,928         Cash and cash equivalent at beginning of the year       66,964,463,496       58,641,710,871		(020 127 105)	(: 500 00 : 500)
Cash flows from investing activities (B)       (1,585,189,332)       (2,869,910,649)         Cash flows from financing activities       (Payment to)/Receipt from borrowing       (14,509,627,731)       8,040,152,538         Payment of Sub-Ordinated Bond       (1,376,900,000)       (3,000,000)         Cash received from issuing of shares       -       (738,274,238)         Cash dividend payment       -       (300,000,002)       (317,500,000)         Net cash from financing activities (C)       (16,186,527,733)       6,981,378,301         Net cash increase/decrease (A+B+C)       655,201,619       (6,047,972,276)         Effects of the changes of exchange rate on cash and cash equivalents*       1,065,169,614       1,015,745,928         Cash and cash equivalent at beginning of the year       66,964,463,496       58,641,710,871			
Cash flows from financing activities         (Payment to)/Receipt from borrowing       (14,509,627,731)       8,040,152,538         Payment of Sub-Ordinated Bond       (1,376,900,000)       (3,000,000)         Cash received from issuing of shares       -       (738,274,238)         Coupon payment of Perpetual Bond       (300,000,002)       (317,500,000)         Net cash from financing activities ( C )       (16,186,527,733)       6,981,378,301         Net cash increase/decrease ( A+B+C )       655,201,619       (6,047,972,276)         Effects of the changes of exchange rate on cash and cash equivalents*       1,065,169,614       1,015,745,928         Cash and cash equivalent at beginning of the year       66,964,463,496       58,641,710,871			
(Payment to)/Receipt from borrowing       (14,509,627,731)       8,040,152,538         Payment of Sub-Ordinated Bond       (1,376,900,000)       (3,000,000)         Cash received from issuing of shares       -       (738,274,238)         Coupon payment of Perpetual Bond       (300,000,002)       (317,500,000)         Net cash from financing activities ( C )       (16,186,527,733)       6,981,378,301         Net cash increase/decrease ( A+B+C )       655,201,619       (6,047,972,276)         Effects of the changes of exchange rate on cash and cash equivalents*       1,065,169,614       1,015,745,928         Cash and cash equivalent at beginning of the year       66,964,463,496       58,641,710,871	Cash flows from investing activities (B)	(1,585,189,332)	(2,869,910,649)
Payment of Sub-Ordinated Bond       (1,376,900,000)       (3,000,000)         Cash received from issuing of shares       -       -         Cash dividend payment       -       (300,000,002)       (317,500,000)         Net cash from financing activities (C)       (16,186,527,733)       6,981,378,301         Net cash increase/decrease (A+B+C)       655,201,619       (6,047,972,276)         Effects of the changes of exchange rate on cash and cash equivalents*       1,065,169,614       1,015,745,928         Cash and cash equivalent at beginning of the year       66,964,463,496       58,641,710,871			
Cash received from issuing of shares  Cash dividend payment  Coupon payment of Perpetual Bond  Net cash from financing activities ( C )  Net cash increase/decrease ( A+B+C )  Effects of the changes of exchange rate on cash and cash equivalents*  Cash and cash equivalent at beginning of the year  Cash and cash equivalent at beginning of the year  Cash dividend payment  (738,274,238) (300,000,002)  (16,186,527,733)  6,981,378,301  (6,047,972,276)  1,065,169,614  1,015,745,928  58,641,710,871			8,040,152,538
Cash dividend payment         -         (738,274,238)           Coupon payment of Perpetual Bond         (300,000,002)         (317,500,000)           Net cash from financing activities ( C )         (16,186,527,733)         6,981,378,301           Net cash increase/decrease ( A+B+C )         655,201,619         (6,047,972,276)           Effects of the changes of exchange rate on cash and cash equivalents*         1,065,169,614         1,015,745,928           Cash and cash equivalent at beginning of the year         66,964,463,496         58,641,710,871		(1,376,900,000)	(3,000,000)
Coupon payment of Perpetual Bond         (300,000,002)         (317,500,000)           Net cash from financing activities ( C )         (16,186,527,733)         6,981,378,301           Net cash increase/decrease ( A+B+C )         655,201,619         (6,047,972,276)           Effects of the changes of exchange rate on cash and cash equivalents*         1,065,169,614         1,015,745,928           Cash and cash equivalent at beginning of the year         66,964,463,496         58,641,710,871		-	
Net cash from financing activities ( C )       (16,186,527,733)       6,981,378,301         Net cash increase/decrease ( A+B+C )       655,201,619       (6,047,972,276)         Effects of the changes of exchange rate on cash and cash equivalents*       1,065,169,614       1,015,745,928         Cash and cash equivalent at beginning of the year       66,964,463,496       58,641,710,871		-	(738,274,238)
Net cash increase/decrease ( A+B+C )         655,201,619         (6,047,972,276)           Effects of the changes of exchange rate on cash and cash equivalents*         1,065,169,614         1,015,745,928           Cash and cash equivalent at beginning of the year         66,964,463,496         58,641,710,871		(300,000,002)	(317,500,000)
Effects of the changes of exchange rate on cash and cash equivalents*       1,065,169,614       1,015,745,928         Cash and cash equivalent at beginning of the year       66,964,463,496       58,641,710,871	Net cash from financing activities ( C )	(16,186,527,733)	6,981,378,301
equivalents* 1,065,169,614 1,015,745,928   Cash and cash equivalent at beginning of the year 66,964,463,496 58,641,710,871		655,201,619	(6,047,972,276)
Cash and cash equivalent at beginning of the year 66,964,463,496 58,641,710,871		1,065.169.614	1.015.745.928
	,		
Closing cash and cash equivalent at the end of the period 68,684,834,731 53.609.484.524	Closing cash and cash equivalent at the end of the period	68,684,834,731	53,609,484,524

