UTTARA BANK PLC.

FINANCIAL STATEMENTS

30 JUNE 2025 (UN-AUDITED)

UTTARA BANK PLC.

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UTTARA BANK PLC.
CONSOLIDATED BALANCE SHEET (UN-AUDITED)
AS AT 30 JUNE 2025

	Notes	Amount in Taka	
PROPERTY AND ASSETS		**30 June 2025**	**31 December 2024**
Cash			
Cash in Hand (including foreign currencies)		5,487,909,138	5,812,509,176
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)		11,681,967,924	13,173,696,137
		17,169,877,062	**18,986,205,313**
Balance with other Banks and Financial institutions			
In Bangladesh		114,065,530	90,198,440
Outside Bangladesh		1,330,370,369	820,479,728
		1,444,435,899	**910,678,168**
Money at call on short notice		**6,500,000,000**	**6,560,000,000**
Investments			
Government		58,336,926,297	45,243,329,461
Others		4,232,121,279	4,381,454,928
		62,569,047,576	**49,624,784,389**
Loans and Advances			
Loans, cash credits, overdrafts etc.		182,156,971,588	182,887,262,916
Bills purchased and discounted		3,752,620,251	3,532,639,975
		185,909,591,839	**186,419,902,891**
Fixed assets including land, building, furniture and fixtures		**2,963,606,444**	**3,039,709,408**
Other Assets		**18,212,438,554**	**15,867,555,621**
Non Banking Assets		**55,819,685**	**56,019,685**
TOTAL ASSETS		**294,824,817,059**	**281,464,855,475**
LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY			
LIABILITIES			
Borrowings from other Banks, Financial Institutions and Agents		**2,394,373,927**	**2,021,411,426**
Deposits and other accounts			
Current and other accounts		66,660,220,099	64,773,635,669
Bills payable		7,328,436,461	9,462,952,754
Savings bank deposits		68,068,773,591	67,902,888,195
Fixed deposits		82,253,592,838	73,122,724,962
Other deposits		6,800,846,208	7,451,763,786
		231,111,869,197	**222,713,965,366**
Other Liabilities		**34,232,157,279**	**30,248,310,454**
TOTAL LIABILITIES		**267,738,400,403**	**254,983,687,246**
CAPITAL/SHAREHOLDERS' EQUITY			
Paid up capital		9,702,688,720	8,257,607,420
Statutory reserve		8,278,518,637	8,278,518,637
Other reserves		5,646,189,733	5,363,908,903
Surplus in profit and loss account		3,458,992,778	4,581,103,241
		27,086,389,868	**26,481,138,201**
Non controlling interest		**26,788**	**30,028**
TOTAL CAPITAL/SHAREHOLDERS' EQUITY		**27,086,416,656**	**26,481,168,229**
TOTAL LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY		**294,824,817,059**	**281,464,855,475**

UTTARA BANK PLC.
CONSOLIDATED BALANCE SHEET (UN-AUDITED)
AS AT 30 JUNE 2025

	Notes	Amount in Taka	
		30 June 2025	**31 December 2024**
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances & Endorsements		7,047,057,093	6,650,398,829
Letters of guarantee		6,711,516,834	6,080,552,294
Irrevocable letters of credit		14,220,587,367	13,354,279,482
Bills for collection		12,026,999,288	10,822,275,871
		40,006,160,582	**36,907,506,476**
Other Commitments			
Documentary credits and 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 & Other Commitments		**40,006,160,582**	**36,907,506,476**

These financial statements should be read in conjunction with the annexed notes.

(MD. NAJMUL HUDA)
General Manager & CFO (Current Charge)

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MAKSUDUL HASAN)
Managing Director & CEO (Acting)

Dated: Dhaka
16 July 2025

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

UTTARA BANK PLC.

CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)

