

United Commercial Bank PLC
Unaudited Financial Statements
For the half year ended 30 June 2026

UNITED COMMERCIAL BANK PLC
CONSOLIDATED BALANCE SHEET
AS AT 30 JUNE 2026
(UNAUDITED)

PROPERTIES AND ASSETS	30-06-2026 Taka	31-12-2025 Taka
Cash	51,378,387,462	55,853,763,149
Cash in Hand (Including Foreign Currencies)	12,285,257,436	11,621,860,336
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	39,093,130,026	44,231,902,813
Balance with other banks & financial institution	12,914,107,007	16,184,249,595
In Bangladesh	11,163,549,935	11,686,192,819
Outside Bangladesh	1,750,557,072	4,498,056,776
Money at call on short notice	2,950,000,000	3,500,707,200
Investments	197,535,249,711	151,735,394,376
Government	180,619,473,295	134,944,106,323
Others	16,915,776,416	16,791,288,053
Loans and Advances	658,987,910,383	623,092,924,842
Loans, Cash Credit, Overdrafts etc.	626,722,328,079	599,248,556,663
Bills purchased and discounted	32,265,582,303	23,844,368,179
Fixed assets including premises, furniture & fixture	18,294,429,066	18,800,794,861
Other assets	30,910,451,339	17,844,286,428
Non-banking assets	17,156,000	18,956,000
Total Assets	972,987,690,968	887,031,076,449
LIABILITIES AND CAPITAL		
Liabilities:		
Borrowings from other banks, financial institutions and agents	81,809,471,456	64,545,436,413
Deposits and other accounts	742,540,328,653	683,829,831,519
Current accounts & other accounts	122,451,634,807	118,535,587,938
Bills Payable	10,155,645,464	8,390,361,338
Savings Bank Deposits	117,614,133,951	104,413,833,775
Term Deposit	443,006,524,792	406,347,078,453
Other Deposits	49,312,389,640	46,142,970,015
Other Liabilities	108,569,501,267	98,793,223,545
Total Liabilities	932,919,301,376	847,168,491,477
Capital/Shareholders' Equity		
Paid up Capital	15,503,758,980	15,503,758,980
Share Premium	1,454,976,750	1,454,976,750
Statutory Reserve	15,842,396,288	15,842,396,287
General Reserve	26,577,961	26,577,961
Other Reserve	2,978,897,479	2,830,905,303
Start-up Equity Investment Fund	143,994,775	133,512,705
Retained Earning	4,117,787,164	4,070,456,798
Total Shareholders' Equity	40,068,389,398	39,862,584,784
Non Controlling Interest	195	188
Total shareholders' Equity with non controlling interest	40,068,389,593	39,862,584,972
Total Liabilities and Shareholders' Equity	972,987,690,968	887,031,076,449

UNITED COMMERCIAL BANK PLC
CONSOLIDATED OFF-BALANCE SHEET ITEMS
AS AT 30 JUNE 2026
(UNAUDITED)

OFF BALANCE SHEET ITEMS

CONTINGENT LIABILITIES

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

Other Commitments

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

Total Off-Balance sheet items including contingent liabilities

30-06-2026	31-12-2025
Taka	Taka
208,901,711,412	211,289,225,233
74,776,003,439	77,568,061,302
50,855,097,018	55,242,076,074
67,281,065,702	61,688,195,957
15,989,545,253	16,790,891,900
-	-
978,986,800	642,181,098
978,986,800	-
-	642,181,098
-	-
209,880,698,212	211,931,406,331



Chief Financial Officer (CFO)



Company Secretary (CS)



Chief Executive Officer (CEO)



Director



Director

UNITED COMMERCIAL BANK PLC
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE HALF YEAR ENDED ON 30 June 2026
(UNAUDITED)