**Chief Financial Officer** 

Managing Director & CEO

United Commercial Bank PLC Consolidated Statement of Changes in Equity For the quarter ended 30 September 2025 (Unaudited)

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General	Assets Revaluation Reserve	Investment revaluation Reserve	Foreign currency translation gain/(loss)	Non Controlling Interest	Retained Earnings	Total
Balance as at 01 January 2025 Changes in accounting policy	15,503,758,980	1,454,976,750	15,828,739,273	26,577,961	2,534,101,559	80,353,462	153,080,640	190	4,415,528,335	39,997,117,150
Restated balance	15,503,758,980 1,454,976,750		15,828,739,273	26,577,961	2.534.101.559	80.353.462	153.080.640	190	4 415 578 325	30 007 117 150
Surplus/Deficit on revaluation of propertie				•		-	200000000000000000000000000000000000000		-	007/177/100/00
Surplus/Deficit revaluation of investments	٠					159.385.716		,		150 385 716
Currency Translation adjustment	Save 1			1			(435,760)	,	,	(435 760)
Net profit for the period	٠		٠		*	*		,	490 043 922	490 043 922
Transfer to the statutory reserve			13,351,234	10	•	ì			(13,351,234)	770'010'00'
			*5	ŕ		*	*	,		3
										,
Coupon Payment Perpetual Bond		20	*				18	,	7300 000 0057	7300 000 0007
Non Controlling Interest			*					-	(1)	(בטטיטטטיטטב)
Balance as at 30 September 2025	15,503,758,980 1,454,976,750 15,842,090,507 26,577,961 2,534,101,559	1,454,976,750	15,842,090,507	26,577,961		239,739,178	152,644,880	191	4,592,221,020	40,346,111,026
Balance as at 31 December 2024 15,503,758,980 1,454,976,750 15,828,739,273 26,577,961 2,534,101,559	15,503,758,980	1,454,976,750	15,828,739,273	26,577,961	2,534,101,559	80.353.462	153.080.640	190	4.415.528.335	39 997 117 150

