Annual Report 2025



Uttara Bank PLC.

আবহমান বাংলার ঐতিহ্যে লালিত

Annual Report 2025

উত্তরা ব্যাংক পিএলসি.

আবহমান বাংলার ঐতিহ্যে লালিত

Letter of Transmittal

All Shareholders,
Bangladesh Bank,
Bangladesh Securities and Exchange Commission,
Registrar of Joint Stock Companies & Firms
Dhaka Stock Exchange PLC. and
Chittagong Stock Exchange PLC.

Subject: Annual Report for the year ended 31 December 2025

Dear Sir(s),

We are delighted to enclose a copy of the Annual Report 2025 and its subsidiary Uttara Bank Securities Limited. The Report includes Audited Financial Statements i.e. Balance Sheet, Profit & Loss Account, Statement of Cash Flows, Statement of Changes in Equity, Liquidity Statement and Notes to the Financial Statement on consolidated and separate basis for the year ended 31 December 2025 for your kind information and record.

Yours sincerely,



Muhammad Khaled Bashar
General Manager & Secretary

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উত্তরা ব্যাংক পিএলসি.

রেজিস্টার্ড ও হেড অফিস
৪৭, শহীদ বীর উত্তম আশফাকুস সামাদ সড়ক
মতিঝিল বাণিজ্যিক এলাকা, ঢাকা- ১০০০

৪৩তম বার্ষিক সাধারণ সভার নোটিশ

এই মর্মে নোটিশ দেয়া যাচ্ছে যে, উত্তরা ব্যাংক পিএলসি. এর ৪৩তম বার্ষিক সাধারণ সভা আগামী ১৫ই জুন, ২০২৬ রোজ সোমবার সকাল ১১:০০ টায় "Digital Platform" এর মাধ্যমে অনুষ্ঠিত হবে এবং নিম্নবর্ণিত কার্যসমূহ সম্পন্ন করা হবে ঃ

১. ২০২৫ সালের ৩১শে ডিসেম্বর পর্যন্ত সমাপ্ত বছরের চূড়ান্ত হিসাব এবং লাভক্ষতি হিসাবসহ পরিচালকমন্ডলী এবং নিরীক্ষকদের রিপোর্ট বিবেচনা ও গ্রহণ।
২. ২০২৫ সালের ৩১শে ডিসেম্বর সমাপ্ত বছরের জন্য ঘোষিত লভ্যাংশ অনুমোদন।
৩. ক. পরিচালক নির্বাচন/ পুনঃনির্বাচন এবং
খ. শুন্য পদে নতুন পরিচালক নিয়োগ অনুমোদন ।
৪. ব্যবস্থাপনা পরিচালক ও প্রধান নির্বাহী পদে জনাব মোঃ আবুল হাশেম এর নিয়োগ অনুমোদন।
৫. ২০২৬ সালের জন্য (পরবর্তী বার্ষিক সাধারণ সভার সমাপ্তি পর্যন্ত) বহিঃনিরীক্ষক (Statutory Auditor) নিয়োগ/পুনঃনিয়োগ ও তাদের পারিশ্রমিক নির্ধারণ।
৬. ২০২৬ সালের জন্য Corporate Governance Code-2018 অনুসারে Compliance Auditor নিয়োগ ও তাদের পারিশ্রমিক নির্ধারণ।
৭. সভাপতির অনুমতি সাপেক্ষে ন্যূনতম ৭ দিনের আগাম নোটিশে উল্লিখিত অন্যান্য জরুরী বিষয়সমূহ।

ব্যাংকের সম্মানিত শেয়ারহোল্ডারগণকে যথাসময়ে "Digital Platform" এর মাধ্যমে সংযুক্ত থেকে উক্ত সভায় অংশ গ্রহণ করার জন্য সবিনয় অনুরোধ জানানো যাচ্ছে।

পরিচালকমন্ডলীর আদেশক্রমে
মুহাম্মদ খালেদ বাশার
মহাব্যবস্থাপক ও সচিব

তারিখঃ ২০.০৫.২০২৬, ঢাকা

বিঃ দ্রঃ

(ক) নির্ধারিত রেকর্ড ডেট (Record Date) ২০.০৫.২০২৬।

(খ) রেকর্ড ডেট (Record Date) এ কোম্পানির শেয়ার রেজিস্টারে অথবা ডিপোজিটরি (CDBL) রেজিস্টারে যে সকল সদস্যের (শেয়ারহোল্ডারের) নাম রেকর্ডভুক্ত থাকবে কেবল তাঁরাই বার্ষিক সাধারণ সভায় অংশ নেয়া, ভোট প্রদান করা এবং লভ্যাংশ পাওয়ার যোগ্য বিবেচিত হবেন।

(গ) যথাযথ স্ট্যাম্পকৃত প্রক্সি ফর্মসমূহ অবশ্যই সভার কমপক্ষে ৪৮ ঘন্টা আগে অর্থাৎ ১৩.০৬.২০২৬ তারিখ সকাল ১১:০০ টার মধ্যে ব্যাংকের রেজিস্টার্ড অফিসে জমা দিতে হবে।

(ঘ) বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশনের নির্দেশনা নং- বিএসইসি/আইসিএডি/এসআরআইসি/২০২৪/৩১৮/৮৭ তারিখঃ ২৭.০৩.২০২৪ অনুযায়ী বার্ষিক সাধারণ সভা "Digital Platform" এ live webcast এর মাধ্যমে অনুষ্ঠিত হবে।

(ঙ) "Digital Platform" এর মাধ্যমে বার্ষিক সাধারণ সভায় সংযুক্ত হবার প্রয়োজনীয় Link, বিস্তারিত প্রক্রিয়া এবং এ সংক্রান্ত যাবতীয় তথ্য ব্যাংকের ওয়েবসাইটে (www.uttarabank-bd.com) পরবর্তীতে প্রদর্শিত হবে। উক্ত Link-টি সকল সদস্য/শেয়ারহোল্ডারকে email/SMS এর মাধ্যমেও পাঠানো হবে।

(চ) সম্মানিত পরিচালকদের প্রতিবেদন, বহিঃনিরীক্ষকদের প্রতিবেদন ও নিরীক্ষিত আর্থিক প্রতিবেদন সম্বলিত ব্যাংকের বার্ষিক প্রতিবেদন ব্যাংকের ওয়েবসাইটে (www.uttarabank-bd.com) প্রদর্শিত হবে এবং সকল সদস্য/শেয়ারহোল্ডারকে email এর মাধ্যমে পাঠানো হবে।

(ছ) যে সকল সম্মানিত বিও (BO) হিসাবধারী শেয়ারহোল্ডারগণ বিও (BO) একাউন্ট সংশ্লিষ্ট অফিসে এবং ফলিও রেকর্ডভুক্ত শেয়ারহোল্ডারগণ ব্যাংকের শেয়ার বিভাগে e-TIN নম্বর (১২ অংক বিশিষ্ট) ব্যাংকের রেকর্ড ডেট (Record Date) এর পূর্বেই হালনাগাদ করেছেন/ জমা দিয়েছেন কেবল তাঁদের একাউন্ট হতে আয়কর আইন -২০২৩ অনুসারে ১০% হারে, অন্যথায় ১৫% হারে (ব্যক্তি হিসাবের ক্ষেত্রে) প্রাপ্য লভ্যাংশ হতে কর কর্তন করা হবে।

(জ) মার্চেন্ট ব্যাংক ও ডিপোজিটরি পার্টিসিপেন্টদের (DPs) অবগতির জন্য জানানো যাচ্ছে যে, রেকর্ড ডেট (Record Date) এ উল্লেখকৃত ব্যাংকের সম্মানিত শেয়ারহোল্ডারগণের নাম, বিও আইডি, ধারণকৃত শেয়ারের পরিমান ও প্রযোজ্য করের হার, মার্জিন লোনের পরিমাণ, ব্যাংক হিসাব নম্বর, ব্যাংকের নাম, শাখার নাম, শাখার Routing Number এবং এতদ সংশ্লিষ্ট ব্যক্তির যোগাযোগের ঠিকানা ০৮.০৬.২০২৬ তারিখের মধ্যে উত্তরা ব্যাংক পিএলসি. এর শেয়ার বিভাগে এক্সেল (Excel) ফরম্যাট এ (softcopy ও hardcopy) প্রেরণ করার জন্য অনুরোধ জানানো যাচ্ছে। অন্যথায় প্রাপ্য লভ্যাংশ শেয়ারহোল্ডারগণের হিসাবে ক্রেডিট করা হবে।

CORPORATE INFORMATION

Name of the Company	**: Uttara Bank PLC.**
Legal Form	: Uttara Bank PLC. 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 which 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 Limited 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. It has 250 branches and 48 Sub-branches all over Bangladesh through which it carries out all its banking activities. The Bank is listed in the Dhaka Stock Exchange PLC. and the Chittagong Stock Exchange PLC. as a listed company for trading of its shares. As per second amendment of the Companies Act (Bangladesh) 1994, in 2020, Public Limited Companies are required to add PLC. after the name. Accordingly, the name of the Bank has been changed to Uttara Bank PLC. as on 03 July, 2023.
Registered Office	: 47, Shahid Bir Uttam Asfaqus Samad Sarak (Former 90, Motijheel Commercial Area) Motijheel Commercial Area, Dhaka-1000, Bangladesh. GPO Box: 818 & 217
Telephone	: PABX No. 02 223381163, 02 223381164
Swift Code	: UTBLBDDH
Email	: headoffice@uttarabank-bd.com, pa.md@uttarabank-bd.com, prd@uttarabank-bd.com, ublmis@uttarabank-bd.com
Website	: www.uttarabank-bd.com
Chairman	: Mr. Azharul Islam
Vice Chairman	: Mr. Iftekharul Islam
Managing Director & CEO	: Mr. Md. Abul Hashem
Company Secretary	: Mr. Muhammad Khaled Bashar
Chief Financial Officer (CFO)	: Mr. Md. Golam Mustafa, FCA

Chief Information Technology Officer (CITO) : Mr. Md. Rafiul Islam Date of Appointment: 26.08.2008

Board of Directors

Mr. Azharul Islam	-	Chairman
Mr. Iftekharul Islam	-	Vice-Chairman

Members

Mrs. Badrunnesa Sharmin Islam	-	Director (Nominated by Wealthmax Asset Management Ltd.)
Mr. Arif Rahman	-	Director
Mr. Kazi Masudur Rageb	-	Director
Col. Engr. M. S. Kamal (Retd.)	-	Director (Nominated by Blue Sky Asset Management Ltd.)
Mr. Shaikh Abdul Aziz	-	Director (Nominated by Sunflower Asset Management Ltd)
Mr. Abul Barq Alvi	-	Director (Nominated by Corporate Stategic Capital Ltd.)
Mr. Bibhuti Bhusan Sarker	-	Director (Nominated by Smart Corporate Solution Ltd.)
Sadharan Bima Corporation	-	Director
Professor Iqbal Ahmad (Expired on 06.12.2025)	-	Independent Director
Professor Faruq Ahmed	-	Independent Director
Dr. Shahnowas Dilruba Khan	-	Independent Director

Mr. Md. Abul Hashem	-	Managing Director & CEO

Secretary

Mr. Muhammad Khaled Bashar

42nd Annual General Meeting



Uttara Bank PLC. declared 35% (17.50% cash and 17.50% stock) dividend for the year-2024 and passed the Annual Report-2024 along with the profit and loss account in its 42nd Annual General Meeting held on 12 May 2025 at Digital Platform. The meeting was presided over by Mr. Azharul Islam, Hon'ble Chairman of the Board of Directors of the Bank. Mr. Iftekharul Islam, Vice Chairman of the Board, Mrs. Badrunnesa Sharmin Islam, Director, Mr. Maksudul Hasan, Managing Director & CEO (Acting) and other Directors also attended the meeting. The shareholders connected with online link expressed their satisfaction on the overall development of the Bank.

Executive Committee

Mr. Azharul Islam	-	Chairman
Mr. Kazi Masudur Rageb	-	Member
Col. Engr. M. S. Kamal (Retd.)	-	Member
Mr. Abul Barq Alvi	-	Member
Mr. Shaikh Abdul Aziz	-	Member

Mr. Muhammad Khaled Bashar - Secretary

Audit Committee

Professor Faruq Ahmed	-	Chairman
Mr. Iftekharul Islam	-	Member
Mr. Bibhuti Bhusan Sarker	-	Member
Professor Iqbal Ahmad (Expired on 06.12.2025)	-	Chairman

Mr. Muhammad Khaled Bashar - Secretary

Risk Management Committee

Mr. Azharul Islam	-	Chairman
Mr. Iftekharul Islam	-	Member
Col. Engr. M. S. Kamal (Retd.)	-	Member
Mr. Kazi Masudur Rageb	-	Member
Mr. Shaikh Abdul Aziz	-	Member

Mr. Muhammad Khaled Bashar - Secretary

Senior Management Team (SMT)

Mr. Md. Abul Hashem	-	Managing Director & CEO
Mr. Maksudul Hasan	-	Additional Managing Director
Mr. Md. Rezaul Karim	-	Deputy Managing Director
Mr. Khandaker Ali Samnoon	-	Deputy Managing Director
Mr. Md. Rafiul Islam	-	Executive General Manager & CITO
Mr. Md. Mahbubur Rahman	-	General Manager
Mr. Kazi Rayhan Kabir	-	General Manager
Mr. Md. Kamruz- Zaman	-	General Manager
Mr. Md. Mizanur Rahman	-	General Manager
Mr. Md. Ibrahim Uddin	-	General Manager
Mr. Md. Rabiul Hasan	-	General Manager
Mr. S.M. Reazur Rahman	-	General Manager
Mr. Safiqul Islam	-	General Manager
Mr. Mohd. Rokonuzzaman	-	General Manager
Mr. Md. Najmul Huda	-	General Manager
Mr. J.M. Akhteruzzaman	-	General Manager
Mr. Muazzam Hossain Ahmed	-	General Manager
Mr. Munir Uddin Faruk	-	General Manager
Mr. A.T.M. Emrul Ahmed	-	General Manager
Mr. Md. Noore Alom Siddik	-	General Manager
Mr. Md. Omar Faruque	-	General Manager
Mr. Md. Rafiqul Islam Khan	-	General Manager
Mr. Md. Rezaul Karim	-	General Manager
Ms. Rina Sultana	-	General Manager
Mr. Ganesh Chandra Saha	-	General Manager
Mr. Muhammad Khaled Bashar	-	General Manager
Mr. Md. Moajjem Hossen	-	General Manager
Mr. Mohd. Khairul Alam	-	General Manager

