

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED BALANCE SHEET
AS AT 30 JUNE 2022
(UNAUDITED)

PROPERTIES AND ASSETS	30-06-2022 Taka	31-12-2021 Taka
Cash	24,068,196,395	25,380,748,231
Cash in Hand (Including Foreign Currencies)	7,253,194,726	7,498,609,154
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	16,815,001,669	17,882,139,077
Balance with other banks & financial institution	6,648,309,735	20,633,128,821
In Bangladesh	4,523,079,706	19,568,097,037
Outside Bangladesh	2,125,230,029	1,065,031,784
Money at call on short notice	13,310,000,000	3,200,000,000
Investments	90,493,429,345	83,046,995,094
Government	79,738,402,269	72,746,470,244
Others	10,755,027,076	10,300,524,850
Loans and Advances	446,073,186,765	408,309,815,648
Loans, Cash Credit, Overdrafts etc	415,322,830,322	381,754,404,170
Bills purchased and discounted	30,750,356,443	26,555,411,478
Fixed assets including premises, furniture & fixture	17,108,725,258	17,018,196,481
Other assets	16,656,425,281	12,835,963,574
Non-banking assets	-	-
Total Assets	614,358,272,779	570,424,847,849
LIABILITIES AND CAPITAL		
Liabilities :		
Borrowings from other banks, financial institutions and agents	96,509,039,390	89,410,437,395
Deposits and other accounts	417,083,895,621	387,023,828,463
Current accounts & other Accounts	84,223,393,643	78,346,168,340
Bills Payable	9,723,243,731	8,845,268,369
Savings Bank Deposits	86,370,938,817	80,659,233,376
Fixed Deposit	236,766,319,430	219,173,158,378
Other Liabilities	62,346,641,430	56,601,754,666
Total Liabilities	575,939,576,441	533,036,020,524
Capital/Shareholders' Equity		
Paid up Capital	12,783,969,502	12,783,969,490
Share Premium	1,454,976,750	1,454,976,750
Statutory Reserve	15,142,260,677	14,555,968,681
General Reserve	26,577,961	26,577,961
Other Reserve	2,650,623,250	2,631,853,888
Retained Earning	6,360,287,914	5,935,480,290
Total Shareholders' Equity	38,418,696,054	37,388,827,060
Non Controlling Interest	284	265
Total shareholders' Equity with non controlling interest	38,418,696,338	37,388,827,325
Total Liabilities and Shareholders' Equity	614,358,272,779	570,424,847,849

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED OFF-BALANCE SHEET ITEMS
AS AT 30 JUNE 2022
(UNAUDITED)

OFF BALANCE SHEET ITEMS

CONTINGENT LIABILITIES

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

30-06-2022 Taka	31-12-2021 Taka
259,441,442,391	260,413,159,150
88,736,141,490	110,309,146,988
66,580,540,723	57,499,501,948
83,440,044,309	75,222,523,708
20,684,715,869	17,381,986,506

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

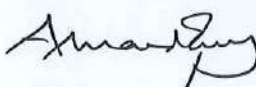
335,494,500	242,106,790
-	-
335,494,500	242,106,790
-	-
-	-

Total Off-Balance sheet items including contingent liabilities **259,776,936,891** **260,655,265,940**


 Chief Financial Officer


 Company Secretary


 Managing Director & CEO


 Director


 Director

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE HALF YEAR ENDED ON 30 June 2022
(UNAUDITED)

