

UTTARA BANK PLC.
FINANCIAL STATEMENTS
30 SEPTEMBER 2025 (UN-AUDITED)



 **UTTARA BANK PLC.**
আবহমান বাংলার ঐতিহ্যে লালিত

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

	Notes	Amount in Taka	
		30 September 2025	31 December 2024
PROPERTY AND ASSETS			
Cash			
Cash in Hand (including foreign currencies)		5,513,528,019	5,812,509,176
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)		9,093,888,553	13,173,696,137
		14,607,416,572	18,986,205,313
Balance with other Banks and Financial institutions			
In Bangladesh		83,279,426	90,198,440
Outside Bangladesh		1,694,167,335	820,479,728
		1,777,446,761	910,678,168
Money at call on short notice			
		5,080,000,000	6,560,000,000
Investments			
Government		72,880,180,086	45,243,329,461
Others		4,070,027,965	4,381,454,928
		76,950,208,051	49,624,784,389
Loans and Advances			
Loans, cash credits, overdrafts etc.		187,006,892,441	182,887,262,916
Bills purchased and discounted		3,390,563,553	3,532,639,975
		190,397,455,994	186,419,902,891
Fixed assets including land, building, furniture and fixtures			
		2,931,396,089	3,039,709,408
Other Assets			
		19,547,777,811	15,867,555,621
Non Banking Assets			
		55,619,685	56,019,685
TOTAL ASSETS			
		311,347,320,963	281,464,855,475
LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY			
LIABILITIES			
Borrowings from other Banks, Financial Institutions and Agents			
		2,102,401,218	2,021,411,426
Deposits and other accounts			
Current and other accounts		71,127,235,900	64,773,635,669
Bills payable		4,677,024,706	9,462,952,754
Savings bank deposits		69,235,142,563	67,902,888,195
Fixed deposits		91,902,157,068	73,122,724,962
Other deposits		7,213,247,333	7,451,763,786
		244,154,807,570	222,713,965,366
Other Liabilities			
		36,305,381,463	30,248,310,454
TOTAL LIABILITIES			
		282,562,590,251	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		5,759,946,354	5,363,908,903
Surplus in profit and loss account		5,043,549,937	4,581,103,241
		28,784,703,648	26,481,138,201
Non controlling interest			
		27,064	30,028
TOTAL CAPITAL/SHAREHOLDERS' EQUITY			
		28,784,730,712	26,481,168,229
TOTAL LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY			
		311,347,320,963	281,464,855,475

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

Notes	Amount in Taka	
	30 September 2025	31 December 2024
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances & Endorsements	6,781,210,009	6,650,398,829
Letters of guarantee	6,566,632,962	6,080,552,294
Irrevocable letters of credit	16,845,176,460	13,354,279,482
Bills for collection	12,259,157,608	10,822,275,871
	42,452,177,039	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	42,452,177,039	36,907,506,476

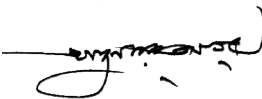
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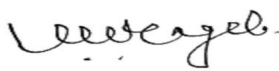

(MD. NAJMUL HUDA)
 General Manager & CFO (Current Charge)


(MUHAMMAD KHALED BASHAR)
 General Manager & Secretary


(MD. ABUL HASHEM)
 Managing Director & CEO

Dated: Dhaka
 27 October 2025


(ABUL BARQ ALVI)
 Director


(KAZI MASUDUR RAGES)
 Director

UTTARA BANK PLC.
CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE PERIOD ENDED 30 SEPTEMBER 2025

