

United Commercial Bank PLC
Unaudited Consolidated and Separate Financial Statements
For The Quarter Ended 30 June 2025

UNITED COMMERCIAL BANK PLC
CONSOLIDATED BALANCE SHEET
AS AT 30 JUNE 2025
(UNAUDITED)

PROPERTIES AND ASSETS	30-06-2025 Taka	31-12-2024 Taka
Cash	45,299,670,739	45,443,634,157
Cash in Hand (Including Foreign Currencies)	10,695,583,665	12,443,112,603
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	34,604,087,074	33,000,521,554
Balance with other banks & financial institution	15,172,888,272	19,013,303,637
In Bangladesh	7,248,952,997	12,853,680,447
Outside Bangladesh	7,923,935,275	6,159,623,190
Money at call on short notice	5,491,342,800	2,500,000,000
Investments	120,140,454,099	90,756,764,423
Government	104,142,125,477	75,913,616,797
Others	15,998,328,622	14,843,147,626
Loans and Advances	613,468,804,413	578,130,846,373
Loans, Cash Credit, Overdrafts etc.	602,005,564,316	568,147,161,936
Bills purchased and discounted	11,463,240,097	9,983,684,437
Fixed assets including premises, furniture & fixture	19,154,750,506	19,567,070,636
Other assets	18,975,935,602	16,768,471,179
Non-banking assets	18,956,000	3,336,000
Total Assets	837,722,802,431	772,183,426,405
LIABILITIES AND CAPITAL		
Liabilities :		
Borrowings from other banks, financial institutions and agents	62,094,889,433	81,142,166,248
Deposits and other accounts	630,698,413,676	552,225,706,273
Current accounts & other accounts	119,904,094,601	104,192,635,067
Bills Payable	8,428,005,583	6,626,968,382
Savings Bank Deposits	101,853,782,841	93,476,409,174
Term Deposit	354,864,078,302	307,898,284,188
Other Deposits	45,648,452,349	40,031,409,462
Other Liabilities	105,019,023,440	98,818,436,734
Total Liabilities	797,812,326,549	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	15,840,615,452	15,828,739,273
General Reserve	26,577,961	26,577,961
Other Reserve	2,785,060,793	2,767,535,661
Retained Earning	4,299,485,758	4,415,528,335
Total Shareholders' Equity	39,910,475,694	39,997,116,960
Non Controlling Interest	188	190
Total shareholders' Equity with non controlling interest	39,910,475,882	39,997,117,150
Total Liabilities and Shareholders' Equity	837,722,802,431	772,183,426,405

UNITED COMMERCIAL BANK PLC
CONSOLIDATED OFF-BALANCE SHEET ITEMS
AS AT 30 JUNE 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

30-06-2025 Taka	31-12-2024 Taka
230,767,798,525	290,348,725,186
87,539,642,954	132,182,151,345
58,925,463,532	67,080,069,841
63,816,933,346	70,856,687,491
20,485,758,693	20,229,816,509
	-
-	8,142,915,700
-	-
-	8,142,915,700
-	-
-	-
230,767,798,525	298,491,640,886



Chief Financial Officer



Company Secretary (Acting)



Managing Director & CEO



Director



Director

UNITED COMMERCIAL BANK PLC
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE HALF YEAR ENDED ON 30 June 2025
(UNAUDITED)

