

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED BALANCE SHEET
AS AT 30 SEPTEMBER 2021
(UNAUDITED)

PROPERTIES AND ASSETS	30-09-2021 Taka	31-12-2020 Taka
Cash	29,128,895,584	24,947,748,071
Cash in Hand (Including Foreign Currencies)	9,402,529,989	5,701,337,402
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	19,726,365,595	19,246,410,669
Balance with other banks & financial institution	14,578,044,728	23,063,846,826
In Bangladesh	12,843,796,528	19,948,278,566
Outside Bangladesh	1,734,248,200	3,115,568,260
Money at call on short notice	4,810,000,000	930,000,000
Investments	77,561,949,993	66,986,981,664
Government	69,450,513,072	57,027,607,862
Others	8,111,436,921	9,959,373,802
Loans and Advances	394,094,299,622	356,065,739,658
Loans, Cash Credit, Overdrafts etc	368,249,292,622	340,985,337,566
Bills purchased and discounted	25,845,007,000	15,080,402,092
Fixed assets including premises, furniture & fixture	14,729,672,996	14,624,721,331
Other assets	15,535,093,293	11,959,691,841
Non-banking assets	-	-
Total Assets	550,437,956,216	498,578,729,391
LIABILITIES AND CAPITAL		
Liabilities :		
Borrowings from other banks, financial institutions and agents	88,814,587,492	62,240,924,137
Deposits and other accounts	367,701,118,351	352,313,500,149
Current accounts & other Accounts	74,243,300,600	69,335,920,773
Bills Payable	9,072,496,459	8,280,264,992
Savings Bank Deposits	77,824,696,979	70,999,776,995
Fixed Deposit	206,560,624,313	203,697,537,389
Other Liabilities	56,864,444,274	48,285,790,316
Total Liabilities	513,380,150,117	462,840,214,602
Capital/Shareholders' Equity		
Paid up Capital	12,783,969,502	12,175,209,040
Share Premium	1,454,976,750	1,454,976,750
Statutory Reserve	14,272,305,476	13,424,987,898
General Reserve	26,577,961	26,577,961
Other Reserve	2,614,362,020	2,792,715,898
Retained Earning	5,905,614,110	5,864,047,022
Total Shareholders' Equity	37,057,805,819	35,738,514,569
Non Controlling Interest	280	220
Total shareholders' Equity with non controlling interest	37,057,806,099	35,738,514,789
Total Liabilities and Shareholders' Equity	550,437,956,216	498,578,729,391

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED OFF-BALANCE SHEET ITEMS
AS AT 30 SEPTEMBER 2021
(UNAUDITED)

OFF BALANCE SHEET ITEMS

30-09-2021 Taka	31-12-2020 Taka
--------------------	--------------------

CONTINGENT LIABILITIES

249,682,125,077	200,799,582,943
------------------------	------------------------

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

102,626,409,720	78,153,489,715
54,468,369,874	49,877,297,665
76,782,522,165	58,643,781,573
15,804,823,318	14,125,013,990

Other Commitments

1,163,960	242,106,790
------------------	--------------------

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

-	-
1,163,960	242,106,790
-	-
-	-


Total Off-Balance sheet items including contingent liabilities


249,683,289,037	201,041,689,733
------------------------	------------------------


 Chief Financial Officer


 Company Secretary


 Managing Director


 Director


 Director

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE PERIOD ENDED ON 30 SEPTEMBER 2021
(UNAUDITED)

