## 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	31-12-2024
Cash In Hand (Including Foreign Currencies)         45,299,670,739         45,434,634,157           Cash in Hand (Including Foreign Currencies)         10,695,833,665         12,443,112,603           Including Foreign Currencies         34,604,097,074         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         104,142,125,477         75,913,616,797           Others         15,998,238,622         14,843,147,662           Loans and Advances         613,468,804,413         578,130,147,61,936           Loans, Cash Credit, Overdrafts etc.         602,005,554,316         588,147,161,936           Bills purchased and discounted         19,154,750,506         19,567,070,636           Other assets         18,975,935,602         16,768,471,179           Non-banking assets         18,975,935,602         16,768,471,179           Non-banking assets         18,956,000         3,336,000           Total Assets         33,946,941         104,192,635,657           Current accounts & other accounts<	PROPERTIES AND ASSETS		
Cash in Hand (Including Foreign Currencies)         10,695,833,665         12,443,112,603           Balance with other banks & financial institution         15,172,888,272         19,013,303,637           In Bangladetsh angladetsh angladetsh angladetsh         7,249,952,997         12,853,6601,199           Money at call on short notice         5,491,342,800         2,500,000,000           Investments         100,140,454,099         90,756,764,423           Government         104,142,125,477         75,913,616,797           Others         613,468,804,413         578,130,846,873           Loans and Advances         613,468,804,413         578,130,846,873           Loans, Cash Credit, Overdrafts etc.         602,005,564,316         16,681,471,161,936           Bills purchased and discounted         19,154,750,506         19,567,070,636           Other assets         18,975,935,602         16,768,471,179           Non-banking assets         18,975,935,602         16,768,471,179           Non-banking assets         18,975,935,602         16,768,471,179           Itabilities:         837,722,802,431         772,183,426,405           Deposits and other accounts         62,094,889,433         81,142,166,248           Current accounts & other accounts         119,994,994,601         19,419,2635,657           <		***************************************	
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 In Bangladesh Outside Bangladesh (7,249,55,997)         12,835,660,447         7,249,552,997         12,835,660,447         6,159,623,199           Money at call on short notice         5,491,342,800         2,500,000,000         4,500,000,000         90,756,764,423         104,142,155,477         75,913,616,797         75,			
Remarks   15,172,888,272   19,013,303,637   17,248,952,975   12,853,680,447   7,243,952,975   12,853,680,447   7,223,933,275   12,853,680,447   7,223,933,275   12,853,680,447   7,223,933,275   12,853,680,447   7,223,933,275   12,853,680,447   7,223,933,275   12,853,680,447   7,223,933,275   12,853,680,447   7,223,933,275   12,853,680,447   12,854,099   12,853,680,447   12,854,099   10,142,125,477   12,913,616,797   15,998,328,622   14,843,147,626   15,998,328,622   14,843,147,626   15,998,328,622   14,843,147,626   16,988,328,622   14,843,147,626   11,463,240,097   14,843,147,626   11,463,240,097   16,768,471,161,936   11,463,240,097   19,567,070,636   18,975,935,602   19,975,128,3426,405   19,975,128,35,675,35,681   19,975,128,3426,405   19,975,128,35,675,35,681   19,975,128,3426,405   19,975,128,35,675,35,681   19,975,128,362,362,362,362,362,362,362,362,362,362			
Balance with other banks & financial institution   15,172,888,272   19,013,303,637   12,853,680,447   7,248,952,977   12,853,680,447   7,248,952,977   6,159,623,190   10,00		34,604,087,074	33,000,521,554
In Bargladesh         7,248,952,997         12,833,860,447         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         613,468,804,413         578,130,846,373           Loans and Advances         613,468,804,413         578,130,846,373           Bills purchased and discounted         610,2005,564,316         568,147,161,936           Bills purchased and discounted         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         119,904,094,601         104,192,635,067           Bills Payable         630,698,413,676         552,225,706,273           Current accounts         630,698,413,676         552,225,706,273           Bills Payable         8,428,005,833         94,289,469,332         94,289,469,332         94,289,469,332         94,289,469,332         94,289,469,332         94,289,469,332         94,289,469,332         94,289,469,332	(Including Foreign Currencies)		
In Bargladesh         7,248,952,997         12,833,860,447         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         110,4142,125,477         75,913,616,797           Others         613,468,804,413         578,130,846,373           Loans, Cash Credit, Overdrafts etc.         602,005,564,316         588,147,161,936           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         119,904,094,601         104,192,635,67           Bills Payable         630,698,413,676         552,225,706,273           Current accounts         630,698,413,676         552,225,706,273           Bills Payable         8,428,005,583         9,668,982         93,784,699,174           Savings Bank Deposits         119,904,094,601         104,192,635,067         96,269,689,832	Balance with other banks & financial institution	15.172.888.272	19.013.303.637