Particulars	Notes	01 January to 30 September 2025 Taka	01 January to 30 September 2024 Taka	01 July to 30 September 2025 Taka	01 July to 30 September 2024 Taka
OPERATING INCOME					
Interest Income		17,002,634,060	14,535,834,670	5,844,493,721	5,393,852,678
Interest paid on deposits and borrowings etc.		8,299,238,652	6,000,929,555	3,157,590,536	2,085,141,084
Net Interest Income		8,703,395,408	8,534,905,115	2,686,903,185	3,308,711,594
Investment Income		4,397,776,666	2,717,365,907	2,023,143,936	951,358,274
Commission, Exchange and Brokerage		1,121,528,782	1,073,737,636	358,851,481	317,418,430
Other Operating Income		399,129,615	472,200,208	80,426,478	69,376,947
Total operating income		14,621,830,471	12,798,208,866	5,149,325,080	4,646,865,245
OPERATING EXPENSES					
Salary and allowances		3,980,227,459	3,702,741,726	1,327,384,599	1,327,487,838
Rent, taxes, insurance, electricity etc.		435,550,101	411,465,908	156,013,419	144,869,953
Legal expenses		35,263,546	33,411,022	15,818,187	10,301,561
Postage, stamp, telecommunication etc.		57,574,971	57,999,946	20,948,360	21,220,960
Stationery, printing, advertisements etc.		92,115,187	127,540,855	28,711,205	25,368,639
Managing Director's salary & allowances		9,065,000	18,941,783	1,000,000	4,350,000
Directors' fees		5,134,750	6,045,005	1,316,000	2,100,250
Auditors' fees		980,500	946,000	-	-
Charges on loan losses		-	-	-	-
Repair, maintenance and depreciation of Bank's property		399,764,555	304,283,990	113,118,282	130,846,015
Other expenses		639,943,742	670,476,940	265,469,354	104,404,064
Total operating expenses		5,655,619,811	5,333,853,175	1,929,779,406	1,770,949,280
Profit before provision		8,966,210,660	7,464,355,691	3,219,545,674	2,875,915,965
Provision					
Provision for loans & advances		2,045,000,000	1,301,000,000	345,000,000	540,000,000
Provision for diminution in value of investments		-	-	-	-
Provision for others		9,000,000	24,000,000	9,000,000	-
		2,054,000,000	1,325,000,000	354,000,000	540,000,000
Profit before tax		6,912,210,660	6,139,355,691	2,865,545,674	2,335,915,965
Provision for Taxation					
Current tax		3,586,783,949	2,991,879,923	1,300,250,907	1,122,521,300
Deferred tax		(27,179,619)	(10,751,980)	(19,262,668)	(4,799,740)
		3,559,604,330	2,981,127,943	1,280,988,239	1,117,721,560
Profit after taxation		3,352,606,330	3,158,227,748	1,584,557,435	1,218,194,405
Non controlling interest		(2,964)	(2,076)	276	(227)
Profit after taxation without non controlling interest		3,352,609,294	3,158,229,824	1,584,557,159	1,218,194,632
Retained earning brought forward		1,690,940,643	645,559,916	1,690,940,643	645,559,916
Profit available for appropriations		5,043,549,937	3,803,789,740	3,275,497,802	1,863,754,548
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
Retained surplus		5,043,549,937	3,803,789,740	3,275,497,802	1,863,754,548
Earnings Per Share (EPS)	4.5	3.46	3.26	1.63	1.26

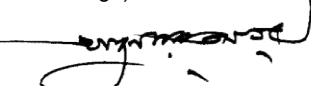
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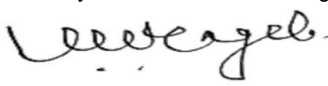

(MD. NAJMUL HUDA)
 General Manager & CFO (Current Charge)


(MUHAMMAD KHALED BASHAR)
 General Manager & Secretary


(MD. ABUL HASHEM)
 Managing Director & CEO

Dated: Dhaka
 27 October 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 SEPTEMBER 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	-	-	396,037,451	-	-	396,037,451
Transfer to Fixed Asset for Asset Revaluation	-	-	-	-	-	-
Net profit after Tax	-	-	-	3,352,606,330	-	3,352,606,330
Non Controlling Interest	-	-	-	2,964	(2,964)	-
Appropriations during the year						
Transfer to Statutory Reserve	-	-	-	-	-	-
Transfer to General Reserve	-	-	-	-	-	-
Transfer to Start-up Fund	-	-	-	-	-	-
Balance as at 30 September 2025	9,702,688,720	8,278,518,637	5,759,946,354	5,043,549,937	27,064	28,784,730,712
Balance as at 30 September 2024	8,257,607,420	7,478,518,637	5,252,239,263	3,803,789,740	33,695	24,792,188,755