	1 January to 30 September 2021 Taka	1 January to 30 September 2020 Taka	1 July to 30 September 2021 Taka	1 July to 30 September 2020 Taka
Interest Income	20,638,684,570	20,713,981,441	7,076,603,901	6,531,764,695
Interest Paid on Deposit and Borrowings	10,518,809,491	14,051,958,278	3,690,957,626	4,272,364,200
Net Interest Income	10,119,875,079	6,662,023,163	3,385,646,275	2,259,400,495
Income from Investment	4,310,400,156	4,488,533,111	1,469,519,571	1,575,083,610
Commission, Exchange and Brokerage	4,430,931,701	3,449,045,927	1,500,195,109	1,285,274,550
Other Operating Income	240,959,146	116,255,271	98,058,914	46,236,405
Total Operating Income (A)	19,102,166,083	14,715,857,472	6,453,419,868	5,165,995,060
OPERATING EXPENSES				
Salary and Allowances	5,469,005,101	5,239,770,496	2,305,176,394	1,452,065,834
Rent, Taxes, Insurance, Electricity etc.	797,001,305	771,755,541	287,269,398	297,663,508
Legal Expenses	83,097,211	71,512,333	29,631,202	31,708,330
Postage, Stamps, Telegram, Telephone etc.	163,634,421	124,149,376	55,381,605	50,819,553
Stationery, Printing, Advertisements etc.	1,243,133,081	1,246,034,754	480,745,546	351,532,492
Chief Executive's Salary and fees	11,890,000	11,890,000	4,356,000	3,960,000
Director's Fee and other expenses	1,681,044	2,647,923	391,896	947,365
Auditors Fees	973,247	922,872	333,999	284,624
Depreciation and repair of Fixed Assets	1,387,227,116	1,178,073,341	481,712,775	446,103,261
Other Expenses	2,196,611,293	2,132,064,912	154,498,272	698,712,142
Total Operating Expenses (B)	11,354,253,819	10,778,821,548	3,799,497,086	3,333,797,109
Profit & Loss before provision (C) =(A-B)	7,747,912,264	3,937,035,924	2,653,922,782	1,832,197,951
Provision for Loans & Advance	3,386,972,186	1,023,566,887	851,447,852	872,111,467
Provision for diminution in value of investments	(244,586,028)	(280,290,016)	-	(742,218,913)
Other provision	473,865,980	36,716,000	114,990,318	182,852,617
Total Provision	3,616,252,137	779,992,870	966,438,170	312,745,172
Total Profit before Income Tax	4,131,660,127	3,157,043,054	1,687,484,612	1,519,452,780
Provision for Taxation	2,025,254,487	1,387,355,061	828,684,440	632,344,009
Current Tax Expenses	3,072,535,344	1,682,624,445	1,191,073,438	534,168,026
Deferred Tax Expenses/(Income)	(1,047,280,858)	(295,269,385)	(362,388,998)	98,175,983
Net profit after Tax	2,106,405,640	1,769,687,993	858,800,172	887,108,771
Appropriations :				
Statutory Reserve	847,317,578	599,457,374	342,523,901	282,142,017
Retained Earning	1,259,088,062	1,170,230,619	516,276,271	604,966,754
Attributable to:				
Equity holders' of the Bank	1,259,088,002	1,170,230,605	516,276,236	604,966,745
Non controlling interest	60	14	35	9
	1,259,088,062	1,170,230,619	516,276,271	604,966,754
Earning per ordinary share (EPS)	1.65	1.38	0.67	0.69


Chief Financial Officer


Director


Company Secretary


Managing Director

UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED CASH FLOW STATEMENT
FOR THE PERIOD ENDED ON 30 SEPTEMBER 2021
(UNAUDITED)