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         163,983,284,672         75,913,616,797           Loans and Advances         613,468,804,413         578,130,846,273           Loans, Cash Credit, Overdrafts etc.         6602,005,564,316         811,463,240,097         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         11	And the same of th	7,248,952,997	
120,140,454,099   90,756,764,423   104,142,125,477   75,913,616,797   15,998,328,622   14,843,147,626   14,843,147,147,147,148,148,148,148,148,148,148,148,148,148			
120,140,454,099   90,756,764,423   104,142,125,477   75,913,616,797   15,998,328,622   14,843,147,626   14,843,147,147,147,148,148,148,148,148,148,148,148,148,148			
Covernment Others         104,142,125,477 15,998,328,622         17,913,616,797 15,998,328,622         14,843,147,626           Loans and Advances Loans, Cash Credit, Overdrafts etc. Bills purchased and discounted         613,468,804,413 5661,309 5681,471,619,36 5681,471,619,36 569,147,161,936 9,983,684,437         578,130,846,373 5681,471,619,36 569,187,161,936 569,187,161,936 9,983,684,437           Fixed assets including premises, furniture & fixture         19,154,750,506 19,567,070,636         19,567,070,636           Other assets         18,975,935,602 16,768,471,179         16,768,471,179           Non-banking assets         18,975,935,602 16,768,471,179         772,183,426,405           LIABILITIES AND CAPITAL         Liabilities:           Borrowings from other banks, financial institutions and agents         62,094,889,433 81,142,166,248         81,142,166,248           Deposits and other accounts         119,904,094,601 119,904,904,801 119,904,904,801 119,904,904,801 119,904,904,801 119,904,904,801 119,904,904,801 119,904,904,8	Money at call on short notice	5,491,342,800	2,500,000,000
Covernment Others         104,142,125,477 15,998,328,622         17,913,616,797 15,998,328,622         14,843,147,626           Loans and Advances Loans, Cash Credit, Overdrafts etc. Bills purchased and discounted         613,468,804,413 5661,309 5681,471,619,36 5681,471,619,36 569,147,161,936 9,983,684,437         578,130,846,373 5681,471,619,36 569,187,161,936 569,187,161,936 9,983,684,437           Fixed assets including premises, furniture & fixture         19,154,750,506 19,567,070,636         19,567,070,636           Other assets         18,975,935,602 16,768,471,179         16,768,471,179           Non-banking assets         18,975,935,602 16,768,471,179         772,183,426,405           LIABILITIES AND CAPITAL         Liabilities:           Borrowings from other banks, financial institutions and agents         62,094,889,433 81,142,166,248         81,142,166,248           Deposits and other accounts         119,904,094,601 119,904,904,801 119,904,904,801 119,904,904,801 119,904,904,801 119,904,904,801 119,904,904,801 119,904,904,8	Younghuanta	120 140 454 000	00 756 764 433
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         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         Elimination of the banks, financial institutions and agents         62,094,889,433         81,142,166,248           Deposits and other accounts         119,904,094,601         104,192,635,067         610,253,067         610,25			
Loans and Advances			
Loans, Cash Credit, Overdrafts etc.         602,005,564,315         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         Trail Capital State Sta	Outers	13,330,320,022	14,043,147,020
Loans, Cash Credit, Overdrafts etc.         602,005,564,315         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         Trail Capital State Sta	Loans and Advances	613,468,804,413	578,130,846,373
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         Lisabilities:           Borrowings from other banks, financial institutions and agents         62,094,889,433         81,142,166,248           Deposits and other accounts         119,904,094,601         104,192,635,067         6,526,968,382         6,			
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           Current accounts & 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 Liabilities         105,019,023,440         98,818,436,734           Other Liabilities         797,812,326,549         732,186,309,255           Capital/Shareholders' Equity         15,503,758,980         15,503,758,980         15,503,758,980           Statutory Reserve         15,840,615,452         15,828,739,273           General Reserve         2,6577,961         26,577,961         26,577,961           Other Reserve         2,785,800,793         4,715,5861         4,145,528,335		11,463,240,097	9,983,684,437
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           Current accounts & 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 Liabilities         105,019,023,440         98,818,436,734           Other Liabilities         797,812,326,549         732,186,309,255           Capital/Shareholders' Equity         15,503,758,980         15,503,758,980         15,503,758,980           Statutory Reserve         15,840,615,452         15,828,739,273           General Reserve         2,6577,961         26,577,961         26,577,961           Other Reserve         2,785,800,793         4,715,5861         4,145,528,335			
