

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

PROPERTIES AND ASSETS	30-06-2021	31-12-2020
	Taka	Taka
Cash	37,327,098,845	24,947,748,071
Cash in Hand (Including Foreign Currencies)	8,353,395,731	5,701,337,402
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	28,973,703,114	19,246,410,669
Balance with other banks & financial institution	15,807,553,125	23,063,846,826
In Bangladesh	13,936,942,910	19,948,278,566
Outside Bangladesh	1,870,610,215	3,115,568,260
Money at call on short notice	1,440,000,000	930,000,000
Investments	66,487,752,249	66,986,981,664
Government	56,937,982,439	57,027,607,862
Others	9,549,769,810	9,959,373,802
Loans and Advances	394,318,217,764	356,065,739,658
Loans, Cash Credit, Overdrafts etc	369,807,031,384	340,985,337,566
Bills purchased and discounted	24,511,186,380	15,080,402,092
Fixed assets including premises, furniture & fixture	14,841,042,026	14,624,721,331
Other assets	8,279,011,989	11,959,691,841
Non-banking assets	-	-
Total Assets	<u>538,500,675,998</u>	<u>498,578,729,391</u>
LIABILITIES AND CAPITAL		
Liabilities :		
Borrowings from other banks, financial institutions and agents	78,711,295,461	62,240,924,137
Deposits and other accounts	376,122,255,383	352,313,500,149
Current accounts & other Accounts	80,741,035,318	69,335,920,773
Bills Payable	11,916,677,587	8,280,264,992
Savings Bank Deposits	75,093,296,393	70,999,776,995
Fixed Deposit	208,371,246,085	203,697,537,389
Other Liabilities	46,718,570,504	48,285,790,316
Total Liabilities	<u>501,552,121,348</u>	<u>462,840,214,602</u>
Capital/Shareholders' Equity		
Paid up Capital	12,175,209,050	12,175,209,050
Share Premium	1,454,976,750	1,454,976,750
Statutory Reserve	13,929,781,575	13,424,987,898
General Reserve	26,577,961	26,577,961
Other Reserve	2,755,150,294	2,792,715,898
Retained Earning	6,606,858,775	5,864,047,012
Total Shareholders' Equity	36,948,554,405	35,738,514,569
Non Controlling Interest	245	220
Total shareholders' Equity with non controlling interest	<u>36,948,554,650</u>	<u>35,738,514,789</u>
Total Liabilities and Shareholders' Equity	<u>538,500,675,998</u>	<u>498,578,729,391</u>

UNITED COMMERCIAL BANK LTD.
CONSOLIDATED OFF-BALANCE SHEET ITEMS
AS AT 30 JUNE 2021
(UNAUDITED)

OFF BALANCE SHEET ITEMS

CONTINGENT LIABILITIES

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

30-06-2021 Taka	31-12-2020 Taka
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237,054,146,847 **200,799,582,943**

98,245,628,200	78,153,489,715
51,007,397,222	49,877,297,665
72,334,358,464	58,643,781,573
15,466,762,961	14,125,013,990

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

-	242,106,790
-	-
-	242,106,790
-	-
-	-

Total Off-Balance sheet items including contingent liabilities

237,054,146,847 **201,041,689,733**



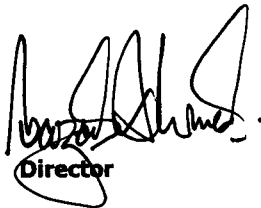
Chief Financial Officer



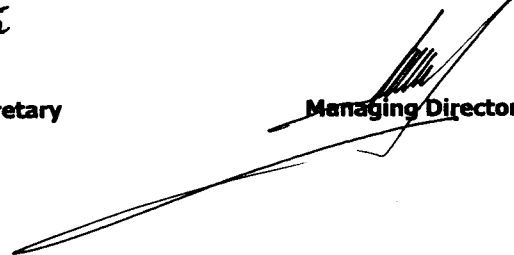
Company Secretary



Managing Director



Director



Director





UNITED COMMERCIAL BANK LIMITED
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE HALF YEAR ENDED ON 30 June 2021
(UNAUDITED)