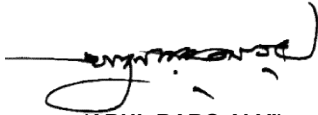
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(MD. NAJMUL HUDA)
General Manager & CFO (Current Charge)


(MUHAMMAD KHALED BASHAR)
General Manager & Secretary


(MD. ABUL HASHEM)
Managing Director & CEO

Dated: Dhaka
27 October 2025


(ABUL BARQ ALVI)
Director


(KAZI MASUDUR RAGEB)
Director

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

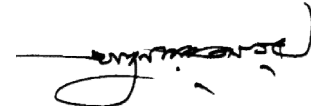
	Notes	Amount in Taka	
		01 January to 30 September 2025	01 January to 30 September 2024
A. Cash flows from operating activities			
Interest receipts in cash		20,663,397,525	16,681,135,498
Interest payments		(6,122,445,442)	(4,503,991,345)
Dividend receipts		175,170,116	137,948,145
Fees and commission receipts in cash		1,289,618,989	1,222,771,246
Recoveries on loans previously written off		455,000,000	-
Cash payments to employees		(4,175,106,316)	(3,835,503,422)
Cash payments to suppliers		(770,948,244)	(693,030,013)
Income tax paid		(2,791,447,161)	(1,875,799,452)
Receipts from other operating activities		399,129,615	461,661,676
Payments for other operating activities		(743,785,777)	(693,229,462)
Operating cash flow before changes in operating assets and liabilities		8,378,583,305	6,901,962,871
Increase/(decrease) in operating assets and liabilities			
Purchase/sale of trading securities		(23,502,275,064)	(4,775,540,980)
Loans and advances to customers		(3,977,553,103)	4,906,720,713
Other assets		(299,620,704)	517,222,321
Deposits from other Banks		-	-
Deposits from customers		19,264,048,994	(464,935,221)
Other liabilities		670,313,458	904,140,346
		(7,845,086,419)	1,087,607,179
Net cash received from/(used in) operating activities		533,496,886	7,989,570,050
B. Cash flows from investing activities			
Proceeds from sale/payments for purchase of securities		(3,808,393,398)	814,978,040
Purchase of property, plants and equipments		(109,768,470)	(377,251,671)
Sale of property, plants and equipments		-	-
Net cash received from/(used in) investing activities		(3,918,161,868)	437,726,369
C. Cash flows from financing activities			
Dividend paid		(1,424,509,759)	(1,237,706,377)
Net cash received from/(used in) financing activities		(1,424,509,759)	(1,237,706,377)
D. Net Increase/ (decrease) in cash and cash equivalents (A+B+C)		(4,809,174,741)	7,189,590,042
E. Effects of exchange rate changes on cash and cash equivalents		(168,090,207)	(149,033,610)
F. Opening cash and cash equivalents		26,466,399,581	21,155,251,439
G. Closing cash and cash equivalents (D+E+F)		21,489,134,633	28,195,807,871
Closing Cash and cash equivalents			
Cash in hand (including foreign currencies)		5,513,528,019	6,142,670,772
Bal. with Bangladesh Bank & its agent Banks (including foreign currencies)		9,093,888,553	11,139,112,806
Balance with other banks and financial institutions		1,777,446,761	2,513,845,893
Money at call		5,080,000,000	8,390,000,000
Prize Bond		24,271,300	10,178,400
		21,489,134,633	28,195,807,871

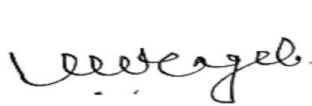
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(MD. NAJMUL HUDA)
 General Manager & CFO (Current Charge)


(MUHAMMAD KHALED BASHAR)
 General Manager & Secretary


(MD. ABUL HASHEM)
 Managing Director & CEO


(ABUL BARQ ALVI)
 Director


(KAZI MASUDUR RAGES)
 Director

Dated: Dhaka
 27 October 2025

UTTARA BANK PLC.
BALANCE SHEET (UN-AUDITED)