FOR THE PERIOD ENDED 30 JUNE 2025

Particulars	Notes	01 January to 30 June 2025	01 January to 30 June 2024	01 April to 30 June 2025	01 April to 30 June 2024
		Taka	Taka	Taka	Taka
OPERATING INCOME					
Interest Income		11,158,140,339	9,141,981,992	5,518,747,728	4,846,383,683
Interest paid on deposits and borrowings etc.		5,141,648,116	3,915,788,471	2,725,888,284	2,011,588,647
Net Interest Income		**6,016,492,223**	**5,226,193,521**	**2,792,859,444**	**2,834,795,036**
Investment Income		2,374,632,730	1,766,007,633	1,355,621,026	964,238,107
Commission, Exchange and Brokerage		762,677,301	756,319,206	467,067,624	511,761,258
Other Operating Income		318,703,137	402,823,261	242,501,185	275,425,529
Total operating income		**9,472,505,391**	**8,151,343,621**	**4,858,049,279**	**4,586,219,930**
OPERATING EXPENSES					
Salary and allowances		2,652,842,860	2,375,253,888	1,391,448,000	1,225,347,000
Rent, taxes, insurance, electricity etc.		279,536,682	266,595,955	141,252,877	123,082,426
Legal expenses		19,445,359	23,109,461	7,909,911	13,385,203
Postage, stamp, telecommunication etc.		36,626,611	36,778,986	18,390,760	20,821,932
Stationery, printing, advertisements etc.		63,403,982	102,172,216	31,730,115	25,106,956
Managing Director's salary & allowances		8,065,000	14,591,783	1,015,000	9,295,701
Directors' fees		3,818,750	3,944,755	1,298,323	3,196,255
Auditors' fees		980,500	946,000	34,500	200,000
Charges on loan losses		-	-	-	-
Repair, maintenance and depreciation of Bank's property		286,646,273	173,437,975	191,247,476	104,333,875
Other expenses		374,474,388	566,072,876	170,111,643	326,155,233
Total operating expenses		**3,725,840,405**	**3,562,903,895**	**1,954,438,605**	**1,850,924,581**
Profit before provision		**5,746,664,986**	**4,588,439,726**	**2,903,610,674**	**2,735,295,349**
Provision					
Provision for loans & advances		1,700,000,000	761,000,000	1,200,000,000	221,000,000
Provision for diminution in value of investments		-	-	-	-
Provision for others		-	24,000,000	-	24,000,000
		1,700,000,000	**785,000,000**	**1,200,000,000**	**245,000,000**
Profit before tax		**4,046,664,986**	**3,803,439,726**	**1,703,610,674**	**2,490,295,349**
Provision for Taxation					
Current tax		2,286,533,042	1,869,358,623	1,127,591,458	1,117,821,291
Deferred tax		(7,916,951)	(5,952,240)	12,448,329	(2,381,361)
		2,278,616,091	**1,863,406,383**	**1,140,039,787**	**1,115,439,930**
Profit after taxation		**1,768,048,895**	**1,940,033,343**	**563,570,887**	**1,374,855,419**
Non controlling interest		**(3,240)**	**(1,849)**	**(533)**	**(1,131)**
Profit after taxation without non controlling interest		**1,768,052,135**	**1,940,035,192**	**563,571,420**	**1,374,856,550**
Retained earning brought forward		1,690,940,643	645,559,916	645,559,916	645,559,916
Profit available for appropriations		**3,458,992,778**	**2,585,595,108**	**1,209,131,336**	**2,020,416,466**
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
Retained surplus		**3,458,992,778**	**2,585,595,108**	**1,209,131,336**	**2,020,416,466**
Earnings Per Share (EPS)	**4.5**	**1.82**	**2.00**	**0.58**	**1.42**

These financial statements should be read in conjunction with the annexed notes.

(MD. NAJMUL HUDA)
General Manager & CFO (Current Charge)

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MAKSUDUL HASAN)
Managing Director & CEO (Acting)

Dated: Dhaka
16 July 2025

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

UTTARA BANK PLC.
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE PERIOD ENDED 30 JUNE 2025

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	Other Reserves	Retained Earnings	Non Controlling Interest	Total
Balance as at 01 January 2025	**8,257,607,420**	**8,278,518,637**	**5,363,908,903**	**4,581,103,241**	**30,028**	**26,481,168,229**
Transfer to General Reserve	-	-	-	-	-	-
Cash Dividend	-	-	-	(1,445,081,298)	-	**(1,445,081,298)**
Stock Dividend	1,445,081,300			(1,445,081,300)	-	-
Adjustment of Dividend Payable	-	-	-	-	-	-
Transfer from Asset Revaluation Reserve	-	-	-	-	-	-
Restated opening balance	**9,702,688,720**	**8,278,518,637**	**5,363,908,903**	**1,690,940,643**	**30,028**	**25,036,086,931**
Surplus/(deficit) of Revaluation Reserve on Govt. Securities	-	-	282,280,830	-	-	**282,280,830**
Transfer to Fixed Asset for Asset Revaluation	-	-	-	-	-	-
Net profit after Tax	-	-	-	1,768,048,895	-	**1,768,048,895**
Non Controlling Interest	-	-	-	3,240	(3,240)	-
Appropriations during the year						
Transfer to Statutory Reserve	-	-	-	-	-	-
Transfer to General Reserve	-	-	-	-	-	-
Transfer to Start-up Fund	-	-	-	-	-	-
Balance as at 30 June 2025	**9,702,688,720**	**8,278,518,637**	**5,646,189,733**	**3,458,992,778**	**26,788**	**27,086,416,656**
Balance as at 30 June 2024	**8,257,607,420**	**7,478,518,637**	**5,164,936,492**	**2,585,595,108**	**33,922**	**23,486,691,579**

These financial statements should be read in conjunction with the annexed notes.