	January to June 30, 2026 Taka	January to June 30, 2025 Taka	April to June 30, 2026 Taka	April to June 30, 2025 Taka
Interest Income	30,969,392,970	30,707,891,662	15,516,952,962.68	16,187,941,168
Interest Paid on Deposit and Borrowings	28,132,216,135	22,622,069,328	14,519,908,711	11,755,242,517
Net Interest Income	2,837,176,835	8,085,822,334	997,044,251	4,432,698,651
Income from Investment	9,215,413,900	5,395,729,458	5,523,753,541	2,944,334,322
Commission, Exchange and Brokerage	4,287,029,423	4,150,430,343	2,227,407,444	2,230,492,088
Other Operating Income	133,702,437	167,990,516	83,322,203	44,418,204
Total Operating Income (A)	16,473,322,594	17,799,972,651	8,831,527,439	9,651,943,265
OPERATING EXPENSES				
Salary and Allowances	5,494,479,690	4,981,835,175	2,754,894,436	2,382,792,593
Rent, Taxes, Insurance, Electricity etc.	831,925,622	934,645,953	434,027,592	413,490,387
Legal Expenses	97,333,049	85,286,281	42,275,951	45,926,765
Postage, Stamps, Telegram, Telephone etc.	118,175,389	112,245,522	57,021,586	52,415,691
Stationery, Printing, Advertisements etc.	652,944,469	726,616,749	323,710,817	504,298,713
Chief Executive's Salary and fees	13,380,440	17,441,686	6,632,500	12,188,186
Director's Fee and other expenses	3,031,364	2,395,611	2,099,864	1,624,000
Auditors Fees	6,406,499	7,545,000	(29,334,578)	(27,928,045)
Depreciation and repair of Fixed Assets	1,379,004,092	1,266,061,287	636,948,902	531,576,179
Other Expenses	3,159,385,209	2,594,526,486	1,711,795,851	1,478,146,009
Total Operating Expenses (B)	11,756,065,823	10,728,599,749	5,940,072,921	5,394,530,479
Profit & Loss before provision (C) =(A-B)	4,717,256,771	7,071,372,901	2,891,454,519	4,257,412,786
Provision for Loans & Advance	2,154,865,793	6,568,057,105	319,980,721	4,265,275,732
Provision for diminution in value of investments	(255,095,533)	82,651,216	(24,676,757)	25,114,375
Other provision	247,780,056	(500,456,197)	313,163,693	(564,871,751)
Total Provision	2,147,550,316	6,150,252,124	608,467,658	3,725,518,356
Total Profit before Income Tax	2,569,706,455	921,120,778	2,282,986,861	531,894,431
Provision for Taxation	2,229,287,444	741,815,065	2,056,342,416	413,058,522
Current Tax Expenses	1,948,881,861	1,721,907,870	932,017,717	469,680,808
Deferred Tax Expense/(Income)	280,405,583	(980,092,805)	1,124,324,698	(56,622,286)
Net Profit after Tax	340,419,011	179,305,713	226,644,445	118,835,908
Earning Per Share (EPS)	0.22	0.12	0.15	0.08



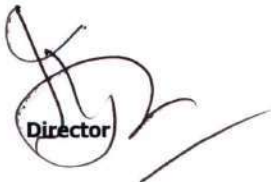
Chief Financial Officer (CFO)



Company Secretary (CS)



Chief Executive Officer (CEO)



Director



Director

UNITED COMMERCIAL BANK PLC
CONSOLIDATED CASH FLOW STATEMENT
FOR THE HALF YEAR ENDED ON 30 JUNE 2026
(UNAUDITED)

Cash flows from operating activities

Receipts of Interest
Payments of Interest
Receipt of Dividend
Receipt of Fees & Commission
Recoveries from previously written off advances
Payments to employees
Payments to suppliers
Payment for Advance Income Tax
Receipt from other operating activities
Payment for other activities

Operating profit before changes in operating assets and Liabilities

Increase / Decrease in operating assets and liabilities

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

Net cash from operating activities (A)

Cash flows from investing activities

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

Cash flows from investing activities (B)

Cash flows from financing activities

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

Net cash from financing activities (C)

Net cash increase/decrease (A+B+C)

