

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)

PROPERTIES AND ASSETS	30-09-2025 Taka	31-12-2024 Taka
Cash	46,448,678,147	45,443,634,157
Cash in Hand (Including Foreign Currencies)	11,468,857,583	12,443,112,603
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	34,979,820,564	33,000,521,554
Balance with other banks & financial institution	17,266,771,423	19,013,303,637
In Bangladesh	9,186,859,572	12,853,680,447
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	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	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 and agents	66,852,777,943	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	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

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

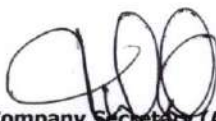
Documentary credit and other short term trade related transactions
Forward assets purchased and forward deposits placed
Undrawn note issuance and revolving underwriting facilities
Undrawn formal standby facilities, credit lines and other commitments

Total Off-Balance sheet items including contingent liabilities

30-09-2025	31-12-2024
Taka	Taka
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
-	-
219,011,174,782	260,859,626,144



Chief Financial Officer



Company Secretary (Acting)



Managing Director & CEO



Director



Chairman

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

	Jan to Sep, 2025 Taka	Jan to Sep, 2024 Taka	Jul to Sep, 2025 Taka	Jul to Sep, 2024 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


Director


Company Secretary (Acting)


Managing Director & CEO


Chairman

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

Cash flows from operating activities

Receipts of Interest
Payments of Interest
Receipt of Dividend
Receipt of Fees & Commission
Recoveries from previously written off advances
Payments to employees
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 liabilities

Statutory Deposit
Purchase/Sale of trading securities
Loans and advances to customers
Other Assets
Deposit from Banks
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 financing 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

Closing cash and cash equivalent at the end of the period

30-09-2025 Taka	30-09-2024 Taka
53,299,134,471	47,665,584,597
(31,977,715,582)	(19,745,523,894)
282,325,431	244,469,082
5,269,952,579	5,950,991,373
558,235,031	218,624,692
(7,786,039,398)	(7,753,690,863)
(3,229,831,046)	(3,328,559,895)
(3,519,448,368)	(2,336,039,433)
711,974,272	145,122,638
(4,406,158,515)	(4,403,845,009)
9,202,428,875	16,657,133,288
(43,305,073,238)	(959,407,052)
(3,223,058,481)	(761,909,803)
(50,621,511,896)	(60,011,422,015)
(3,843,900,827)	(5,075,171,426)
15,546,997,440	(2,896,090,512)
85,677,188,199	35,653,255,475
8,993,848,612	7,234,172,116
18,426,918,684	(10,159,439,928)
(838,137,495)	(1,639,304,663)
(747,051,837)	(1,230,605,986)
(1,585,189,332)	(2,869,910,649)
(14,509,627,731)	8,040,152,538
(1,376,900,000)	(3,000,000)
-	-
-	(738,274,238)
(300,000,002)	(317,500,000)
(16,186,527,733)	6,981,378,301
655,201,619	(6,047,972,276)
1,065,169,614	1,015,745,928
66,964,463,496	58,641,710,871
68,684,834,731	53,609,484,524


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director

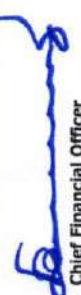

Chairman

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 Reserve	Assets Revaluation Reserve	Investment revaluation Reserve	Foreign currency translation gain/(loss)	Non Controlling Interest	Retained Earnings	Total
Balance as at 01 January 2025	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
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
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	4,415,528,335	39,997,117,150
Surplus/Deficit on revaluation of properties	-	-	-	-	-	159,385,716	(435,760)	-	-	159,385,716
Surplus/Deficit revaluation of investments	-	-	-	-	-	-	-	-	-	(435,760)
Currency Translation adjustment	-	-	-	-	-	-	-	-	490,043,922	490,043,922
Net profit for the period	-	-	-	-	-	-	-	-	(13,351,234)	-
Transfer to the statutory reserve	-	-	13,351,234	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-	-	-	-
Stock Dividend	-	-	-	-	-	-	-	-	-	-
Coupon Payment Perpetual Bond	-	-	-	-	-	-	-	-	(300,000,002)	(300,000,002)
Non-Controlling Interest	-	-	-	-	-	-	-	1	(1)	-
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	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	80,353,462	153,080,640	190	4,415,528,335	39,997,117,150

For the quarter ended 30 September 2024

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Assets Revaluation Reserve	Investment revaluation Reserve	Foreign currency translation gain/(loss)	Non Controlling Interest	Retained Earnings	Total
Balance as at 01 January 2024	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	41,578,518,168
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated balance	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 properties	-	-	-	-	-	(352,064,725)	-	-	-	(352,064,725)
Surplus/Deficit revaluation of investment	-	-	-	-	-	-	3,905,931	-	-	3,905,931
Currency translation adjustment	-	-	-	-	-	-	-	-	2,254,220,602	2,254,220,602
Net profit for the period	-	-	19,506,000	-	-	-	-	-	(19,506,000)	-
Appropriation made during the period	-	-	-	-	-	-	-	-	(738,274,238)	(738,274,238)
Cash Dividend	-	-	-	-	-	-	-	-	(738,274,230)	-
Stock Dividend	738,274,230	-	-	-	-	-	-	-	(317,500,000)	(317,500,000)
Coupon Payment Perpetual Bonds	-	-	-	-	-	-	-	-	-	-
Non-Controlling Interest	-	-	-	-	-	-	-	5	(5)	-
Balance as at 30 September 2024	15,503,758,980	1,454,976,750	15,822,237,273	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