(MD. NAJMUL HUDA)
General Manager & CFO (Current Charge)

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MAKSUDUL HASAN)
Managing Director & CEO (Acting)

Dated: Dhaka
16 July 2025

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

UTTARA BANK PLC.
CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE PERIOD ENDED 30 JUNE 2025

	Notes	Amount in Taka 01 January to 30 June 2025	Amount in Taka 01 January to 30 June 2024
A. Cash flows from operating activities			
Interest receipts in cash		13,056,694,626	10,539,979,501
Interest payments		(4,207,195,854)	(3,227,934,855)
Dividend receipts		71,327,900	120,937,679
Fees and commission receipts in cash		840,721,624	831,229,914
Recoveries on loans previously written off		455,000,000	-
Cash payments to employees		(3,040,021,667)	(2,683,560,464)
Cash payments to suppliers		(528,946,572)	(433,041,970)
Income tax paid		(2,038,495,918)	(1,396,962,925)
Receipts from other operating activities		318,703,137	392,284,729
Payments for other operating activities		(424,803,256)	(543,908,296)
Operating cash flow before changes in operating assets and liabilities		**4,502,984,020**	**3,599,023,313**
Increase/(decrease) in operating assets and liabilities			
Purchase/sale of trading securities		(11,299,046,340)	(471,465,112)
Loans and advances to customers		510,311,052	3,469,157,485
Other assets		106,312,685	193,823,338
Deposits from other Banks		-	-
Deposits from customers		7,463,451,569	(542,926,920)
Other liabilities		559,038,214	(798,003,527)
		(2,659,932,820)	**1,850,585,264**
Net cash received from/(used in) operating activities		**1,843,051,200**	**5,449,608,577**
B. Cash flows from investing activities			
Proceeds from sale/payments for purchase of securities		(1,635,129,847)	659,790,570
Purchase of property, plants and equipments		(66,980,947)	(320,089,336)
Sale of property, plants and equipments		-	-
Net cash received from/(used in) investing activities		**(1,702,110,794)**	**339,701,234**
C. Cash flows from financing activities			
Dividend paid		(1,395,379,603)	(1,230,545,587)
Net cash received from/(used in) financing activities		**(1,395,379,603)**	**(1,230,545,587)**
D. Net Increase/ (decrease) in cash and cash equivalents (A+B+C)		**(1,254,439,197)**	**4,558,764,224**
E. Effects of exchange rate changes on cash and cash equivalents		**(78,044,323)**	**(74,910,708)**
F. Opening cash and cash equivalents		**26,466,399,581**	**21,155,251,439**
G. Closing cash and cash equivalents (D+E+F)		**25,133,916,061**	**25,639,104,955**
Closing Cash and cash equivalents			
Cash in hand (including foreign currencies)		5,487,909,138	5,539,930,492
Bal. with Bangladesh Bank & its agent Banks (including foreign currencies)		11,681,967,924	10,947,738,881
Balance with other banks and financial institutions		1,444,435,899	2,340,614,982
Money at call		6,500,000,000	6,800,000,000
Prize Bond		19,603,100	10,820,600
		25,133,916,061	**25,639,104,955**

These financial statements should be read in conjunction with the annexed notes.

(MD. NAJMUL HUDA)
General Manager & CFO (Current Charge)

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MAKSUDUL HASAN)
Managing Director & CEO (Acting)