Executive Risk Management Committee(ERMC)

Mr. Khandaker Ali Samnoon	-	Deputy Managing Director & CRO	- Chairman
Mr. Md. Rezaul Karim	-	Deputy Managing Director & HOC	- Member
Mr. Md. Rafiul Islam	-	Executive General Manager & CITO	- Member
Mr. Md. Mizanur Rahman	-	General Manager	- Member
Mr. Md. Ibrahim Uddin	-	General Manager	- Member
Mr. S.M. Reazur Rahman	-	General Manager	- Member
Mr. Safiqul Islam	-	General Manager	- Member
Mr. Md. Najmul Huda	-	General Manager	- Member
Mr. J.M. Akhteruzzaman	-	General Manager	- Member
Mr. Muazzam Hossain Ahmed	-	General Manager	- Member
Mr. Munir Uddin Faruk	-	General Manager	- Member
Ms. Rina Sultana	-	General Manager	- Member
Mr. Ganesh Chandra Saha	-	General Manager	- Member
Mr. Md. Nazrul Islam	-	Assistant General Manager	- Member Secretary

Asset Liability Committee (ALCO)

Mr. Md. Abul Hashem	-	Managing Director & CEO	- Chairman
Mr. Maksudul Hasan	-	Additional Managing Director	- Invited by Chairman
Mr. Md. Rezaul Karim	-	Deputy Managing Director	- Invited by Chairman
Mr. Khandaker Ali Samnoon	-	Deputy Managing Director	- Invited by Chairman
Mr. Md. Rafiul Islam	-	Executive General Manager & CITO	- Member
Mr. Md. Mizanur Rahman	-	General Manager	- Member
Mr. Md. Najmul Huda	-	General Manager	- Member
Mr. Ganesh Chandra Saha	-	General Manager	- Member Secretary
Mr. Salah Uddin	-	AGM & In-charge of ALMD	- Member

NAME OF THE EXECUTIVES

Managing Director & CEO

Mr. Md. Abul Hashem

Additional Managing Director

Mr. Maksudul Hasan

Deputy Managing Directors

Mr. Md. Rezaul Karim
Mr. Khandaker Ali Samnoon

Executive General Managers

Mr. Md. Rafiul Islam
Mr. Md. Golam Mustafa, FCA

General Managers

Mr. Md. Mahbubur Rahman
Mr. Md. Abdul Khaleque Miah
Mr. Kazi Rayhan Kabir
Mr. Md. Kamruz- Zaman
Mr. Md. Mizanur Rahman
Mr. Md. Ibrahim Uddin
Mr. Md. Rabiul Hasan
Mr. S.M. Reazur Rahman
Mr. Safiqul Islam
Mr. Mohd. Rokonuzzaman
Mr. Md. Najmul Huda
Mr. J.M. Akhteruzzaman
Mr. Muazzam Hossain Ahmed
Mr. Munir Uddin Faruk
Mr. A.T.M. Emrul Ahmed
Mr. Md. Noore Alom Siddik
Mr. Md. Omar Faruque
Mr. Md. Rafiqul Islam Khan
Mr. Md. Rezaul Karim
Mr. Madhu Sudan Sardar
Mr. Mohammad Liton Pasa Khan
Mr. Mohammad Rafiq Newaz
Ms. Rina Sultana
Mr. Md. Monowarul Haque
Mr. Ganesh Chandra Saha
Mr. Muhammad Khaled Bashar
Mr. Md. Moajjem Hossen
Mr. Mohd. Khairul Alam

Deputy General Managers

Mr. Md. Saroware Alam
Mr. Md. Rakib-Ul-Hasan
Mr. Md. Nurul Amin Sarker
Mr. Md. Badrul Alam Chowdhury
Mr. Md. Mahbuber Rahman
Mr. Nikhil Kumar Biswas
Mr. Md. Tofayel Awwal
Mr. Md. Shahidul Alam
Mr. Md. Taimur Rahman
Mr. B.M. Kamaluddin
Mr. Md. Siddiqur Rahman
Ms. Kohinoor Akter
Mr. Bipulendu Adhikary
Mr. Mohiuddin Ahmed
Mr. Md. Atiqur Rahman
Mr. Md. Shah Alam
Mr. Anwar Hossain
Mr. Muhammad Golam Farukh
Mr. Alok Kumar Saha
Mr. Mohammad Mozammel Hoque
Mr. Md. Mostafizur Rahman
Mr. Swadesh Ranjan Roy
Mr. Md. Ashraf Ali
Mr. Nashir Uddin
Ms. Sajeda Begum
Mr. Md. Abul Kalam Sarker
Mr. Biplab Kumar Halder
Mr. Anup Kumar Ray
Mr. Md. Hasnayen
Mr. Goutam Kumar Dhar
Mr. Md. Milon Hossain
Mr. Niren Chandra Das
Mr. Md. Jahangir Alam
Mr. Md. Shafiqul Islam

PROFILES

OF THE

BOARD OF DIRECTORS

Profiles of the Board of Directors



Mr. Azharul Islam
Chairman

Mr. Azharul Islam is the Chairman of the Board of Directors of the Uttara Bank PLC. Revered by all his business acumen, Mr. Azharul Islam, a business tycoon of the country, was born on the 3rd November in 1948 and hails from a respectable Muslim family of Kishoregonj. He obtained his graduation and post-graduation degree from Dhaka University. He is also the Chairman of the Executive Committee and the Board Risk Management Committee of Uttara Bank PLC. An industrialist and a philanthropic personality, Mr. Azharul Islam is also the Founder and Executive Chairman of the Aftab Group of Industries. He is also a member in the General Body of Bangladesh Association of Banks (BAB). A prominent and reputed industrialist, Mr. Azharul Islam is involved in the business of Real Estate, Manufacturing, Construction and Infrastructure, Milk-Products, Agro Foods, Frozen Foods/Fisheries, Fertilizer & Agro Chemicals, Textiles, Spinning, Garments, Auto-Bricks, Information Technology, etc.



Mr. Iftekharul Islam
Vice-Chairman

Mr. Iftekharul Islam, a prominent and promising industrialist of the country, is the Vice Chairman of Uttara Bank PLC. He comes of a noble and respected Muslim family of Kishoregonj district. He was born on the 15th July in 1980. He is a commerce graduate. Mr. Iftekharul Islam is a member of Risk Management Committee and Audit Committee of the Board. He is the Chairman of Uttara Bank Securities Limited, a subsidiary of Uttara Bank PLC. He is also a member in the General Body and the Executive Committee of Bangladesh Association of Banks (BAB).

Mr. Iftekharul Islam, one of the top check industrialists in Bangladesh, is the Chairman and Managing Director of Aftab Group of Industries. Mr. Iftekharul Islam involves in Textiles, Readymade Garments, Food, Fertilizer & Pesticide, Industrial Pump Production, CNG Refueling & Conversion businesses which are the valued partner to economic development of Bangladesh. Mr. Islam operates his global businesses through his overseas offices located in different countries dealing with a wide range of innovative products and services and brand building.

Mr. Islam is the Managing Director of the philanthropic organizations Aftab Global Foundation and AIMS Corporation Ltd. and performing his responsibilities to the nation.

Profiles of the Board of Directors



Mrs. Badrunnesa Sharmin Islam
Director

Mrs. Badrunnesa Sharmin Islam is a member of the Board of Directors of Uttara Bank PLC. She was born on the 27th October in 1954. She hails from a noble and respectable Muslim family of Sylhet District. She is also the Executive Vice Chairman of Aftab Group of Industries. She is a philanthropic personality as well as a social worker. She is involved in the business of Real Estate, manufacturing, construction & infrastructure, milk-products, food processing, frozen foods/fisheries, fertilizer & agro chemicals, textiles, spinning, garments, Information Technology, etc.



Mr. Arif Rahman
Director

Mr. Arif Rahman was born on the 24th November in 1970 in Dhaka district. He comes of a noble and respectable Muslim family. He has business experience of 25 years. He is also a Director of M/s.Bengal Tradeways Limited. Mr. Arif Rahman is also a social worker. Besides, he is a member of Gulshan Club Limited and Banani Club Limited as well.



Mr. Kazi Masudur Rageb
Director

Kazi Masudur Rageb, one of the Directors of Uttara Bank PLC. was born on the 1st July 1970. He hails from a noble and respectable Muslim family of Dhaka District. He is a consultant of Sea Trade Fertilizer Limited. He was a Director of Poridhan Textile Limited and Alijan Jute Mills Limited. He poses 38 years of diverse and extensive working experiences in the field of management, administration, procurement, sales and marketing and also in human resources management in multi-cultural and multi-national context. He has visited countries like India, Kingdom of Saudi Arabia, Thailand, Malaysia, USA, UAE, Maldives and Singapore. Mostly amiable in nature, Mr. Rageb is involved in many social and cultural activities. He is a member of the Executive Committee and Risk Management Committee of the Board.

Profiles of the Board of Directors



Col. Engr. M.S. Kamal (Retd.)
Director

Col. Engr. M. S. Kamal (Retd.) comes of a respectable and noble family of Feni District. He was born on 10th January,1949. He is a B.Sc Engineer from Bangladesh University of Engineering & Technology (BUET). He served in the Electrical and Mechanical Engineer Corps of Bangladesh Army for 30 years. During his tenure of service in the army, he served as Chief Logistic Officer (CLO) in United Nations Iraq-Kuwait Observer Mission (UNIKOM) during the period from 1998-1999. He also served as Director Production and Quality Control of Sena Kalyan Sangsta (SKS) during the period 1997–1998. He was Deputy Director Production and Quality Control of Bangladesh Ordnance Factory (BOF) during 1989–1992. He attended course on Aircraft Maintenance/ Repair Course in USA in 1980. He also attended Course on Tank Maintenance/repair course in China in 1984. Before his retirement from the Army, he served as Inspector, Electrical and Mechanical Engineer Corps Bangladesh Army. He has retired from the Army in January 2002 as Colonel. He also served in a private organization during the period from 2008 to 2024 as Executive Director.

He was appointed as Director of Uttara Bank PLC. from 11th May, 2014. He is a member of the Executive Committee and the Board Risk Management Committee of Uttara Bank PLC. He is a good sportsman and Captained Bangladesh University of Engineering & Technology (BUET) Cricket Team during the period from 1967-1969. He is a fellow of "The Institution of Engineers, Bangladesh" and also its life Member. He is also a life member of Retired Armed Forces Officers Welfare Association (RAOWA).

He has visited numerous countries like USA, France, Japan, China, Kuwait, Saudi Arabia, UK, Hong Kong, Singapore, Thailand, Vietnam, UAE and Malaysia for participation in Training, International Trade Fair, Pre-shipment Inspection, business purpose and personal visit. Those helped him to be more professional and also understanding business for the organization he has served.

Sadharan Bima Corporation
Director

Sadharan Bima Corporation (SBC) is only state-owned General Insurance Corporation operating under the direct control and supervision of the Ministry of Finance, Government of the People's Republic of Bangladesh. It emerged on 14th May, 1973 under the Insurance Corporation Act (Act No. VI) of 1973 to deal with all classes of general insurance & re-insurance business emanating in Bangladesh. SBC is the largest insurance enterprise in the country. The main pillar of the SBC is insurance as well as reinsurance business. SBC is the largest non-life insurance underwriter in Bangladesh in terms of gross premium, network of offices & trained manpower.

Profiles of the Board of Directors



Mr. Shaikh Abdul Aziz
Director

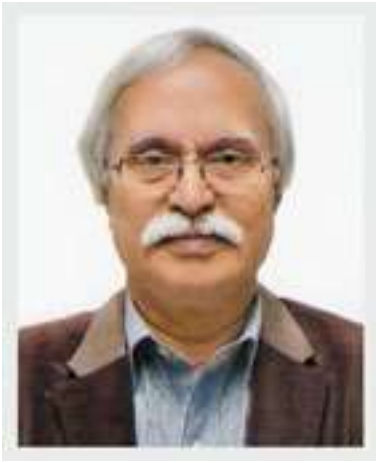
A veteran banker and a dynamic leader, Mr. Shaikh Abdul Aziz is an ardent promoter of the concept of sustainable development of banking business. As the Managing Director (MD) and Chief Executive Officer (CEO) of Uttara Bank PLC., Mr. Aziz has successfully improved the international business and ethical banking in Uttara Bank PLC. and transformed the Bank into the newest valuable financial brand in the country. Under his leadership Online Banking System has been introduced in the Uttara Bank PLC.

Mr. Shaikh Abdul Aziz comes of a noble and respectable Muslim family. He was born on the 10th May in 1951. He obtained M.Sc degree in Applied Chemistry from Dhaka University in 1974 (Exam held in 1976). He started his Banking career as Probationary Officer with Uttara Bank PLC. in 1977. After serving in the different departments/ offices of the Bank very successfully in the key positions for more than 35 years, Mr. Shaikh Abdul Aziz was appointed as Managing Director and CEO of Uttara Bank PLC. in 2011.

An achiever throughout the banking career and widely travelled, Mr. Shaikh Abdul Aziz attended different seminars/symposiums/workshops on banking both at home and abroad. He received training among others on “Strategic Leadership” from Said Business School, University of Oxford, UK; “Corporate Governance & Strategic Management” from University of California, Berkeley, USA and “Strategic Management” from INSEAD Business School, France. Most amiable in nature and formerly a reputed Banker, Mr. Shaikh Abdul Aziz became a Director of Uttara Bank PLC. in October 2016. He is one of the members of the Audit Committee of Board of Directors of the Bank. Mr. Aziz was also a Director of Uttara Bank Securities Limited, a subsidiary of Uttara Bank PLC.

Mr. Aziz was also member of the Executive Committee of the Bangladesh Institute of Bank Management (BIBM) for three years and was also member of the Governing Body of the BIBM. Mr. Aziz was also member of the Executive Committee and Governing Body of the Primary Dealers of Bangladesh Limited (PDBL) and Bangladesh Foreign Exchange Dealers Association (BAFEDA).