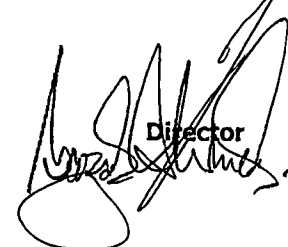
	30-09-2021	30-09-2020
	Taka	Taka
Cash flows from operating activities		
Interest receipts	24,690,848,699	24,473,669,146
Interest payments	(10,371,914,187)	(16,620,501,462)
Dividend receipt	151,682,035	115,765,522
Fees & Commission receipt	3,407,203,730	2,425,194,684
Recoveries from previously written off advances	70,330,490	17,516,848
Payments to employees	(5,467,764,790)	(5,249,890,064)
Payments to suppliers	(2,250,910,978)	(2,614,239,317)
Payment for Advance Income Tax	(1,963,441,006)	(1,869,234,388)
Receipt from other operating activities	642,094,505	460,547,385
Payment for other activities	(1,711,659,339)	(2,402,901,450)
Operating profit before changes in operating assets and Liabilities	7,196,469,159	(1,264,073,096)
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	(12,481,820,304)	(17,703,147,360)
Purchase/Sale of trading securities	1,096,539,220	1,227,000,979
Loans and advances to customers	(37,501,942,808)	(27,841,775,537)
Other Assets	(3,590,543,102)	(1,953,983,397)
Deposit from Banks	-	3,803,087
Deposit from customers	17,051,881,407	22,227,651,062
Other liabilities	2,485,310,761	4,100,698,311
Net cash from operating activities (A)	(25,744,105,667)	(21,203,825,951)
Cash flows from investing activities		
Purchase/Sale of Securities	66,600,000	(505,332,792)
Purchase of Property,Plant & Equipments	(1,205,776,505)	(941,817,428)
Cash flows from investing activities (B)	(1,139,176,505)	(1,447,150,220)
Cash flows from financing activities		
Receipt from borrowing	27,747,046,198	17,937,994,042
Sub-Ordinated Bond	(1,700,000,000)	2,650,788,610
Cash dividend payment	(608,760,452)	450,000,000
Net cash from financing activities (C)	25,438,285,746	21,038,782,652
Net cash increase/decrease (A+B+C)	(1,444,996,426)	(1,612,193,519)
Effects of the changes of exchange rate on cash and cash equivalents*	1,019,841,839	1,026,004,657
Cash and cash equivalent at beginning of the year	48,942,094,899	40,871,018,667
Closing cash and cash equivalent at the end of the period	48,516,940,312	40,284,829,805


Chief Financial Officer


Company Secretary


Managing Director


Director


Director

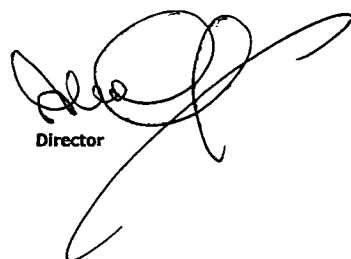
UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED ON 30 SEPTEMBER 2021
(UNAUDITED)

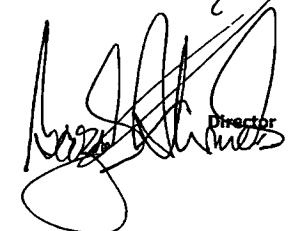
Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Assets Revaluation Reserve	Investment revaluation Reserve	Non Controlling Interest	Foreign currency translation gain/(loss)	Total
Balance as at 01 January, 2021	12,175,209,040	1,454,976,750	13,424,987,898	26,577,961	5,864,047,022	2,534,101,559	233,489,187	220	25,125,152	35,738,514,789
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated balance	12,175,209,040	1,454,976,750	13,424,987,898	26,577,961	5,864,047,022	2,534,101,559	233,489,187	220	25,125,152	35,738,514,789
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	-	(181,479,573)	-	-	(181,479,573)
Currency Translation adjustment	-	-	-	-	-	-	-	-	3,125,694	3,125,694
Net profit for the period	-	-	-	-	2,106,405,640	-	-	-	-	2,106,405,640
Appropriation made during the period	-	-	847,317,578	-	(847,317,578)	-	-	-	-	-
Dividends (Bonus Share issued)	608,760,452	-	-	-	(608,760,452)	-	-	-	-	-
Dividends (Cash)	-	-	-	-	(608,760,452)	-	-	-	-	(608,760,452)
Non Controlling Interest	-	-	-	-	(60)	-	-	60	-	-
Balance as at September 30, 2021	12,783,969,492	1,454,976,750	14,272,305,476	26,577,961	5,905,614,121	2,534,101,559	52,009,614	280	28,250,846	37,057,806,099
Balance as at September 30, 2020	12,175,209,050	1,454,976,750	13,034,842,674	26,577,961	5,670,476,531	2,534,101,559	152,176,326	214	25,470,315	35,073,831,380


