



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 501st Meeting held on October 29, 2024 (Tuesday) at 4.00 P.M. and ended at 7.50 P.M. at Corporate Office, Gulshan Avenue, Dhaka -1212. The Board has considered and approved, among others, the Financial Statements (un-audited) for the Third Quarter (Q3) period ended on September 30, 2024. The key features of the financial performance for Third Quarter (Q3) as below:

(Solo)

Comparative Statement on un-audited Financial Statements for the Third Quarter (Q3) period ended on September 30, 2024

Particulars	January-September 30, 2024	January-September 30, 2023	July-September 30, 2024	July-September 30, 2023
Net Asset Value (NAV) (Taka in crore)	4,405.77	4,199.17		
Net Asset Value (NAV) Per Share (Taka)	29.46	28.08		
Earnings Per Share (EPS) (Taka)	1.75	1.33	0.71	0.56*
Net Operating Cash Flow Per share (Taka)	(8.71)	33.25		

(Consolidated)

Particulars	January-September 30, 2024	January-September 30, 2023	July-September 30, 2024	July-September 30, 2023
Net Asset Value (NAV) (Taka in crore)	4,242.88	4,092.96		
Net Asset Value (NAV) Per Share (Taka)	28.37	27.37		
Earnings Per Share (EPS) (Taka)	1.51	1.14	0.66	0.51*
Net Operating Cash Flow Per share (Taka)	(6.79)	33.24		

*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 0.42 for the period ended September 30, 2024 compared to the same period of last year mainly due to higher interest income from loans and advances; higher income from investment and higher commission and fees income.
- **Net Operating Cash Flow Per Share (NOCFPS)** for the bank has decreased by BDT 41.96 for the period ended September 30, 2024 compared to the same period of last year mainly due to higher disbursement of loans and advances to customers in comparison of lower growth in deposits mainly due to political turmoil of the country 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 Third Quarter (Q3) period ended on September 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 (www.ucb.com.bd) of the Bank.

By order of the Board,

ATM Tahmiduzzaman, FCS
Company Secretary

Dated: Dhaka
October 29, 2024