Non-banking assets   18,956,000   3,336,000     Total Assets   837,722,802,431   772,183,426,405     LIABILITIES AND CAPITAL     Liabilities :	Fixed assets including premises, furniture & fixture	19,154,750,506	19,567,070,636
Total Assets   837,722,802,431   772,183,426,405	Other assets	18,975,935,602	16,768,471,179
Total Assets   837,722,802,431   772,183,426,405	Non hanking accets	10.056.000	2 226 000
LIABILITIES AND CAPITAL  Liabilities:  Borrowings from other banks, financial institutions and agents  Deposits and other accounts Current accounts & other accounts Bills Payable & 8,428,005,583 & 6,526,968,382 & 6,626,968,322 & 6,626,968,322 & 6,626,968,322 & 6,626,968,322 & 6,626,968,322 & 6,626,968,322 & 6,626,968,322 & 6,626,968	Non-panking assets	10,930,000	3,330,000
Deposits and other accounts	Total Assets	837,722,802,431	772,183,426,405
Deposits and other accounts			
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         797,812,326,549         732,186,309,255           Capital/Shareholders' Equity           Paid up Capital         1,5503,758,980         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         4,99,485,758         4,415,528,335           Total Shareholders' Equity         39,910,475,694         39,997,116,960           Non Controlling Interest         39,910,475,882         39,997,117,150	LIABILITIES AND CAPITAL		
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         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	Liabilities :		
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         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	Borrowings from other banks, financial institutions	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           Chail 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	[[전문사기 [] [전문사기 [전문사기 [] [프라이크 [] [전문사기 [] [전문사기 [] [전문사기 [] [] [전문사기 [] [] [전문사기 [] [] [] [] [] [] [] [] [] [[ [ [ [ [		
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         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         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		400 400 440 4T4	
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       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	TO SHALL BE AND A SHALL SHALL AND A SHALL		
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			
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         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           Total shareholders' Equity with non controlling interest         39,910,475,882         39,997,117,150			
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         503,758,980         15,503,758,980			
Other Liabilities         105,019,023,440         98,818,436,734           Total Liabilities         797,812,326,549         732,186,309,255           Capital/Shareholders' Equity         5,503,758,980         15,503,758,			
Total Liabilities         797,812,326,549         732,186,309,255           Capital/Shareholders' Equity         797,812,326,549         732,186,309,255           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	Otter Deposito	10/0 10/102/0 13	10,002,103,102
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	Other Liabilities	105,019,023,440	98,818,436,734
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         Total shareholders' Equity with non controlling interest       39,910,475,882       39,997,117,150	Total Liabilities	797,812,326,549	732,186,309,255
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         Total shareholders' Equity with non controlling interest       39,910,475,882       39,997,117,150	Capital/Shareholders' Equity		
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		15,503,758,980	15,503,758,980
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	The second of th		
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	Statutory Reserve	15,840,615,452	15,828,739,273
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	General Reserve	26 577 961	26,577,961
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	General Reserve		
Non Controlling Interest 188 190  Total shareholders' Equity with non controlling interest 39,910,475,882 39,997,117,150	Other Reserve	2,785,060,793	2,767,535,661
Total shareholders' Equity with non controlling interest 39,910,475,882 39,997,117,150	Other Reserve Retained Earning	2,785,060,793 4,299,485,758	2,767,535,661 4,415,528,335
	Other Reserve Retained Earning Total Shareholders' Equity	2,785,060,793 4,299,485,758 <b>39,910,475,694</b>	2,767,535,661 4,415,528,335 <b>39,997,116,960</b>
Total Liabilities and Shareholders' Equity 837,722,802,431 772,183,426,405	Other Reserve Retained Earning Total Shareholders' Equity Non Controlling Interest	2,785,060,793 4,299,485,758 <b>39,910,475,694</b> 188	2,767,535,661 4,415,528,335 <b>39,997,116,960</b> 190
	Other Reserve Retained Earning Total Shareholders' Equity Non Controlling Interest Total shareholders' Equity with non controlling interest	2,785,060,793 4,299,485,758 <b>39,910,475,694</b> 188 <b>39,910,475,882</b>	2,767,535,661 4,415,528,335 <b>39,997,116,960</b> 190 <b>39,997,117,150</b>