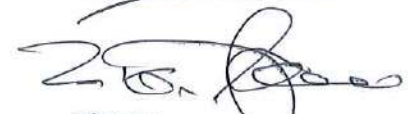
	January to June 30, 2022 Taka	January to June 30, 2021 Taka	April to June 30, 2022 Taka	April to June 30, 2021 Taka
Interest Income	15,005,653,205	13,562,080,669	7,653,043,662	6,991,303,099
Interest Paid on Deposit and Borrowings	8,060,938,641	6,827,851,865	4,035,856,652	3,428,362,351
Net Interest Income	6,944,714,564	6,734,228,804	3,617,187,010	3,562,940,748
Income from Investment	2,627,305,288	2,840,880,585	1,370,096,360	1,326,870,432
Commission, Exchange and Brokerage	4,677,337,891	2,930,736,593	2,678,285,840	1,538,065,712
Other Operating Income	176,015,790	142,900,232	82,592,172	66,090,622
Total Operating Income (A)	14,425,373,533	12,648,746,214	7,748,161,382	6,493,967,514
OPERATING EXPENSES				
Salary and Allowances	4,191,461,624	3,743,690,480	2,130,034,280	1,733,083,776
Rent,Taxes,Insurance,Electricity etc.	775,509,756	509,731,907	437,946,158	276,344,856
Legal Expenses	48,753,970	53,466,010	20,356,848	28,802,919
Postage,Stamps, Telegram,Telephone etc.	121,945,768	108,252,816	56,095,726	52,377,889
Stationery, Printing, Advertisements etc.	1,146,521,936	762,387,535	615,915,389	497,356,151
Chief Executive's Salary and fees	6,066,184	7,534,000	3,000,000	4,267,000
Director's Fee and other expenses	2,449,656	1,289,148	1,834,811	620,248
Auditors Fees	702,498	639,248	397,249	273,624
Depreciation and repair of Fixed Assets	1,034,010,216	905,514,342	539,065,309	467,612,085
Other Expenses	1,672,378,829	1,462,251,247	881,018,363	785,094,707
Total Operating Expenses (B)	8,999,800,437	7,554,756,732	4,685,664,132	3,845,833,256
Profit & Loss before provision (C) =(A-B)	5,425,573,097	5,093,989,482	3,062,497,249	2,648,134,259
Provision for Loans & Advance	2,417,937,798	2,535,524,334	793,250,729	1,546,883,326
Provision for diminution in value of investments	462,887,313	(244,586,028)	429,617,608	(583,061,922)
Other provision	(52,405,157)	358,875,661	32,265,223	151,627,528
Total Provision	2,828,419,954	2,649,813,968	1,255,133,560	1,115,448,932
Total Profit before Income Tax	2,597,153,143	2,444,175,514	1,807,363,689	1,532,685,327
Provision for Taxation	1,395,641,886	1,196,570,047	941,425,292	770,958,247
Current Tax Expenses	2,210,604,603	1,881,461,907	1,282,624,577	1,069,892,172
Deferred Tax Expenses	(814,962,717)	(684,891,860)	(341,199,285)	(298,933,926)
Net profit after Tax	1,201,511,257	1,247,605,468	865,938,397	761,727,080
Appropriations :				
Statutory Reserve	580,235,583	504,793,677	401,556,499	329,573,163
General Reserve	-	-	-	-
Retained Earning	621,275,674	742,811,791	464,381,898	432,153,916
Attributable to:				
Equity holders' of the Bank	621,275,655	742,811,766	464,381,893	432,153,904
Non controlling interest	19	25	5	13
	621,275,674	742,811,791	464,381,898	432,153,916
Earning per ordinary share (EPS)	0.94	0.98	0.68	0.60


Chief Financial Officer


Director


Company Secretary


Managing Director & CEO


Director

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED CASH FLOW STATEMENT
FOR THE HALF YEAR ENDED ON 30 JUNE 2022
(UNAUDITED)