Dated: Dhaka
16 July 2025

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

UTTARA BANK PLC.
BALANCE SHEET (UN-AUDITED)
AS AT 30 JUNE 2025

	Notes	Amount in Taka	
		30 June 2025	31 December 2024
PROPERTY AND ASSETS			
Cash			.
Cash in Hand (including foreign currencies)		5,487,883,218	5,812,493,223
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)		11,681,967,924	13,173,696,137
		17,169,851,142	**18,986,189,360**
Balance with other Banks and Financial institutions			
In Bangladesh		84,835,660	49,370,068
Outside Bangladesh		1,330,370,369	820,479,728
		1,415,206,029	**869,849,796**
Money at call on short notice		**6,500,000,000**	**6,560,000,000**
Investments			
Government		58,336,926,297	45,243,329,461
Others		2,603,953,879	2,696,103,879
		60,940,880,176	**47,939,433,340**
Loans and Advances			
Loans, cash credits, overdrafts etc.		184,905,144,156	185,590,842,212
Bills purchased and discounted		3,752,620,251	3,532,639,975
		188,657,764,407	**189,123,482,187**
Fixed assets including land, building, furniture and fixtures		**2,956,308,030**	**3,033,736,275**
Other Assets		**16,763,175,781**	**14,476,727,484**
Non Banking Assets		**55,819,685**	**56,019,685**
TOTAL ASSETS		**294,459,005,250**	**281,045,438,127**
LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY			
LIABILITIES			
Borrowings from other Banks, Financial institutions and Agents		**2,394,373,927**	**2,021,411,426**
Deposits and other accounts			
Current and other accounts		66,721,559,156	64,847,177,361
Bills payable		7,328,436,461	9,462,952,754
Savings bank deposits		68,068,773,591	67,902,888,195
Fixed deposits		82,253,592,838	73,122,724,962
Other deposits		6,800,846,208	7,451,763,786
		231,173,208,254	**222,787,507,058**
Other Liabilities		**33,751,471,140**	**29,755,824,892**
TOTAL LIABILITIES		**267,319,053,321**	**254,564,743,376**
CAPITAL/SHAREHOLDERS' EQUITY			
Paid up capital		9,702,688,720	8,257,607,420
Statutory reserve		8,260,000,000	8,260,000,000
Other reserves		5,646,189,733	5,363,908,903
Surplus in profit and loss account		3,531,073,476	4,599,178,428
TOTAL CAPITAL/SHAREHOLDERS' EQUITY	**4.0**	**27,139,951,929**	**26,480,694,751**
TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY		**294,459,005,250**	**281,045,438,127**

UTTARA BANK PLC.
BALANCE SHEET (UN-AUDITED)
AS AT 30 JUNE 2025

	Notes	Amount in Taka	
		30 June 2025	31 December 2024
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances & Endorsements		7,047,057,093	6,650,398,829
Letters of guarantee		6,711,516,834	6,080,552,294
Irrevocable letters of credit		14,220,587,367	13,354,279,482
Bills for collection		12,026,999,288	10,822,275,871
		40,006,160,582	**36,907,506,476**
Other Commitments			
Documentary credits and 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 & Other Commitments		**40,006,160,582**	**36,907,506,476**

These financial statements should be read in conjunction with the annexed notes.

(MD. NAJMUL HUDA)	(MUHAMMAD KHALED BASHAR)	(MAKSUDUL HASAN)
General Manager & CFO (Current Charge)	General Manager & Secretary	Managing Director & CEO (Acting)

Dated: Dhaka
16 July 2025

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

UTTARA BANK PLC.

PROFIT AND LOSS ACCOUNT (UN-AUDITED)

FOR THE PERIOD ENDED 30 JUNE 2025

Particulars	Notes	01 January to 30 June 2025 Taka	01 January to 30 June 2024 Taka	01 April to 30 June 2025 Taka	01 April to 30 June 2024 Taka
OPERATING INCOME					
Interest Income		11,173,761,620	9,178,255,205	5,582,820,896	4,872,554,073
Interest paid on deposits and borrowings etc.		5,141,648,488	3,915,797,843	2,725,888,656	2,011,598,019
Net Interest Income		**6,032,113,132**	**5,262,457,362**	**2,856,932,240**	**2,860,956,054**
Investment Income		2,397,414,362	1,748,707,284	1,343,255,423	949,630,289
Commission, Exchange and Brokerage		750,014,339	742,072,287	460,177,796	505,831,833
Other Operating Income		320,511,330	404,338,235	243,405,758	276,182,013
Total Operating Income		**9,500,053,163**	**8,157,575,168**	**4,903,771,217**	**4,592,600,189**
OPERATING EXPENSES				-	
Salary and allowances		2,638,709,389	2,365,251,692	1,382,864,116	1,219,910,738
Rent, taxes, insurance, electricity etc.		279,536,682	266,539,458	141,252,877	123,118,063
Legal expenses		19,442,359	22,896,711	7,906,911	13,172,453
Postage, stamp, telecommunication etc.		36,438,966	36,590,468	18,293,685	20,726,683
Stationery, printing, advertisements etc.		63,320,646	102,130,380	31,673,238	25,083,702
Managing Director's salary & allowances		8,065,000	14,591,783	1,015,000	9,295,701
Directors' fees		3,675,000	3,812,505	1,229,323	3,098,505
Auditors' fees		911,500	900,000	11,500	200,000
Charges on loan losses		-	-	-	-
Repair, maintenance and depreciation of Bank's property		285,309,770	172,223,031	190,506,120	103,845,688
Other expenses		371,617,391	562,994,380	220,805,129	324,521,222
Total Operating Expenses		**3,707,026,703**	**3,547,930,408**	**1,995,557,899**	**1,842,972,755**
Profit before Provision		**5,793,026,460**	**4,609,644,760**	**2,908,213,318**	**2,749,627,434**
Provision					
Provision for loans & advances	**4.2**	1,700,000,000	761,000,000	1,200,000,000	245,000,000
Provision for others		-	24,000,000	-	-
		1,700,000,000	**785,000,000**	**1,200,000,000**	**245,000,000**
Profit before tax		**4,093,026,460**	**3,824,644,760**	**1,708,213,318**	**2,504,627,434**
Provision for Taxation	**4.3**				
Current tax		2,278,717,971	1,859,583,601	1,123,223,635	1,113,269,135
Deferred tax		(7,749,157)	(5,796,942)	12,523,135	(2,303,652)
		2,270,968,814	**1,853,786,659**	**1,135,746,770**	**1,110,965,483**
Profit after taxation	**4.4**	**1,822,057,646**	**1,970,858,101**	**572,466,548**	**1,393,661,951**
Retained earning brought forward		**1,709,015,830**	**567,922,174**	**1,709,015,830**	**567,922,174**
Profit available for appropriation		**3,531,073,476**	**2,538,780,275**	**2,281,482,378**	**1,961,584,125**
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
Retained surplus		**3,531,073,476**	**2,538,780,275**	**2,281,482,378**	**1,961,584,125**
Earnings Per Share (EPS)	**4.5**	**1.88**	**2.03**	**0.59**	**1.44**