Profiles of the Board of Directors



Mr. Abul Barq Alvi
Director

Mr. Abul Barq Alvi was born in a reputed Muslim family on the 2nd January, 1949 in Pabna District. He obtained B.A. (Hons) degree in Fine Arts from the Dhaka University. He also obtained Post Graduate degree in Fine Arts from Tsukuba University of Japan and completed research on this subject. He joined as a lecturer in the faculty of Fine Arts of Dhaka University in 1972 and served as a professor of the faculty of Fine Arts of Dhaka University till his retirement. He has 53 years of professional experience. He is gentle, amiable and polite in nature. He is a member of the Board of Directors and also a member of the Executive Committee of the Bank and the board Risk Management Committee. He has been reappointed as Director of the Bank considering his heartiest endeavor and active participation for overall development of the business of Uttara Bank PLC. A successful and kind hearted man, Mr. Alvi is involved in different social and cultural development activities.



Mr. Bibhuti Bhusan Sarker
Director

Mr. Bibhuti Bhusan Sarker, a Fellow of the Institute of Chartered Secretaries of Bangladesh(ICSB), is one of the Directors of the Board of Uttara Bank PLC.

Mr. Bibhuti Bhusan Sarker obtained both his Hon's and Master's Degree in Accounting from University of Rajshahi. He also has completed ACBA from IBA, University of Dhaka. He has vast working experience of more than 33 years in diverse fields. In his long illustrious career, Mr. Sarker held various key positions in Poultry, Real Estate, Garments, Textiles, CNG, Dairy and Pump Industries.

Mr. Sarker sits on the Executive Committee of the Rajshahi University Accounting Alumni Association and member of Rajshahi University Alumni Association. He also sits on the Executive Council of Bangladesh Accounting Association.

He was appointed as a member of the Board of Directors of the Bank on August, 2021. He is also a member of the Audit Committee of the Board.

Profiles of the Board of Directors



Professor Faruq Ahmed
Independent Director

Professor Faruq Ahmed has been a faculty member in the Department of Management at the University of Dhaka since 1991. He obtained his B.Com. (Hons.) and M.Com. Degrees in Management from the University of Dhaka. He earned his Ph.D. in Business Administration from Aligarh Muslim University in India. Throughout his academic journey, he consistently achieved outstanding results, securing first division or class in all examinations. Dr. Faruq has served in various prestigious roles. He was Chairman of the Department of Management and Chairman of the Bureau of Business Research (BBR) on two occasions. He also holds the position of Director at the Center of Advanced Research in Strategic Human Resource Management. Additionally, he is the Coordinator for the Master of Professional Human Resource Management program at the University of Dhaka. With 34 years of professional experience, Dr. Faruq has built an extensive and reputable career. He has been a course advisor and trainer for Faculty Training Programs at the National University several times. He has organized many training programs and workshops in Management, Career Management and Human Resource Management. Dr. Faruq has also been a visiting professor at various public and private universities and professional institutes such as ICMA and ICAB.

Dr. Faruq has an impressive portfolio of publications both domestically and internationally. He has supervised numerous M.Phil., Ph.D. and D.B.A. students. He is the author and editor of the book "Fundamentals of Management" (January 2024). He also edited "Management Education for Achieving Sustainable Development Goals in the Context of Bangladesh" (June 2022). Additionally, he served as Associate Editor for the "Journal of Business Studies" and the "Journal of Management." He was on the Editorial Board of the Special Issue of the "Journal of Management" (June 2022). This issue focused on Building Organizational Sustainability and Resilience. It was published to mark the 100th anniversary of the University of Dhaka and the 50th anniversary of Bangladesh's independence. Professor Faruq Ahmed was born on September 9, 1966, in a respectable family in Feni District. Since April 28, 2024, he has been serving as an independent director on the Board of Directors of Uttara Bank PLC. Presently, he is the Chairman of the Audit Committee of the Board.



Dr. Shahnowas Dilruba Khan
Independent Director

Dr. Shahnowas Dilruba Khan, an Independent Director of the Bank, was born in a respectable family in Narsingdi district Shibpur Upazila. She obtained her BSS(Hon's) and MSS both in Economics from the University of Dhaka. She also did her Ph.D from Jahangir Nagar University. She joined Bangladesh Civil Service (BCS) Administration cadre in 1998 (17th BCS). Presently, she holds the position of Additional Secretary of Ministry of Public Administration. She took part in various professional training programmes on different fields of administration. She took training from India, Singapore, Thailand, Nepal, Turkey, UK, USA and Australia. She is engaged with many social works. She achieved many awards for her social works from the country and abroad. She was inducted as Independent director of Uttara Bank PLC. in 2024.

Profiles of the Board of Directors



Mr. Md. Abul Hashem
Managing Director
&
Chief Executive Officer

A financial services and banking professional, Mr. Md. Abul Hashem was born in a noble Muslim family on the 30th April, 1967 in the district of Barishal. He obtained the degree of MSS in Political Science from the University of Dhaka and MBA in Finance from Bangladesh University of Business and Technology (BUBT). He started his banking career as Probationary Officer with Uttara Bank PLC. in 1997.

Mr. Md. Abul Hashem was appointed Deputy Managing Director of Uttara Bank PLC. in 2019. He held the position of CAMLCO, Head of Treasury and the Head of Recovery which enabled him to understand the key role and responsibilities in the relevant fields. Moreover, he oversaw the affairs of different divisions/departments like International Division, Approval Department-Credit Division, Asset-Liability Management Department, Accounts Department, Reconciliation Department, ICT: Development and Support Department, Card Department and Anti-Money Laundering Department of the bank. He has been serving the bank for more than 28 years with his expertise, administrative capabilities, proactive decision making capabilities and delivering sound financial advice, providing exceptional customer service and matching proper products and services to bank's clients' needs and goals. His hands-on approach has resulted in capturing numerous successes for expanding the business of the bank.

After serving in the different divisions/ departments of Uttara Bank PLC. very successfully in the key positions for about 28 years, Mr. Md. Abul Hashem has been appointed as Managing Director and CEO in 2025.

His skills in areas, such as financial management, stakeholder relations, team leadership with a focus on creating positive and productive company culture resulted in his great success as a banker.

His adequate foreign tours for participation in training, seminars, workshops and for purpose of promotion of business helped him understand the banking business carried out in numerous cultures and diversities.

Message

from the

Chairman

Vice-Chairman

Managing Director & CEO

Message from the Chairman



Dear Shareholders,

It is indeed a great privilege for me to welcome you all in the 43rd Annual General Meeting of Uttara Bank PLC. I take this opportunity to express my sincere gratitude and heartfelt thanks for your trust and support. On behalf of the Board of Directors and from my own behalf, I have the pleasure to present the Annual Report of Uttara Bank PLC. for the year 2025 before you.

The global economy during the year under review continued to operate in a challenging and uncertain environment, primarily driven by ongoing geopolitical conflicts including the Russia–Ukraine war and heightened tensions in the Middle East, which further intensified global economic uncertainties. Against this backdrop, global growth remained moderate and uneven reflecting continued macroeconomic adjustments across regions.

The domestic economy of Bangladesh also experienced a complex set of challenges, including inflationary pressure, exchange rate volatility and liquidity constraints. However, steady inflows of remittances, resilient export performance and prudent macroeconomic management under the guidance of Bangladesh Bank helped maintain overall economic stability.

Against this overall economic scenario, Uttara Bank PLC. remained steadfast in its commitment to creating sustainable value for shareholders. The Bank has a long-standing tradition of rewarding shareholders through consistent dividend declarations and we remain committed to maintaining a stable dividend policy despite the prevailing economic challenges. Because of the Bank's good fundamentals and stable dividend policy, the investor reposed their trust on the bank. Even amid growing economic challenges, the Bank successfully maintained a stable dividend for the year 2025.

At the end of 2025, Bank's Deposits and Loans & Advances stood at Tk. 268,496.90 million and Tk. 220,170.10 million registering growth of 20.52 percent and 16.42 percent respectively over the year end position of 2024. Earnings Per Share (EPS) for the year 2025 stood at Tk. 6.16, which is considered commendable compared to the prevailing industry average. The Capital to Risk Weighted Assets Ratio (CRAR) of the Bank stood at 17.14 percent against the regulatory requirement of 12.50 percent including 2.50 percent conservation buffer.

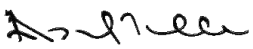
Uttara Bank PLC. under its Annual Expansion Plan, opened 1 (one) branch and 4 (four) sub branches during 2025 bringing the total number of branches to 250 across the country. This expansion reflects the Bank's continued commitment to strengthening financial inclusion and extending quality banking services to customers throughout the country.

Uttara Bank PLC. always extends its cooperation and generously comes forward whenever the nation faces any disastrous situation or natural calamity. Being a socially responsible corporate body, Uttara Bank PLC. continued its CSR activities throughout the year. During the year 2025, Bank spent an amount of Tk.22.76 million as CSR which covers a vast area of education, disaster management, sports, health and other underprivileged sectors for overall betterment of the nation. During the year 2025, the Bank donated to 'July Joddha O Shahid Poribar Shohayata Tahabil" for assisting to the injured fighters and their families, financial literacy related programs for the students from different schools and marginal/micro (including women) entrepreneurs of different areas of the country, financial assistance to four individual patients for their treatment purpose, blankets to the "Chief Adviser's Relief Fund" for onward distribution to the cold affected poor people of different areas of the country, "Child Day Care Centre of Private Banks, Motijheel, Dhaka, (Pushpita)" as Bank's contribution towards maintenance cost of Day Care Centre for the year 2025 and financial assistance to "Bangladesh Krira Shikkha Protishthan (BKSP)" for execution of the Sports Talent Exploration Program.

I would like to express my sincere gratitude to the Government of Bangladesh, Bangladesh Bank, Bangladesh Securities and Exchange Commission, Registrar of Joint Stock Companies and Firms and the Stock Exchanges for their continued support and guidance. I would also like to extend my heartfelt thanks to our valued clients, patrons, well-wishers and shareholders for their continued support, confidence and cooperation.

I also express my sincere appreciation to our Management Team and all employees of the Bank for their loyalty, dedication and relentless efforts for the bank's continued qualitative improvements.

Before I conclude, I would once again like to thank all of you for your gracious presence and the keen interest you have shown in the affairs and development of the Bank.



Azharul Islam
Chairman

Message from the
Vice-Chairman



Respected Shareholders,

I warmly welcome you to the 43rd Annual General Meeting of Uttara Bank PLC. I would like to take this opportunity to express my heartfelt gratitude and sincere thanks for the trust and confidence you have reposed in us. With our collective and concerted efforts, we remain committed to taking the Bank to greater heights of prosperity and success. I also humbly acknowledge your continued cooperation, support and encouragement in achieving our goals and aspirations.

The global economy during the year under review continued to operate in a challenging and uncertain environment, primarily driven by ongoing geopolitical conflicts including the Russia–Ukraine war and heightened tensions in the Middle East, which further intensified global economic uncertainties. Against this backdrop, global growth remained moderate and uneven reflecting continued macroeconomic adjustments across regions.

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Lastly, I am grateful to our customers, shareholders and regulators, especially the Government of Bangladesh, Bangladesh Bank, Bangladesh Securities and Exchange Commission and the Stock Exchanges for their trust and confidence in our capability and thankful to members of the Board of Directors for their guidance and support. My sincere thanks to all the employees of Uttara Bank PLC. for their hard work and commitment.

In conclusion, I would like to thank you all for your kind presence in the 43rd Annual General Meeting of the bank.



Iftekharul Islam
Vice -Chairman

Message from the
Managing Director & CEO



Dear Valued Stakeholders,

I am pleased to have the opportunity to welcome you all at our Bank's 43rd Annual General Meeting to present the performance of the Bank for the year 2025. Uttara Bank PLC. has passed another eventful year in terms of its development. At this august moment, I would like to express my heartfelt thanks and gratitude to our respectable shareholders, valued clients, distinguished patrons and well wishers whose cooperation and continuous support have helped us achieve the steady growth.

Despite numerous challenges, we have produced impressive results in 2025. Our judicious ALM practice and effective balance sheet management helped us grow the core banking income (net interest income) at Tk.11,547.37 million while overall loans & advances grew by 16.42 percent with a balanced share among corporate, retail and SME. Net profit after tax reached to Tk. 5,978.48 million. During the year 2025, performance of import, export and foreign remittance business of the Bank was satisfactory. In 2025 import business stood at Tk.69,847.80 million as compared to the volume of Tk.49,992.60 million in 2024, export business amounted to Tk. 56,678.40 million as against Tk.46,699.20 million of the preceding year which is increased by 21.37 percent and foreign remittance stood at Tk.12,509.40 million as compared to Tk.7,231.30 million of 2024.

In 2025, all out efforts were continued to progress in business aiming at improving the deposit mix, growing and diversifying the portfolio and maintaining a steady growth in profit. The deposit stood at Tk.268,496.90 million as at the end of 2025 from Tk.222,787.51 million of 2024 having growth of 20.52 percent. Loans and advances stood at Tk.220,170.10 million as at the end of 2024 from Tk. 189,123.50 million in 2024 having growth of 16.42 percent. In 2025, Profit after tax stood at Tk. 5,978.50 million which was Tk.4,880.10 million in the preceding year.

In maintaining adequate capital against overall risk exposure of the bank, our guiding philosophy was to strengthen risk management and internal control. Uttara Bank PLC. has been generating most of the incremental capital from retained profit (stock dividend, statutory reserve, general reserve, etc.) to support incremental growth of Risk Weighted Assets (RWA). Uttara Bank's regulatory capital as on 31 December 2025 stood at Tk.32,337.86 million. At the end of 2025, Capital to Risk Weighted Assets Ratio (CRAR) was 17.14 percent against regulatory requirement of 12.50 percent including 2.50% percent conservation buffer.

During the year 2025, the bank expanded its operation through opening 01 (one) branch and 04 (four) sub branches at different places across the country. As a result, total number of branches of the bank as on 31.12.2025 stood at 250. Moreover, a number of branches were shifted to new premises in more suitable places and a large number of branches were furnished and modernized. More branches and sub branches will be opened in 2026 to expand businesses following the guidelines of Bangladesh Bank.

The Bank has achieved AA (Very High Quality and Very Low Credit Risk) in long term and ST-2 (High Grade) in short term rated by the Emerging Credit Rating Limited (ECRL). The above entity rating has been done in consideration of Bank's visible improvement in fundamentals such as asset quality, capital adequacy, liquidity position, profitability and limited market share.