	January to June 30, 2025 Taka	January to June 30, 2024 Taka	April to June 30, 2025 Taka	April to June 30, 2024 Taka
Interest Income	30,707,891,662	25,849,071,691	16,187,941,168	14,248,085,570
Interest Paid on Deposit and Borrowings	22,622,069,328	15,672,345,451	11,755,242,517	8,718,080,334
Net Interest Income	8,085,822,334	10,176,726,239	4,432,698,651	5,530,005,236
Income from Investment	5,395,729,458	3,913,935,404	2,944,334,322	2,037,231,671
Commission, Exchange and Brokerage	4,150,430,343	5,051,921,395	2,230,492,088	2,775,279,190
Other Operating Income	167,990,516	162,062,240	44,418,204	74,554,288
Total Operating Income (A)	17,799,972,651	19,304,645,279	9,651,943,264	10,417,070,384
OPERATING EXPENSES				
Salary and Allowances	4,981,835,175	5,163,894,386	2,382,792,593	2,595,539,068
Rent, Taxes, Insurance, Electricity etc.	934,645,953	1,121,811,793	413,490,387	599,223,977
Legal Expenses	85,286,281	55,402,173	45,926,765	30,485,944
Postage, Stamps, Telegram, Telephone etc.	112,245,522	128,377,247	52,415,691	63,543,931
Stationery, Printing, Advertisements etc.	726,616,749	886,366,898	504,298,713	486,438,773
Chief Executive's Salary and fees	17,441,686	10,680,000	12,188,186	4,752,000
Director's Fee and other expenses	2,395,611	2,277,096	1,624,000	1,875,193
Auditors Fees	7,545,000	830,002	-27,928,045	-18,071,064
Depreciation and repair of Fixed Assets	1,266,061,287	1,315,862,539	531,576,179	431,467,455
Other Expenses	2,594,526,486	3,103,331,311	1,478,146,009	1,843,551,295
Total Operating Expenses (B)	10,728,599,749	11,788,833,446	5,394,530,478	6,038,806,573
Profit & Loss before provision (C) =(A-B)	7,071,372,902	7,515,811,832	4,257,412,786	4,378,263,812
Provision for Loans & Advance	6,568,057,105	2,978,598,466	4,265,275,732	2,215,380,333
Provision for diminution in value of investments	82,651,216	1,239,234,589	25,114,375	501,719,974
Other provision	-500,456,197	134,342,221	-564,871,751	7,591,702
Total Provision	6,150,252,124	4,352,175,276	3,725,518,356	2,724,692,009
Total Profit before Income Tax	921,120,778	3,163,636,557	531,894,430	1,653,571,802
Provision for Taxation	741,815,065	1,894,391,339	413,058,522	1,021,939,689
Current Tax Expenses	1,721,907,870	2,403,854,459	469,680,808	962,656,675
Deferred Tax Expense/(Income)	(980,092,805)	(509,463,119)	-56,622,286	59,283,014
Net profit after Tax	179,305,713	1,269,245,217	118,835,908	631,632,113
Earning per ordinary share (EPS)	0.12	0.82	0.08	0.41


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director


Director

UNITED COMMERCIAL BANK PLC
CONSOLIDATED CASH FLOW STATEMENT
FOR THE HALF YEAR ENDED ON 30 JUNE 2025
(UNAUDITED)

	30-06-2025	30-06-2024
	Taka	Taka
Cash flows from operating activities		
Receipts of Interest	34,342,263,939	29,557,535,263
Payments of Interest	(22,416,781,742)	(12,745,601,054)
Receipt of Dividend	187,263,833	172,256,738
Receipt of Fees & Commission	3,394,579,295	4,583,418,820
Recoveries from previously written off advances	283,602,635	190,350,187
Payments to employees	(5,142,589,503)	(5,210,346,653)
Payments to suppliers	(2,045,628,587)	(2,247,579,057)
Payment for Advance Income Tax	(2,124,997,161)	(1,632,032,266)
Receipt from other operating activities	102,550,385	100,218,588
Payment for other activities	(2,808,083,043)	(2,944,956,663)
Operating profit before changes in operating assets and Liabilities	3,772,180,051	9,823,263,903
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	(28,352,207,509)	(20,302,259,966)
Purchase/Sale of trading securities	(100,881,848)	(699,320,027)
Loans and advances to customers	(33,739,087,200)	(51,536,318,434)
Other Assets	(2,946,502,201)	(2,097,001,294)
Deposit from Banks	8,744,760,342	(2,258,841,448)
Deposit from customers	69,725,625,366	72,629,462,586
Other liabilities	3,565,498,889	4,456,534,048
Net cash from operating activities (A)	20,669,385,890	10,015,519,368
Cash flows from investing activities		
(Purchase)/Sale of Securities	(910,137,495)	(824,046,559)
(Purchase)/Sale of Property, Plant & Equipment	(493,635,036)	(1,323,822,580)
Cash flows from investing activities (B)	(1,403,772,531)	(2,147,869,139)
Cash flows from financing activities		
(Payment to)/Receipt from borrowing	(19,877,516,241)	(2,288,849,920)
Payment of Sub-Ordinated Bond	(766,900,000)	284,700,000
Cash received from issuing of shares	-	-
Cash dividend payment	-	-
Coupon payment of Perpetual Bond	(285,000,001)	(302,500,000)
Net cash from financing activities (C)	(20,929,416,242)	(2,306,649,920)
Net cash increase/decrease (A+B+C)	(1,663,802,883)	5,561,000,309
Effects of the changes of exchange rate on cash and cash equivalents*	686,104,795	714,968,323
Cash and cash equivalent at beginning of the year	66,952,061,595	58,641,710,871
Closing cash and cash equivalent at the end of the period	65,974,363,509	64,917,679,505


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director


Director

UNITED COMMERCIAL BANK PLC
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED ON 30 June 2025
(UNAUDITED)