Chief Financial Officer


Company Secretary


Managing Director


Director


Director

UNITED COMMERCIAL BANK LIMITED
BALANCE SHEET
AS AT 30 SEPTEMBER 2021
(UNAUDITED)

<u>PROPERTIES AND ASSETS</u>	30-09-2021 Taka	31-12-2020 Taka
Cash	26,527,970,485	24,947,578,071
Cash In Hand (Including Foreign Currencies)	6,801,604,890	5,701,167,402
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	19,726,365,595	19,246,410,669
Balance with other banks & financial institution	13,623,462,516	20,468,428,322
In Bangladesh	11,889,214,315	17,352,860,062
Outside Bangladesh	1,734,248,200	3,115,568,260
Money at call on short notice	4,810,000,000	930,000,000
Investments	76,438,859,063	65,323,451,207
Government	69,450,513,072	57,027,607,862
Others	6,988,345,991	8,295,843,345
Loans and Advances	390,133,603,767	351,683,559,403
Loans, Cash Credit, Overdrafts etc	364,288,596,767	336,603,157,311
Bills purchased and discounted	25,845,007,000	15,080,402,092
Fixed assets including premises, furniture & fixture	14,341,660,570	14,539,957,921
Other assets	20,442,820,566	15,413,973,496
Non-banking assets	-	-
Total Assets	546,318,376,968	493,306,948,420
<u>LIABILITIES AND CAPITAL</u>		
Liabilities :		
Borrowings from other banks, financial institutions and agents	87,697,522,351	59,399,125,988
Deposits and other accounts	371,933,640,415	353,981,618,765
Current accounts & other Accounts	78,475,822,664	71,004,039,389
Bills Payable	9,072,496,459	8,280,264,992
Savings Bank Deposits	77,824,696,979	70,999,776,995
Fixed Deposit	206,560,624,313	203,697,537,389
Other Liabilities	49,980,840,729	44,859,972,964
Total Liabilities	509,612,003,495	458,240,717,717
Capital/Shareholders' Equity		
Paid up Capital	12,783,969,502	12,175,209,040
Share Premium	1,454,976,750	1,454,976,750
Statutory Reserve	14,272,305,476	13,424,987,898
General Reserve	26,577,961	26,577,961
Other Reserve	2,614,362,020	2,792,715,898
Retained Earning	5,554,181,763	5,191,763,156
Total Shareholders' Equity	36,706,373,472	35,066,230,703
Total Liabilities and Shareholders' Equity	546,318,376,968	493,306,948,420

UNITED COMMERCIAL BANK LIMITED
OFF-BALANCE SHEET ITEMS
AS AT 30 SEPTEMBER 2021
(UNAUDITED)

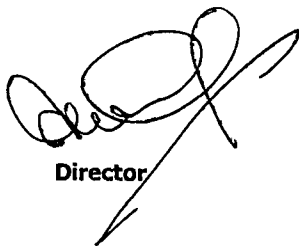
OFF BALANCE SHEET ITEMS

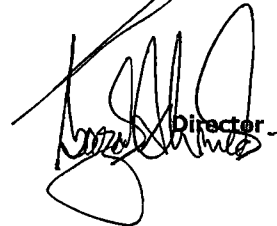
	30-09-2021 Taka	31-12-2020 Taka
Contingent Liabilities	249,682,125,077	200,799,582,943
Acceptances & Endorsements	102,626,409,720	78,153,489,715
Letter of Guarantees	54,468,369,874	49,877,297,665
Irrevocable Letter of Credit	76,782,522,165	58,643,781,573
Bills for Collection	15,804,823,318	14,125,013,990
Other Commitments	1,163,960	242,106,790
Documentary credit and other short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	1,163,960	242,106,790
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total Off-Balance sheet items including contingent liabilities	249,683,289,037	201,041,689,733


