



United Commercial Bank PLC
Corporate Office: Plot-CWS (A)-1, Road No-34
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Price Sensitive Information

This is to notify for information of all concerned that the Board of Directors of United Commercial Bank PLC. in its 513th Meeting held on May 29, 2025 (Thursday) at 3.00 P.M. and ended at 7.30 P.M. at Corporate Office, Gulshan Avenue, Dhaka -1212. The Board has considered and approved, among others, the Financial Statements (un-audited) for the First Quarter (Q1) period ended on March 31, 2025. The key features of the financial performance for First Quarter (Q1) as below:

(Solo)

Comparative Statement on un-audited Financial Statements for the First Quarter (Q1) period ended on March 31, 2025

Particulars	January-March 31, 2025	January-March 31, 2024
Earnings Per Share (EPS) (Taka)	0.10	0.49*
Net Asset Value (NAV) (Taka in crore)	4,189.63	4,152.74
Net Asset Value (NAV) Per Share (Taka)	27.34	27.10*
Net Operating Cash Flow Per share (Taka)	5.62	(3.53)*

(Consolidated)

Particulars	January-March 31, 2025	January-March 31, 2024
Earnings Per Share (EPS) (Taka)	0.04	0.42*
Net Asset Value (NAV) (Taka in crore)	4,000.34	4,199.27
Net Asset Value (NAV) Per Share (Taka)	26.11	26.53*
Net Operating Cash Flow Per share (Taka)	7.06	(4.76)*

*Comparative numbers are restated in line with current year

Notes:

Reasons of significant deviation in Earnings Per Share (EPS), Net Operating Cash Flow Per Share (NOCFPS) and Net Asset Value (NAV) between the period:

- Earnings Per Share (EPS) decreased due to increased provision requirements on loans and advances.
- Net Operating Cash Flow Per Share (NOCFPS) decreased mainly due to higher loan disbursement in comparison with lower deposit growth. However, the bank has been maintaining all the liquidity measures required by regulators.
- Net Asset Value (NAV) decreased mainly due to payment of cash dividend for the year 2023 in 2024 which led to lower retained profit.

In compliance with the Dhaka Stock Exchange (Listing) Regulations, 2015 and Chittagong Stock Exchange (Listing) Regulations, 2015, the Bank is pleased to publish the un-audited financial statements for the First Quarter (Q1) period ended on March 31, 2025 in two widely circulated daily newspapers (one in Bengali and the other one in English), and also in an online news portal. The detail of the published quarterly financial statements will be available in the website (i.e. www.ucb.com.bd) of the Bank.

Dated: Dhaka
May 29, 2025

By order of the Board
Sd/-
Pulak Chaudhuri
Company Secretary (Acting)