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Particulars	Paid up Capital	Share Premium	Statutory Reserve	General	Assets Revaluation Reserve	Investment revaluation Reserve	Foreign currency translation cain/(loss)	Non Controlling Interest	Retained Earnings	Total
Balance as at 01 January 2024 Changes in accounting policy	14,765,484,750	14,765,484,750 1,454,976,750	15,802,731,273	26,577,961	2,5	418,083,770	145,088,568	186	6,431,473,350	41,578,518,168
	14,765,484,750	14,765,484,750 1,454,976,750	15,802,731,273	26,577,961	2,534,101,559	418,083,770	145,088,568	186	6.431.473.350	41 578 518 167
Surplus/(Deficit) on revaluation of propert	DI.			•					200000000000000000000000000000000000000	101/01/01/01/01
Surplus/(Deficit) revaluation of investment			•			(352,064,725)	٠	×	E )(	(352 064 725)
Currency translation adjustment	10	٠	•	•			3,905,931			3,905,931
Net profit for the period		٠	•	ı	50	ř.		•	2,254,220,602	2,254,220,602
Appropriation made during the period	1	•	19,506,000		•		C		(19,506,000)	
				*		·		9	(738,274,238)	(738.274.238)
	738,274,230								(738,274,230)	
Coupon Payment Perpetual Bonds	12		•	ı	*			1	(317,500,000)	(317,500,000)
Non-Controlling Interest				*				5	(2)	
Balance as at 30 September 2024	15,503,758,980	1,454,976,750	15,503,758,980 1,454,976,750 15,822,237,273 26,577,961 2,534,101,559	26,577,961	2,534,101,559	66,019,045	148,994,499	191	6.872.139.471	42.428.805.730

Chief Financial Officer

Managing Director & CEO

Director

## United Commercial Bank PLC Balance Sheet As at 30 September 2025 (Unaudited)

	30-09-2025	31-12-2024		
PROPERTIES AND ASSETS	<u>Taka</u>	<u>Taka</u>		
Cash	46,448,440,066	45,443,390,740		
Cash in Hand (Including Foreign Currencies)	11,468,619,502	12,442,869,186		
Balance with Bangladesh Bank & its agent bank(s)	34,979,820,564	33,000,521,554		
(Including Foreign Currencies)				
Balance with other banks & financial institution	15,831,039,173	17,724,645,465		
In Bangladesh	7,751,127,321	11,565,022,275		
Outside Bangladesh	8,079,911,851	6,159,623,190		
Money at call on short notice	4,960,000,000	2,500,000,000		
Investments	135,315,465,519	87,851,387,227		
Government	121,019,806,379	75,068,296,150		
Others	14,295,659,140	12,783,091,077		
Loans and Advances	624,972,548,894	572,828,869,287		
Loans, Cash Credit, Overdrafts etc.	607,715,832,654	562,845,184,850		
Bills purchased and discounted	17,256,716,240	9,983,684,437		
Fixed assets including premises, furniture & fixture	16,516,627,464	17,056,580,533		
Other assets	30,986,163,761	25,371,267,219		
Non-banking assets	18,956,000	3,336,000		
Total Assets	875,049,240,877	768,779,476,471		
LIABILITIES AND CAPITAL				
Liabilities :				
Borrowings from other banks, financial institutions and agents	65,802,417,136	79,786,237,601		
Deposits and other accounts	655,244,015,211	554,215,267,256		
Current accounts & other accounts	116,284,805,532	106,182,196,050		
Bills Payable	7,410,868,304	6,626,968,382		
Savings Bank Deposits	101,135,016,940	93,476,409,174		
Fixed Deposit	380,851,436,491	307,898,284,188		
Other Deposits	49,561,887,943	40,031,409,462		
Other Liabilities	111,649,857,181	92,987,149,524		
Total Liabilities	832,696,289,528	726,988,654,380		
Capital/Shareholders' Equity		-		
Paid up Capital	15,503,758,980	15,503,758,980		
Share Premium	1,454,976,750	1,454,976,750		
Statutory Reserve	15,730,183,055	15,730,183,055		
General Reserve	26,577,961	26,577,961		
Other Reserve	2,926,613,690	2,767,663,734		
Retained Earning	6,710,840,912	6,307,661,613		
Total Shareholders 'Equity	42,352,951,349	41,790,822,092		
Total Liabilities and Shareholders 'Equity	875,049,240,877	768,779,476,471		