Chairman

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

PROPERTIES AND ASSETS	30-09-2025 Taka	31-12-2024 Taka
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) (Including Foreign Currencies)	34,979,820,564	33,000,521,554
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)

OFF BALANCE SHEET ITEMS

	30-09-2025 Taka	31-12-2024 Taka
Contingent Liabilities	218,524,696,782	250,123,379,742
Acceptances & Endorsements	82,249,052,108	105,263,752,167
Letter of Guarantees	55,320,446,965	60,918,919,087
Irrevocable Letter of Credit	64,256,128,723	59,160,060,971
Bills for Collection	16,699,068,986	24,780,647,517
Other contingent Liabilities	-	-
Other Commitments	486,478,000	10,736,246,402
Documentary credit and other short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	486,478,000	10,736,246,402
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>219,011,174,782</u>	<u>260,859,626,144</u>


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director


Chairman

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

	Jan to Sep, 2025 Taka	Jan to Sep, 2024 Taka	Jul to Sep, 2025 Taka	Jul to Sep, 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


Director


Chairman

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

Cash flows from operating activities

Receipts of Interest
Payments of Interest
Receipt of Dividend
Receipt of Fees & Commission
Recoveries from previously written off advances
Payments to employees
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 liabilities

Statutory Deposit
Purchase/Sale of trading securities
Loans and advances to customers
Other Assets
Deposit from Banks
Deposit from customers
Other liabilities

Net cash from operating activities (A)

Cash flows from investing activities

Purchase/Sale of Securities
Purchase of Property, Plant & Equipment

Cash flows from investing activities (B)

Cash flows from financing activities

Receipt from borrowing
Receipt/(payment) from Sub-Ordinated Bond
Cash received from issuing of Right shares
Payment of Cash dividend
Coupon payment on 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

Closing cash and cash equivalent at the end of the period

30-09-2025 Taka	30-09-2024 Taka
52,900,431,364	47,041,179,425
(31,778,947,531)	(19,557,350,815)
235,172,163	219,600,352
4,484,396,403	5,055,968,775
558,235,031	218,624,692
(7,250,186,940)	(7,139,480,222)
(2,833,910,791)	(2,516,854,017)
(3,379,555,976)	(2,092,999,873)
655,624,509	126,203,844
(4,319,295,501)	(4,327,520,924)
9,271,962,731	17,027,371,236
(43,305,073,238)	(959,407,052)
(3,207,039,313)	(428,367,720)
(52,143,679,607)	(61,643,112,433)
(3,732,412,695)	(5,138,642,879)
15,546,997,440	(2,896,090,512)
85,481,750,517	33,896,026,099
8,319,726,661	7,116,977,839
16,232,232,496	(13,025,245,422)
(767,386,451)	(1,776,419,178)
(672,892,699)	(1,196,765,827)
(1,440,279,150)	(2,973,185,005)
(12,606,920,464)	9,858,911,071
(1,376,900,000)	(3,000,000)
-	-
-	(738,274,238)
(300,000,002)	(317,500,000)
(14,283,820,466)	8,800,136,833
508,132,880	(7,198,293,594)
1,065,167,854	1,015,745,928
65,675,561,905	57,363,686,812
67,248,862,640	51,181,139,146


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director


Chairman

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

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

Amount in BDT

For the quarter ended 30 September 2024

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Assets Revaluation Reserve	Investment Revaluation Reserve	Foreign currency translation gain/(loss)	Retained Earnings	Total
Balance as at 01 January 2024	14,765,484,750	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	-	-	-	-	-	-	-	-	-
Restated balance	14,765,484,750	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	-	-	-	-	-	(352,064,725)	-	-	(352,064,725)
Currency translation differences	-	-	-	-	-	-	3,863,231	-	3,863,231
Net profit for the period	-	-	-	-	-	-	-	2,617,124,701	2,617,124,701
Appropriation made during the period	-	-	-	-	-	-	-	(738,274,238)	(738,274,238)
Cash Dividend	-	-	-	-	-	-	-	(738,274,230)	(738,274,230)
Stock Dividend	-	-	-	-	-	-	-	(317,500,000)	(317,500,000)
Coupon Payment Perpetual Bonds	738,274,230	-	-	-	-	-	-	-	-
Balance as at 30 September 2024	15,503,758,980	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	66,019,045	148,994,499	8,593,060,104	44,057,671,953

Amount in BDT


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Chairman

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".

	<u>Jan-Sep'25</u>	<u>Jan-Sep'24</u>	<u>Jul-Sep'25</u>	<u>Jul-Sep'24</u>
Profit after tax:				
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 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.

	<u>30-Sep-25</u>	<u>30-Sep-24</u>
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:

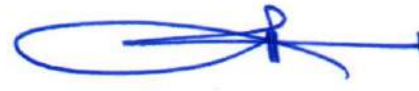
The unaudited financial statements as at and for the quarter ended on 30 September 2025 were approved by the Board on 15 October 2025.



Chief Financial Officer



Company Secretary (Acting)



Managing Director & CEO



Director



Chairman