Chief Financial Officer


Company Secretary


Managing Director


Director

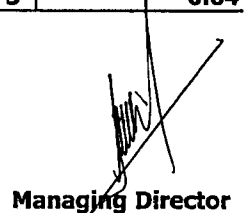

Director

UNITED COMMERCIAL BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE PERIOD ENDED ON 30 SEPTEMBER 2021
(UNAUDITED)

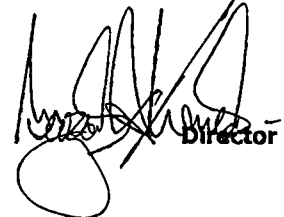
	1 January to 30 September 2021 Taka	1 January to 30 September 2020 Taka	1 July to 30 September 2021 Taka	1 July to 30 September 2020 Taka
Interest Income	20,121,089,380	20,413,130,888	6,867,965,374	6,433,301,430
Interest Paid on Deposit and Borrowings	10,258,535,847	13,935,033,853	3,561,439,972	4,234,643,755
Net Interest Income	9,862,553,533	6,478,097,035	3,306,525,402	2,198,657,675
Income from Investment	4,181,068,081	4,486,795,882	1,410,270,539	1,564,848,680
Commission, Exchange and Brokerage	4,007,949,986	3,300,186,173	1,300,734,419	1,195,770,907
Other Operating Income	152,440,647	115,644,142	45,371,140	45,838,052
Total Operating Income (A)	18,204,012,246	14,380,723,232	6,062,901,501	5,005,115,315
OPERATING EXPENSES				
Salary and Allowances	5,106,629,067	5,116,675,998	2,163,518,253	1,409,128,495
Rent, Taxes, Insurance, Electricity etc.	783,285,898	763,176,095	279,724,252	293,695,979
Legal Expenses	77,925,327	71,418,844	28,515,656	31,624,997
Postage, Stamps, Telecommunication etc.	154,292,836	122,347,646	48,125,649	49,892,322
Stationery, Printing, Advertisements etc.	806,483,443	1,242,546,123	282,794,085	350,905,731
Chief Executive's Salary and fees	11,890,000	11,890,000	4,356,000	3,960,000
Director's Fee and other expenses	1,469,594	1,384,178	279,896	138,096
Auditors Fees	862,497	862,497	287,499	287,499
Depreciation and repair of Fixed Assets	1,357,512,822	1,168,946,885	459,486,023	442,657,422
Other Expenses	2,091,611,130	2,120,104,999	126,912,035	694,502,080
Total Operating Expenses (B)	10,391,962,614	10,619,353,265	3,393,999,348	3,276,792,622
Profit & Loss before provision (C) =(A-B)	7,812,049,632	3,761,369,967	2,668,902,153	1,728,322,693
Provision for Loans & Advance	3,346,972,186	1,013,566,887	851,447,852	867,111,467
Provision for diminution in value of investments	(235,220,899)	(286,199,787)	-	(732,351,476)
Other provision	463,710,457	36,716,000	104,834,796	182,852,617
Total Provision	3,575,461,744	764,083,099	956,282,648	317,612,609
Total Profit before Income Tax	4,236,587,888	2,997,286,868	1,712,619,505	1,410,710,085
Provision for Taxation	1,809,330,788	1,288,758,940	752,487,672	587,700,404
Current Tax Expenses	2,856,598,760	1,584,028,325	1,114,741,491	489,524,421
Deferred Tax Expenses/(Income)	(1,047,267,972)	(295,269,385)	(362,253,819)	98,175,983
Net profit after Tax	2,427,257,100	1,708,527,928	960,131,833	823,009,681
Appropriations :				
Statutory Reserve	847,317,578	599,457,374	342,523,901	282,142,017
General Reserve	-	-	-	-
Retained Earning	1,579,939,522	1,109,070,554	617,607,932	540,867,664
Earning per ordinary share (EPS)	1.90	1.34	0.75	0.64