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

OFF BALANCE SHEET ITEMS	30-06-2025 <u>Taka</u>	31-12-2024 <u>Taka</u>
CONTINGENT LIABILITIES	230,767,798,525	290,348,725,186
Acceptances & Endorsements	87,539,642,954	132,182,151,345
Letter of Guarantees	58,925,463,532	67,080,069,841
Irrevocable Letter of Credit	63,816,933,346	70,856,687,491
Bills for Collection	20,485,758,693	20,229,816,509
Other contingent Liabilities		#1
Other Commitments		8,142,915,700
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities	-	8,142,915,700
Undrawn formal standby facilities, credit lines and other commitments	- ]	
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

## 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
T. L T	20 707 004 663	25 040 071 601	16 107 041 160	14 240 000 070
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** 

pirector

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

(UNAUDITED)

(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	3,772,180,051	9,823,263,903
operating assets and Liabilities		
To a large the property and lightlifting		
Increase / Decrease in operating assets and liabilities	(28,352,207,509)	(20,302,259,966)
Statutory Deposit Purchase/Sale of trading securities	(100,881,848)	(699,320,027)
	(33,739,087,200)	(51,536,318,434)
Loans and advances to customers	(2,946,502,201)	(2,097,001,294)
Other Assets	8,744,760,342	(2,258,841,448)
Deposit from Banks	69,725,625,366	72,629,462,586
Deposit from customers	3,565,498,889	4,456,534,048
Other liabilities  Net cash from operating activities ( A )	20,669,385,890	10,015,519,368
Net cash from operating activities ( A )	20,003,303,030	20/020/020/000
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		The second second second
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** 

irector

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

										The state of the s
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	15,503,758,980 1,454,976,750 15,828,739,273	15,828,739,273	26,577,961	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	061	4,415,528,335	39,997,117,150
Surplus/Deficit on revaluation of properties		•		•	•			Ü	•	
Surplus/Deficit revaluation of investments	•			9		16,678,184	-	•		16,678,184
Currency Translation adjustment	٠	•	•	1	,	-	846,948	•	·	846,948
Net profit for the period	3	•	•	,	1	*	ř	ř	180,833,601	180,833,601
Transfer to the statutory reserve	t	•	11,876,180			•	1		(11,876,180)	
Cash Dividend					•	•	•	•		•
Stock Dividend										■ Control of the con
Coupon Payment Perpetual Bond	S 1	•		21	4				(285,000,001)	(285,000,001)
Non Controlling Interest				•				(2)	2	
Balance as at June 30, 2025	15,503,758,980	1,454,976,750	15,503,758,980   1,454,976,750   15,840,615,453	26,577,961	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	1.454.976.750	15.815.735.274	26.577.961	26.577.961 2.534.101.559	66,688,748	146,908,787	190	7,385,214,555	42,366,305,413