Cottage, Micro, Small and Medium Enterprise (CMSME) plays an important role in the economy in terms of balanced and sustainable growth, employment generation and contribution to GDP. Uttara Bank PLC. strongly believes that CMSME sector is one of the main driving forces of economic growth having huge potential of socio-economic development. The outstanding CMSME loans as on 31.12.2025 stood at Tk. 106,784.30 million which was 48.50 percent of total loans & advances of the bank. The bank is also considering to increase the CMSME portfolio to a remarkable position.

In line with Bangladesh Bank directives, Uttara Bank PLC. has been disbursing agricultural credit through its own branches and also using NGOs. The outstanding balance in this sector stood at Tk. 7,343.50 million at the end of 2025.

Uttara Bank PLC. always extends its cooperation and generously comes forward whenever the nation faces any disastrous situation or natural calamity. Being a socially responsible corporate body, Uttara Bank PLC. continued its CSR activities throughout the year. During the year 2025, Bank spent an amount of Tk.22.76 million as CSR which covers a vast area of education, disaster management, sports, health and other underprivileged sectors for overall betterment of the nation. During the year 2025, the Bank donated to 'July Joddha O Shahid Poribar Shohayata Tahabil" for assisting to the injured fighters and their families, financial literacy related programs for the students from different schools and marginal/micro (including women) entrepreneurs of different areas of the country, financial assistance to four individual patients for their treatment purpose, blankets to the "Chief Adviser's Relief Fund" for onward distribution to the cold affected poor people of different areas of the country, "Child Day Care Centre of Private Banks, Motijheel, Dhaka, (Pushpita)" as Bank's contribution towards maintenance cost of Day Care Centre for the year 2025 and financial assistance to "Bangladesh Krira Shikkha Protishthan (BKSP)" for execution of the Sports Talent Exploration Program.

As part of Green Banking, Uttara Bank PLC. is providing support to the activities that are not harmful to the environment and various measures have been adopted to ensure Green Banking. Among others, creating awareness amongst employees for efficient use of water, electricity, use of renewable energy, use of energy saving bulbs and efficient use of paper are some of the instances. The outstanding balance in this sector stood at Tk. 3,330.40 million at the end of 2025.

At Uttara Bank PLC., we firmly believe that innovation and technology are the driving forces behind sustainable banking excellence in today's rapidly evolving financial landscape. As we move forward in the era of digital transformation, our commitment remains unwavering to provide modern, secure and customer-centric banking services that create long-term value for our stakeholders.

Uttara Bank PLC. has introduced the Uttara eWallet App as part of its commitment to digital transformation and innovative banking services. This app enables customers to perform secure and convenient financial transactions anytime and anywhere through smartphones including fund transfers, bill payments, mobile recharge, balance inquiries and other digital banking services.

Through the Uttara eWallet App, the bank aims to promote cashless transactions, enhance customer convenience and deliver a modern banking experience. This initiative reflects the Bank's continuous effort to embrace innovation and contribute to the development of a digitally empowered Bangladesh.

Competent and quality work force is a pre-condition for continuous growth and success of a bank and the bank took the endeavours to keep improving the skills, knowledge and productivity of the employees. During the year 2025, the Training Institute of the Bank arranged 39 different training courses for the officers of the Bank in which total 1541 officers of the Bank participated. At the same time 36 officers received training from Bangladesh Bank, 56 officers received training from BIBM, 128 officers received training from others and 7 officers received training from abroad. The institute is focused to ensure a formal platform where employees can exchange their ideas, update their knowledge base and open up their eyes to the complexities of banking world.

I would like to convey my sincere thanks and gratitude to the Government Agencies, Bangladesh Bank, Bangladesh Securities and Exchange Commission, Registrar of Joint Stock Companies and Firms, Dhaka and Chittagong Stock Exchanges for their cooperation and support for the development of the bank.

I convey my gratitude to the Chairman, Vice -Chairman and the members of Board of Directors of Uttara Bank PLC. for their prudent guidance, support and cooperation in achieving bank's cherished goals.

Finally, thanks to my beloved colleagues for their efforts and dedications in achieving the inspiring results.



Md. Abul Hashem
Managing Director & CEO

Some Activities

of

Uttara Bank PLC.

In the Year 2025

Some Activities of the

Bank in 2025



"Branch Managers' Conference-2025" of Uttara Bank PLC. Was held at Radisson Blu, Dhaka Water Garden on 27-09-2025. Mr. Azharul Islam, Chairman of the Board of Directors of the Bank was present as Chief Guest. The conference was presided over by Mr. Md. Abul Hashem, Managing Director & CEO of the Bank. Mrs. Badrunnesa Sharmin Islam, Director of the Board, Additional Managing Director Mr. Maksudul Hasan, Deputy Managing Directors Mr. Md. Rezaul Karim and Mr. Khandaker Ali Samnoon along with all executives and all Branch incumbents were also present in the conference.



The "Anti Money Laundering Conference-2025" of Uttara Bank PLC. was held at Radisson Blu, Dhaka Water Garden recently. Mr. Md. Abul Hashem, Managing Director & CEO of Uttara Bank PLC. was present as chief guest in the conference. The Conference was presided over by the Deputy Managing Director & Chief Anti Money Laundering Compliance Officer (CAMLCO) of the Bank Mr. Khandaker Ali Samnoon where the Additional Managing Director Mr. Maksudul Hasan and Deputy Managing Director Mr. Md. Rezaul Karim along with all Zonal Heads, other Executives and all Branch and Sub Branch Incumbents were also present in the conference.

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Mr. Azharul Islam, Hon'ble Chairman, Board of Directors of Uttara Bank PLC. was recently addressing the Orientation Programme of Probationary Officer Batch-2025 as chief guest at Uttara Bank Training Institute Auditorium, Dhaka. The Programme was presided over by the Deputy Managing Director and Managing Director (Acting) Mr. Maksudul Hasan. Other Deputy Managing Directors Mr. Md. Abul Hashem, Mr. Md. Rezaul Karim and Mr. Khandaker Ali Samnoon were present as special guests. Higher executives of the Bank were also present in the Programme.



Mr. Md. Abul Hashem, Managing Director & CEO of Uttara Bank PLC. inaugurated the "Contact Center" of the Bank on 26-11-2025 in a new look. Banking information is available 24 hours over hotline no.16645. Additional Managing Director Mr. Maksudul Hasan, Deputy Managing Directors Mr. Md. Rezaul Karim, Mr. Khandaker Ali Samnoon along with higher executives were also present in the occasion.

Some Activities of the

Bank in 2025



Mr. Md. Abul Hashem, Managing Director & CEO of Uttara Bank PLC. inaugurated the 250th Branch of the Bank named 'Laksam Branch' at Bank Road, Daulatgonj Bazar, Laksam, Cumilla on 04-12-2025. Additional Managing Director Mr. Maksudul Hasan was present as Special Guest. Mr. Md. Rabiul Hasan, General Manager (Public Relations) and Mr. Md. Jahangir Alam, Deputy General Manager & Zonal Head (Cumilla Zone) along with local dignitaries were also present in the occasion.



Mr. Maksudul Hasan, Deputy Managing Director and Managing Director (Acting) of Uttara Bank PLC. Inaugurated the 45th Sub Branch of the Bank named 'Bashundhara Sub Branch' at Bashundhara, Vatara, Dhaka on 10-04-2025. Mr. Md. Rezaul Karim, Deputy Managing Director was present as Special Guest. Mr. Md. Rabiul Hasan, General Manager (Public Relations) and Mr. Mohammad Liton Pasa Khan, General Manager & Zonal Head (Dhaka Central Zone) along with local dignitaries were also present in the ceremony.

Some Activities of the
Bank in 2025



Mr. Md. Abul Hashem, Deputy Managing Director of Uttara Bank PLC. inaugurated the 46th Sub-Branch of the Bank named 'Moshang Bazar Sub Branch' at Moshang, Wazirpur, Barishal on 20-04-2025. Mr. Khandaker Ali Samnoon, Deputy Managing Director was present as Special Guest. Mr. Md. Rabiul Hasan, General Manager (Public Relations) and Mr.Abul Kalam Sarker, Deputy General Manager & Zonal Head (Barishal Zone) along with local dignitaries were also present in the Ceremony.



Mr. Md. Rezaul Karim, Deputy Managing Director of Uttara Bank PLC. inaugurated the 47th Sub Branch of the Bank named 'Belabo Sub Branch' at Belabo, Narsingdi on 04-05-2025. Mr. Md. Rabiul Hasan, General Manager (Public Relations) was present as Special Guest. Mr. Md. Atiqur Rahman, Deputy General Manager & Zonal Head (Narayanganj Zone) along with local dignitaries were also present in the Ceremony.

Some Activities of the

Bank in 2025



A signing ceremony of 'Memorandum of Understanding (MoU)' between the 'National Pension Authority' of Government of the Peoples Republic of Bangladesh and Uttara Bank PLC. was held on November 12, 2025 at the conference room of the Finance Ministry, Bangladesh Secretariat, Dhaka in the presence of hon'ble Finance Secretary. Mr. Md. Mohiuddin Khan, the Executive Chairman of National Pension Authority and Mr. Md. Abul Hashem, Managing Director & CEO of Uttara Bank PLC. signed the Agreement on behalf of their own office. The higher Officials of the concerned authority of Government were present in the signing programme.



Mr. Maksudul Hasan, Deputy Managing Director and Managing Director (Acting) of Uttara Bank PLC. inaugurated the new premises of Laldighi Branch, Chattogram (K.S.R City Center, Holding No-322, J.M Sen Avenue, Kotowali, Chattogram) on 23rd February 2025. Deputy Managing Directors Mr. Md. Abul Hashem, Mr. Md. Rezaul Karim, Mr. Khandaker Ali Samnoon, Deputy General Manager & Zonal Head (Chattogram Zone) Mr. Anwar Hossain along with higher Executives and local dignitaries were also present in the occasion virtually.

Some Activities of the Bank in 2025



Mr. Md. Abul Hashem, Managing Director & CEO of Uttara Bank PLC. inaugurated the 48th Sub branch of the Bank named 'Hathazari Sub Branch' at Ramgarh Road, Hathazari, Chattogram on 18-12-2025. Deputy Managing Director Mr. Md. Rezaul Karim was present as Special Guest on this occasion. Mr. Md. Atiqur Rahman, Deputy General Manager & Zonal Head (Chattogram Zone) along with local dignitaries were also present there.



Mr. Md. Abul Hashem, Managing Director & CEO of Uttara Bank PLC. inaugurated the new premises of Islampur Branch, Dhaka (BabulyIslampur Complex, 1,2 no Waiz Ghat and 57-58 no Loyal Street, Patuatuly Road, ward no- 37, Kotowali, Dhaka) on 16th November 2025. Mr. Maksudul Hasan, Additional Managing Director Mr. Md. Rezaul Karim, Deputy Managing Director, Mr. Md Rabiul Hasan, General Manager (PRD), Mr. Mohammed Rafiq Newaz, General Manager and Zonal Head (Dhaka South Zone) and local dignitaries were also present in the occasion.

Some Activities of the

Bank in 2025



Mr. Md. Abul Hashem, Managing Director & CEO of Uttara Bank PLC. handed over Cheques of Agri Credit among the underprivileged "Indigenous People" recently. Mr. Md. Rezaul Karim, Deputy Managing Director, Mr. Md. Atiqur Rahman, Deputy General Manager & Zonal Head (Chattogram Zone) and local dignitaries were also present in the occasion.



The "Annual Risk Management Conference-2025" of Uttara Bank PLC. was held at Radisson Blu, Dhaka Water Garden recently. Mr. Md. Abul Hashem, Managing Director & CEO of Uttara Bank PLC. was present as chief guest in the conference. The Conference was presided over by the Deputy Managing Director & Chief Risk Officer (CRO) of the Bank Mr. Khandaker Ali Samnoon where the Additional Managing Director Mr. Maksudul Hasan, Deputy Managing Director Mr. Md. Rezaul Karim along with other Executives, all Zonal Heads and all Branch and Sub Branch Incumbents were present in the conference.

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Uttara Bank PLC.

Declaration by CEO and CFO

17 May 2026

The Board of Directors
Uttara Bank PLC.
Head Office
Dhaka

Subject: Declaration on Financial Statements for the year ended on 31 December 2025.

Dear Sir,

Pursuant to the condition No. 1(5)(xxvi) imposed vide the Commission's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 Dated 3 June 2018 under section 2CC of the Securities and Exchange Ordinance, 1969, we do hereby declare that:

1. The Financial Statements of Uttara Bank PLC for the year ended on 31 December 2025 have been prepared in compliance with International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh and any departure there from has been adequately disclosed;
2. The estimates and judgments related to the financial statements were made on a prudent and reasonable basis, in order for the financial statements to reveal a true and fair view;
3. The form and substance of transactions and the Company's state of affairs have been reasonably and fairly presented in its financial statements;
4. To ensure above, the Company has taken proper and adequate care in installing a system of internal control and maintenance of accounting records;
5. Our internal auditors have conducted periodic audits to provide reasonable assurance that the established policies and procedures of the Company were consistently followed; and
6. The management's use of the going concern basis of accounting in preparing the financial statements is appropriate and there exists no material uncertainty related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern.

In this regard, we also certify that: -

(i) We have reviewed the financial statements for the year ended on 31 December 2025 and that to the best of our knowledge and belief:

   (a) These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
   (b) These statements collectively present true and fair view of the Company's affairs and are in compliance with existing accounting standards and applicable laws.

(ii) There are, to the best of knowledge and belief, no transactions entered into by the Company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board of Directors or its members.

Sincerely yours,

(Md. Abul Hashem)
Managing Director & CEO

(Md. Golam Mustafa,FCA)
Executive General Manager & CFO

Report of the Audit Committee

In compliance with Bank Company Act 1991 (amended up to2023), Bangladesh Bank guidelines/Circulars and Bangladesh Securities and Exchange Commission (BSEC) Notification on Corporate Governance, the Audit Committee of the Board of Uttara Bank PLC. has been functioning as a sub-committee of the Board of Directors. It has been assisting the Board in ensuring that financial statements reflect true and fair view of the state of affairs of the bank and in ensuring a good monitoring system.

The principal functions of the Audit Committee, among others, are to oversee the financial reporting process, monitor internal control, risk management processand review the adequacy of internal audit function and regulatory compliance functions.