	January to June 30, 2021 Taka	January to June 30, 2020 Taka	April to June 30, 2021 Taka	April to June 30, 2020 Taka
Interest Income	13,562,080,669	14,182,216,746	6,991,303,099	6,298,265,374
Interest Paid on Deposit and Borrowings	6,827,851,865	9,779,594,078	3,428,362,351	4,676,461,826
Net Interest Income	6,734,228,804	4,402,622,668	3,562,940,748	1,621,803,549
Income from Investment	2,840,880,585	2,913,449,502	1,326,870,432	1,352,370,379
Commission, Exchange and Brokerage	2,930,736,593	2,163,771,376	1,538,065,712	916,297,586
Other Operating Income	142,900,232	70,018,866	66,090,622	22,676,546
Total Operating Income (A)	12,648,746,214	9,549,862,412	6,493,967,514	3,913,148,059
OPERATING EXPENSES				
Salary and Allowances	3,743,690,480	3,676,261,521	1,733,083,776	1,498,596,298
Rent, Taxes, Insurance, Electricity etc.	509,731,907	474,092,033	276,344,856	238,394,983
Legal Expenses	53,466,010	39,804,003	28,802,919	17,366,582
Postage, Stamps, Telegram, Telephone etc.	108,252,816	73,329,823	52,377,889	20,333,350
Stationery, Printing, Advertisements etc.	762,387,535	894,502,262	497,356,151	398,213,735
Chief Executive's Salary and fees	7,534,000	7,930,000	4,267,000	3,960,000
Director's Fee and other expenses	1,289,148	1,700,558	620,248	557,471
Auditors Fees	639,248	638,248	273,624	306,776
Depreciation and repair of Fixed Assets	905,514,342	731,970,080	467,612,085	342,475,637
Other Expenses	1,462,251,247	1,544,795,911	785,094,707	732,411,827
Total Operating Expenses (B)	7,554,756,732	7,445,024,439	3,845,833,256	3,252,616,660
Profit & Loss before provision (C) = (A-B)	5,093,989,482	2,104,837,973	2,648,134,259	660,531,399
Provision for Loans & Advance	2,535,524,334	151,455,419	1,546,883,326	125,320,502
Provision for diminution in value of investments	-244,586,028	461,928,897	(583,061,922)	(39,326,316)
Other provision	358,875,661	(146,136,618)	151,627,528	-337,813,287
Total Provision	2,649,813,968	467,247,699	1,115,448,932	-251,819,100
Total Profit before Income Tax	2,444,175,514	1,637,590,274	1,532,685,327	912,350,499
Provision for Taxation	1,196,570,047	755,011,051	770,958,247	420,884,475
Current Tax Expenses	1,881,461,907	1,148,456,419	1,069,892,172	734,241,371
Deferred Tax Expenses	(684,891,860)	(393,445,367)	(298,933,926)	(313,356,896)
Net profit after Tax	1,247,605,468	882,579,223	761,727,080	491,466,025
Appropriations :				
Statutory Reserve	504,793,677	317,315,357	329,573,163	179,155,666
General Reserve	-	-	-	-
Retained Earning	742,811,791	565,263,866	432,153,916	312,310,358
Attributable to:				
Equity holders' of the Bank	742,811,766	565,263,861	432,153,904	312,310,357
Non controlling interest	25	5	13	1
	742,811,791	565,263,866	432,153,916	312,310,358
Earning per ordinary share (EPS)	1.02	0.72	0.63	0.40


Chief Financial Officer

Director


Company Secretary


Managing Director

Director


UNITED COMMERCIAL BANK LTD
CONSOLIDATED CASH FLOW STATEMENT
FOR THE HALF YEAR ENDED ON 30 JUNE 2021
(UNAUDITED)