AS AT 30 SEPTEMBER 2025

	Notes	Amount in Taka	
		30 September 2025	31 December 2024
PROPERTY AND ASSETS			
Cash			
Cash in Hand (including foreign currencies)		5,513,519,156	5,812,493,223
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)		9,093,888,553	13,173,696,137
		14,607,407,709	18,986,189,360
Balance with other Banks and Financial institutions			
In Bangladesh		44,444,554	49,370,068
Outside Bangladesh		1,694,167,335	820,479,728
		1,738,611,889	869,849,796
Money at call on short notice		5,080,000,000	6,560,000,000
Investments			
Government		72,880,180,086	45,243,329,461
Others		2,441,860,565	2,696,103,879
		75,322,040,651	47,939,433,340
Loans and Advances			
Loans, cash credits, overdrafts etc.		189,810,208,387	185,590,842,212
Bills purchased and discounted		3,390,563,553	3,532,639,975
		193,200,771,940	189,123,482,187
Fixed assets including land, building, furniture and fixtures		2,924,727,154	3,033,736,275
Other Assets		17,875,680,265	14,476,727,484
Non Banking Assets		55,619,685	56,019,685
TOTAL ASSETS		310,804,859,293	281,045,438,127
LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY			
LIABILITIES			
Borrowings from other Banks, Financial institutions and Agents		2,102,401,218	2,021,411,426
Deposits and other accounts			
Current and other accounts		71,217,335,091	64,847,177,361
Bills payable		4,677,024,706	9,462,952,754
Savings bank deposits		69,235,142,563	67,902,888,195
Fixed deposits		91,902,157,068	73,122,724,962
Other deposits		7,213,247,333	7,451,763,786
		244,244,906,761	222,787,507,058
Other Liabilities		35,623,897,206	29,755,824,892
TOTAL LIABILITIES		281,971,205,185	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		5,759,946,354	5,363,908,903
Surplus in profit and loss account		5,111,019,034	4,599,178,428
TOTAL CAPITAL/SHAREHOLDERS' EQUITY	4.0	28,833,654,108	26,480,694,751
TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY		310,804,859,293	281,045,438,127

UTTARA BANK PLC.
BALANCE SHEET (UN-AUDITED)

AS AT 30 SEPTEMBER 2025

Notes	Amount in Taka	
	30 September 2025	31 December 2024

OFF BALANCE SHEET ITEMS

Contingent Liabilities

Acceptances & Endorsements	6,781,210,009	6,650,398,829
Letters of guarantee	6,566,632,962	6,080,552,294
Irrevocable letters of credit	16,845,176,460	13,354,279,482
Bills for collection	12,259,157,608	10,822,275,871
	42,452,177,039	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	42,452,177,039	36,907,506,476
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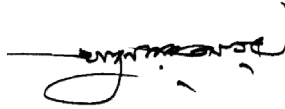
(MD. NAJMUL HUDA)
General Manager & CFO (Current Charge)



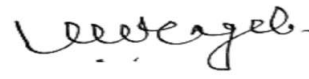
(MUHAMMAD KHALED BASHAR)
General Manager & Secretary



(MD. ABUL HASHEM)
Managing Director & CEO



(ABUL BARQ ALVI)
Director



(KAZI MASUDUR RAGEB)
Director

Dated: Dhaka
27 October 2025

UTTARA BANK PLC.
PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE PERIOD ENDED 30 SEPTEMBER 2025