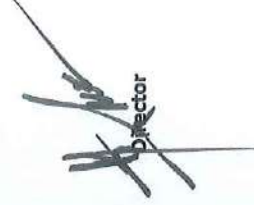
Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Assets Revaluation Reserve	Investment revaluation Reserve	Foreign currency translation gain/(loss)	Non Controlling Interest	Retained Earnings	Total
Balance as at 01 January 2025	15,503,758,980	1,454,976,750	15,828,739,273	26,577,961	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	-	-	-	-	-	16,678,184	-	-	-	16,678,184
Surplus/Deficit revaluation of investments	-	-	-	-	-	-	846,948	-	-	846,948
Currency Translation adjustment	-	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	-	180,833,601	180,833,601
Transfer to the statutory reserve	-	-	11,876,180	-	-	-	-	-	(11,876,180)	-
Cash Dividend	-	-	-	-	-	-	-	-	-	-
Stock Dividend	-	-	-	-	-	-	-	-	-	-
Coupon Payment Perpetual Bond	-	-	-	-	-	-	-	-	(285,000,001)	-
Non Controlling Interest	-	-	-	-	-	-	-	(2)	2	-
Balance as at June 30, 2025	15,503,758,980	1,454,976,750	15,840,615,453	26,577,961	2,534,101,559	97,031,646	153,927,588	188	4,299,485,757	39,910,475,882
Balance as at June 30, 2024	14,765,484,750	1,454,976,750	15,815,735,274	26,577,961	2,534,101,559	66,688,748	146,908,787	190	7,385,214,555	42,366,305,413


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director


Director

UNITED COMMERCIAL BANK PLC
BALANCE SHEET
AS AT 30 JUNE 2025
(UNAUDITED)

<u>PROPERTIES AND ASSETS</u>	30-06-2025 Taka	31-12-2024 Taka
Cash	45,299,377,025	45,443,390,740
Cash in Hand (Including Foreign Currencies)	10,695,289,951	12,442,869,186
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	34,604,087,074	33,000,521,554
Balance with other banks & financial institution	13,882,851,990	17,724,645,465
In Bangladesh	5,958,916,716	11,565,022,275
Outside Bangladesh	7,923,935,275	6,159,623,190
Money at call on short notice	5,491,342,800	2,500,000,000
Investments	117,236,571,060	87,851,387,227
Government	103,447,643,543	75,068,296,150
Others	13,788,927,517	12,783,091,077
Loans and Advances	608,159,281,232	572,828,869,287
Loans, Cash Credit, Overdrafts etc.	596,696,041,135	562,845,184,850
Bills purchased and discounted	11,463,240,097	9,983,684,437
Fixed assets including premises, furniture & fixture	16,661,945,087	17,056,580,533
Other assets	27,889,425,466	25,371,267,219
Non-banking assets	18,956,000	3,336,000
Total Assets	834,639,750,659	768,779,476,471
<u>LIABILITIES AND CAPITAL</u>		
Liabilities :		
Borrowings from other banks, financial institutions and agents	60,774,694,878	79,786,237,601
Deposits and other accounts	632,043,621,878	554,215,267,256
Current accounts & other accounts	121,249,302,803	106,182,196,050
Bills Payable	8,428,005,583	6,626,968,382
Savings Bank Deposits	101,853,782,841	93,476,409,174
Fixed Deposit	354,864,078,302	307,898,284,188
Other Deposits	45,648,452,349	40,031,409,462
Other Liabilities	99,911,458,004	92,987,149,524
Total Liabilities	792,729,774,760	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	2,785,188,866	2,767,663,734
Retained Earning	6,409,290,286	6,307,661,613
Total Shareholders' Equity	41,909,975,898	41,790,822,092
Total Liabilities and Shareholders' Equity	834,639,750,659	768,779,476,471

UNITED COMMERCIAL BANK PLC
OFF-BALANCE SHEET ITEMS
AS AT 30 JUNE 2025
(UNAUDITED)

OFF BALANCE SHEET ITEMS

Contingent Liabilities

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

30-06-2025 Taka	31-12-2024 Taka
230,767,798,525	290,348,725,186
87,539,642,954	132,182,151,345
58,925,463,532	67,080,069,841
63,816,933,346	70,856,687,491
20,485,758,693	20,229,816,509
-	-

Other Commitments

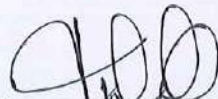
Documentary credit and other short term trade related transactions
Forward assets purchased and forward deposits placed
Undrawn note issuance and revolving underwriting facilities
Undrawn formal standby facilities, credit lines and other commitments