Effects of the changes of exchange rate on cash and cash equivalents*

Cash and cash equivalent at beginning of the year

Closing cash and cash equivalent at the end of the period

30-06-2026 Taka	30-06-2025 Taka
37,846,348,061	34,342,263,939
(29,270,413,588)	(22,416,781,742)
260,565,785	187,263,833
3,618,324,297	3,394,579,295
610,057,406	283,602,635
(5,507,860,130)	(5,142,589,503)
(1,554,314,039)	(2,045,628,587)
(1,819,909,776)	(2,124,997,161)
5,214,282,663	102,550,385
(3,770,176,425)	(2,808,083,043)
5,626,904,255	3,772,180,051
(50,102,060,446)	(28,352,207,509)
(6,358,883)	(100,881,848)
(39,299,093,018)	(33,739,087,200)
(11,572,588,065)	(2,946,502,201)
(7,349,833,823)	8,744,760,342
66,060,330,957	69,725,625,366
11,183,436,610	3,565,498,889
(25,459,262,414)	20,669,385,890
(118,129,477)	(910,137,495)
(368,617,993)	(493,635,036)
(486,747,471)	(1,403,772,531)
17,554,035,043	(19,877,516,241)
(290,000,000)	(766,900,000)
-	-
-	-
(285,000,000)	(285,000,001)
16,979,035,043	(20,929,416,242)
(8,966,974,843)	(1,663,802,883)
669,841,270	686,104,795
75,550,034,544	66,952,061,595
67,252,900,969	65,974,363,509



Chief Financial Officer (CFO)



Company Secretary (CS)



Chief Executive Officer (CEO)



Director



Director

UNITED COMMERCIAL BANK PLC
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED ON 30 June 2026
(UNAUDITED)

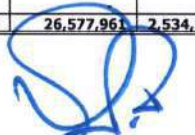
Amount in BDT

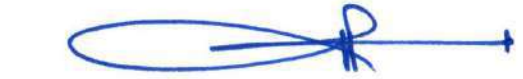
Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Assets Revaluation Reserve	Investment revaluation Reserve	Foreign currency translation gain/(loss)	Start-up Equity Investment Fund	Non Controlling Interest	Retained Earnings	Total
Balance as at 01 January 2026	15,503,758,980	1,454,976,750	15,842,396,287	26,577,961	2,534,101,559	143,177,900	153,625,844	133,512,705	188	4,070,456,797	39,862,584,972
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-	-
Restated balance	15,503,758,980	1,454,976,750	15,842,396,287	26,577,961	2,534,101,559	143,177,900	153,625,844	133,512,705	188	4,070,456,797	39,862,584,972
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	147,879,469	-	-	-	-	147,879,469
Currency Translation adjustment	-	-	-	-	-	-	112,708	-	-	393,431	506,140
Realization of Non-Banking Assets	-	-	-	-	-	-	-	-	-	2,000,000	2,000,000
Net profit for the period	-	-	-	-	-	-	-	-	-	340,419,011	340,419,011
Transfer to the statutory reserve	-	-	-	-	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-	-	-	-	-
Stock Dividend	-	-	-	-	-	-	-	-	-	-	-
Transfer to Start-up Equity Investment Fund	-	-	-	-	-	-	-	10,482,070	-	(10,482,070)	-
Coupon Payment Perpetual Bond	-	-	-	-	-	-	-	-	-	(285,000,000)	(285,000,000)
Non Controlling Interest	-	-	-	-	-	-	-	-	7	(7)	-
Balance as at 30 June 2026	15,503,758,980	1,454,976,750	15,842,396,287	26,577,961	2,534,101,559	291,057,368	153,738,553	143,994,775	195	4,117,787,164	40,068,389,593
Balance as at 31 December 2025	15,503,758,980	1,454,976,750	15,842,396,287	26,577,961	2,534,101,559	143,177,900	153,625,844	133,512,705	188	4,070,456,797	39,862,584,972