	30-06-2022	30-06-2021
	Taka	Taka
Cash flows from operating activities		
Interest receipts	17,467,121,980	16,317,996,305
Interest payments	(7,594,417,838)	(7,311,386,595)
Dividend receipt	112,520,073	108,139,903
Fees & Commission receipt	2,665,972,237	2,266,734,363
Recoveries from previously written off advances	153,588,348	38,915,448
Payments to employees	(4,187,826,611)	(3,728,507,428)
Payments to suppliers	(2,458,192,349)	(1,558,199,103)
Payment for Advance Income Tax	(2,515,092,477)	(2,013,668,089)
Receipt from other operating activities	142,881,791	472,437,877
Payment for other activities	(1,724,873,891)	(1,539,471,390)
Operating profit before changes in operating assets and Liabilities	2,061,681,263	3,052,991,291
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	(6,075,510,387)	30,712,691
Purchase/Sale of trading securities	(174,644,758)	(190,438,888)
Loans and advances to customers	(37,763,371,116)	(37,725,860,949)
Other Assets	(646,450,124)	(2,688,145,711)
Deposit from Banks	-	-
Deposit from customers	30,081,081,253	25,449,549,899
Other liabilities	183,070,325	2,143,116,012
Net cash from operating activities (A)	(12,334,143,544)	(9,928,075,655)
Cash flows from investing activities		
Purchase/Sale of Securities	(1,019,467,324)	(110,000,000)
Purchase of Property, Plant & Equipments	(937,764,842)	(935,699,577)
Cash flows from investing activities (B)	(1,957,232,166)	(1,045,699,577)
Cash flows from financing activities		
Receipt from borrowing	7,798,601,996	16,643,754,166
Sub-Ordinated Bond	(700,000,000)	(700,000,000)
Cash received from issuing of shares	-	-
Cash dividend payment	-	-
Net cash from financing activities (C)	7,098,601,996	15,943,754,166
Net cash increase/decrease (A+B+C)	(7,192,773,714)	4,969,978,934
Effects of the changes of exchange rate on cash and cash equivalents*	2,005,402,791	662,578,137
Cash and cash equivalent at beginning of the year	49,213,877,053	48,942,094,899
Closing cash and cash equivalent at the end of the period	44,026,506,130	54,574,651,970


Chief Financial Officer


Company Secretary


Managing Director & CEO


Director


Director

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED ON 30 June 2022.
(UNAUDITED)

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Assets Revaluation Reserve	Investment revaluation Reserve	Non Controlling Interest	Foreign currency translation gain/(loss)	Total
Balance as at 01 January 2022.	12,783,969,490	1,454,976,750	14,555,968,681	26,577,961	5,935,480,291	2,534,101,559	67,732,519	265	30,019,811	37,388,827,327
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated balance	12,783,969,490	1,454,976,750	14,555,968,681	26,577,961	5,935,480,291	2,534,101,559	67,732,519	265	30,019,811	37,388,827,327
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	-	-	-	-	-
Currency Translation adjustment	-	-	-	-	-	-	(8,700,957)	-	-	(8,700,957)
Net profit for the period	-	-	-	-	1,201,511,257	-	-	-	27,470,318	27,470,318
Appropriation made during the period	-	-	580,235,583	-	(580,235,583)	-	-	-	-	1,201,511,257
Dividends (Bonus Share issued)	-	-	-	-	-	-	-	-	-	-
Coupon Payment Perpetual Bond	-	-	-	-	(190,411,608)	-	-	-	-	(190,411,608)
Non Controlling Interest	-	-	-	-	(19)	-	-	19	-	-
Balance as at June 30, 2022	12,783,969,490	1,454,976,750	15,136,204,264	26,577,961	6,366,344,338	2,534,101,559	59,031,562	284	57,490,128	38,418,696,337
Balance as at June 30, 2021	12,175,209,050	1,454,976,750	13,929,781,575	26,577,961	6,606,858,778	2,534,101,559	195,444,223	245	25,604,512	36,948,554,653


Chief Financial Officer


Company Secretary


Managing Director & CEO


Director


Director

UNITED COMMERCIAL BANK LIMITED
BALANCE SHEET
AS AT 30 JUNE 2022
(UNAUDITED)