These financial statements should be read in conjunction with the annexed notes.

(MD. NAJMUL HUDA)
General Manager & CFO (Current Charge)

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MAKSUDUL HASAN)
Managing Director & CEO (Acting)

Dated: Dhaka
16 July 2025

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

UTTARA BANK PLC.
STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE PERIOD ENDED 30 JUNE 2025

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	Other Reserves	Retained Earnings	Total
Balance as at 01 January 2025	**8,257,607,420**	**8,260,000,000**	**5,363,908,903**	**4,599,178,428**	**26,480,694,751**
Transfer to General Reserve	-	-	-	-	**-**
Cash Dividend	-	-	-	(1,445,081,298)	**(1,445,081,298)**
Stock Dividend	1,445,081,300	-	-	(1,445,081,300)	**-**
Adjustment of Dividend Payable	-	-	-	-	**-**
Transfer from Asset Revaluation Reserve	-	-	-	-	**-**
Restated opening balance	**9,702,688,720**	**8,260,000,000**	**5,363,908,903**	**1,709,015,830**	**25,035,613,453**
Surplus/(deficit) of Revaluation Reserve on Govt. Securities	-	-	282,280,830	-	**282,280,830**
Transfer to Deferred Tax Liability for Asset Revaluation	-	-	-	-	**-**
Transfer to Fixed Asset for Asset Revaluation	-	-	-	-	**-**
Net profit after Tax	-	-	-	1,822,057,646	**1,822,057,646**
Appropriations during the year					
Transfer to Statutory Reserve	-	-	-	-	-
Transfer to General Reserve	-	-	-	-	-
Transfer to Start-up Fund	-	-	-	-	-
Balance as at 30 June 2025	**9,702,688,720**	**8,260,000,000**	**5,646,189,733**	**3,531,073,476**	**27,139,951,929**
Balance as at 30 June 2024	**8,257,607,420**	**7,460,000,000**	**5,164,936,492**	**2,538,780,275**	**23,421,324,187**

These financial statements should be read in conjunction with the annexed notes.

(MD. NAJMUL HUDA)
General Manager & CFO (Current Charge)

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MAKSUDUL HASAN)
Managing Director & CEO (Acting)