	30-06-2021	30-06-2020
	Taka	Taka
Cash flows from operating activities		
Interest receipts	16,317,996,305	16,563,398,200
Interest payments	(7,311,386,595)	(12,327,650,891)
Dividend receipt	108,139,903	105,556,088
Fees & Commission receipt	2,266,734,363	1,436,989,974
Recoveries from previously written off advances	38,915,448	10,543,992
Payments to employees	(3,728,507,428)	(4,373,526,007)
Payments to suppliers	(1,558,199,103)	(1,754,563,856)
Payment for Advance Income Tax	(2,013,668,089)	(1,038,591,959)
Receipt from other operating activities	472,437,877	403,780,868
Payment for other activities	(1,539,471,390)	(994,598,047)
Operating profit before changes in operating assets and Liabilities	3,052,991,291	(1,968,661,638)
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	30,712,691	(10,243,707,987)
Purchase/Sale of trading securities	(190,438,888)	1,212,356,605
Loans and advances to customers	(37,725,860,949)	(10,864,638,709)
Other Assets	(2,688,145,711)	(1,277,923,017)
Deposit from Banks	-	3,803,087
Deposit from customers	25,449,549,899	8,042,624,572
Other liabilities	2,143,116,012	3,108,591,522
Net cash from operating activities (A)	(9,928,075,655)	(11,987,555,565)
Cash flows from investing activities		
Purchase/Sale of Securities	(110,000,000)	(404,814,439)
Purchase of Property,Plant & Equipments	(935,699,577)	(559,982,534)
Cash flows from investing activities (B)	(1,045,699,577)	(964,796,973)
Cash flows from financing activities		
Receipt from borrowing	16,643,754,166	12,211,597,175
Sub-Ordinated Bond	(700,000,000)	(350,000,000)
Cash received from issuing of shares	-	450,000,000
Cash dividend payment	-	-
Net cash from financing activities (C)	15,943,754,166	12,311,597,175
Net cash increase/decrease (A+B+C)	4,969,978,934	(640,755,363)
Effects of the changes of exchange rate on cash and cash equivalents*	662,578,137	728,934,817
Cash and cash equivalent at beginning of the year	48,942,094,899	40,871,031,588
Closing cash and cash equivalent at the end of the period	54,574,651,970	40,959,211,042


Chief Financial Officer


Company Secretary


Managing Director


Director

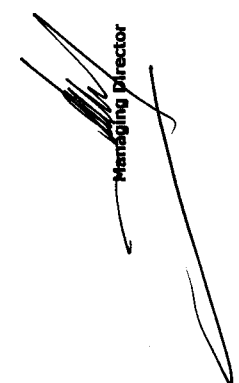

Director

UNITED COMMERCIAL BANK LTD
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED ON 30 June 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.	12,175,209,050	1,454,976,750	13,424,987,898	26,577,961	5,864,047,012	2,534,101,559	233,489,187	220	25,125,152	35,738,514,789
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated balance	12,175,209,050	1,454,976,750	13,424,987,898	26,577,961	5,864,047,012	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	-	-	-	-	-	-	(38,044,964)	-	-	(38,044,964)
Currency Translation adjustment	-	-	-	-	-	-	-	-	479,360	479,360
Net profit for the period	-	-	-	-	1,247,605,468	-	-	-	-	1,247,605,468
Appropriation made during the period	-	-	504,793,677	-	(504,793,677)	-	-	-	-	-
Dividends (Bonus Share issued)	-	-	-	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-	-	-	-
Non Controlling Interest	-	-	-	-	(25)	-	-	25	-	-
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
Balance as at June 30, 2020	11,595,437,190	1,454,976,750	12,752,700,857	26,577,961	5,658,179,418	2,534,101,559	65,160,740	205	25,603,724	34,112,738,203