Chief Financial Officer


Company Secretary


Managing Director


Director


Director

UNITED COMMERCIAL BANK LIMITED
CASH FLOW STATEMENT
FOR THE PERIOD ENDED ON 30 SEPTEMBER 2021
(UNAUDITED)

	30-09-2021 Taka	30-09-2020 Taka
Cash flows from operating activities		
Interest receipts	23,763,103,342	24,172,818,593
Interest payments	(10,170,678,122)	(16,503,577,037)
Dividend receipt	138,337,052	105,438,455
Fees & Commision receipt	2,988,108,147	2,276,334,931
Recoveries from previously written off advances	70,330,490	17,516,848
Payments to employees	(5,118,519,067)	(5,128,565,998)
Payments to suppliers	(2,051,923,678)	(2,599,482,510)
Payment for Advance Income Tax	(2,086,917,405)	(1,830,995,773)
Receipt from other operating activities	537,796,463	472,121,084
Payment for other activities	(1,646,713,300)	(2,383,044,627)
Operating profit before changes in operating assets and Liabilities	6,422,923,920	(1,401,436,034)
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	(12,481,820,304)	(17,703,147,360)
Purchase/Sale of trading securities	617,897,354	1,742,345,585
Loans and advances to customers	(38,450,044,364)	(28,642,829,152)
Other Assets	(3,502,515,747)	(1,799,209,482)
Deposit from Banks	-	3,803,087
Deposit from customers	17,775,658,399	22,817,548,516
Other liabilities	422,469,093	2,803,032,785
Net cash from operating activities (A)	(29,195,431,648)	(22,179,892,054)
Cash flows from investing activities		
Purchase/Sale of Securities	(10,400,000)	(505,332,792)
Purchase of Property,Plant & Equipments	(888,219,496)	(934,050,594)
Cash flows from investing activities (B)	(898,619,496)	(1,439,383,387)
Cash flows from financing activities		
Receipt from borrowing	29,998,396,363	19,640,001,695
Sub-Ordinated Bond	(1,700,000,000)	1,600,000,000
Cash dividend payment	(608,760,452)	-
Net cash from financing activities (C)	27,689,635,911	21,240,001,695
Net cash increase/decrease (A+B+C)	(2,404,415,232)	(2,379,273,745)
Effects of the changes of exchange rate on cash and cash equivalents*	1,019,841,839	1,026,004,657
Cash and cash equivalent at beginning of the year	46,346,006,394	40,226,799,267
Closing cash and cash equivalent at the end of the period	44,961,433,001	38,873,530,179


Chief Financial Officer


Company Secretary


Managing Director


Director



Director


UNITED COMMERCIAL BANK LIMITED
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED ON 30 SEPTEMBER 2021
(UNAUDITED)

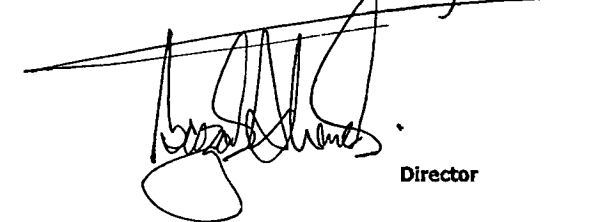
Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Assets Revaluation Reserve	Investment Revaluation Reserve	Foreign currency translation gain/(loss)	Total
Balance as at 01 January, 2021	12,175,209,040	1,454,976,750	13,424,987,898	26,577,961	5,191,763,156	2,534,101,559	233,489,187	25,125,152	35,066,230,703
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	12,175,209,040	1,454,976,750	13,424,987,898	26,577,961	5,191,763,156	2,534,101,559	233,489,187	25,125,152	35,066,230,703
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	-	(181,479,573)	-	(181,479,573)
Currency translation differences	-	-	-	-	-	-	-	3,125,694	3,125,694
Net profit for the period	-	-	-	-	2,427,257,100	-	-	-	2,427,257,100
Appropriation made during the period	-	-	847,317,578	-	(847,317,578)	-	-	-	-
Dividend (Bonus Share issued)	608,760,452	-	-	-	(608,760,452)	-	-	-	-
Dividend (Cash)	-	-	-	-	(608,760,452)	-	-	-	(608,760,452)
Balance as at September 30, 2021	12,783,969,492	1,454,976,750	14,272,305,476	26,577,961	5,554,181,774	2,534,101,559	52,009,614	28,250,846	36,706,373,472
Balance as at September 30, 2020	12,175,209,050	1,454,976,750	13,034,842,674	26,577,961	5,031,320,947	2,534,101,559	152,176,326	25,470,315	34,434,675,582