Managing Director & CEO

Chief Financial Officer

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

	30-06-2025	31-12-2024
PROPERTIES AND ASSETS	<u>Taka</u>	<u>Taka</u>
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)	34,604,087,074	33,000,521,554
(Including Foreign Currencies)	W-	
	42 002 054 000	17,724,645,465
Balance with other banks & financial institution	13,882,851,990	
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
	117,236,571,060	87,851,387,227
Investments	103,447,643,543	75,068,296,150
Government		12,783,091,077
Others	13,788,927,517	12,763,091,077
Loans and Advances	608,159,281,232	572,828,869,287
Loans, Cash Credit, Overdrafts etc.	596,696,041,135	562,845,184,850
	11,463,240,097	9,983,684,437
Bills purchased and discounted	11, 100/2 10/037	2/200/11/1/
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
LIABILITIES AND CAPITAL		
Liabilities:		70 706 337 604
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	0 400 005 500	6,626,968,38
Dina Lavudiu	8,428,005,583	
		93,476,409,17
Savings Bank Deposits	8,428,005,583 101,853,782,841 354,864,078,302	
Savings Bank Deposits Fixed Deposit	101,853,782,841	307,898,284,18
Savings Bank Deposits Fixed Deposit Other Deposits	101,853,782,841 354,864,078,302	307,898,284,18 40,031,409,46
Savings Bank Deposits Fixed Deposit Other Deposits Other Liabilities	101,853,782,841 354,864,078,302 45,648,452,349 <b>99,911,458,004</b>	307,898,284,18 40,031,409,46 <b>92,987,149,52</b>
Savings Bank Deposits Fixed Deposit Other Deposits Other Liabilities Total Liabilities	101,853,782,841 354,864,078,302 45,648,452,349	307,898,284,18 40,031,409,46 <b>92,987,149,52</b>
Savings Bank Deposits Fixed Deposit Other Deposits  Other Liabilities  Total Liabilities  Capital/Shareholders' Equity	101,853,782,841 354,864,078,302 45,648,452,349 <b>99,911,458,004</b> <b>792,729,774,760</b>	307,898,284,18 40,031,409,46 <b>92,987,149,52</b> <b>726,988,654,38</b>
Savings Bank Deposits Fixed Deposit Other Deposits  Other Liabilities  Total Liabilities  Capital/Shareholders' Equity Paid up Capital	101,853,782,841 354,864,078,302 45,648,452,349 <b>99,911,458,004</b> <b>792,729,774,760</b>	307,898,284,18 40,031,409,46 <b>92,987,149,52</b> <b>726,988,654,38</b> 15,503,758,98
Savings Bank Deposits Fixed Deposit Other Deposits  Other Liabilities  Total Liabilities  Capital/Shareholders' Equity Paid up Capital	101,853,782,841 354,864,078,302 45,648,452,349 <b>99,911,458,004</b> <b>792,729,774,760</b> 15,503,758,980 1,454,976,750	307,898,284,18 40,031,409,46 <b>92,987,149,52</b> <b>726,988,654,38</b> 15,503,758,98 1,454,976,75
Savings Bank Deposits Fixed Deposit Other Deposits  Other Liabilities  Total Liabilities  Capital/Shareholders' Equity Paid up Capital Share Premium	101,853,782,841 354,864,078,302 45,648,452,349 99,911,458,004 792,729,774,760 15,503,758,980 1,454,976,750 15,730,183,055	307,898,284,18 40,031,409,46 <b>92,987,149,52</b> <b>726,988,654,38</b> 15,503,758,98 1,454,976,75 15,730,183,05
Savings Bank Deposits Fixed Deposit Other Deposits  Other Liabilities  Total Liabilities  Capital/Shareholders' Equity Paid up Capital Share Premium Statutory Reserve	101,853,782,841 354,864,078,302 45,648,452,349 99,911,458,004 792,729,774,760 15,503,758,980 1,454,976,750 15,730,183,055 26,577,961	307,898,284,18 40,031,409,46 <b>92,987,149,52</b> <b>726,988,654,38</b> 15,503,758,98 1,454,976,75 15,730,183,05 26,577,96
Savings Bank Deposits Fixed Deposit Other Deposits  Other Liabilities  Total Liabilities  Capital/Shareholders' Equity Paid up Capital Share Premium Statutory Reserve General Reserve	101,853,782,841 354,864,078,302 45,648,452,349 99,911,458,004 792,729,774,760 15,503,758,980 1,454,976,750 15,730,183,055 26,577,961 2,785,188,866	307,898,284,18 40,031,409,46 <b>92,987,149,52</b> <b>726,988,654,38</b> 15,503,758,98 1,454,976,75 15,730,183,05 26,577,96 2,767,663,73
Savings Bank Deposits Fixed Deposit Other Deposits Other Liabilities Total Liabilities	101,853,782,841 354,864,078,302 45,648,452,349 99,911,458,004 792,729,774,760 15,503,758,980 1,454,976,750 15,730,183,055 26,577,961 2,785,188,866 6,409,290,286	307,898,284,18: 40,031,409,46; <b>92,987,149,52 726,988,654,380</b> 15,503,758,98: 1,454,976,75: 15,730,183,05: 26,577,96: 2,767,663,73: 6,307,661,61
Savings Bank Deposits Fixed Deposit Other Deposits  Other Liabilities  Total Liabilities  Capital/Shareholders' Equity Paid up Capital Share Premium Statutory Reserve General Reserve Other Reserve	101,853,782,841 354,864,078,302 45,648,452,349 99,911,458,004 792,729,774,760 15,503,758,980 1,454,976,750 15,730,183,055 26,577,961 2,785,188,866	93,476,409,174 307,898,284,183 40,031,409,465  92,987,149,524  726,988,654,380  15,503,758,980 1,454,976,750 15,730,183,053 26,577,963 2,767,663,734 6,307,661,613 41,790,822,092 768,779,476,473