Chief Financial Officer


Company Secretary


Managing Director

Director



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

PROPERTIES AND ASSETS	30-06-2021 Taka	31-12-2020 Taka
Cash	34,883,807,225	24,947,578,071
Cash in Hand (Including Foreign Currencies)	5,910,104,111	5,701,167,402
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	28,973,703,114	19,246,410,669
Balance with other banks & financial institution	13,608,932,740	20,468,428,322
In Bangladesh	11,738,322,525	17,352,860,062
Outside Bangladesh	1,870,610,215	3,115,568,260
Money at call on short notice	1,440,000,000	930,000,000
Investments	64,567,863,406	65,323,451,207
Government	56,937,982,439	57,027,607,862
Others	7,629,880,967	8,295,843,345
Loans and Advances	391,629,014,018	351,683,559,403
Loans, Cash Credit, Overdrafts etc	367,117,827,638	336,603,157,311
Bills purchased and discounted	24,511,186,380	15,080,402,092
Fixed assets including premises, furniture & fixture	14,438,123,781	14,539,957,921
Other assets	17,513,705,456	15,413,973,496
Non-banking assets	-	-
Total Assets	538,081,446,627	493,306,948,420
LIABILITIES AND CAPITAL		
Liabilities :		
Borrowings from other banks, financial institutions and agents	77,210,032,039	59,399,125,988
Deposits and other accounts	378,487,153,087	353,981,618,765
Current accounts & other Accounts	83,105,933,021	71,004,039,389
Bills Payable	11,916,677,587	8,280,264,992
Savings Bank Deposits	75,093,296,393	70,999,776,995
Fixed Deposit	208,371,246,085	203,697,537,389
Other Liabilities	45,888,471,135	44,859,972,964
Total Liabilities	501,585,656,261	458,240,717,717
Capital/Shareholders' Equity		
Paid up Capital	12,175,209,050	12,175,209,050
Share Premium	1,454,976,750	1,454,976,750
Statutory Reserve	13,929,781,575	13,424,987,898
General Reserve	26,577,961	26,577,961
Other Reserve	2,755,150,294	2,792,715,898
Retained Earning	6,154,094,735	5,191,763,146
Total Shareholders' Equity	36,495,790,366	35,066,230,703
Total Liabilities and Shareholders' Equity	538,081,446,627	493,306,948,420

UNITED COMMERCIAL BANK LTD.
OFF-BALANCE SHEET ITEMS
AS AT 30 JUNE 2021
(UNAUDITED)

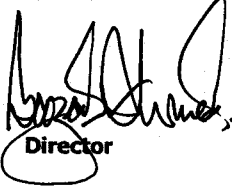
OFF BALANCE SHEET ITEMS

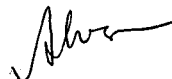
	30-06-2021 Taka	31-12-2020 Taka
Contingent Liabilities	237,054,146,847	200,799,582,943
Acceptances & Endorsements	98,245,628,200	78,153,489,715
Letter of Guarantees	51,007,397,222	49,877,297,665
Irrevocable Letter of Credit	72,334,358,464	58,643,781,573
Bills for Collection	15,466,762,961	14,125,013,990
Other Commitments	-	242,106,790
Documentary credit and other short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	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	237,054,146,847	201,041,689,733


Chief Financial Officer


Company Secretary


Managing Director


Director

Director


UNITED COMMERCIAL BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE HALF YEAR ENDED ON 30 June 2021
(UNAUDITED)

	January to June 30, 2021 Taka	January to June 30, 2020 Taka	April to June 30, 2021 Taka	April to June 30, 2020 Taka
Interest Income	13,253,124,006	13,979,829,458	6,826,105,300	6,188,996,866
Interest Paid on Deposit and Borrowings	6,697,095,875	9,700,390,098	3,357,459,557	4,635,678,265
Net Interest Income	6,556,028,131	4,279,439,360	3,468,645,743	1,553,318,601
Income from Investment	2,770,797,541	2,921,947,202	1,295,064,123	1,369,223,203
Commission, Exchange and Brokerage	2,707,215,567	2,104,415,266	1,402,475,015	911,453,790
Other Operating Income	107,069,506	69,806,090	62,500,569	22,672,109
Total Operating Income (A)	12,141,110,746	9,375,607,917	6,228,685,450	3,856,667,704