The particulars of the members of the Audit Committee as on 31 December 2025 are as follows:

SL No	Name of the Director	Designation	Status	Educational Qualification
1	Professor Faruq Ahmed	Independent Director	Chairman	B.Com. (Hons.) and M.Com. in Management from the University of Dhaka and Ph.D. in Business Administration from Aligarh Muslim University, India
2	Iftekharul Islam	Vice Chairman	Member	B.Com
3	Mr. Bibhuti Bhusan Sarker	Director	Member	B. Com and M. Comfrom Rajshahi University, FCS from ICSB, Bangladesh
4	Professor Iqbal Ahmad (expired)	Independent Director	Chairman (Expired on 06.12.2025)	B.Sc. (Hons) and M.Sc., Dhaka University and M.Sc. Industrial Administration (Major in Marketing), Aston University, UK.

The Company Secretary acts as the Secretary of the Audit Committee.

During the year 2025, 12 (Twelve) meetings of the Audit Committee were held, 249Branches and44 Sub-Branches of the Bank have been audited out of 249 Branches & 44 Sub-Branches (01 Branches &04 Sub-Branches were opened in 2025).Besides, the following issues were taken up and sorted out by the Audit Committee of the Board:

1. To approve the Audit Plan for the year – 2025
2. To review the inspection reports of the different branches of the Bank conducted by the Bank's Internal Inspection Teams from time to time.
3. To approve the periodical report regarding finding of irregularities, fraudulent activities detected by the Internal Auditor, the External Auditor and Bangladesh Bank and regularization thereof on quarterly basis and to submit the same to the Board of Directors for concurrence.
4. To approve quarterly reports on significant findings in Loan Documentation Check List (LDCL) for the quarter ended inDecember2024 and for the quarters (1st, 2nd and 3rd) ended in 2025.
5. To review the summary report on audit findings and corrective measures taken.
6. To review and examine Annual Financial Statements for the year 2025of the Bank and exchange views with the Management, Bangladesh Bank Inspection Teamand External Auditors.
7. To examine the Un-audited Quarterly (1st, 2nd and 3rd)Consolidated Financial Statements (i.e. Balance Sheet, Profit & Loss A/c, Equity, etc.) for the year 2025.
8. The Audit Committee reported on its activities and actions and provided various suggestions and recommendations thereagainst and placed them to the Board for ratification and concurrence.

9. To confirm the Minutes of the Audit Committee in the subsequent Meeting and regularization thereof.
10. To approve Annual Health Report – 2025 of the Bank.
11. The Audit Committee advised the Management to instruct the Branch Managers and other concerned officials to handle the branch affairs cautiously and with utmost alertness. The Committee further advised that the Branch Managers and other concerned officials must follow the instructions of the controlling offices and ensure that no irregularities are committed at their end.
12. The Audit Committee reviewed the instructions issued by the Bangladesh Bank from time to time and the Rules and Regulations issued by the Bangladesh Securities and Exchange Commission and other controlling agencies. The Audit Committee advised the Management to ensure that Rules and Regulations issued by the above controlling agencies are being properly followed/carried out.
13. To review Bangladesh Bank's comprehensive inspection report and the progress of removal of procedural irregularities detected by them during their inspection on different branches of the Bank on quarterly basis, its compliance and to make recommendation.
14. Audit Committee recommended that the Board of Directors (BoD) make periodic review meeting with the Senior Management Team (SMT) to discuss the effectiveness of the Internal Control System and implementation as per recommendations of Internal and External Auditors and regulatory authorities.
15. To examine the compliance of irregularities in Management Report audited by the External Auditors for the year ended 31st December 2025.
16. To help the Bank become successful in building a strong and suitable compliance culture on the internal control system of the Bank and the staffs/ officers of the Bankare instructed clearly regarding their duties and responsibilities.
17. The Audit Committee of the Bank regularly reported to the Board regarding regularization of the deficiencies, fraud-forgeries detected by the Internal and the External Auditors and the Inspectors of the regulatory authorities/ bodies.
18. To examine the findings and recommendations made by the Internal Auditors and the External Auditors duly considered by the Management.
19. The Audit Committee recommended for appointment of External Auditors for the Bank regarding preparation of financial statements and compliance of Corporate Governance Code.
20. The Audit Committee reported that the Management of the Bank complied with the recommendation of the Internal and the External Auditors of the Bank for building up Internal Control Technique/ Structure of the Bank.
21. The Audit Committee was carefulthat complete and appropriate information was incorporated in the Annual Financial Report and the said Financial Report was prepared considering the Accounting Standard of the existing laws of the country and as per guidelines issued by Bangladesh Bank and other regulatory authorities/ bodies.
22. To review allInternal Audit activities and ensure that Audit activities are free from any interference.

On behalf of the Audit Committee



Professor Faruq Ahmed
Chairman of the Audit Committee

Credit Rating Report
(Surveillance)

Emerging Credit Rating Limited (ECRL) has affirmed the long term rating of Uttara Bank PLC. at "AA" (Pronounced as 'Double A') and the short term rating at "ST-2" for the year 2024.

Persistent 'Stable' outlook for consecutive 4(four) years

Particulars	Current Rating	Previous Rating		
	(Surveillance)	(Surveillance)	(Surveillance)	(Surveillance)
Year	2024	2023	2022	2021
Long Term	AA	AA	AA	AA
	('AA' indicate 'Very Strong Capacity & Very High Quality')			
Short Term	ST-2	ST-2	ST-2	ST-2
	('ST-2' indicate 'High Grade')			
Based on Financials	31 December 2024	31 December 2023	31 December 2022	31 December 2021
Date of Rating	30 June 2025	30 June 2024	26 June 2023	29 June 2022
Validity of Rating	30 June 2026	30 June 2025	30 June 2024	30 June 2023
Outlook	Stable	Stable	Stable	Stable

Commercial Banks rated "AA" in the long term have very strong capacity to meet their financial commitments, and is generally in a position to withstand adverse developments in the economy, and in business and other external conditions. These institutions typically possess a good track record and have no readily apparent weakness. "AA" is judged to be of very high quality and is subject to very low credit risk.

Commercial Banks rated "ST-2" in the short term category are considered to have strong capacity to meet its financial commitments in a timely manner; however, it is somewhat susceptible to adverse developments in the economy, and in business and other external conditions.

The rating reflects the Bank's strength in high quality of liquid asset and internal capital generation.

DIRECTORS' REPORT

পরিচালকমন্ডলীর প্রতিবেদন

সম্মানিত শেয়ারহোল্ডারবৃন্দ,

আস্‌সালামু আলাইকুম।

উত্তরা ব্যাংক পিএলসি. এর পরিচালনা পর্ষদ ৩১শে ডিসেম্বর ২০২৫ তারিখে সমাপ্ত বছরের নিরীক্ষিত হিসাব ও ৪৩তম বার্ষিক প্রতিবেদন সম্মানিত শেয়ারহোল্ডারদের নিকট পেশ করতে পেরে খুবই আনন্দিত। এই প্রতিবেদনের সঙ্গে বিশ্ব অর্থনৈতিক প্রেক্ষাপট ও বাংলাদেশের অর্থনীতির গতিধারা সংক্ষিপ্ত পর্যালোচনা সংযোজিত হয়েছে। আলোচ্য বছরে বিভিন্ন চ্যালেঞ্জ সত্ত্বেও উত্তরা ব্যাংক পিএলসি. সন্তোষজনক প্রবৃদ্ধি অর্জনে সক্ষম হয়েছে।

বিশ্ব অর্থনীতির গতিধারা

২০২৫ সালের অক্টোবরে ওয়ার্ল্ড ইকোনমিক আউটলুক (জানুয়ারি ২০২৬ এ আপডেটেড) অনুসারে, বিশ্ব জিডিপি প্রবৃদ্ধি ২০২৪ সালে ৩.৩ শতাংশ ছিল, ২০২৫ এবং ২০২৬ সালেও তা একই রকম থাকবে বলে অনুমান করা হচ্ছে। যদিও মধ্যপ্রাচ্য এবং চলমান ইউক্রেন-রাশিয়া সংঘাত, ইরান-যুক্তরাষ্ট্র ও ভেনিজুয়েলা-যুক্তরাষ্ট্র বিরোধে দ্বিপাক্ষিক উত্তেজনা বৃদ্ধি এবং বৈশ্বিক তেল বাজারের উপর এগুলোর প্রভাবের মতো বেশ কিছু গুরুত্বপূর্ণ নেতিবাচক ঝুঁকি রয়েছে। ক্রমবর্ধমান প্রযুক্তিগত বিনিয়োগ, প্রধান অর্থনীতিগুলোতে রাজস্ব ও মুদ্রাগত সহায়তা, এবং সহায়ক আর্থিক পরিস্থিতিসহ বেশ কিছু কারণ এই স্থিতিশীল প্রবৃদ্ধির পূর্বাভাসকে সীমিত করতে পারে বলে আশা করা হচ্ছে। এর পাশাপাশি ২০২৫ সালের শুরুতে বাণিজ্য ও বিনিয়োগের সাময়িক অগ্রিম বরাদ্দও এর অন্তর্ভুক্ত।

উন্নত অর্থনীতির দেশগুলোর প্রবৃদ্ধিও প্রতিকূলতার সম্মুখীন হচ্ছে, যেখানে ২০২৪ সালে জিডিপি ১.৮ শতাংশ হারে বৃদ্ধি পেলেও ২০২৫ সালে তা সামান্য কমে ১.৭ শতাংশে দাঁড়াবে বলে অনুমান করা হচ্ছে এবং ২০২৬ সালে তা বেড়ে ১.৮ শতাংশ হবে। এই মন্থর পূর্বাভাসের প্রধান কারণ হলো কৃত্রিম বুদ্ধিমত্তায় (এআই) বিনিয়োগের ব্যাপক বৃদ্ধি, 'দ্য ওয়ান বিগ বিউটিফুল বিল অ্যাক্ট অফ ২০২৫' থেকে প্রাপ্ত আর্থিক প্রণোদনা, কর্মসংস্থান খাতের অব্যাহত শক্তিশালী প্রবৃদ্ধি এবং আর্থিক সম্প্রসারণ, বিশেষ করে মার্কিন যুক্তরাষ্ট্র, ইউরো অঞ্চল, জাপান এবং অন্যান্য উন্নত অর্থনীতির দেশগুলোতে।

উদীয়মান বাজার এবং উন্নয়নশীল অর্থনীতিগুলোতে সামান্য প্রবৃদ্ধি দেখা যাবে বলে অনুমান করা হচ্ছে, যা ২০২৪ সালে ৪.৩ শতাংশ থেকে বেড়ে ২০২৫ সালে ৪.৪ শতাংশ হবে এবং ২০২৬ সালে এই গতি কিছুটা কমে ৪.২ শতাংশে দাঁড়াবে বলে আশা করা হচ্ছে। বাহ্যিক ধাক্কা সত্ত্বেও, এই ধীরগতির প্রবৃদ্ধির কারণ হলো অভ্যন্তরীণ নীতিগত সীমাবদ্ধতা, সহজ আর্থিক পরিস্থিতি, কৌশলগত অভিযোজন এবং এশীয় ও ইউরোপীয় অংশীদারদের কাছে অগ্রিম রপ্তানির সম্মিলিত প্রভাব। তবে, দক্ষিণ এশিয়ায় ভারত স্থিতিশীল অর্থনৈতিক কর্মক্ষমতা বজায় রাখবে বলে আশা করা হচ্ছে, যেখানে ২০২৫ সালে জিডিপি প্রবৃদ্ধি ৭.৩ শতাংশ হবে বলে অনুমান করা হচ্ছে। এর ভিত্তি হলো ভারত থেকে আমদানির উপর মার্কিন যুক্তরাষ্ট্রের কার্যকর শুল্ক হারের বৃদ্ধি এবং ২০২৬ সালে তা কমিয়ে ৬.৪ শতাংশ করার প্রভাবকে প্রতিহত করা।
এশিয়া ও প্রশান্ত মহাসাগরীয় অঞ্চলে মুদ্রাস্ফীতি হ্রাস পেয়েছে এবং অন্যান্য অঞ্চলের তুলনায় তা উল্লেখযোগ্যভাবে কম রয়েছে। এর প্রধান কারণ হলো কার্যকর মুদ্রানীতি কঠোরকরণ, ইউরোপীয় প্রাকৃতিক গ্যাসের মূল্য হ্রাস, দুর্বল বৈশ্বিক অর্থনৈতিক প্রবৃদ্ধি এবং ক্রমবর্ধমান তেল উদ্বৃত্ত, যা পণ্যের মূল্যের চাপ কমাতে সাহায্য করেছে। ২০২৩ সালের শেষ নাগাদ, বেশিরভাগ উদীয়মান অর্থনীতির মুদ্রাস্ফীতি ইতোমধ্যেই নীতিগত লক্ষ্যমাত্রায় পৌঁছেছিল এবং এই অঞ্চলের অন্যান্য অর্থনীতিগুলো ২০২৫ সালের মধ্যে তাদের লক্ষ্যমাত্রা পূরণ করবে বলে আশা করা হচ্ছে।

বিশ্বব্যাপী মোট মুদ্রাস্ফীতি ২০২৩ সালের ৬.৭ শতাংশ থেকে কমে ২০২৪ সালে ৫.৮ শতাংশে নেমে এসেছে, যার প্রধান কারণ হলো জ্বালানি ও শক্তির মূল্য হ্রাস এবং উন্নত ও উদীয়মান উভয় অর্থনীতিতে মুদ্রানীতির কঠোরতা। পূর্বাভাস অনুযায়ী, মুদ্রাস্ফীতি কমতে থাকবে এবং ২০২৪ সালের ৫.৮ শতাংশ থেকে কমে ২০২৫ সালে ৪.২ শতাংশ ও ২০২৬ সালে ৩.৭ শতাংশে দাঁড়াবে। উন্নত অর্থনীতিগুলোতে, পণ্যের মূল্য হ্রাস এবং কঠোর মুদ্রানীতির প্রভাবে মুদ্রাস্ফীতি ২০২৪ সালের ২.৬ শতাংশ থেকে কমে ২০২৫ সালে ২.৫ শতাংশ ও ২০২৬ সালে ২.২ শতাংশে নেমে আসবে বলে আশা করা হচ্ছে। একই ধারায়, উদীয়মান বাজার ও উন্নয়নশীল অর্থনীতিগুলোতে মুদ্রাস্ফীতি ২০২৫ সালে ৫.৩ শতাংশে নেমে আসবে এবং এরপর ২০২৬ সালে তা আরও কমে ৪.৭ শতাংশে দাঁড়াবে বলে ধারণা করা হচ্ছে।