## United Commercial Bank PLC Off-balance Sheet Items As at 30 September 2025 (Unaudited)

240 524 606 702	
218,524,696,782	250,123,379,742
82,249,052,108	105,263,752,167
	60,918,919,087
	59,160,060,971
	24,780,647,517
L	-
486,478,000	10,736,246,402
ed transactions -	-
	10,736,246,402
acilities -	*
ther commitments -	
gent liabilities 219.011.174.782	260,859,626,144
	55,320,446,965 64,256,128,723 16,699,068,986 - 486,478,000

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Chairman

# United Commercial Bank PLC Profit and Loss Account For the quarter ended 30 September 2025 (Unaudited)

Jan to Sep,

Jul to Sep,

Jul to Sep,

Jan to Sep,

	2025 Taka	2024 Taka	2025 Taka	2024 Taka
Interest Income	47,040,435,961	41,668,024,292	16,333,439,349	16,031,379,368
Interest Paid on Deposit and Borrowings	35,581,064,249	25,032,400,152	12,937,309,840	9,359,033,128
Net Interest Income	11,459,371,712	16,635,624,140	3,396,129,509	6,672,346,240
Income from Investment	10,459,079,973	6,318,531,158	5,205,026,306	2,476,397,734
Commission, Exchange and Brokerage	5,549,564,258	6,071,714,703	1,814,305,839	1,628,168,698
Other Operating Income	176,350,920	153,104,983	67,537,900	56,991,439
Total Operating Income (A)	27,644,366,862	29,178,974,983	10,482,999,554	10,833,904,111
Salary and Allowances	7,235,836,940	7,126,380,222	2,455,566,932	2,357,852,587
Rent, Taxes, Insurance, Electricity etc.	1,258,330,427	1,747,731,816	478,459,226	636,734,726
Legal Expenses	155,919,075	75,180,100	73,438,606	26,127,968
Postage, Stamps, Telecommunication etc.	161,243,146	174,434,929	54,181,889	54,965,337
Stationery, Printing, Advertisements etc.	1,051,326,548	1,215,231,416	335,332,991	372,238,114
Chief Executive's Salary and Fees	14,350,000	13,100,000	4,050,000	2,420,000
Directors' Fees and other expenses	3,216,500	3,682,971	1,196,000	1,795,875
Auditor's Fees	10,265,000	1,063,753	3,000,000	316,251
Depreciation and Repair of Fixed Assets	1,745,734,478	1,876,234,289	582,009,463	631,992,759
Other Expenses	3,778,657,306	3,875,589,459	1,411,387,297	1,286,056,988
Total Operating Expenses (B)	15,414,879,419	16,108,628,954	5,398,622,405	5,370,500,605
Profit & Loss before provision (C) =(A-B)	12,229,487,444	13,070,346,028	5,084,377,150	5,463,403,506
Provision for Loans & Advance	11,845,131,169	7,488,042,970	5,298,250,328	4,509,490,027
Provision for diminution in value of investments	(477,276,148)	447,196,092	(541,798,067)	(747,912,235)
Other provision	(502,475,038)	129,752,629	(2,018,841)	(4,589,592)
Total Provision	10,865,379,983	8,064,991,691	4,754,433,420	3,756,988,200
Total Profit before Income Tax	1,364,107,461	5,005,354,337	329,943,730	1,706,415,307
Provision for Taxation	661,478,159	2,388,229,636	13,393,103	638,528,346
Current Tax Expenses	3,521,686,129	4,483,062,439	1,895,876,951	2,225,356,937
Deferred Tax Expense/(Income)	(2,860,207,970)	(2,094,832,802)	(1,882,483,848)	(1,586,828,590)
Net profit after Tax	702,629,302	2,617,124,701	316,550,627	1,067,886,960
Earnings Per Share (EPS )	0.45	1.69	0.20	0.69

**Chief Financial Officer** 

Company Secretary (Acting)