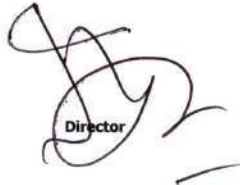
FOR THE HALF YEAR ENDED ON 30 June 2025

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Assets Revaluation Reserve	Investment revaluation Reserve	Foreign currency translation gain/(loss)	Start-up Equity Investment Fund	Non Controlling Interest	Retained Earnings	Total
Balance as at 01 January 2025	15,503,758,980	1,454,976,750	15,828,739,273	26,577,961	2,534,101,559	80,353,462	153,080,640	-	190	4,415,528,335	39,997,117,150
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-	-
Restated balance	15,503,758,980	1,454,976,750	15,828,739,273	26,577,961	2,534,101,559	80,353,462	153,080,640	-	190	4,415,528,335	39,997,117,150
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	16,678,184	-	-	-	-	16,678,184
Currency Translation adjustment	-	-	-	-	-	-	846,948	-	-	-	846,948
Realization of Non-Banking Assets	-	-	-	-	-	-	-	-	-	550,000	550,000
Net profit for the period	-	-	-	-	-	-	-	-	-	180,283,601	180,283,601
Transfer to the statutory reserve	-	-	11,876,180	-	-	-	-	-	-	(11,876,180)	-
Cash Dividend	-	-	-	-	-	-	-	-	-	-	-
Stock Dividend	-	-	-	-	-	-	-	-	-	-	-
Coupon Payment Perpetual Bond	-	-	-	-	-	-	-	-	-	(285,000,001)	(285,000,001)
Non Controlling Interest	-	-	-	-	-	-	-	-	(2)	2	-
Balance as at 30 June 2025	15,503,758,980	1,454,976,750	15,840,615,453	26,577,961	2,534,101,559	97,031,646	153,927,588	-	188	4,299,485,757	39,910,475,882


Chief Financial Officer (CFO)


Company Secretary (CS)


Chief Executive Officer (CEO)


Director


Director

UNITED COMMERCIAL BANK PLC
BALANCE SHEET
AS AT 30 JUNE 2026
(UNAUDITED)

PROPERTIES AND ASSETS

Cash

Cash in Hand (Including Foreign Currencies)
Balance with Bangladesh Bank & its agent bank(s)
(Including Foreign Currencies)

30-06-2026
Taka

31-12-2025
Taka

51,377,169,406

55,853,476,867

12,284,039,381

11,621,574,054

39,093,130,026

44,231,902,813

Balance with other banks & financial institution

In Bangladesh
Outside Bangladesh

11,087,212,061

14,769,958,184

9,336,654,989

10,271,901,408

1,750,557,072

4,498,056,776

Money at call on short notice

2,950,000,000

3,500,707,200

Investments

Government
Others

194,510,608,693

148,714,528,650

179,951,339,774

134,276,467,671

14,559,268,919

14,438,060,979

Loans and Advances

Loans, Cash Credit, Overdrafts etc.
Bills purchased and discounted

654,332,031,967

617,890,096,768

622,066,449,663

594,045,728,589

32,265,582,303

23,844,368,179

Fixed assets including premises, furniture & fixture

15,862,925,343

16,313,096,005

Other assets

41,131,634,789

26,995,634,921

Non-banking assets

17,156,000

18,956,000

Total Assets

971,268,738,259

884,056,454,596

LIABILITIES AND CAPITAL

Liabilities:

Borrowings from other banks, financial institutions and agents

80,775,372,501

63,448,264,958

Deposits and other accounts

Current accounts & other accounts
Bills Payable
Savings Bank Deposits
Fixed Deposit
Other Deposits

745,135,404,122

683,941,521,373

123,361,732,036

119,250,711,103

10,155,645,464

8,390,361,338

117,614,133,951

104,413,833,775

444,427,216,647

406,437,078,453

49,576,676,025

45,449,536,704

Other Liabilities

103,026,242,012

94,612,743,873

Total Liabilities

928,937,018,635

842,002,530,204

Capital/Shareholders' Equity

Paid up Capital
Share Premium
Statutory Reserve
General Reserve
Other Reserve
Start-up Equity Investment Fund
Retained Earning