Particulars	Notes	01 January to 30 September 2025	01 January to 30 September 2024	01 July to 30 September 2025	01 July to 30 September 2024
		Taka	Taka	Taka	Taka
OPERATING INCOME					
Interest Income		17,029,698,774	14,588,099,489	5,855,937,154	5,409,844,284
Interest paid on deposits and borrowings etc.		8,299,239,024	6,000,938,927	3,157,590,536	2,085,141,084
Net Interest Income		8,730,459,750	8,587,160,562	2,698,346,618	3,324,703,200
Investment Income		4,413,381,313	2,684,636,608	2,015,966,951	935,929,324
Commission, Exchange and Brokerage		1,092,761,747	1,051,352,569	342,747,408	309,280,282
Other Operating Income		393,403,711	474,205,141	72,892,381	69,866,906
Total Operating Income		14,630,006,521	12,797,354,880	5,129,953,358	4,639,779,712
OPERATING EXPENSES					
Salary and allowances		3,960,809,408	3,688,687,830	1,322,100,019	1,323,436,138
Rent, taxes, insurance, electricity etc.		435,545,271	411,409,411	156,008,589	144,869,953
Legal expenses		35,234,796	33,198,272	15,792,437	10,301,561
Postage, stamp, telecommunication etc.		57,291,245	57,727,410	20,852,279	21,136,942
Stationery, printing, advertisements etc.		91,991,715	127,467,965	28,671,069	25,337,585
Managing Director's salary & allowances		9,065,000	18,941,783	1,000,000	4,350,000
Directors' fees		4,991,000	5,872,505	1,316,000	2,060,000
Auditors' fees		911,500	900,000	-	-
Charges on loan losses		-	-	-	-
Repair, maintenance and depreciation of Bank's property		397,716,233	302,499,177	112,406,463	130,276,146
Other expenses		634,253,528	665,872,550	262,636,137	102,878,170
Total Operating Expenses		5,627,809,696	5,312,576,903	1,920,782,993	1,764,646,495
Profit before Provision		9,002,196,825	7,484,777,977	3,209,170,365	2,875,133,217
Provision					
Provision for loans & advances	4.2	2,045,000,000	1,301,000,000	345,000,000	540,000,000
Provision for others		9,000,000	24,000,000	9,000,000	-
		2,054,000,000	1,325,000,000	354,000,000	540,000,000
Profit before tax		6,948,196,825	6,159,777,977	2,855,170,365	2,335,133,217
Provision for Taxation	4.3				
Current tax		3,573,104,861	2,977,461,005	1,294,386,890	1,117,877,404
Deferred tax		(26,911,240)	(10,518,913)	(19,162,083)	(4,721,971)
		3,546,193,621	2,966,942,092	1,275,224,807	1,113,155,433
Profit after taxation	4.4	3,402,003,204	3,192,835,885	1,579,945,558	1,221,977,784
Retained earning brought forward		1,709,015,830	567,922,174	1,709,015,830	567,922,174
Profit available for appropriation		5,111,019,034	3,760,758,059	3,288,961,388	1,789,899,958
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
Retained surplus		5,111,019,034	3,760,758,059	3,288,961,388	1,789,899,958
Earnings Per Share (EPS)	4.5	3.51	3.29	1.63	1.26

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

(MD. ABUL HASHEM)
Managing Director & CEO

Dated: Dhaka
27 October 2025

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

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

(Amount in Taka)

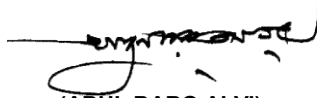
Particulars	Paid up Capital	Statutory Reserve	Other Reserves	Retained Earnings	Total
Balance as at 01 January 2025	8,257,607,420	8,260,000,000	5,363,908,903	4,599,178,428	26,480,694,751
Transfer to General Reserve	-	-	-	-	-
Cash Dividend	-	-	-	(1,445,081,298)	(1,445,081,298)
Stock Dividend	1,445,081,300	-	-	(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	-	-	396,037,451	-	396,037,451
Transfer to Deferred Tax Liability for Asset Revaluation	-	-	-	-	-
Transfer to Fixed Asset for Asset Revaluation	-	-	-	-	-
Net profit after Tax	-	-	-	3,402,003,204	3,402,003,204
Appropriations during the year					
Transfer to Statutory Reserve	-	-	-	-	-
Transfer to General Reserve	-	-	-	-	-
Transfer to Start-up Fund	-	-	-	-	-
Balance as at 30 September 2025	9,702,688,720	8,260,000,000	5,759,946,354	5,111,019,034	28,833,654,108
Balance as at 30 September 2024	8,257,607,420	7,460,000,000	5,252,239,263	3,760,758,059	24,730,604,742

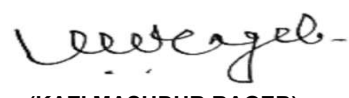
These financial statements should be read in conjunction with the annexed notes.