**Managing Director & CEO** 

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## **United Commercial Bank PLC** Cash flow statement For the quarter ended 30 September 2025 (Unaudited)

	30-09-2025 Taka	30-09-2024 Taka
Cash flows from operating activities	Taka	Idka
Receipts of Interest	52,900,431,364	47,041,179,425
Payments of Interest	(31,778,947,531)	(19,557,350,815)
Receipt of Dividend	235,172,163	219,600,352
Receipt of Fees & Commission	4,484,396,403	5,055,968,775
Recoveries from previously written off advances	558,235,031	218,624,692
Payments to employees	(7,250,186,940)	(7,139,480,222)
Payments to suppliers		
Payment for Advance Income Tax	(2,833,910,791)	(2,516,854,017)
	(3,379,555,976)	(2,092,999,873)
Receipt from other operating activities	655,624,509	126,203,844
Payment for other activities	(4,319,295,501)	(4,327,520,924)
Operating profit before changes in operating assets and Liabilities	9,271,962,731	17,027,371,236
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	(43,305,073,238)	(959,407,052)
Purchase/Sale of trading securities	(3,207,039,313)	(428,367,720)
Loans and advances to customers	(52,143,679,607)	(61,643,112,433)
Other Assets	(3,732,412,695)	(5,138,642,879)
Deposit from Banks	15,546,997,440	(2,896,090,512)
Deposit from customers	85,481,750,517	33,896,026,099
Other liabilities	8,319,726,661	7,116,977,839
Net cash from operating activities ( A )	16,232,232,496	(13,025,245,422)
Cash flows from investing activities		
Purchase/Sale of Securities	(767,386,451)	(1,776,419,178)
Purchase of Property, Plant & Equipment	(672,892,699)	(1,196,765,827)
Cash flows from investing activities (B)	(1,440,279,150)	(2,973,185,005)
Cash flows from financing activities		
Receipt from borrowing	(12,606,920,464)	9,858,911,071
Receipt/(payment) from Sub-Ordinated Bond	(1,376,900,000)	(3,000,000)
Cash received from issuing of Right shares	-	(#)
Payment of Cash dividend	-	(738,274,238)
Coupon payment on perpetual bond	(300,000,002)	(317,500,000)
Net cash from financing activities ( C )	(14,283,820,466)	8,800,136,833
Net cash increase/decrease ( A+B+C )  Effects of the changes of exchange rate on cash and cash	508,132,880	(7,198,293,594)
equivalents*	1,065,167,854	1,015,745,928
Cash and cash equivalent at beginning of the year	65,675,561,905	57,363,686,812
Closing cash and cash equivalent at the end of the period	67,248,862,640	51,181,139,146

**Chief Financial Officer** 

Managing Director & CEO

## United Commercial Bank PLC Statement of Changes in Equity For the quarter ended 30 September 2025 (Unaudited)

41,790,822,093	6,307,661,613	153,208,713	80,353,462	26,577,961 2,534,101,559	26,577,961	15,730,183,055	15,503,758,980 1,454,976,750	15,503,758,980	Balance as at 31 December 2024
		JI L							
42,352,951,349	6,710,840,912	152,772,953	239,739,178	5,730,183,055 26,577,961 2,534,101,559	26,577,961	15,730,183,055	15,503,758,980 1,454,976,750	15,503,758,980	Balance as at 30 September 2025
(300,000,002)	(300,000,002)								Coupon Payment Perpetual Bond
*				**	,				Stock Dividend
		•			•				Cash Dividend
				•	•			*	Appropriation made during the period
703,179,301	703,179,301			Ŷ				•	Net profit for the period
(435,760)		(435,760)	•		•			•	Currency translation differences
159,385,716	Y(*)		159,385,716	•	•	4	1		Surplus/Deficit revaluation of investments
	1	•		=					Surplus/Deficit on revaluation of properties
41,790,822,093	6,307,661,613	153,208,713	80,353,462	2,534,101,559	26,577,961	15,730,183,055	1,454,976,750	15,503,758,980	Restated balance
41,790,822,093	6,307,661,613.0	153,208,713.0	80,353,462	2,534,101,559	26,577,961	15,730,183,055	15,503,758,980 1,454,976,750	15,503,758,980	Balance as at 01 January 2025 Changes in accounting policy
Total	Retained Earnings	Foreign currency translation gain/(loss)	Investment Revaluation Reserve	Assets Revaluation Reserve	General	Statutory Reserve	Share Premium	Paid up Capital	Particulars
Amount in BU!		The second secon							