PROPERTIES AND ASSETS	30-06-2022 Taka	31-12-2021 Taka
Cash	24,067,538,509	25,380,179,538
Cash in Hand (Including Foreign Currencies)	7,252,536,839	7,498,040,461
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	16,815,001,669	17,882,139,077
Balance with other banks & financial institution	4,873,870,027	19,409,249,978
In Bangladesh	2,748,639,998	18,344,218,194
Outside Bangladesh	2,125,230,029	1,065,031,784
Money at call on short notice	13,310,000,000	3,200,000,000
Investments	88,183,598,451	81,387,609,500
Government	79,738,402,269	72,746,470,244
Others	8,445,196,182	8,641,139,256
Loans and Advances	442,104,972,547	402,481,735,743
Loans, Cash Credit, Overdrafts etc	411,354,616,105	375,926,324,265
Bills purchased and discounted	30,750,356,443	26,555,411,478
Fixed assets including premises, furniture & fixture	14,654,004,640	14,721,191,566
Other assets	23,379,038,117	18,734,245,157
Non-banking assets	-	-
Total Assets	610,573,022,291	565,314,211,482
LIABILITIES AND CAPITAL		
Liabilities :		
Borrowings from other banks, financial institutions and agents	94,801,725,611	85,803,634,252
Deposits and other accounts	419,518,510,450	389,900,723,984
Current accounts & other Accounts	86,658,008,472	81,223,063,861
Bills Payable	9,723,243,731	8,845,268,369
Savings Bank Deposits	86,370,938,817	80,659,233,376
Fixed Deposit	236,766,319,430	219,173,158,378
Other Liabilities	57,329,508,739	52,167,845,818
Total Liabilities	571,649,744,800	527,872,204,054
Capital/Shareholders' Equity		
Paid up Capital	12,783,969,502	12,783,969,490
Share Premium	1,454,976,750	1,454,976,750
Statutory Reserve	15,127,204,506	14,546,968,923
General Reserve	26,577,961	26,577,961
Other Reserve	2,650,623,250	2,631,853,888
Retained Earning	6,879,925,522	5,997,660,416
Total Shareholders' Equity	38,923,277,491	37,442,007,428
Total Liabilities and Shareholders' Equity	610,573,022,291	565,314,211,482

UNITED COMMERCIAL BANK LIMITED
OFF-BALANCE SHEET ITEMS
AS AT 30 JUNE 2022
(UNAUDITED)

OFF BALANCE SHEET ITEMS

Contingent Liabilities

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

30-06-2022 Taka	31-12-2021 Taka
259,441,442,391	260,413,159,150
88,736,141,490	110,309,146,988
66,580,540,723	57,499,501,948
83,440,044,309	75,222,523,708
20,684,715,869	17,381,986,506

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

335,494,500	242,106,790
-	-
335,494,500	242,106,790
-	-
-	-


Total Off-Balance sheet items including contingent liabilities

259,776,936,891	260,655,265,940
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Chief Financial Officer


Company Secretary


Managing Director & CEO


Director


Director

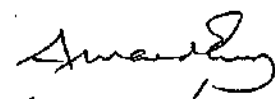
UNITED COMMERCIAL BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE HALF YEAR ENDED ON 30 June 2022
(UNAUDITED)