বাংলাদেশের অর্থনীতির গতিধারা

রাজনৈতিক অস্থিরতা, সরবরাহ শৃঙ্খলে ব্যাঘাত এবং বেসরকারি বিনিয়োগের ধীরগতি থেকে উদ্ভূত পূর্ববর্তী ধাক্কাগুলোর দীর্ঘস্থায়ী প্রভাবের কারণে ২০২৫ অর্থবছরে অর্থনৈতিক প্রবৃদ্ধি মন্থর ছিল। বিবিএস-এর সাময়িক অনুমান অনুযায়ী, ২০২৫ অর্থবছরে প্রকৃত জিডিপি প্রবৃদ্ধি হবে ৩.৯৭ শতাংশ, যা সাম্প্রতিক বছরগুলোর মধ্যে সবচেয়ে ধীর সম্প্রসারণ। খাতভিত্তিক কর্মক্ষমতা ছিল মিশ্র ২০২৫ অর্থবছরের প্রথমার্ধে ভয়াবহ বন্যা এবং সরবরাহ সংকটের কারণে কৃষি খাতের আনুমানিক প্রবৃদ্ধি কমে প্রায় ১.৭৯ শতাংশে দাঁড়িয়েছে। বৃহৎ আকারের উৎপাদন এবং তৈরি পোশাক (আরএমজি) খাতের মতো রপ্তানিমুখী শিল্পগুলোর পরিমিত পুনরুদ্ধারের ফলে শিল্প খাতের প্রবৃদ্ধি প্রায় ৪.৩৪ শতাংশ হবে বলে অনুমান করা হচ্ছে। বৈদেশিক মুদ্রার সহজলভ্যতা বৃদ্ধি এবং রাজনৈতিক স্থিতিশীলতা থেকে দেশটি ক্রমশ লাভবান হওয়ায় বাণিজ্য, পরিবহন এবং যোগাযোগ খাতে কার্যকলাপ বৃদ্ধির ফলে সেবা খাত প্রায় ৪.৫১ শতাংশ প্রসারিত হবে বলে অনুমান করা হচ্ছে।

রেমিটেন্সের আশাব্যঞ্জক প্রবৃদ্ধি এবং শক্তিশালী রপ্তানি কর্মক্ষমতার কারণে পুরো অর্থবছর জুড়ে বৈদেশিক খাত অনুকূল ছিল, যা বৈদেশিক ভারসাম্যকে শক্তিশালী করেছে এবং অভ্যন্তরীণ চাহিদাকে সমর্থন জুগিয়েছে। রাজস্ব শৃঙ্খলার মাধ্যমে নীতিগত সহায়তা এবং কেন্দ্রীয় ব্যাংকের মুদ্রাস্ফীতি-নিয়ন্ত্রণ নীতি অর্থনৈতিক স্থিতিশীলতা বজায় রাখতে সাহায্য করেছে। তবে, মার্কিন শুল্ক বিধিনিষেধ সংক্রান্ত অনিশ্চয়তা এবং ইউরোপীয় ইউনিয়নের বাজারে ভারতীয় ও চীনা রপ্তানির সাথে প্রতিযোগিতা বৃদ্ধির কারণে ২০২৫ সালের জুলাই-ডিসেম্বর সময়কালে রপ্তানি খাতে ঋণাত্মক প্রবৃদ্ধি দেখা গেছে।

পারচেজিং ম্যানেজারস ইনডেক্স (পিএমআই)-এর প্রবণতা উৎপাদন, নির্মাণ এবং পরিষেবা খাত জুড়ে ব্যাপক সম্প্রসারণের ইঙ্গিত দেয়। ২০২৫ অর্থবর্ষের জুলাই-সেপ্টেম্বর মাসে ক্ষুদ্র, মাঝারি ও মাইক্রো-উদ্যোগের (এসএমএমই) উৎপাদন ৪.৭৫ শতাংশ বৃদ্ধি পেয়েছে, যা ২০২৪ অর্থবর্ষের একই সময়ের ৩.১৫ শতাংশ বৃদ্ধির তুলনায় বেশি। এটি এসএমএমই খাতে প্রবৃদ্ধির গতি পুনরুদ্ধারের সম্ভাবনা নির্দেশ করে।

তবে, আইএমএফ ২০২৬ অর্থবছরের শেষে গড় মুদ্রাস্ফীতি ৮.৭ শতাংশ হবে বলে পূর্বাভাস দিয়েছে। প্রকৃত নীতিগত হার ইতিবাচক থাকবে বলে আশা করা হচ্ছে, যা কেন্দ্রীয় ব্যাংকের মুদ্রাস্ফীতি-বিরোধী অবস্থানকে শক্তিশালী করবে এবং বিনিময় হারের স্থিতিশীলতায় অবদান রাখবে। কেন্দ্রীয় ব্যাংক প্রত্যাশিত শক্তিশালী রেমিটেন্স প্রবাহ এবং উন্নত বৈদেশিক মুদ্রার রিজার্ভকে কাজে লাগিয়ে বাহ্যিক ধাক্কা মোকাবেলায় বিনিময় হারের নমনীয়তার ওপর মনোযোগ বজায় রাখবে। সরকারের অব্যাহত উদ্যোগ-যেমন বাজার পর্যবেক্ষণ, বাণিজ্য সহজীকরণ, ট্রেডিং কর্পোরেশন অফ বাংলাদেশ (টিসিবি)-এর মাধ্যমে নিত্যপ্রয়োজনীয় পণ্যের খোলা বাজারে বিক্রি এবং লক্ষ্যভিত্তিক নীতিগত সহায়তা (সার ও বিদ্যুৎ ভর্তুকি)-মূল্যস্ফীতির চাপ কমাতে সাহায্য করবে বলে আশা করা হচ্ছে। বিশ্বব্যাপী, পণ্যের দাম স্থিতিশীল থাকবে বলে আশা করা হচ্ছে, যা আমদানিজনিত মুদ্রাস্ফীতির ঝুঁকি কমাবে।

তবে, অনুকূল পরিস্থিতি বিরাজ করলে, আশা করা হচ্ছে যে বাংলাদেশের অর্থনীতি শীঘ্রই একটি স্থিতিশীল এবং উচ্চ প্রবৃদ্ধির পথে এগিয়ে যাবে।

ব্যাংকিং শিল্পের সম্ভাবনা

২০২৬ অর্থবর্ষের দ্বিতীয়ার্ধে ব্যাংকিং খাতের তারল্য পরিস্থিতির উন্নতি হতে শুরু করে, যার প্রধান কারণ ছিল ব্যাংক আমানতের পুনরুদ্ধার, যা ২০২৫ অর্থবর্ষের ৭.৮ শতাংশের কম থেকে বেড়ে ২০২৬ অর্থবর্ষের দ্বিতীয়ার্ধে ১১.১ শতাংশে উন্নীত হয়। বেশ কিছু কারণের জন্য তারল্য পরিস্থিতি এখনও সংকীর্ণ রয়েছে, যার মধ্যে উল্লেখযোগ্য হলো ঋণ জালিয়াতি ও অনিয়মের ফলে সৃষ্ট বিপুল পরিমাণ খেলাপি ঋণ (NPL), ঋণ আদায়ে ধীরগতি, প্রাইমারি ডিলার (PD) ব্যাংকগুলোকে নিশ্চিত তারল্য সহায়তা বন্ধ করে দেওয়া এবং আগস্ট ২০২৪-এর পূর্ববর্তী বছরগুলোতে সংঘটিত ব্যাপক কেলেঙ্কারির কারণে কিছু শরিয়াহ-ভিত্তিক ব্যাংকের প্রতি আস্থার অভাব। এখনও বিদ্যমান এই সংকীর্ণ তারল্য পরিস্থিতির পরিপ্রেক্ষিতে, কিছু নীতিগত পদক্ষেপ, বিশেষ করে বৈদেশিক মুদ্রা বাজার থেকে বাংলাদেশ ব্যাংকের ৪.৩ বিলিয়ন মার্কিন ডলার ক্রয় এবং দৈনন্দিন পরিচালন চাহিদা মেটাতে গুরুতর অসুবিধার সম্মুখীন কিছু ব্যাংককে বিশেষ তারল্য সহায়তা প্রদান, এবং উচ্চ আমানত হারের প্রতিক্রিয়ায় আমানত প্রবৃদ্ধিতে উল্লেখযোগ্য উন্নতি, তারল্য চাপ কিছুটা কমাতে অবদান রেখেছে।

Source : Monetary Policy Statement (January-June, 2026) of Bangladesh Bank

উত্তরা ব্যাংক পিএলসি.

উত্তরা ব্যাংক পিএলসি প্রথম প্রজন্মের বেসরকারী খাতের প্রথম সারির বাণিজ্যিক ব্যাংক। বর্তমানে ২৫০ টি শাখা, ৪৮ টি উপশাখা ও ৩২টি এটিএম বুথের মাধ্যমে দেশব্যাপী উন্নত সেবা প্রদান করে দেশের ব্যাংকিং ক্ষেত্রে বলিষ্ঠ ভূমিকা রাখছে। ব্যাংকের ব্যবস্থাপনায় রয়েছে জাতীয় ও আর্ন্তজাতিক পর্যায়ে কাজ করার অভিজ্ঞতা সম্পন্ন ব্যাংকার ।

উত্তরা ব্যাংক পিএলসি. এর কর্মধারা

সন্তোষজনক অগ্রগতির ধারা বজায় রেখে উত্তরা ব্যাংক সকল ব্যবসায়িক লক্ষ্য পূরণসহ সফলভাবে অধিক মুনাফা অর্জন করছে। আমানত সংগ্রহ, ঋণ ও অগ্রিম প্রদান, আমদানি ও রপ্তানি ব্যবসা, রেমিটেন্স ব্যবসা এবং মুনাফা অর্জনের ক্ষেত্রে শক্ত ভিত্তি স্থাপনের মাধ্যমে উত্তরা ব্যাংকের কার্যক্রম গ্রাহকদের আস্থা অর্জন করেছে। যার ফলে ব্যাংক আলোচ্য বছরে কর পরবর্তী মুনাফা প্রবৃদ্ধি অর্জন করেছে।

ব্যাংকের আর্থিক ফলাফল

চলমান প্রবৃদ্ধি ধরে রাখতে উত্তরা ব্যাংক ব্যবস্থাপনা সর্বদাই তারল্য ব্যবস্থাপনা ও মুনাফা অর্জনের মধ্যে সমন্বয় সাধন করে আসছে। সম্পদের পরিমাণ বৃদ্ধির পাশাপাশি গুনগতমান বৃদ্ধির উপরও ব্যবস্থাপনা দৃষ্টি দিচ্ছে। ব্যাংক পরিচালনায় দক্ষ ব্যবস্থাপনা ও শক্তিশালী গ্রাহক ভিত্তি থাকায় আমাদের আর্থিক সূচকগুলো প্রতি বছর উন্নতির দিক নির্দেশ করছে। ব্যাংকের আর্থিক ফলাফলসমূহ নিম্নরূপঃ

সম্পদ

৩১ ডিসেম্বর ২০২৫ তারিখে ব্যাংকের মোট সম্পদের পরিমান ছিল ৩২,১৪২.৬৭ কোটি টাকা যা পূর্ববর্তী বছরে ছিল ২৬,৮৮২.৯৬ কোটি টাকা এবং বিগত বছরের তুলনায় ৫,২৫৯.৭১ কোটি টাকা বেশি। ঋণ ও অগ্রীম এবং সিকিউরিটিজে বিনিয়োগ বৃদ্ধির কারণে সম্পদের এই বৃদ্ধি হয়েছে।

নগদ তহবিল

২০২৫ সালে নগদ তহবিল দাঁড়িয়েছে ৫৫৯.৮৫ কোটি টাকা যা পূর্ববর্তী বছরে ছিল ৫৮১.২৫ কোটি টাকা।

বাংলাদেশ ব্যাংক ও তার এজেন্টদের সাথে রক্ষিত স্থিতি

২০২৫ সাল শেষে বাংলাদেশ ব্যাংক ও তার এজেন্টদের কাছে গচ্ছিত নগদ স্থিতি দাঁড়িয়েছে ১,৪০৮.৩২ কোটি টাকা যা ২০২৪ সাল শেষে ছিল ১,৩১৭.৩৭ কোটি টাকা।

অন্যান্য ব্যাংক ও আর্থিক প্রতিষ্ঠানের সাথে রক্ষিত স্থিতি

২০২৫ সাল শেষে অন্যান্য ব্যাংক ও আর্থিক প্রতিষ্ঠানের কাছে গচ্ছিত নগদ স্থিতির পরিমাণ দাঁড়িয়েছে ২৪১.৯৭ কোটি টাকা যা পূর্ববর্তী বছরে ছিল ৮৬.৯৮কোটি টাকা।

বিনিয়োগ

ব্যাংক সর্বদা উচ্চ মুনাফাসম্পন্ন খাতে বিনিয়োগ এবং বাংলাদেশ ব্যাংক কর্তৃক নির্ধারিত যুগপৎ বিধিবদ্ধ তারল্য অনুপাত বজায় রাখার উপর অধিকতর গুরুত্ব আরোপ করে। উত্তরা ব্যাংক পিএলসি. সরকারী সিকিউরিটিজের প্রাইমারী ডিলার। প্রাইমারী ডিলার হিসাবে Underwriting Commitment রক্ষার্থে নিলামে অবিক্রিত বন্ড/বিল ক্রয় করতে হয়। এছাড়াও ব্যাংকের বিনিয়োগ কার্যক্রমের মধ্যে ছিল " বাধ্যতামূলক তারল্য সংরক্ষণ" যা মূলতঃ বিভিন্ন মেয়াদী সরকারী ট্রেজারী বন্ড ও ট্রেজারী বিল, প্রাইজ বন্ড এবং সরকার অনুমোদিত ডিবেঞ্চার ও আইসিবি শেয়ার। আলোচ্য বছরে ব্যাংকের মোট বিনিয়োগের পরিমাণ দাঁড়ায় ৭,৩৮৯.০২ কোটি টাকা যা বিগত বছরের ৪,৭৯৩.৯৪ কোটি টাকার চেয়ে ২,৫৯৫.০৮ কোটি টাকা বৃদ্ধি পেয়েছে।