15,503,758,980

15,503,758,980

1,454,976,750

1,454,976,750

15,730,183,055

15,730,183,055

26,577,961

26,577,961

2,978,897,479

2,830,905,303

143,994,775

133,512,705

6,493,330,622

6,374,009,638

Total Shareholders' Equity

42,331,719,623

42,053,924,392

Total Liabilities and Shareholders' Equity

971,268,738,259

884,056,454,596

UNITED COMMERCIAL BANK PLC
OFF-BALANCE SHEET ITEMS
AS AT 30 JUNE 2026
(UNAUDITED)

OFF BALANCE SHEET ITEMS

Contingent Liabilities

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

30-06-2026 Taka	31-12-2025 Taka
208,901,711,412	211,289,225,233
74,776,003,439	77,568,061,302
50,855,097,018	55,242,076,074
67,281,065,702	61,688,195,957
15,989,545,253	16,790,891,900
-	-

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

30-06-2026 Taka	31-12-2025 Taka
978,986,800	642,181,098
-	-
978,986,800	642,181,098
-	-
-	-

Total Off-Balance sheet items including contingent liabilities

30-06-2026 Taka	31-12-2025 Taka
209,880,698,212	211,931,406,331



Chief Financial Officer (CFO)



Company Secretary (CS)



Chief Executive Officer (CEO)



Director



Director

UNITED COMMERCIAL BANK PLC
PROFIT AND LOSS ACCOUNT
FOR THE HALF YEAR ENDED ON 30 June 2026
(UNAUDITED)

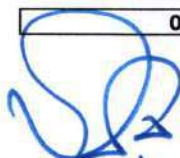
	January to June 30, 2026 Taka	January to June 30, 2025 Taka	April to June 30, 2026 Taka	April to June 30, 2025 Taka
Interest Income	30,899,591,187	30,706,996,612	15,467,567,634	16,213,793,074
Interest Paid on Deposit and Borrowings	28,216,535,582	22,643,754,410	14,571,989,464	11,784,620,254
Net Interest Income	2,683,055,605	8,063,242,202	895,578,171	4,429,172,820
Income from Investment	9,011,470,914	5,254,053,668	5,417,441,197	2,880,644,411
Commission, Exchange and Brokerage	3,662,721,472	3,735,258,419	1,858,867,500	1,969,858,462
Other Operating Income	132,238,785	108,813,019	82,788,504	75,084,756
Total Operating Income (A)	15,489,486,775	17,161,367,308	8,254,675,371	9,354,760,449
OPERATING EXPENSES				
Salary and Allowances	5,089,576,947	4,780,270,008	2,536,594,343	2,363,202,574
Rent, Taxes, Insurance, Electricity etc.	806,675,307	779,871,200	421,509,543	264,060,824
Legal Expenses	97,128,210	82,480,468	42,741,671	44,544,797
Postage, Stamps, Telecommunication etc.	108,415,423	107,061,257	52,664,614	51,688,596
Stationery, Printing, Advertisements etc.	620,671,616	715,993,557	304,980,119	501,007,658
Chief Executive's Salary and fees	13,380,440	10,300,000	6,690,000	5,150,000
Director's Fee and other expenses	2,684,364	2,020,500	1,879,364	1,345,500
Auditors Fees	6,000,000	7,265,000	3,000,000	4,265,000
Depreciation and repair of Fixed Assets	1,267,122,039	1,163,725,014	657,125,116	541,817,816
Other Expenses	2,883,554,697	2,367,270,009	1,452,248,715	1,270,166,288
Total Operating Expenses (B)	10,895,209,043	10,016,257,014	5,479,433,486	5,047,249,052
Profit & Loss before provision (C) =(A-B)	4,594,277,732	7,145,110,294	2,775,241,886	4,307,511,397
Provision for Loans & Advance	2,084,865,793	6,546,880,841	284,980,721	4,244,105,907
Provision for diminution in value of investments	(255,095,533)	64,521,919	(24,676,757)	29,720,218
Other provision	247,780,056	(500,456,197)	313,163,693	(564,871,751)
Total Provision	2,077,550,316	6,110,946,563	573,467,658	3,708,954,374
Total Profit before Income Tax	2,516,727,416	1,034,163,731	2,201,774,228	598,557,023
Provision for Taxation	2,104,317,794	648,085,056	1,981,703,967	372,135,191
Current Tax Expenses	1,823,582,547	1,625,809,178	854,396,023	426,769,119
Deferred Tax Expenses	280,735,247	(977,724,122)	1,127,307,944	(54,633,928)
Net profit after Tax	412,409,622	386,078,675	220,070,261	226,421,832
Earning Per Share (EPS)	0.27	0.25	0.14	0.15