 Chief Financial Officer


 Company Secretary


 Director


 Managing Director


 Director

United Commercial Bank Limited
Selective Notes to the financial statements
as at and for the period ended 30 September 2021.

01. Basis of Preparation:

The 3rd quarter 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 2020.

03. Operating Profit

Bank's operating profit has increased by Tk. 405.07 crore in line with the increase of operating income by Tk. 382.33 crore and further improved by the decrease of operating expense Tk. 22.74 crore 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 2021, 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".

	Jan-Sept'21	Jan-Sept'20	July-Sept'21	July-Sept'20
Profit after tax:				
Profit after tax for the period (Bank)	2,427,257,100	1,708,527,928	960,131,833	823,009,681
Profit after tax for the period (Consolidated)	2,106,405,640	1,769,687,993	858,800,172	887,108,771
Weighted average number of shares outstanding:	1,278,396,950	1,217,520,905	1,278,396,950	1,217,520,905

EPS Calculations:

Basic Earnings per share (EPS) - (Bank)	1.90	1.40	0.75	0.68
Diluted Earnings per share (EPS) - (Bank)	1.90	1.34	0.75	0.64
Basic Earnings per share (EPS) - (Consolidated)	1.65	1.45	0.67	0.73
Diluted Earnings per share (EPS) - (Consolidated)	1.65	1.38	0.67	0.69

Diluted Earnings per share (DEPS)

DEPS has been calculated for the period as 5% stock dividend and 5% cash dividend were recommended on 38th AGM dated August 05, 2021.

07. Unclaimed Dividend

Other Liabilities includes unclaimed dividend of BDT 97,146,737 as at 30 September 2021.

	30-Sep-21	30-Sep-20
08. Net Asset Value Per Share (NAVPS)		
Net Asset Value Per Share (NAVPS) - Banks	28.71	28.28
Diluted Net Asset Value Per Share (NAVPS) - Banks	28.71	26.94
Net Asset Value Per Share (NAVPS) - Consolidated	28.99	28.81
Diluted Net Asset Value Per Share (NAVPS) - Consolidated	28.99	27.44
09. Net Operating Cash Flow Per Share (NOCFPS)		
Net Operating Cash Flow Per Share (NOCFPS) - Banks	(22.84)	(18.22)
Diluted Net Operating Cash Flow Per Share (NOCFPS) - Banks	(22.84)	(17.35)
Net Operating Cash Flow Per Share (NOCFPS) - Consolidated	(20.14)	(17.42)
Diluted Net Operating Cash Flow Per Share (NOCFPS) - Consolidated	(20.14)	(16.59)

10. 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.

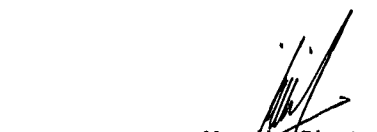
11. Approval of 3rd quarter unaudited financial statements:

The 3rd quarter financial statements as at and for the period ended on 30 September 2021 were approved by the Board on 24 October 2021.


 Chief Financial Officer

 Director


 Company Secretary


 Managing Director

 Director