Dated: Dhaka
16 July 2025

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

UTTARA BANK PLC.
CASH FLOW STATEMENT
FOR THE PERIOD ENDED 30 JUNE 2025

		Notes	Amount in Taka	
			01 January to 30 June 2025	01 January to 30 June 2024
A.	**Cash flows from operating activities**			
	Interest receipts in cash		13,116,761,322	10,588,237,961
	Interest payments		(4,207,196,226)	(3,227,944,227)
	Dividend receipts		49,664,117	91,652,083
	Fees and commission receipts in cash		828,058,662	816,982,995
	Recoveries on loans previously written off		455,000,000	-
	Cash payments to employees		(3,025,888,196)	(2,673,558,268)
	Cash payments to suppliers		(528,443,557)	(432,554,214)
	Income tax paid		(2,023,320,703)	(1,387,187,876)
	Receipts from other operating activities		320,511,330	404,338,235
	Payments for other operating activities		(421,744,299)	(540,424,013)
	Operating cash flow before changes in operating assets and liabilities		**4,563,402,450**	**3,639,542,676**
	Increase/(decrease) in operating assets and liabilities			
	Purchase/sale of trading securities		(11,356,229,989)	(518,729,632)
	Loans and advances to customers		465,717,780	3,471,404,165
	Other assets		149,572,106	260,838,405
	Deposits from other banks		-	-
	Deposits from customers		7,451,248,934	(483,478,118)
	Other liabilities		578,498,704	(894,776,598)
			(2,711,192,465)	**1,835,258,222**
	Net cash received from/(used in) operating activities	4.8	**1,852,209,985**	**5,474,800,898**
B.	**Cash flows from investing activities**			
	Proceeds from sale/payments for purchase of securities		(1,635,129,847)	659,790,570
	Purchase of property, plants and equipments		(64,551,197)	(320,063,284)
	Sale of property, plants and equipments		-	-
	Net cash received from/(used in) investing activities		**(1,699,681,044)**	**339,727,286**
C.	**Cash flows from financing activities**			
	Dividend paid		(1,395,379,603)	(1,230,545,587)
	Net cash received from/(used in) financing activities		**(1,395,379,603)**	**(1,230,545,587)**
D.	**Net Increase/(decrease) in cash and cash equivalents (A+B+C)**		**(1,242,850,662)**	**4,583,982,597**
E.	**Effects of exchange rate changes on cash and cash equivalents**		**(78,044,323)**	**(74,910,708)**
F.	**Opening cash and cash equivalents**		**26,425,555,256**	**21,058,750,873**
G.	**Closing cash and cash equivalents (D+E+F)**		**25,104,660,271**	**25,567,822,762**
	Closing cash and cash equivalents			
	Cash in hand (including foreign currencies)		5,487,883,218	5,539,075,769
	Bal. with Bangladesh Bank & its agent Bank(s) (including foreign currencies)		11,681,967,924	10,947,738,881
	Balance with other banks and financial institutions		1,415,206,029	2,270,187,512
	Money at call		6,500,000,000	6,800,000,000
	Prize Bond		19,603,100	10,820,600
			25,104,660,271	**25,567,822,762**

These financial statements should be read in conjunction with the annexed notes.

(MD. NAJMUL HUDA)
General Manager & CFO (Current Charge)

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MAKSUDUL HASAN)
Managing Director & CEO (Acting)

Dated: Dhaka
16 July 2025

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

Selected explanatory notes to the Financial Statements
as at and for the period ended 30 June 2025

1.0 Legal status and Nature of the Bank

Uttara Bank PLC. (The Bank) had been a nationalized bank in the name of Uttara Bank under the Bangladesh Bank (Nationalization) order 1972, formerly known as the Eastern Banking Corporation Limited. The Bank started functioning on and from 28 January 1965. Consequent upon the amendment of Bangladesh Bank (Nationalization) Order 1972, the Uttara Bank was converted into Uttara Bank Limited as a public Limited company in the year 1983. The Uttara Bank Ltd. was incorporated as a banking company on 29 June 1983 and obtained business commencement certificate on 21 August 1983.The Bank floated its shares in the year 1984. The Bank is listed in the Dhaka Stock Exchange PLC. and Chittagong Stock Exchange PLC. as a publicly listed company for trading of its shares. The name of the Bank has been changed to Uttara Bank PLC. on 03 July, 2023 as approved by Bangladesh Bank.

The Registered Office of the Bank is located at 47, Shahid Bir Uttam Asfaqus Samad Sarak (Former 90, Motijheel C/A), Dhaka-1000. It has 249 branches, 47 sub-branches and 32 ATM booths all over Bangladesh through which it carries out all its banking activities.

2.0 Principal activities

The principal activities of the Bank are to provide all kinds of commercial banking services to its customers through its branches/sub-branches in Bangladesh.

3.0 Accounting policies

Accounting policies in the second quarter (Q2) Financial Statements as at and for the period ended 30 June 2025 are same as those were applied on its last annual Financial Statements of December 31, 2024. Consolidated Financial Statements include the position of Uttara Bank PLC. and Uttara Bank Securities Limited.

3.1 The consolidated and separate financial statements of the Group and the Bank respectively have been prepared in accordance with International Financial Reporting Standards (IFRSs) as adopted by the Institute of Chartered Accoutants of Bangladesh (ICAB) and in addition to this the Bank complied with the requirements of the following laws and regulations from various Government bodies:

1. The Bank Company Act, 1991 and amendment thereon;
2. The Companies Act, 1994;
3. Circulars, Rules and Regulations issued by Bangladesh Bank (BB) from time to time;
4. Bangladesh Securities and Exchange Rules 1987, Bangladesh Securities and Exchange ordinance 1969 and Bangladesh Securities and Exchange Act 1993, Bangladesh Securities and Exchange Commission (Public Issue) Rules 2015;
5. The income tax Act -2023;
6. The Value Added Tax Act, 2012 and amendment thereon;
7. Dhaka Stock Exchange PLC (DSE), Chittagong Stock Exchange PLC (CSE) and Central Depository Rules and Regulations and
8. Financial Reporting Act 2015.