Chief Financial Officer (CFO)



Director



Company Secretary (CS)



Chief Executive Officer (CEO)



Director

UNITED COMMERCIAL BANK PLC
CASH FLOW STATEMENT
FOR THE HALF YEAR ENDED ON 30 JUNE 2026
(UNAUDITED)

	30-06-2026	30-06-2025
	Taka	Taka
Cash flows from operating activities		
Receipts of Interest	37,724,844,522	34,073,641,257
Payments of Interest	(29,354,733,035)	(22,290,029,461)
Receipt of Dividend	189,853,556	151,045,596
Receipt of Fees & Commission	2,993,386,341	3,049,155,383
Recoveries from previously written off advances	610,057,406	283,602,635
Payments to employees	(5,102,957,387)	(4,790,570,008)
Payments to suppliers	(1,419,534,691)	(1,815,631,873)
Payment for Advance Income Tax	(1,553,274,584)	(2,031,269,605)
Receipt from other operating activities	5,130,782,682	62,623,046
Payment for other activities	(3,478,915,561)	(2,746,621,913)
Operating profit before changes in operating assets and Liabilities	5,739,509,251	3,945,945,057
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	(50,101,565,577)	(28,352,207,509)
Purchase/Sale of trading securities	(39,006,530)	(205,385,990)
Loans and advances to customers	(39,846,042,676)	(35,330,411,945)
Other Assets	(12,959,477,802)	(2,684,308,099)
Deposit from Banks	(3,680,523,717)	8,744,760,342
Deposit from customers	64,874,406,466	69,083,594,282
Other liabilities	9,999,687,383	3,696,139,225
Net cash from operating activities (A)	(26,013,013,203)	18,898,125,363
Cash flows from investing activities		
Purchase/Sale of Securities	(82,201,409)	(839,386,451)
Purchase of Property, Plant & Equipment	(327,403,087)	(439,827,615)
Cash flows from investing activities (B)	(409,604,496)	(1,279,214,065)
Cash flows from financing activities		
Receipt from borrowing	17,617,107,543	(18,244,642,723)
Sub-Ordinated Bond	(290,000,000)	(766,900,000)
Cash received from issuing of Right shares	-	-
Coupon payment of perpetual bond	(285,000,000)	(285,000,001)
Cash dividend payment	-	-
Net cash from financing activities (C)	17,042,107,543	(19,296,542,724)
Net cash increase/decrease (A+B+C)	(9,380,510,155)	(1,677,631,426)
Effects of the changes of exchange rate on cash and cash equivalents*	669,841,270	686,103,035
Cash and cash equivalent at beginning of the year	74,135,456,851	65,675,561,905
Closing cash and cash equivalent at the end of the period	65,424,787,968	64,684,033,515


Chief Financial Officer (CFO)


Company Secretary (CS)


Chief Executive Officer (CEO)


Director


Director

UNITED COMMERCIAL BANK PLC
STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED ON 30 June 2026
(UNAUDITED)