৩১ ডিসেম্বর ২০২৫ তারিখে খাত ভিত্তিক বিনিয়োগের বিবরণ নিম্নে বর্ণিত হলোঃ

বিনিয়োগের খাতসমূহ	(কোটি টাকায়)
ট্রেজারী বিল ও বন্ড	৬,৪৩৪.৫৫
আই সি বি (অনুমোদিত) শেয়ার ও ডিবেঞ্চার	০.৫৪
সাবঅর্ডিনেটেড বন্ড	৭২৫.০০
পার্পেচুয়াল বন্ড	১০.০০
সুকুক বন্ড	৪৫.৩২
কর্পোরেট বন্ড	৫.০০
প্রেফারেন্স শেয়ার	৫০.০০
কোম্পানির শেয়ার - কোটেড	১১৬.৪৯
কোম্পানির শেয়ার - আনকোটেড	১.৭৮
অন্যান্য	০.৩৪
মোট	**৭,৩৮৯.০২**

ঋণ ও অগ্রিম

নতুন শিল্প প্রকল্পে অর্থায়ন, চলতি মূলধন, ব্যবসায় অর্থায়ন ও বৈদেশিক বাণিজ্য এবং অন্যান্য খাতে অর্থায়নের জন্য ব্যাংক বিভিন্ন ঋণ কার্যক্রমে অংশগ্রহণ অব্যাহত রেখেছে। পোর্টফলিও সুসংহত ও বহুমুখীকরণের মাধ্যমে বিশেষ শ্রেণীর ঋণগ্রহীতার মধ্যে ঋণ প্রদান কার্যক্রম কেন্দ্রীভূত না রেখে বহুমুখী খাতসমূহে নতুন সম্ভাবনাময় শিল্প উদ্যোক্তা বা উদ্যোগী ব্যবসায়ীকে ঋণ প্রদানের চেষ্টা অব্যাহত রাখা হয়েছে। ঋণ ও অগ্রিম প্রদানের ক্ষেত্রে উত্তরা ব্যাংক পিএলসি. ২০২৫ সালে ১৬.৪২ শতাংশ অগ্রগতি সাধন করেছে। ২০২৫ সালের ডিসেম্বরে ঋণ ও অগ্রিমের পরিমাণ দাঁড়িয়েছে ২২,০১৭.০১ কাটি টাকা, যা ২০২৪ সালে ছিল ১৮,৯১২.৩৫ কোটি টাকা। আলোচ্য বছরে শাখা প্রতি গড় ঋণের পরিমাণ ছিল ৮৮.০৭ কোটি টাকা। খাত ভিত্তিক সুষম ঋণের বন্টণের মাধ্যমে ব্যাংক তার পোর্টফলিও সুসংহত করেছে।

কৃষি ঋণ

কৃষি আমাদের সমগ্র অর্থনৈতিক উন্নতির চাবিকাঠি। দেশের কৃষিজ পণ্যের উৎপাদন বৃদ্ধি এবং বিপুল গ্রামীণ জনগোষ্ঠীর কর্মসংস্থানের সুযোগ সৃষ্টির মাধ্যমে তাদের আয় বৃদ্ধির লক্ষ্যে উত্তরা ব্যাংক পিএলসি. বিভিন্ন প্রকার কৃষি/পল্লী ঋণ কার্যক্রম অব্যাহত রেখেছে। উত্তরা ব্যাংক পিএলসি. বর্তমানে প্রায় সকল শাখার মাধ্যমে অত্যন্ত সহজ শর্তে স্বচ্ছ প্রক্রিয়ায় কৃষকদের সরাসরি কৃষিঋণ বিতরণ করছে। এক্ষেত্রে ভূমিহীন প্রান্তিকচাষী, বর্গাচাষী এবং কৃষিকাজে আগ্রহী নারী ও পুরুষ সকলে কৃষিঋণ পাওয়ার যোগ্য বলে বিবেচিত হয়। কৃষি ঋণের খাতসমুহ হলো ফসলী ঋণ, সেচ যন্ত্রপাতি, কৃষি যন্ত্রপাতি, পশুসম্পদ, মৎস্য চাষ (চিংড়িসহ), শস্যগুদাম, দারিদ্র্য বিমোচন ও অন্যান্য। আলোচ্য বছর শেষে কৃষি খাতে ঋণের স্থিতি দাঁড়িয়েছে ৭৩৪.৩৫ কোটি টাকা যা বিগত বছরে ছিল ৫৬৯.১২ কোটি টাকা অথাৎ এই খাতে প্রবৃদ্ধির হার ২৯.০৩% ।

এসএমই (SME) অর্থায়ন

সব ধরণের অর্থনীতিতে বিশেষভাবে উন্নয়ণশীল দেশের অর্থনীতিতে এসএমই খুবই গুরুত্বপূর্ণ ও উল্লেখযোগ্য অবদান রাখে। এসএমই খাতে বিনিয়োগ ব্যাংকের পোর্টফোলিও ঝুঁকি কমিয়ে আনতে ব্যাপকভাবে সাহায্য করে। ক্ষুদ্র ও মাঝারী শিল্পোদ্যোগে (SME) অর্থায়ন উন্নয়নশীল দেশে অর্থনৈতিক উন্নয়নে অন্যতম চালিকাশক্তি। উত্তরা ব্যাংক পিএলসি. বাংলাদেশ ব্যাংকের বিধিবিধান/দিক নির্দেশনা মেনে ক্ষুদ্র ও মাঝারী শিল্পোদ্যোগে অর্থায়নের ওপর জোর প্রদান করে চলেছে। ব্যাংকের কৌশল হচ্ছে এসএমই (SME) এর আওতাভূক্ত বিভিন্ন ক্ষুদ্র ও মাঝারী পর্যায়ের উৎপাদনকারী, ব্যবসায়ী এবং সেবা প্রদানকারীকে চলতি মূলধন ঋণ এবং মেয়াদী ঋণ দিয়ে সাহায্য করা।

২০২৫ সালে ব্যাংক এসএমই সেক্টরে ৩,৮১০.৫১ কোটি টাকা বিতরণ করেছে তন্মধ্যে ক্ষুদ্র ব্যবসা ঋণ ছিল ২,৩২৭.২৭ কোটি টাকা এবং মাঝারী ব্যবসা ঋণ ছিল ১,৪৮৩.২৪ কোটি টাকা। আলোচ্য বছর শেষে উক্ত সেক্টরে স্থিতি দাঁড়িয়েছে ১০,৬৭৮.৪৩ কোটি টাকা যা বিগত ২০২৪ সাল শেষে ছিল ১০,৩২০.৭০ কোটি টাকা। এক্ষেত্রে প্রবৃদ্ধির হার ৩.৪৭ শতাংশ। ক্রেডিট পোর্টফোলিও বহুমুখীকরণ করার পাশাপাশি ঋণ ঝুঁকি হ্রাস করার লক্ষ্যে এখন এসএমই সেক্টরে ঋণ প্রদানকে গুরুত্ব দেয়া হচ্ছে।

ভোক্তা ঋণ প্রকল্পঃ

৩১ ডিসেম্বর ২০২৫ তারিখে সমাপ্ত বছরে ভোক্তা ঋণ প্রকল্পের স্থিতি ছিল ১,৪০০.৩৯ কোটি টাকা যার মধ্যে'উত্তরণ গৃহ ঋণ সংস্কার প্রকল্পের স্থিতির পরিমান ছিল ১,২৮৮.৯৫ কোটি টাকা, গৃহ ঋণ/ফ্ল্যাট ঋণ প্রকল্পের স্থিতির পরিমান ছিল ৫৭.৯০ কোটি টাকা, ক্রেডিট কার্ড খাতে ছিল ৪৫.৬৫ কোটি টাকা এবং অন্যান্য ভোক্তা ঋণ প্রকল্প সমূহে ছিল ৭.৮৯ কোটি টাকা । ২০২৪ সাল শেষে ভোক্তা ঋণের মোট স্থিতি ছিল ১,৩৪৯.১২ কোটি টাকা। এক্ষেত্রে প্রবৃদ্ধির হার ৩.৮০ শতাংশ। উল্লেখ্য যে, ভোক্তা ঋণ প্রকল্প সমূহের ঋণ আদায়ের হার সন্তোষ জনক ।

দারিদ্র্য বিমোচন খাতে অর্থায়ন

ব্যাংক বিভিন্ন শাখার মাধ্যমে উদ্যমী ক্ষুদ্র উদ্যোক্তাদের মাঝে অগ্রাধিকার খাত ভিত্তিক বাণিজ্যিক ঋণ প্রদানের কর্মসূচী অব্যাহত রেখেছে। এ উদ্দেশ্যে বিত্তহীন জনগোষ্ঠীর কর্মসংস্থানের সুযোগ সৃষ্টি এবং তাদের দারিদ্র্য বিমোচনের লক্ষ্যে ব্যাংক হাঁস মুরগী পালন এবং মৎস্য ও পশুপালন খাতে ঋণ প্রদান করে আসছে। উক্ত খাতে ৩১ ডিসেম্বর ২০২৫ সালে স্থিতি ছিল ১.৪৩ কোটি টাকা।

নারী স্বনির্ভর ঋণ প্রকল্পে অর্থায়ন

উত্তরা ব্যাংক বিশ্বাস করে শুধুমাত্র অর্থনৈতিক মুক্তির মাধ্যমে নারীর সত্যিকারের ক্ষমতায়ন সম্ভব। ব্যবসা পরিচালনায় মহিলাদের উৎসাহিত করার লক্ষ্যে "নারী স্বনির্ভর ঋণ প্রকল্প" নামক একটি স্কীমের আওতায় নারী উদ্যোক্তাদের মাঝে ক্ষুদ্র ও কুটির শিল্পে ব্যাংক অর্থায়ন করছে। ২০২৫ সালে উক্ত খাতের স্থিতির পরিমাণ ছিল ৪.৮৭ কোটি টাকা।

সিন্ডিকেটেড অর্থায়ন

সিন্ডিকেশনের মাধ্যমে বড় আকারের ঋণ অর্থায়ন করা হয় এবং ঋণের ঝুঁকি একাধিক ব্যাংকের মধ্যে ছড়িয়ে দেওয়া হয়। এর মাধ্যমে ঋণের গ্রাহকগণ সহজেই বড় আকারের ঋণ সংগ্রহের সুযোগ পায় এবং এক প্রস্থ দলিল সম্পাদন করলেই চলে কিন্তু এর জন্য ঋণ গ্রহীতাকে একাধিক প্রতিষ্ঠানের দ্বারস্থ হতে হয় না। ২০২৫ সালে উক্ত খাতে উত্তরা ব্যাংকের ঋণের স্থিতি দাঁড়িয়েছে ৩৩.৫৮ কোটি টাকা যা ২০২৪ সালে ছিল ৪১.৪৮ কোটি টাকা। উত্তরা ব্যাংক সিন্ডিকেট অর্থায়নে অংশগ্রহণকারী হিসাবে কাজ করছে।

কর্পোরেট অর্থায়ন

বড় এবং মাঝারী ধরণের কর্পোরেট ব্যবসাগুলোর জন্য ব্যাংকের রয়েছে বিস্তৃত সেবা। কর্পোরেট গ্রাহকের ব্যবসায়িক পরিবেশ, অর্থনৈতিক প্রয়োজনীয়তা এবং প্রবৃদ্ধির অভ্যন্তরীণ কৌশলের উপর ভিত্তি করে বিদ্যমান সম্পর্ক বজায় রেখে তাদেরকে অর্থায়ন সাহায্য প্রদান করা হয়। ব্যাংক নিজস্ব অর্থায়ন অথবা সিন্ডিকেটেড/ক্লাব অর্থায়নের মাধ্যমে কর্পোরেট গ্রাহকদের আর্থিক সুবিধা প্রদান করে থাকে। ব্যাংকের কর্পোরেট বিনিয়োগ, দীর্ঘ মেয়াদী পরিকল্পনা এবং আর্থ-সামাজিক অবস্থা বিবেচনায় বিভিন্ন ধরনের ব্যবসায়/শিল্পে খাতওয়ারী সুষম বন্টনের মাধ্যমে সুবিন্যস্ত।

লিজ ফাইন্যান্স

শিল্প উদ্যোক্তাদের মূলধন যন্ত্রপাতি, চিকিৎসা সরঞ্জাম, কম্পিউটার এবং অন্যান্য সামগ্রী সংগ্রহে সহযোগিতা ও উৎসাহ দিতে এই প্রকল্পটি প্রণয়ন করা হয়েছে। ঋণ সম্প্রসারনের লক্ষ্যে উত্তরা ব্যাংকে লিজ ফাইন্যান্সিং সেবা চালু রয়েছে। আলোচ্য বছরে উক্ত ঋণ হিসাবে স্থিতি দাঁড়িয়েছে ২৭.৭৫ কোটি টাকা যা ২০২৪ সালে ছিল ২৮.৯৭ কোটি টাকা।

এছাড়াও ব্যাংক যে সকল ক্ষেত্রে তার লিজ ফাইন্যান্স সম্প্রসারণ করেছে সেগুলো প্রধানত আমদানি ও রপ্তানী, বানিজ্যিক প্রতিষ্ঠান, ষ্টীল রি-রোলিং কারখানা, তৈরী পোষাক শিল্প, টেক্সটাইল, ভোজ্য তেল, সিমেন্ট কারখানা ইত্যাদি।

মন্দ ঋণ ব্যবস্থাপনা

ঋণের গুণগতমান বজায় রাখা ও তা উন্নয়নের লক্ষ্যে ঋণ পর্যবেক্ষণ একটি চলমান প্রক্রিয়া। সম্পদের উচ্চমান বজায় রাখার জন্য ব্যাংক সদা সচেষ্ট রয়েছে। ব্যাংকের গ্রাহকদের সন্তোষজনক ব্যবসায়িক লেনদেন ও সহ-জামানতের উপর গুরুত্ব আরোপের পাশাপাশি প্রদত্ত ঋণের গুণগতমান উন্নত রাখা এবং ঋণ শ্রেণীকৃত হওয়ার প্রবণতা হ্রাস করার জন্য ঋণ তদারকি বিভাগের কার্যক্রম জোরদার করা হয়েছে। ব্যাংকিং সেক্টরে অস্থিরতার ফলে ২০২৫ সালে ব্যাংকের মন্দ ঋণের পরিমাণ দাঁড়িয়েছে ১,০৬৪.৬৬ কোটি টাকা যা ২০২৪ সালে ছিল ১,০৬১.৯৩ কোটি টাকা।