In case of any requirement of the Bank Company Act 1991, and provisions and circulars issued by Bangladesh Bank (BB) differ with those of IFRSs, the requirements of the Bank Company Act 1991 and provisions and circulars issued by BB shall prevail.

4.0 Shareholders' Equity - Solo

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Paid up capital (Number of Ordinary shares 970,268,872 for 30 June 2025 & 825,760,742 for 30 June 2024 @ Tk. 10 each)	9,702,688,720	8,257,607,420
Statutory reserve	8,260,000,000	7,460,000,000
General reserve	3,355,633,339	3,355,633,339
Fixed assets revaluation reserve	1,455,576,933	1,455,576,933
Investment revaluation reserve	770,552,461	289,299,220
Dividend equalisation reserve	64,427,000	64,427,000
Retained earnings	3,531,073,476	2,538,780,275
	27,139,951,929	**23,421,324,187**

4.1 Operating profit (Solo)

Bank's operating profit for the second quarter (Q2) ended 30 June 2025 increased by Tk. 1,183,381,700 compared to its previous corresponding quarter ended 30 June 2024 mainly due to increase of interest income, Investment Income, commission, Exchange & Brokerage Income etc.

4.2 Provision for loans & advances and Off balance sheet exposure (Solo)

Provision against loans and advances has been made as per Bangladesh Bank’s rules and regulations in force. Provision has been increased by Tk. 939,000,000 (caused for introduction of Bangladesh Bank Circular BRPD-15/2024 with effect from 1st April 2025) for the second quarter (Q2) ended 30 June 2025 compared to the previous corresponding second quarter (Q2) ended 30 june 2024.

4.3 Provision for taxation (Solo)

Provision for income tax has been shown @37.50%, as prescribed in Finance Ordinance-2025 of the accounting profit made by the bank after considering some of the taxable income including provision for loans & advances. Mentionable here that current & deferred tax of the bank as on 30 June 2025 stands at Tk.2,278,717,971 and Tk. (7,749,157) respectively.

Deferred Tax (Asset)

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Carrying Value of depreciable fixed assets	1,258,326,157	1,296,774,652
Tax base value of depreciable fixed assets	1,355,231,623	1,342,858,638
Net taxable temporary difference -Liability/Assets	**(96,905,466)**	**(46,083,986)**
Tax Rate	**37.50%**	**37.50%**
Closing Deferred Tax Liability/Assets	**(36,339,550)**	**(17,281,495)**
Opening Deferred Tax Liability/Assets	**(28,590,393)**	**(11,484,553)**
Deferred Tax Expense / (income) for the period ended 30 June2025	**(7,749,157)**	**(5,796,942)**

4.4 Net profit after taxation (Solo)

Net profit after taxation for the second quarter (Q2) ended 30 June 2025 decreased by Tk. 148,800,455 compared to its previous corresponding quarter ended 30 June 2024 mainly due to increase of provision for loans & advances (caused for introduction of new circular/guideline with effect from 1st April 2025 for calculation of provision and provision for taxation.

4.5 Earnings Per Share (EPS)*

Earnings Per Share (EPS) has been calculated in accrordance with IAS - 33 "Earnings Per Share".

	01 January to 30 June 2025	01 January to 30 June 2024	01 April to 30 June 2025	01 April to 30 June 2024
Net profit after taxation - Solo (Taka)	1,822,057,646	1,970,858,101	572,466,548.00	1,393,661,951
Net profit after taxation - Consolidated (Taka)	1,768,048,895	1,940,033,343	563,570,887.00	1,374,855,419
Number of shares outstanding	**970,268,872**	**970,268,872**	**970,268,872**	**970,268,872**
Earnings Per Share (EPS) calculation				
Earnings Per Share (EPS) - Solo (Taka)	**1.88**	**2.03**	**0.59**	**1.44**
Earnings Per Share (EPS) - Consolidated (Taka)	**1.82**	**2.00**	**0.58**	**1.42**

*Earnings Per Share (EPS) decreased mainly due to increase of provision for loans & advances (caused for introduction of new circular/guideline with effect from 1st April 2025 for calculation of provision) and provision for taxation over the same period of last year.

4.6 Net Asset Value (NAV) per share*

	30 June 2025	30 June 2024
Net Asset Value (NAV) - Solo (Taka)	27,139,951,929	23,421,324,187
Net Asset Value (NAV)-Consolidated (Taka)	27,086,416,656	23,486,691,579
Number of Shares outstanding	**970,268,872**	**970,268,872**
Net Asset Value (NAV) calculation		
Net Asset Value (NAV) per share -Solo (Taka)	**27.97**	**24.14**
Net Asset Value (NAV) per share - Consolidated (Taka)	**27.92**	**24.21**

* Net Asset Value Per Share (NAVPS) increased in the current period mainly due to increase of paid up capital, statutory reserve and retained earnings compared to the previous corresponding period.