OPERATING EXPENSES

Salary and Allowances	3,522,972,587	3,596,104,362	1,612,515,185	1,462,723,329
Rent, Taxes, Insurance, Electricity etc.	503,561,647	469,480,116	272,486,280	236,915,058
Legal Expenses	49,409,671	39,793,847	26,471,402	17,366,582
Postage, Stamps, Telecommunication etc.	106,167,186	72,455,324	51,019,832	20,006,697
Stationery, Printing, Advertisements etc.	523,689,358	891,640,392	273,207,463	398,123,735
Chief Executive's Salary and fees	7,534,000	7,930,000	4,267,000	3,960,000
Director's Fee and other expenses	1,189,698	1,246,082	608,798	554,934
Auditors Fees	574,998	574,998	241,499	287,499
Depreciation and repair of Fixed Assets	898,026,799	726,289,463	463,884,578	339,695,995
Other Expenses	1,384,837,322	1,537,046,060	744,333,447	729,951,407
Total Operating Expenses (B)	6,997,963,266	7,342,560,643	3,449,035,483	3,209,585,236
Profit & Loss before provision (C) =(A-B)	5,143,147,480	2,033,047,274	2,779,649,967	647,082,467


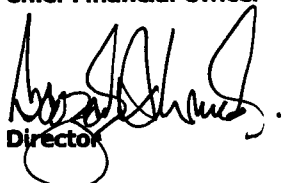
Provision for Loans & Advance	2,495,524,334	146,455,419	1,533,969,776	125,320,502
Provision for diminution in value of investments	(235,220,899)	446,151,689	(553,813,154)	(36,203,080)
Other provision	358,875,661	(146,136,618)	151,627,528	(337,813,287)
Total Provision	2,619,179,097	446,470,491	1,131,784,149	-248,695,865
Total Profit before Income Tax	2,523,968,383	1,586,576,783	1,647,865,817	895,778,332
Provision for Taxation	1,056,843,116	701,058,536	681,882,018	400,000,000
Current Tax Expenses	1,741,857,269	1,094,503,903	980,578,371	713,356,896
Deferred Tax Expenses	(685,014,153)	(393,445,367)	(298,696,353)	(313,356,896)
Net profit after Tax	1,467,125,267	885,518,247	965,983,799	495,778,332

Appropriations :

Statutory Reserve	504,793,677	317,315,357	329,573,163	179,155,666
General Reserve	-	-	-	-
Retained Earning	962,331,590	568,202,890	636,410,636	316,622,666

Earning per ordinary share (EPS)

1.21	0.73	0.79	0.41
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Chief Financial Officer

Director


Company Secretary


Managing Director

Director

UNITED COMMERCIAL BANK LTD
CASH FLOW STATEMENT
FOR THE HALF YEAR ENDED ON 30 JUNE 2021
(UNAUDITED)

Cash flows from operating activities

Interest receipts
Interest payments
Dividend receipt
Fees & Commission receipt
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

30-06-2021 Taka	30-06-2020 Taka
15,604,793,863	16,361,010,912
(7,190,735,447)	(12,248,446,911)
97,234,692	96,176,757
2,044,637,430	1,377,633,864
38,915,448	10,543,992
(3,530,506,587)	(4,295,339,276)
(1,441,279,692)	(1,747,850,929)
(2,086,917,405)	(1,022,127,727)
409,887,898	423,434,758
(1,489,003,310)	(986,466,902)
2,457,026,890	(2,031,431,462)

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

30,712,691	(10,243,707,987)
(4,037,622)	1,331,159,769
(39,945,454,614)	(10,919,767,009)
(2,544,142,586)	(1,185,594,516)
-	3,803,087
24,329,171,071	8,158,768,476
1,437,101,826	2,798,083,370
(14,239,622,343)	(12,088,686,272)

Net cash from operating activities (A)

Cash flows from investing activities

Purchase/Sale of Securities
Purchase of Property, Plant & Equipments

(30,000,000)	(404,814,439)
(617,128,274)	(556,137,155)
(647,128,274)	(960,951,594)

Cash flows from investing activities (B)

Cash flows from financing activities

Receipt from borrowing
Sub-Ordinated Bond
Cash received from issuing of Right shares
Cash dividend payment

18,510,906,051	12,456,540,255
(700,000,000)	(350,000,000)
-	-
-	-

Net cash from financing activities (C)