-	8,142,915,700
-	-
-	8,142,915,700
-	-
-	-

Total Off-Balance sheet items including contingent liabilities **230,767,798,525** **298,491,640,886**



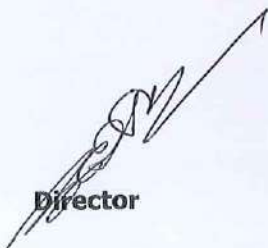
Chief Financial Officer



Company Secretary (Acting)



Managing Director & CEO



Director



Director

UNITED COMMERCIAL BANK PLC
PROFIT AND LOSS ACCOUNT
FOR THE HALF YEAR ENDED ON 30 June 2025
(UNAUDITED)

January to June 30, 2025 Taka	January to June 30, 2024 Taka	April to June 30, 2025 Taka	April to June 30, 2024 Taka
-------------------------------------	-------------------------------------	-----------------------------------	-----------------------------------

Interest Income
Interest Paid on Deposit and Borrowings
Net Interest Income
Income from Investment
Commission, Exchange and Brokerage
Other Operating Income

30,706,996,612	25,636,644,924	16,213,793,074	14,150,257,170
22,643,754,410	15,673,367,025	11,784,620,254	8,713,668,872
8,063,242,202	9,963,277,899	4,429,172,820	5,436,588,298
5,254,053,668	3,842,133,424	2,880,644,411	1,997,451,968
3,735,258,419	4,443,546,004	1,969,858,462	2,504,563,551
108,813,019	96,113,543	75,084,756	42,155,313

Total Operating Income (A)

17,161,367,308 18,345,070,871 9,354,760,449 9,980,759,129

OPERATING EXPENSES

Salary and Allowances
Rent, Taxes, Insurance, Electricity etc.
Legal Expenses
Postage, Stamps, Telecommunication etc.
Stationery, Printing, Advertisements etc.
Chief Executive's Salary and fees
Director's Fee and other expenses
Auditors Fees
Depreciation and repair of Fixed Assets
Other Expenses

4,780,270,008	4,768,527,635	2,363,202,574	2,401,013,797
779,871,200	1,110,997,090	264,060,824	593,240,993
82,480,468	49,052,132	44,544,797	26,290,326
107,061,257	119,469,591	51,688,596	58,739,191
715,993,557	842,993,302	501,007,658	463,531,724
10,300,000	10,680,000	5,150,000	4,840,000
2,020,500	1,887,096	1,345,500	1,555,193
7,265,000	747,502	4,265,000	431,251
1,163,725,014	1,244,241,530	541,817,816	614,533,362
2,367,270,009	2,589,532,471	1,270,166,288	1,353,321,561

Total Operating Expenses (B)

10,016,257,014 10,738,128,349 5,047,249,052 5,517,497,399

Profit & Loss before provision (C) = (A-B)

7,145,110,294 7,606,942,522 4,307,511,397 4,463,261,730

Provision for Loans & Advance
Provision for diminution in value of investments
Other provision

6,546,880,841	2,978,552,943	4,244,105,907	2,215,368,875
64,521,919	1,195,108,327	29,720,218	477,213,567
(500,456,197)	134,342,221	(564,871,751)	7,591,702

Total Provision

6,110,946,563 4,308,003,492 3,708,954,374 2,700,174,145

Total Profit before Income Tax

1,034,163,731 3,298,939,031 598,557,023 1,763,087,586

Provision for Taxation

648,085,056 1,749,701,290 372,135,191 970,805,291

Current Tax Expenses
Deferred Tax Expense/(Income)

1,625,809,178	2,257,705,502	426,769,119	907,786,571
(977,724,122)	(508,004,212)	(54,633,928)	63,018,720

Net profit after Tax

386,078,675 1,549,237,740 226,421,832 792,282,294

Earning per ordinary share (EPS)

0.25	1.00	0.15	0.51
-------------	-------------	-------------	-------------


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director


Director

UNITED COMMERCIAL BANK PLC
CASH FLOW STATEMENT
FOR THE HALF YEAR ENDED ON 30 JUNE 2025
(UNAUDITED)