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

OFF BALANCE SHEET ITEMS	30-06-2025 <u>Taka</u>	31-12-2024 <u>Taka</u>
Contingent Liabilities	230,767,798,525	290,348,725,186
Acceptances & Endorsements	87,539,642,954	132,182,151,345
Letter of Guarantees	58,925,463,532	67,080,069,841
Irrevocable Letter of Credit	63,816,933,346	70,856,687,491
Bills for Collection	20,485,758,693	20,229,816,509
Other contingent Liabilities		-
Other Commitments	-	8,142,915,700
Documentary credit and other short term trade related transactions	-	
Forward assets purchased and forward deposits placed	niin d	8,142,915,700
Undrown note issuance and revolving underwriting facilities	3 <del>7</del> .	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
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

### 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
	30,706,996,612	25,636,644,924	16,213,793,074	14,150,257,170
Interest Income		15,673,367,025	11,784,620,254	8,713,668,872
Interest Paid on Deposit and Borrowings	22,643,754,410 <b>8,063,242,202</b>	9,963,277,899	4,429,172,820	5,436,588,298
Net Interest Income	5,254,053,668	3,842,133,424	2,880,644,411	1,997,451,968
Income from Investment	3,735,258,419	4,443,546,004	1,969,858,462	2,504,563,551
Commission, Exchange and Brokerage Other Operating Income	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	4,780,270,008	4,768,527,635	2,363,202,574	2,401,013,797
Rent, Taxes, Insurance, Electricity etc.	779,871,200	1,110,997,090	264,060,824	593,240,993
Legal Expenses	82,480,468	49,052,132	44,544,797	26,290,326
Postage, Stamps, Telecommunication etc.	107,061,257	119,469,591	51,688,596	58,739,191
Stationery, Printing, Advertisements etc.	715,993,557	842,993,302	501,007,658	463,531,724
Chief Executive's Salary and fees	10,300,000	10,680,000	5,150,000	4,840,000
Director's Fee and other expenses	2,020,500	1,887,096	1,345,500	1,555,193
Auditors Fees	7,265,000	747,502	4,265,000	431,251
Depreciation and repair of Fixed Assets	1,163,725,014	1,244,241,530	541,817,816	614,533,362
Other Expenses	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	6,546,880,841	2,978,552,943	4,244,105,907	2,215,368,875
Provision for diminution in value of investments	64,521,919	1,195,108,327	29,720,218	477,213,567
Other provision	(500,456,197)		(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	1,625,809,178	2,257,705,502	426,769,119	907,786,571
Deferred Tax Expense/(Income)	(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** 

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

(UNAUDITED)

COMMONSTER	30-06-2025 Taka	30-06-2024 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	606 103 035	744 000 202
equivalents*	686,103,035	714,968,323
Cash and cash equivalent at beginning of the year	65,675,561,905	57,363,686,812 <b>63,673,355,939</b>
Closing cash and cash equivalent at the end of the period	64,684,033,515	03,073,355,839

**Chief Financial Officer** 

Company Secretary (Acting)

Managing Director & CEO

### UNITED COMMERCIAL BANK PLC 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)	Retained Earnings	Total
Balance as at 01 January 2025 Changes in accounting policy	15,503,758,980 1,454,976,750	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	80,353,462	153,208,713	153,208,713 6,307,661,613	41,790,822,092
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	£3	1			9,10	•	1	30	3
Surplus/Deficit revaluation of investments	,		•	•		16,678,184	9	,	16,678,184
Currency translation differences	•	•		E	I.	•	846,948	7000	846,948
Net profit for the period	•	•			il.	,	•	386,628,674	386,628,674
Appropriation made during the period	•		•	T		•	•		
Cash Dividend	ı	ř.		(10)	•	•	1	•	•
Stock Dividend	ı				ê	ï		•	
Coupon Payment Perpetual Bond	•	î		•		Ä		(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	15,730,183,055 26,577,961 2,534,101,559 237,305,587	237,305,587	146,908,787	9,016,721,611	146,908,787 9,016,721,611 43,912,260,060

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Managing Director & CEO

Chief Financial Officer

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### 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".

	Jan-Jun'25	Jan-Jun'24	Apr-Jun'25	Apr-Jun'24
Profit after tax:	***************************************			Designation of the last of the
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.

	30-Jun-25	30-Jun-24
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**