17,810,906,051 **12,106,540,255**
2,924,155,433 **(943,097,611)**

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

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

662,578,137 728,934,817

Cash and cash equivalent at beginning of the year

46,346,006,394 40,226,799,267

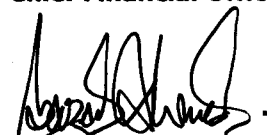
Closing cash and cash equivalent at the end of the period

49,932,739,965 **40,012,636,474**


Chief Financial Officer


Company Secretary



Managing Director


Director

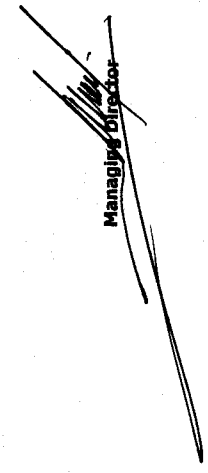

Director

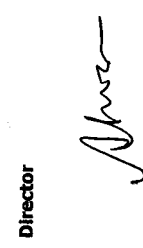
UNITED COMMERCIAL BANK LTD
STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED ON 30 June 2021.
(UNAUDITED)

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.	12,175,209,050	1,454,976,750	13,424,987,898	26,577,961	5,191,763,146	2,534,101,559	233,489,187	25,125,152	35,066,230,703
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	12,175,209,050	1,454,976,750	13,424,987,898	26,577,961	5,191,763,146	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	-	-	-	-	-	-	(38,044,964)	-	(38,044,964)
Currency translation differences	-	-	-	-	-	-	-	479,360	479,360
Net profit for the period	-	-	-	-	1,467,125,267	-	-	-	1,467,125,267
Appropriation made during the period	-	-	504,793,677	-	(504,793,677)	-	-	-	-
Dividend (Bonus Share issued)	-	-	-	-	-	-	-	-	-
Dividend (Cash)	-	-	-	-	-	-	-	-	-
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
Balance as at June 30, 2020	11,595,437,190	1,454,976,750	12,752,700,657	26,577,961	5,080,486,488	2,534,101,559	65,160,740	25,603,724	33,535,045,069


Chief Financial Officer


Company Secretary


Managing Director


Director

United Commercial Bank Ltd.
Selective Notes to the financial statements
as at and for the half year ended 30 June 2021

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 2020.

03. Operating Profit

Bank's operating profit has increased by Tk. 311 crore mainly due to increase of operating income by Tk. 277 crore and decrease of operating expense Tk. 34 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 2018, 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'21</u>	<u>Jan-Jun'20</u>	<u>Apr-Jun'21</u>	<u>Apr-Jun'20</u>
Profit after tax:				
Profit after tax for the period (Bank)	1,467,125,267	885,518,247	965,983,799	495,778,332
Profit after tax for the period (Consolidated)	1,247,605,468	882,579,223	761,727,080	491,466,025
Weighted average number of shares outstanding:	1,217,520,905	1,217,520,905	1,217,520,905	1,217,520,905

EPS Calculations:

Basic Earnings per share (EPS) - (Bank)	1.21	0.73	0.79	0.41
Basic Earnings per share (EPS) - (Consolidated)	1.02	0.72	0.63	0.40

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-21</u>	<u>30-Jun-20</u>
07. Net Asset Value Per Share (NAVPS)		
Net Asset Value Per Share (NAVPS) - Banks	29.98	27.54
Net Asset Value Per Share (NAVPS) - Consolidated	30.35	28.02
08. Net Operating Cash Flow Per Share (NOCFPS)		
Net Operating Cash Flow Per Share (NOCFPS) - Banks	(11.70)	(9.93)
Net Operating Cash Flow Per Share (NOCFPS) - Consolidated	(8.15)	(9.85)

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.

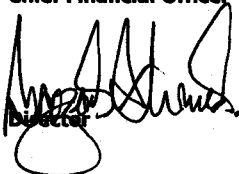
10. Approval of 1st half yearly unaudited financial statements:

The 1st half yearly financial statements as at and for the period ended on 30 June 2021 were approved by the Board on 15 July 2021.


Chief Financial Officer


Company Secretary


Managing Director


Director


Director