	30-06-2025	30-06-2024
	Taka	Taka
Cash flows from operating activities		
Receipts of Interest	34,073,641,257	29,130,850,043
Payments of Interest	(22,290,029,461)	(12,639,766,478)
Receipt of Dividend	151,045,596	149,670,000
Receipt of Fees & Commission	3,049,155,383	3,728,577,681
Recoveries from previously written off advances	283,602,635	190,350,187
Payments to employees	(4,790,570,008)	(4,779,207,635)
Payments to suppliers	(1,815,631,873)	(1,674,945,615)
Payment for Advance Income Tax	(2,031,269,605)	(1,430,174,334)
Receipt from other operating activities	62,623,046	93,564,692
Payment for other activities	(2,746,621,913)	(2,877,624,545)
Operating profit before changes in operating assets and Liabilities	3,945,945,057	9,891,293,996
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	(28,352,207,509)	(20,302,259,966)
Purchase/Sale of trading securities	(205,385,990)	(381,038,545)
Loans and advances to customers	(35,330,411,945)	(53,410,844,813)
Other Assets	(2,684,308,099)	(2,078,349,239)
Deposit from Banks	8,744,760,342	(2,258,841,448)
Deposit from customers	69,083,594,282	72,505,821,472
Other liabilities	3,696,139,225	4,341,384,720
Net cash from operating activities (A)	18,898,125,363	8,307,166,176
Cash flows from investing activities		
Purchase/Sale of Securities	(839,386,451)	(1,030,000,000)
Purchase of Property, Plant & Equipment	(439,827,615)	(1,304,904,000)
Cash flows from investing activities (B)	(1,279,214,065)	(2,334,904,000)
Cash flows from financing activities		
Receipt from borrowing	(18,244,642,723)	(359,761,373)
Sub-Ordinated Bond	(766,900,000)	284,700,000
Cash received from issuing of Right shares	-	-
Coupon payment of perpetual bond	(285,000,001)	(302,500,000)
Cash dividend payment	-	-
Net cash from financing activities (C)	(19,296,542,724)	(377,561,373)
Net cash increase/decrease (A+B+C)	(1,677,631,426)	5,594,700,803
Effects of the changes of exchange rate on cash and cash equivalents*	686,103,035	714,968,323
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	64,684,033,515	63,673,355,939



Chief Financial Officer



Company Secretary (Acting)



Managing Director & CEO



Director



Director

UNITED COMMERCIAL BANK PLC
STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED ON 30 June 2025
(UNAUDITED)

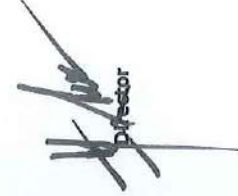
Amount in BDT

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	6,307,661,613	41,790,822,092
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	41,790,822,092
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	16,678,184	-	-	16,678,184
Currency translation differences	-	-	-	-	-	-	846,948	-	846,948
Net profit for the period	-	-	-	-	-	-	-	386,628,674	386,628,674
Appropriation made during the period	-	-	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-	-	-
Stock Dividend	-	-	-	-	-	-	-	-	-
Coupon Payment Perpetual Bond	-	-	-	-	-	-	-	(285,000,001)	(285,000,001)
Balance as at June 30, 2025	15,503,758,980	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	97,031,646	154,055,661	6,409,290,286	41,909,975,898
Balance as at June 30, 2024	14,765,484,750	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	237,305,587	146,908,787	9,016,721,611	43,912,260,060


Chief Financial Officer


Company Secretary (Acting)


Managing Director & CEO


Director

United Commercial Bank PLC
Selective Notes to the financial statements
as at and for the half year ended 30 June 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 Tk. 46 crore mainly due to the increase of 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 2024 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-Jun'25</u>	<u>Jan-Jun'24</u>	<u>Apr-Jun'25</u>	<u>Apr-Jun'24</u>
Profit after tax:				
Profit after tax for the period (Bank)	386,078,675	1,549,237,740	226,421,832	792,282,294
Profit after tax for the period (Consolidated)	180,283,601	1,269,245,217	119,813,797	631,632,113
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)	0.25	1.00	0.15	0.51
Basic Earnings per share (EPS) - (Consolidated)	0.12	0.82	0.08	0.41

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-Jun-25</u>	<u>30-Jun-24</u>
07. Net Asset Value Per Share (NAVPS)		
Net Asset Value Per Share (NAVPS) - Banks	27.03	28.32
Net Asset Value Per Share (NAVPS) - Consolidated	25.74	27.33
08. Net Operating Cash Flow Per Share (NOCFPS)		
Net Operating Cash Flow Per Share (NOCFPS) - Banks	12.19	5.36
Net Operating Cash Flow Per Share (NOCFPS) - Consolidated	13.33	6.46

09. Events after the reporting period

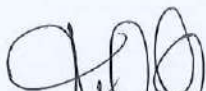
There are no events after the reposting period.

10. Approval of 1st half yearly unaudited financial statements:

The 1st half yearly financial statements as at and for the period ended on 30 June 2025 were approved by the Board on 28 July 2025.



Chief Financial Officer



Company Secretary (Acting)



Managing Director & CEO



Director



Director