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


(MUHAMMAD KHALED BASHAR)
General Manager & Secretary


(MD. ABUL HASHEM)
Managing Director & CEO


(ABUL BARQ ALVI)
Director


(KAZI MASUDUR RAGEB)
Director

Dated: Dhaka
27 October 2025

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

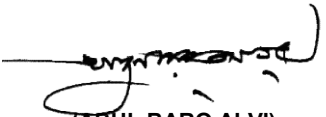
	Notes	Amount in Taka	
		01 January to 30 September 2025	01 January to 30 September 2024
A. Cash flows from operating activities			
Interest receipts in cash		20,734,907,654	16,741,986,143
Interest payments		(6,122,445,814)	(4,504,000,717)
Dividend receipts		146,329,348	96,633,020
Fees and commission receipts in cash		1,260,851,954	1,200,386,179
Recoveries on loans previously written off		455,000,000	-
Cash payments to employees		(4,155,688,265)	(3,821,449,526)
Cash payments to suppliers		(770,221,842)	(692,364,770)
Income tax paid		(2,771,639,098)	(1,861,057,537)
Receipts from other operating activities		393,403,711	474,205,141
Payments for other operating activities		(737,992,200)	(688,232,661)
Operating cash flow before changes in operating assets and liabilities		8,432,505,448	6,946,105,272
Increase/(decrease) in operating assets and liabilities			
Purchase/sale of trading securities		(23,559,458,713)	(4,823,998,474)
Loans and advances to customers		(4,077,289,753)	4,872,851,317
Other assets		(38,159,358)	593,318,950
Deposits from other banks		-	-
Deposits from customers		19,280,606,493	(451,750,263)
Other liabilities		494,863,609	892,519,344
Net cash received from/(used in) operating activities	4.8	533,067,726	8,029,046,146
B. Cash flows from investing activities			
Proceeds from sale/payments for purchase of securities		(3,808,393,398)	814,978,040
Purchase of property, plants and equipments		(107,338,720)	(377,225,619)
Sale of property, plants and equipments		-	-
Net cash received from/(used in) investing activities		(3,915,732,118)	437,752,421
C. Cash flows from financing activities			
Dividend paid		(1,424,509,759)	(1,237,706,377)
Net cash received from/(used in) financing activities		(1,424,509,759)	(1,237,706,377)
D. Net Increase/(decrease) in cash and cash equivalents (A+B+C)		(4,807,174,151)	7,229,092,190
E. Effects of exchange rate changes on cash and cash equivalents		(168,090,207)	(149,033,610)
F. Opening cash and cash equivalents		26,425,555,256	21,058,750,873
G. Closing cash and cash equivalents (D+E+F)		21,450,290,898	28,138,809,453
Closing cash and cash equivalents			
Cash in hand (including foreign currencies)		5,513,519,156	6,142,637,798
Bal. with Bangladesh Bank & its agent Bank(s) (including foreign currencies)		9,093,888,553	11,139,112,806
Balance with other banks and financial institutions		1,738,611,889	2,456,880,449
Money at call		5,080,000,000	8,390,000,000
Prize Bond		24,271,300	10,178,400
		21,450,290,898	28,138,809,453

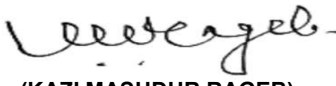
These financial statements should be read in conjunction with the annexed notes.


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


(MUHAMMAD KHALED BASHAR)
General Manager & Secretary


(MD. ABUL HASHEM)
Managing Director & CEO


(ABUL BARQ ALVI)
Director


(KAZI MASUDUR RAGEB)
Director

Dated: Dhaka
27 October 2025

**Selected explanatory notes to the Financial Statements
as at and for the period ended 30 September 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 third quarter (Q3) Financial Statements as at and for the period ended 30 September 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 Accountants 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 September 2025	30 September 2024
Paid up capital (Number of Ordinary shares 970,268,872 for 30 september 2025 & 825,760,742 for 30 september 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	884,309,082	376,601,991
Dividend equalisation reserve	64,427,000	64,427,000
Retained earnings	5,111,019,034	3,760,758,059
	28,833,654,108	24,730,604,742

4.1 Operating profit (Solo)

Bank's operating profit for the third quarter (Q3) ended 30 september 2025 increased by Tk. 1,517,418,848 compared to its previous corresponding quarter ended 30 september 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. 729,000,000 for the third quarter (Q3) ended 30 september 2025 compared to the previous corresponding third quarter (Q3) ended 30 september 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 september 2025 stands at Tk.3,573,104,861 and Tk. (26,911,240) respectively.