	January to June 30, 2022 Taka	January to June 30, 2021 Taka	April to June 30, 2022 Taka	April to June 30, 2021 Taka
Interest Income	14,611,154,163	13,253,124,006	7,451,762,136	6,826,105,300
Interest Paid on Deposit and Borrowings	7,864,612,044	6,697,095,875	3,938,293,254	3,357,459,557
Net Interest Income	6,746,542,120	6,556,028,131	3,513,468,882	3,468,645,743
Income from Investment	2,590,786,089	2,770,797,541	1,352,696,064	1,295,064,123
Commission, Exchange and Brokerage	4,287,061,380	2,707,215,567	2,484,354,549	1,402,475,015
Other Operating Income	131,619,398	107,069,506	61,503,186	62,500,569
Total Operating Income (A)	13,756,008,986	12,141,110,746	7,412,022,680	6,228,685,450
OPERATING EXPENSES				
Salary and Allowances	3,817,009,803	3,522,972,587	1,927,582,918	1,612,515,185
Rent, Taxes, Insurance, Electricity etc.	757,055,470	503,561,647	428,312,233	272,486,280
Legal Expenses	38,518,790	49,409,671	14,205,966	26,471,402
Postage, Stamps, Telecommunication etc.	110,836,424	106,167,186	49,901,598	51,019,832
Stationery, Printing, Advertisements etc.	798,879,904	523,689,358	440,538,112	273,207,463
Chief Executive's Salary and fees	6,066,184	7,534,000	3,000,000	4,267,000
Director's Fee and other expenses	1,315,082	1,189,698	810,687	608,798
Auditors Fees	574,998	574,998	287,499	241,499
Depreciation and repair of Fixed Assets	991,687,480	898,026,799	514,531,207	463,884,578
Other Expenses	1,585,972,665	1,384,837,322	833,526,836	744,333,447
Total Operating Expenses (B)	8,107,916,801	6,997,963,266	4,212,697,056	3,449,035,483
Profit & Loss before provision (C) =(A-B)	5,648,092,186	5,143,147,480	3,199,325,624	2,779,649,967
Provision for Loans & Advance	2,360,437,798	2,495,524,334	745,750,729	1,533,969,776
Provision for diminution in value of investments	439,027,921	(235,220,899)	409,852,248	(553,813,154)
Other provision	(52,551,448)	358,875,661	35,940,152	151,627,528
Total Provision	2,746,914,271	2,619,179,097	1,191,543,129	1,131,784,149
Total Profit before Income Tax	2,901,177,915	2,523,968,383	2,007,782,496	1,647,865,817
Provision for Taxation	1,248,182,227	1,056,843,116	870,482,918	681,882,018
Current Tax Expenses	2,063,584,130	1,741,857,269	1,211,784,270	980,578,371
Deferred Tax Expenses	(815,401,904)	(685,014,153)	(341,301,352)	(298,696,353)
Net profit after Tax	1,652,995,688	1,467,125,267	1,137,299,578	965,983,799
Appropriations :				
Statutory Reserve	580,235,583	504,793,677	401,556,499	179,155,666
General Reserve	-	-	-	-
Retained Earning	1,072,760,105	962,331,590	735,743,079	316,622,666
Earning per ordinary share (EPS)	1.29	1.15	0.89	0.76


Chief Financial Officer


Company Secretary


Managing Director & CEO


Director


Director

UNITED COMMERCIAL BANK LIMITED
CASH FLOW STATEMENT
FOR THE HALF YEAR ENDED ON 30 JUNE 2022
(UNAUDITED)

	30-06-2022 Taka	30-06-2021 Taka
Cash flows from operating activities		
Interest receipts	17,029,204,191	15,604,793,863
Interest payments	(7,485,021,388)	(7,190,735,447)
Dividend receipt	97,602,835	97,234,692
Fees & Commission receipt	2,281,658,588	2,044,637,430
Recoveries from previously written off advances	153,588,348	38,915,448
Payments to employees	(3,823,075,987)	(3,530,506,587)
Payments to suppliers	(1,995,801,945)	(1,441,279,692)
Payment for Advance Income Tax	(2,388,960,351)	(2,086,917,405)
Receipt from other operating activities	134,838,689	409,887,898
Payment for other activities	(1,685,873,465)	(1,489,003,310)
Operating profit before changes in operating assets and Liabilities	2,318,159,515	2,457,026,890
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	(6,075,510,387)	30,712,691
Purchase/Sale of trading securities	42,325,974	(4,037,622)
Loans and advances to customers	(39,623,236,804)	(39,945,454,614)
Other Assets	(1,548,927,045)	(2,544,142,586)
Deposit from Banks	-	-
Deposit from customers	29,617,786,468	24,329,171,071
Other liabilities	(201,734,630)	1,437,101,826
Net cash from operating activities (A)	(15,471,136,909)	(14,239,622,343)
Cash flows from investing activities		
Purchase/Sale of Securities	(532,900,000)	(30,000,000)
Purchase of Property, Plant & Equipments	(737,478,223)	(617,128,274)
Cash flows from investing activities (B)	(1,270,378,223)	(647,128,274)
Cash flows from financing activities		
Receipt from borrowing	9,698,091,360	18,510,906,051
Sub-Ordinated Bond	(700,000,000)	(700,000,000)
Cash received from issuing of Right shares	-	-
Cash dividend payment	-	-
Net cash from financing activities (C)	8,998,091,360	17,810,906,051
Net cash increase/decrease (A+B+C)	(7,743,423,773)	2,924,155,433
Effects of the changes of exchange rate on cash and cash equivalents*	2,005,402,791	662,578,137
Cash and cash equivalent at beginning of the year	47,989,429,517	46,346,006,394
Closing cash and cash equivalent at the end of the period	42,251,408,535	49,932,739,965


