

**UCB****United Commercial Bank PLC**

Corporate Office: Plot-CWS(A)-1, Road No-34  
 Gulshan Avenue, Dhaka-1212, Bangladesh  
 Phone +88-02-55668070

**Price Sensitive Information**

This is to notify for information of all concerned that the Board of Directors of United Commercial Bank PLC in its 494<sup>th</sup> Meeting held on July 30, 2024 (Tuesday) at 3.00 P.M. and ended at 4.30 P.M. at Corporate Office, Gulshan Avenue, Dhaka -1212. The Board has considered and approved, among others, the Financial Statements (un-audited) for the Second Quarter (Q2) period ended on June 30, 2024. The key features of the financial performance for Second Quarter (Q2) as below:

**(Solo)****Comparative Statement on un-audited Financial Statements for the Second Quarter (Q2) period ended on June 30, 2024**

Particulars	January-June 30, 2024	January-June 30, 2023	April-June 30, 2024	April-June 30, 2023
Net Asset Value (NAV) (Taka in crore)	4,391.23	4,189.10		
Net Asset Value (NAV) Per Share (Taka)	29.74	28.37		
Earnings Per Share (EPS) (Taka)	1.05	0.78	0.54	0.40
Net Operating Cash Flow Per share (Taka)	5.62	27.61		

**(Consolidated)**

Particulars	January-June 30, 2024	January-June 30, 2023	April-June 30, 2024	April-June 30, 2023
Net Asset Value (NAV) (Taka in crore)	4,236.63	4,091.22		
Net Asset Value (NAV) Per Share (Taka)	28.69	27.71		
Earnings Per Share (EPS) (Taka)	0.86	0.65	0.43	0.33
Net Operating Cash Flow Per share (Taka)	6.78	27.57		

\*Comparative numbers are restated in line with current year

**Notes:****Reasons of significant deviation in Earnings Per Share (EPS) and Net Operating Cash Flow Per Share (NOCFPS) between the period:**

- Earnings Per Share (EPS) of the bank has increased by BDT 0.27 in the first half of 2024 compared to the same period of last year mainly due to higher interest income from loans and advances; and higher commission and fees income.
- Net Operating Cash Flow Per Share (NOCFPS) for the bank has decreased by BDT 21.99 in the first half of 2024 compared to the same period of last year mainly due to higher disbursement of loans and advances to customers while maintaining the liquidity ratio as per Bangladesh Bank's guideline.

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 Second Quarter (Q2) period ended on June 30, 2024 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.

By order of the Board,

Sd/-

Dated: Dhaka  
 July 30, 2024

ATM Tahmiduzzaman, FCS  
 Company Secretary