Deferred Tax (Asset)

Particulars	Amount in Taka	
	30 September 2025	30 September 2024
Carrying Value of depreciable fixed assets	1,247,864,963	1,300,588,332
Tax base value of depreciable fixed assets	1,395,869,317	1,359,264,240
Net taxable temporary difference -Liability/Assets	(148,004,354)	(58,675,908)
Tax Rate	37.50%	37.50%
Closing Deferred Tax Liability/Assets	(55,501,633)	(22,003,466)
Opening Deferred Tax Liability/Assets	(28,590,393)	(11,484,553)
Deferred Tax Expense / (income) for the period ended 30 June2025	(26,911,240)	(10,518,913)

4.4 Net profit after taxation (Solo)

Net profit after taxation for the third quarter (Q3) ended 30 september 2025 increased by Tk. 209,167,319 compared to its previous corresponding quarter ended 30 september 2024 mainly due to increase of interest income, Investment Income, commission, Exchange & Brokerage Income etc.

4.5 Earnings Per Share (EPS)*

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

	01 January to 30 September 2025	01 January to 30 September 2024	01 July to 30 September 2025	01 July to 30 September 2024
Net profit after taxation - Solo (Taka)	3,402,003,204	3,192,835,885	1,579,945,558.00	1,221,977,784
Net profit after taxation - Consolidated (Taka)	3,352,606,330	3,158,227,748	1,584,557,435.00	1,218,194,405
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)	3.51	3.29	1.63	1.26
Earnings Per Share (EPS) - Consolidated (Taka)	3.46	3.26	1.63	1.26

*Earnings Per Share (EPS) increased mainly due to increase of interest income, Investment Income, commission, Exchange & Brokerage Income etc. over the same period of last year.

4.6 Net Asset Value (NAV) per share*

	30 September 2025	30 September 2024
Net Asset Value (NAV) - Solo (Taka)	28,833,654,108	24,730,604,742
Net Asset Value (NAV)-Consolidated (Taka)	28,784,730,712	24,792,188,755
Number of Shares outstanding	970,268,872	970,268,872
Net Asset Value (NAV) calculation		
Net Asset Value (NAV) per share -Solo (Taka)	29.72	25.49
Net Asset Value (NAV) per share - Consolidated (Taka)	29.67	25.55

* 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 September 2025	30 September 2024
Net Operating Cash Flow (NOCFPS) - Solo (Taka)	533,067,726	8,029,046,146
Net Operating Cash Flow (NOCFPS) - Consolidated (Taka)	533,496,886	7,989,570,050
Number of Shares outstanding	970,268,872	970,268,872
Net Operating Cash Flow calculation		
Net Operating Cash Flow Per Share (NOCFPS) - Solo (Taka)	0.55	8.28
Net Operating Cash Flow Per Share (NOCFPS) - Consolidated (Taka)	0.55	8.23

* Net Operating Cash Flow Per Share (NOCFPS) decreased in the current period mainly due to increase of interest payments, cash payments to employees, purchase of trading securities & disbursement of loans etc. compared to the previous corresponding period.

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

	30 September 2025	30 September 2024
Profit after taxation	3,402,003,204	3,192,835,885
Adjustment of non cash and non operating items		
Depreciation	216,347,841	198,566,469
Provision (Tax)	3,546,193,621	2,966,942,092
Provision (loan and others)	2,054,000,000	1,325,000,000
Effects on Exchange Loss on Foreign Currency	168,090,207	149,033,610
Decrease in Bonus Payable	(185,813,857)	(113,819,913)
Income taxes paid	(2,771,639,098)	(1,861,057,537)
Recovery of amounts previously written off	455,000,000	-
Decrease in interest receivable	(561,843,085)	(434,116,934)
Increase in interest payable	2,176,793,210	1,496,938,210
decrease in total Expenditure payable	(4,025,219)	8,172,724
decrease in other payable	(62,601,376)	17,610,666
	5,030,502,244	3,753,269,387
Changes in operating assets and liabilities		
Changes in loans and advances	(4,077,289,753)	4,872,851,317
Changes in Deposit and other accounts	19,280,606,493	(451,750,263)
Changes in investments /Purchase/sale of trading securities	(23,559,458,713)	(4,823,998,474)
Changes in other assets	(38,159,358)	593,318,950
Changes in other liabilities	494,863,609	892,519,344
	(7,899,437,722)	1,082,940,874
Net Cash Received From Operating Activities	533,067,726	8,029,046,146