Chief Financial Officer


Company Secretary


Managing Director & CEO


Director


Director

UNITED COMMERCIAL BANK LIMITED
STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED ON 30 June 2022.
(UNAUDITED)

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Assets Revaluation Reserve	Investment Revaluation Reserve	Foreign currency translation gain/(loss)	Total
Balance as at 01 January 2022.	12,783,969,490	1,454,976,750	14,546,968,923	26,577,961	5,997,660,416	2,534,101,559	67,732,519	30,019,811	37,442,007,428
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	12,783,969,490	1,454,976,750	14,546,968,923	26,577,961	5,997,660,416	2,534,101,559	67,732,519	30,019,811	37,442,007,428
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	-	(8,700,957)	-	(8,700,957)
Currency translation differences	-	-	-	-	-	-	-	27,470,318	27,470,318
Net profit for the period	-	-	-	-	1,652,995,688	-	-	-	1,652,995,688
Appropriation made during the period	-	-	-	-	(580,235,583)	-	-	-	-
Dividend (Bonus Share issued)	-	-	580,235,583	-	-	-	-	-	-
Coupon Payment Perpetual Bond	-	-	-	-	(190,495,000)	-	-	-	(190,495,000)
Balance as at June 30, 2022	12,783,969,490	1,454,976,750	15,127,204,506	26,577,961	6,879,925,521	2,534,101,559	59,031,562	57,490,128	38,923,277,478
Balance as at June 30, 2021	12,175,209,050	1,454,976,750	13,929,781,575	26,577,961	6,154,094,736	2,534,101,559	195,444,223	25,604,512	36,495,790,366


Chief Financial Officer


Company Secretary


Managing Director & CEO


Director


Director

UNITED COMMERCIAL BANK LIMITED
Selective Notes to the financial statements
as at and for the half year ended 30 June 2022

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 2021.

03. Operating Profit

Bank's operating profit has increased by Tk. 50.49 crore mainly due to increase of operating income and operating expense by Tk. 161.49 crore and Tk. 111 crore respectively over same period of last year.

04. Provisions:

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

05. Provision for taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2022, the Income Tax ordinance 1984 and other relevant legislation as applicable.

06. Earnings per share (EPS):

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

	<u>Jan-Jun'22</u>	<u>Jan-Jun'21</u>	<u>Apr-Jun'22</u>	<u>Apr-Jun'21</u>
Profit after tax:				
Profit after tax for the period (Bank)	1,652,995,688	1,467,125,267	1,137,299,578	965,983,799
Profit after tax for the period (Consolidated)	1,201,511,257	1,247,605,468	865,938,397	761,727,080
Weighted average number of shares outstanding:	1,278,396,950	1,278,396,950	1,278,396,950	1,278,396,950

EPS Calculations:

Basic Earnings per share (EPS) - (Bank)	1.29	1.15	0.89	0.76
Basic Earnings per share (EPS) - (Consolidated)	0.94	0.98	0.68	0.60

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-22</u>	<u>30-Jun-21</u>
07. Net Asset Value Per Share (NAVPS)		
Net Asset Value Per Share (NAVPS) - Banks	30.45	28.55
Net Asset Value Per Share (NAVPS) - Consolidated	30.05	28.90
08. Net Operating Cash Flow Per Share (NOCFPS)		
Net Operating Cash Flow Per Share (NOCFPS) - Banks	(12.10)	(11.14)
Net Operating Cash Flow Per Share (NOCFPS) - Consolidated	(9.65)	(7.77)

09. Events after the reporting period

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

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


The 1st half yearly financial statements as at and for the period ended on 30 June 2022 were approved by the Board on 28 July 2022.


Chief Financial Officer


Company Secretary


Managing Director & CEO


Director


Director