4.7 Net Operating Cash Flow Per Share (NOCFPS)*

	30 June 2025	30 June 2024
Net Operating Cash Flow (NOCFPS) - Solo (Taka)	1,852,209,985	5,474,800,898
Net Operating Cash Flow (NOCFPS) - Consolidated (Taka)	1,843,051,200	5,449,608,577
Number of Shares outstanding	**970,268,872**	**970,268,872**
Net Operating Cash Flow calculation		
Net Operating Cash Flow Per Share (NOCFPS) - Solo (Taka)	**1.91**	**5.64**
Net Operating Cash Flow Per Share (NOCFPS) - Consolidated (Taka)	**1.90**	**5.62**

* Net Operating Cash Flow Per Share (NOCFPS) deecreased in the current period mainly due to increase of interest payments, cash payments to employees, income tax paid etc. compared to the previous corresponding period.

4.8 Reconciliation of statement of cash flows from operating activities (Solo)

	30 June 2025	30 June 2024
Profit after taxation	**1,822,057,646**	**1,970,858,101**
Adjustment of non cash and non operating items		
Depreciation	141,979,442	126,308,220
Provision (Tax)	2,270,968,814	1,853,786,659
Provision (loan and others)	1,700,000,000	785,000,000
Effects on Exchange Loss on Foreign Currency	78,044,323	74,910,708
Decrease in Bonus Paybale	(379,113,807)	(293,714,793)
Income taxes paid	(2,023,320,703)	(1,387,187,876)
Recovery of amounts previously written off	455,000,000	-
Decrease in interest receivable	(404,750,543)	(247,072,445)
Increase in interest payable	934,452,262	687,853,616
decrease in total Expenditure payable	(5,816,935)	18,620,903
decrease in other payable	(26,098,049)	50,179,583
	2,741,344,804	**1,668,684,575**
Changes in operating assets and liabilties		
Changes in loans and advances	465,717,780	3,471,404,165
Changes in Deposit and other accounts	7,451,248,934	(483,478,118)
Changes in investments /Purchase/sale of trading securities	(11,356,229,989)	(518,729,632)
Changes in other assets	149,572,106	260,838,405
Changes in other liabilities	578,498,704	(894,776,598)
	(2,711,192,465)	**1,835,258,222**
Net Cash Received From Operating Activities	**1,852,209,985**	**5,474,800,898**

4.9 Unclaimed Dividend Account

As per Bangladesh Securities and Exchange Commissionletter No. BSEC/SRMIC/2021-198/254 dated 19.10.2021 the "Unclaimed Dividend Account" of the Bank is as under.

Particular	30 June 2025 Amount in Tk.
Dividend Payable-2018	26,990,911
Dividend Payable-2019	10,759,956
Dividend Payable-2020	21,185,836
Dividend Payable-2021	25,567,069
Dividend Payable-2022	30,541,291
Dividend Payable-2023	44,309,022
Dividend Payable-2024	51,103,611
Total	**210,457,696**

5.0 Credit Rating (Surveillance)

As per the BRPD circular No. 06 Dated 5 July 2006, the Bank has done its credit rating by Emerging Credit Rating Limited (ECRL) on 30 June 2024 based on the audited financial statements of 31 December 2023 and the following rating was awarded:

Credit Rating Report (Surveillance) on Uttara Bank PLC. for the year 2024 and 2023 respectively furnish below

Particular	Ratings	
	Year	
	2024	2023
Long term	AA	AA
Short Term	ST-2	ST-2
Outlook	**Stable**	**Stable**
Valid From	01 July 2025	01 July 2024
Valid Till	30 June 2026	30 June 2025
Rating Action	Surveillance	Surveillance
Date of Rating	30 June 2025	30 June 2024
Rated By	Emerging Credit Rating Limited (ECRL)	Emerging Credit Rating Limited (ECRL)

6.0 General

6.1 Figures appearing in the Financial Statements have been rounded off to the nearest taka.

6.2 Figures of previous period have been rearranged wherever necessary to conform to current period's presentation.

6.3 Approval of Second Quarter Un-audited Financial Statements

The second quarter (Q2) un-audited Financial Statements as at and for the period ended on 30 June 2025 were approved by the Board of Directors of the Bank in it's 837th Board of Directors' meeting held on 16 July 2025.

(MD. NAJMUL HUDA) General Manager & CFO (Current Charge)	**(MUHAMMAD KHALED BASHAR)** General Manager & Secretary	**(MAKSUDUL HASAN))** Managing Director & CEO (Acting)

Dated: Dhaka 16 July 2025	**(ABUL BARQ ALVI)** Director	**(KAZI MASUDUR RAGEB)** Director