4.9 Unclaimed Dividend Account

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

	30 September 2025
Particular	Amount in Tk.
Dividend Payable-2018	23,475,165
Dividend Payable-2019	9,504,799
Dividend Payable-2020	18,429,045
Dividend Payable-2021	22,093,505
Dividend Payable-2022	26,501,722
Dividend Payable-2023	37,795,375
Dividend Payable-2024	43,527,929
Total	181,327,540

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 2025 based on the audited financial statements of 31 December 2024 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 Related Party Transactions

The Bank in normal course of business has had transactions with other entities that fall within the definition of Related Party as contained in International Accounting Standards (IAS)-24 (Related Party Disclosures) and as defined in the BRPD circular No. 14 dated 25 June 2003 & BRPD circular No. 03 dated 08 May 2025 issued by Bangladesh Bank.

i)

Name of the Party	Related by	Nature of Transaction	Outstanding as on 01-Jan-25	Transaction		Outstanding as on 30-Sep-25
				Debit (Taka)	Credit (Taka)	
Navana Real Estate	Mr. Shafiul Islam Kamal (Chairman of M/s. Navana Real Estate Ltd.) as brother of Mr. Azharul Islam (Chairman of Uttara Bank PLC.) as Guarantor	Any other Term Loan	1,556,533,505.59	123,117,782.95	35,000,000.00	1,644,651,288.54

ii)

Name of the Party	Related by	Nature of Transaction	Balance as on 01 Jan 2025	Transaction		Balance as on 30 Sep 2025
				Debit (Taka)	Credit (Taka)	
Aftab Fertilizers and Chemicals Ltd.	Chairman and Vice-Chairman	Floor Rent	33,84,320	Nil	Nil	33,84,320
Sea Trade Fertilizer Ltd.	Chairman and Vice-Chairman	Floor Rent	23,17,880	Nil	Nil	23,17,880
Milnars Pumps Limited	Chairman and Vice-Chairman	Floor Rent	35,31,240	Nil	Nil	35,31,240
Uttara Bank Securities Ltd.	Subsidiary Company	Floor Rent (Head Office & Digital Booth)	Nil	13,05,000	13,05,000	Nil
Uttara Bank Securities Ltd.	Subsidiary Company	Commission on Bank Guarantee	Nil	1,150,000	1,150,000	Nil
Uttara Bank Securities Ltd.	Subsidiary Company	SND-Customer	72,295,999	1,041,293,768	1,059,364,856	90,367,087
Uttara Bank Securities Ltd.	Subsidiary Company	SND-SF	502,857	6,966,085	6,577,519	114,292
Uttara Bank Securities Ltd.	Subsidiary Company	C/A-Corporate	1,189,651	44,240,725	43,322,965	271,891
Uttara Bank Securities Ltd.	Subsidiary Company	Overdraft	(2,296,453,656)	166,882,437	67,137,583	(2,396,198,510)
Uttara Bank Securities Ltd.	Subsidiary Company	Overdraft	(407,125,640)	21,291,796	21,300,000	(407,117,436)

7.0 General

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

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

7.3 Approval of Third Quarter Un-audited Financial Statements

The third quarter (Q3) un-audited Financial Statements as at and for the period ended on 30 September 2025 were approved by the Board of Directors of the Bank in its 844th Board of Directors' meeting held on 27 October 2025.

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

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MD. ABUL HASHEM)
Managing Director & CEO

(ABUL BARQ ALVI)
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(KAZI MASUDUR RAGEB)
Director

Dated: Dhaka
27 October 2025