For the quarter ended 30 September 2024

Particulars	Paid up	Share	Statutory	General	Assets	Investment	Foreign currency	Retained	2500000
	Capital	Premium	Reserve	Reserve	Revaluation Reserve	Revaluation Reserve	translation gain/(loss)	Earnings	Total
Balance as at 01 January 2024	14,765,484,750 1,454,976,750	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	418,083,770	145,131,268	7,769,983,871	42,844,522,984
Changes in accounting policy						,	1		
Restated balance	14,765,484,750 1,454,976,750	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	418,083,770	145,131,268	7,769,983,871	42,844,522,984
Surplus/(Deficit) on revaluation of properties			*			*			*
Surplus/(Deficit) revaluation of investments	•			1		(352,064,725)			(352,064,725)
Currency translation differences	1	•	2.0		•	•	3,863,231	•	3,863,231
Net profit for the period		•	100	i		10		2,617,124,701	2,617,124,701
Appropriation made during the period	•		*:						•
Cash Dividend								(738,274,238)	(738,274,238)
Stock Dividend	738,274,230		. •				•	(738,274,230)	•
Coupon Payment Perpetual Bonds			E	100	¥.	16		(317,500,000)	(317,500,000)
Balance as at 30 September 2024	15,503,758,980 1,454,976,750	1,454,976,750	15,730,183,055	26,577,961	5,730,183,055 26,577,961 2,534,101,559	66,019,045	148.994.499	8.593.060.104	44.057.671.953

Chief Financial Officer

ompany Secretary (Acting)

Managing Director & CEO

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## United Commercial Bank PLC Selective Notes to the financial statements as at and for the quarter ended 30 September 2025

## 01. Basis of Preparation:

The half yearly 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 2024.

### 03. Operating Profit

Bank's operating profit has decreased by BDT 84 crore mainly due to the increase in interest expenses on deposits & borrowings over the 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 the Income Tax Act 2023, Finance Act 2025 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-Sep'25	Jan-Sep'24	Jul-Sep'25	Jul-Sep'24
Profit after tax:	1.7			
Profit after tax for the period (Bank)	702,629,302	2,617,124,701	316,550,627	1,067,886,960
Profit after tax for the period (Consolidated)	488,516,034	2,254,220,602	320,210,321	984,975,384
Weighted average number of shares outstanding:	1,550,375,898	1,550,375,898	1,550,375,898	1,550,375,898
EPS Calculations:				
Basic Earnings per share (EPS) - (Bank)	0.45	1.69	0.20	0.69
Basic Earnings per share (EPS) - (Consolidated)	0.32	1.45	0.21	0.64
Diluted Familians and Approximately				

Diluted Earnings per share (DEPS)

No DEPS is required to be calculated for the period as there was no scope for dilution of share during the period.

	30-Sep-25	30-Sep-24
07. Net Asset Value Per Share (NAVPS)		
Net Asset Value Per Share (NAVPS) - Banks	27.32	28.42
Net Asset Value Per Share (NAVPS) - Consolidated	26.02	27.37
08. Net Operating Cash Flow Per Share (NOCFPS)		
Net Operating Cash Flow Per Share (NOCFPS) - Banks	10.47	(8.40)
Net Operating Cash Flow Per Share (NOCFPS) - Consolidated	11.89	(6.55)

### 09. Events after the reporting period

There is no event after the reposting period.

### 10. Approval of unaudited financial statements:

The unaudited financial statements as at and for the quarter ended on 30 September 2025 were approved by the Board on 15 October 2025.

Chief Financial Officer

Company Secretary (Acting)

**Managing Director & CEO**