Amount in BDT

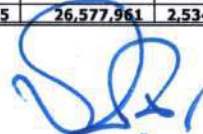
Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Assets Revaluation Reserve	Investment Revaluation Reserve	Foreign currency translation gain/(loss)	Start-up Equity Investment Fund	Retained Earnings	Total
Balance as at 01 January 2026	15,503,758,980	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	143,177,900	153,625,844	133,512,705	6,374,009,638	42,053,924,392
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated balance	15,503,758,980	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	143,177,900	153,625,844	133,512,705	6,374,009,638	42,053,924,392
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	147,879,469	-	-	-	147,879,469
Currency translation differences	-	-	-	-	-	-	112,708	-	393,431	506,140
Realization of Non-Banking Assets	-	-	-	-	-	-	-	-	2,000,000	-
Net profit for the period	-	-	-	-	-	-	-	-	412,409,622	412,409,622
Appropriation made during the period	-	-	-	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-	-	-	-
Stock Dividend	-	-	-	-	-	-	-	-	-	-
Transfer to Start-up Equity Investment Fund	-	-	-	-	-	-	-	10,482,070	(10,482,070)	-
Coupon Payment Perpetual Bond	-	-	-	-	-	-	-	-	(285,000,000)	(285,000,000)
Balance as at June 30, 2026	15,503,758,980	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	291,057,368	153,738,552	143,994,775	6,493,330,622	42,331,719,622
Balance as at December 31, 2025	15,503,758,980	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	143,177,900	153,625,844	133,512,705	6,374,009,638	42,053,924,392

FOR THE HALF YEAR ENDED ON 30 June 2025

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Assets Revaluation Reserve	Investment Revaluation Reserve	Foreign currency translation gain/(loss)	Start-up Equity Investment Fund	Retained Earnings	Total
Balance as at 01 January 2025	15,503,758,980	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	80,353,462	153,208,713	-	6,307,661,613	41,790,822,092
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated balance	15,503,758,980	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	80,353,462	153,208,713	-	6,307,661,613	41,790,822,092
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	16,678,184	-	-	-	16,678,184
Currency translation differences	-	-	-	-	-	-	846,948	-	-	846,948
Realization of Non-Banking Assets	-	-	-	-	-	-	-	-	550,000	550,000
Net profit for the period	-	-	-	-	-	-	-	-	386,078,675	386,078,675
Appropriation made during the period	-	-	-	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-	-	-	-
Stock Dividend	-	-	-	-	-	-	-	-	-	-
Coupon Payment Perpetual Bond	-	-	-	-	-	-	-	-	(285,000,001)	(285,000,001)
Balance as at June 30, 2025	15,503,758,980	1,454,976,750	15,730,183,055	26,577,961	2,534,101,559	97,031,646	154,055,661	-	6,409,290,287	41,909,975,898



Chief Financial Officer (CFO)



Company Secretary (CS)



Chief Executive Officer (CEO)



Director



Director

United Commercial Bank PLC
Selective Notes to the financial statements
As at and for the half year ended on 30 June 2026

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 2025.

03. Operating Profit

Bank's operating profit has decreased by Tk. 255.08 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 2026 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'26</u>	<u>Jan-Jun'25</u>	<u>Apr-Jun'26</u>	<u>Apr-Jun'25</u>
Profit after tax:				
Profit after tax for the period (Bank)	412,409,622	386,078,675	220,070,261	226,421,832
Profit after tax for the period (Consolidated)	340,419,011	179,305,713	226,644,445	118,835,908
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)	0.27	0.25	0.14	0.15
Basic Earnings per share (EPS) - (Consolidated)	0.22	0.12	0.15	0.08

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-26</u>	<u>30-Jun-25</u>
07. Net Asset Value Per Share (NAVPS)		
Net Asset Value Per Share (NAVPS) - Bank	27.30	27.03
Net Asset Value Per Share (NAVPS) - Consolidated	25.84	25.74
08. Net Operating Cash Flow Per Share (NOCFPS)		
Net Operating Cash Flow Per Share (NOCFPS) - Bank	(16.78)	12.19
Net Operating Cash Flow Per Share (NOCFPS) - Consolidated	(16.42)	13.33

09. Events after the reporting period

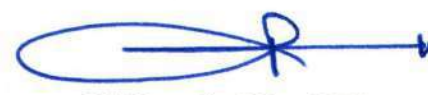
The Bank received the approval regarding issuing rights share amounting to BDT 775.19 crore from Bangladesh Securities and Exchange Commission (BSEC) vide letter no. BSEC/CFD/CI/RI-137/2025/759 dated 07 July 2026.

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 2026 were approved by the Board on 28 July 2026.


Chief Financial Officer (CFO)


Company Secretary (CS)


Chief Executive Officer (CEO)


Director


Director