দায়সমূহ

৩১ ডিসেম্বর ২০২৫ এ ব্যাংকের মোট দায় ছিল ২৯,০৩৪.৬০ কোটি টাকা যা আগের বছরের তুলনায় ৪,৭৯৯.৭২ কোটি টাকা বেশী। গ্রাহক আমানত বৃদ্ধিই এর প্রধান কারণ।

ব্যাংক, আর্থিক প্রতিষ্ঠান থেকে ঋণ গ্রহণ

ব্যাংকের ট্রেজারী ডিভিশন মুদ্রা বাজার থেকে ঋণ গ্রহণ/প্রদান করে থাকে। ২০২৫ সালে উত্তরা ব্যাংক পিএলসি. এর অন্যান্য ব্যাংক, আর্থিক প্রতিষ্ঠানের নিকট থেকে ধারের পরিমাণ ১৬৮.৪০ কোটি টাকা যা বিগত বছরে ছিল ২০২.১৪ কোটি টাকা। ব্যাংকের ধারের মধ্যে রয়েছে বাংলাদেশ ব্যাংকের এসএমই ঋণের আওতায় পূনঃ অর্থায়ন ও মহিলা উদ্যোক্তা উন্নয়নে এসএমই ঋণের পূনঃ অর্থায়ন ইত্যাদি।

আমানত

ব্যাংকের তহবিলের প্রধান উৎস হচ্ছে আমানত। উত্তরা ব্যাংক পিএলসি. ৩১ ডিসেম্বর ২০২৫ পর্যন্ত ২৬,৮৪৯.৬৯ কোটি টাকা আমানত সংগ্রহ করেছে যা ২০২৪ সালে ছিল ২২,২৭৮.৭৫ কোটি টাকা। এ সময়ে আমানত বৃদ্ধি পায় ৪,৫৭০.৯৪ কোটি টাকা। প্রতিযোগীতামুলক সুদের হার, আকর্ষণীয় আমানত প্রকল্পসমূহ, আমানত সংগ্রহের কার্যকর প্রচেষ্টা এবং ব্যাংকের উপর গ্রাহকদের আস্থাই আমানতের অগ্রগতিতে অবদান রেখেছে।

মূলধন

আলোচ্য বছরে ব্যাংকের অনুমোদিত মুলধন ছিল ১,৫০০.০০ কোটি টাকা। ব্যাংকের ২০২৫ সালে পরিশোধিত মূলধনের পরিমাণ দাঁড়ায় ৯৭০.২৭ কোটি টাকায় যা ২০২৪ সালে ছিল ৮২৫.৭৬ কোটি টাকা । ২০২৫ সালে ব্যাংকের শেয়ারহোল্ডারদের মোট ইক্যুইটির পরিমাণ দাঁড়ায় ৩,১০৮.০৭ কোটি টাকা যা ২০২৪ সালে ছিল ২,৬৪৮.০৭ কোটি টাকা।

বিধিবদ্ধ ও অন্যান্য সঞ্চিতি

আলোচ্য বছর শেষে ব্যাংকের বিধিবদ্ধ ও অন্যান্য সঞ্চিতি দাঁড়ায় ২,১৩৭.৮০ কোটি টাকা যা বিগত বছরে ছিল ১,৮২২.৩১ কোটি টাকা।

অন্যান্য দায়

২০২৫ সালে ব্যাংকের অন্যান্য দায় ১,৯৯৫.৫৫ কোটি টাকা যা বিগত বছরে ছিল ১,৭৩৯.০৩ কোটি টাকা।

সুদ আয়

২০২৫ সালে ব্যাংক ২,৩৩৮.৩৩ কোটি টাকা সুদ থেকে আয় করেছে যা ২০২৪ সালে ছিল ২,০২৪.৩৬ কোটি টাকা। নতুন নতুন ঋণ ও অগ্রীম বিতরনের কারণে সুদ আয় বেড়েছে। এক্ষেত্রে প্রবৃদ্ধির হার ১৫.৫১ শতাংশ।

সুদ ব্যয়

২০২৫ সালে ব্যাংকের সুদ ব্যয় দাঁড়িয়েছে ১,১৮৩.৬০ কোটি টাকা যা ২০২৪ সালে ছিল ৮৩১.৭৪ কোটি টাকা। ব্যাংকের আমানত বৃদ্ধিই সুদ খাতে ব্যয় বৃদ্ধির কারন।

নীট সুদ আয়

২০২৫ সালে ব্যাংকের নীট সুদ আয় দাঁড়িয়েছে ১,১৫৪.৭৪ কোটি টাকা যা ২০২৪ সালে ছিল ১,১৯২.৬২ কোটি টাকা। ব্যাংকের আমানত বৃদ্ধি ও আমানতের উপর প্রদেয় সুদ হার বৃদ্ধি যার অন্যতম প্রধান কারন ।

বিনিয়োগ আয়

২০২৫ সালে ব্যাংকের বেশীর ভাগ বিনিয়োগ ছিল দীর্ঘমেয়াদী বন্ডে যা হতে বিনিয়োগ আয়ের পরিমাণ দাঁড়ায় ৬০১.৭১ কোটি টাকা যা বিগত বছরে ছিল ৩৭২.৫৩ কোটি টাকা। এক্ষেত্রে প্রবৃদ্ধির হার ৬১.৫২ শতাংশ।

কমিশন, বিনিময় ও অন্যান্য আয়

আলোচ্য বছরে কমিশন, বিনিময় ও অন্যান্য খাতে আয় হয়েছে ১৬২.১০ কোটি টাকা যা গত বছরে ছিল ১৪৫.১৭ কোটি টাকা। এক্ষেত্রে প্রবৃদ্ধির হার ১১.৬৬ শতাংশ।

পরিচালন ব্যয়

২০২৫ সালে ব্যাংকের মোট পরিচালন ব্যয় হয়েছে ৭৭২.৭৮ কোটি টাকা যা ২০২৪ সালে ছিল ৬৮৫.০২ কোটি টাকা। যা বিগত বছরের চেয়ে ৮৭.৭৬ কোটি টাকা বেশি ।

কর পূর্ব আয়

২০২৫ সালে ব্যাংকের কর পূর্ব আয় ৯৬৮.২৭ কোটি টাকা যা পূর্ববর্তী বছর ছিল ৯১৩.৬৯ কোটি টাকা। এক্ষেত্রে প্রবৃদ্ধির হার ৫.৯৭ শতাংশ।

কর পরবর্তী আয়

২০২৫ সালে কর পরবর্তী আয় ৫৯৭.৮৫ কোটি টাকা যা পূর্ববর্তী বছরে ছিল ৪৮৮.০১ কোটি টাকা যা বিগত বছরের তুলনায় ২২.৫১ শতাংশ বেশি।

কার্যক্রমের ফলাফল ও মুনাফা উপযোজন

২০২৫ সালে ব্যাংকের পরিচালনাগত মোট মুনাফা ১,২০৯.৬৭ কোটি টাকা যা পূর্ববর্তী বছরে ছিল ১,০৯৭.২৯ কোটি টাকা। ২০২৫ সালে ব্যাংকের মোট (Gross) আয়ের পরিমাণ ৩,১৬৬.০৫ কোটি টাকা যা বিগত বছরে ছিল ২,৬১৪.০৬ কোটি টাকা এবং ২০২৫ সালে ব্যাংকের মোট (Gross) ব্যয়ের পরিমাণ ১,৯৫৬.৩৮ কোটি টাকা, ২০২৪ সালে যার পরিমান ছিল ১,৫১৬.৭৭ কোটি টাকা ।

পরিচালনা পর্ষদ কর্তৃক ২০২৫ সালের মুনাফা বন্টনের সুপারিশমালা নিম্নে প্রদত্ত হলো

(টাকার অঙ্কে)

বিবরণ	২০২৫	২০২৪
কর পরবর্তী মুনাফা	**৫,৯৭৮,৪৮২,১৬০**	**৪,৮৮০,০৫৬,৮২২**
যোগ: পূর্ব**বর্তী** বছরের রক্ষিত উদ্বৃত্ত	**১,৭০৯,০১৫,৮৩০**	৫৬৭,৯২২,১৭৪
সমন্বয়	-	-
বন্টনযোগ্য মুনাফা	**৭,৬৮৭,৪৯৭,৯৯০**	**৫,৪৪৭,৯৭৮,৯৯৬**
পরিচালনা পর্ষদ কর্তৃক সুপারিশকৃত বন্টন:		
বিধিবদ্ধ সঞ্চিতিতে স্থানান্তর	২,২০০,০০০,০০০	৮০০,০০০,০০০
স্টার্ট-আপ ফান্ডে স্থানান্তর	৫৯,৭৮৪,৮২২	৪৮,৮০০,৫৬৮
প্রস্তাবিত লভ্যাংশ :		
স্টক (২০২৫-২৫%, ২০২৪-১৭.৫০%)	২,৪২৫,৬৭২,১৮০	১,৪৪৫,০৮১,৩০০
নগদ (২০২৫-৫%, ২০২৪-১৭.৫০%)	৪৮৫,১৩৪,৪৩৬	১,৪৪৫,০৮১,২৯৮
রক্ষিত উদ্বৃত্ত	**২,৫১৬,৯০৬,৫৫২**	**১,৭০৯,০১৫,৮৩০**

ঋনের বিপরীতে প্রভিশন

আলোচ্য বছরে বাংলাদেশ ব্যাংকের সংশোধিত নির্দেশনা মোতাবেক ডিসেম্বর ২০২৫ হিসাব অনুযায়ী শ্রেণীকৃত ও অশ্রেণীকৃত ঋণ এবং অগ্রিমের জন্য প্রয়োজনীয় সংস্থান ৫৯৭.৪৯ কোটি টাকার বিপরীতে ব্যাংক ৭০৯.৫৩ কোটি টাকা সংরক্ষণ করেছে। উল্লেখ্য যে, শ্রেণীকৃত ও অশ্রেণীকৃত ঋণ ও অগ্রিম এবং অফ ব্যালেন্সশিট এক্সপোজার এর বিপরীতে ব্যাংকের আবশ্যকীয় সংরক্ষণের কোন ঘাটতি নেই।

কর প্রভিশন

আলোচ্য বছরের কর প্রভিশন দাঁড়িয়েছে ৪৫০.৮৩ কোটি টাকা যা গত বছরে ছিল ৪২৫.৬৯ কোটি টাকা। ইন্টারন্যাশনাল হিসাব মান (আই.এ.এস) ১২ অনুযায়ী আয় করের সংস্থান রাখা হয়েছে।

আই.এ.এস. এবং আই. এফ. আর. এস. এর প্রয়োগ

ইন্টারন্যাশনাল একাউন্টিং স্টান্ডার্ড (আই.এ.এস) এবং ইন্টারন্যাশনাল ফাইন্যানশিয়াল রিপোর্টিং স্টান্ডার্ড (আই.এফ.আর.এস), ইনস্টিটিউট অব চার্টার্ড একাউন্টটেন্টস অব বাংলাদেশ (আইসিএবি) কর্তৃক গৃহীত হয়েছে। বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন (বিএসইসি), বাংলাদেশ ব্যাংক, আই.এ.এস এবং আই.এফ.আর.এস প্রয়োগ বাধ্যতামূলক করেছে। আর্থিক বিবরণী প্রস্তুত করার ক্ষেত্রে উপরোক্ত নীতিমালা ও পদ্ধতি পরিপালন করা হয়েছে।

লভ্যাংশ

৩১ ডিসেম্বর ২০২৫ সালের সমাপ্ত বছরের জন্য ২৫.০০ শতাংশ স্টক লভ্যাংশ ও ৫.০০ শতাংশ নগদ লভ্যাংশ ঘোষণা করতে পেরে ব্যাংকের পরিচালনা পর্ষদ অত্যন্ত আনন্দিত। এই ঘোষণা ৪৩তম বার্ষিক সাধারণ সভায় সম্মানিত শেয়ারহোল্ডারদের অনুমতিক্রমে কার্যকর করা হবে।

ট্রেজারী কার্যক্রম

আন্তর্জাতিক মানদন্ড এবং বাংলাদেশ ব্যাংকের নীতিমালা অনুসারে প্রণীত কোর রিস্ক ম্যানেজমেন্ট পলিসি'র সাথে সামঞ্জস্য রেখে অত্র ব্যাংকের ট্রেজারী বিভাগকে পুর্ণগঠিত করে তিন অংশে বিভক্ত করা হয়েছে ১। ট্রেজারী ফ্রন্ট অফিস ২। ট্রেজারী মিড অফিস এবং ৩। ট্রেজারী ব্যাক অফিস। নগদ তহবিল সংরক্ষণ (CRR) ও বিধিবদ্ধ তারল্য সংরক্ষণ (SLR) বজায় রেখে উদ্বৃত্ত তহবিলের সঠিক ব্যবহার ট্রেজারী বিভাগের অন্যতম প্রধান কাজ। সরকারী ট্রেজারী বিল, ট্রেজারী বন্ড, সরকারী সিকিউরিটিজের প্রাইমারী ইস্যু এবং ইস্যু পরবর্তী সেকেন্ডারী মার্কেটে সেগুলোর ক্রয় বিক্রয়ের কার্যক্রম ট্রেজারী বিভাগের মাধ্যমে পরিচালিত হচ্ছে। আলোচ্য বছরেও ট্রেজারি কার্যক্রম প্রধানত স্থানীয় মুদ্রাবাজারকেন্দ্রিক ছিল, যার মধ্যে প্রাথমিকভাবে মেয়াদী বিনিয়োগ এবং আন্তঃব্যাংক চাহিবা মাত্র ঋণ গ্রহণ ও প্রদান উল্লেখযোগ্য। এছাড়াও ট্রেজারীর মানি মার্কেট বিভাগ Repo এবং Reverse Repo ইত্যাদি Product এর মাধ্যমে দক্ষতার সাথে কাজ করে যাচ্ছে। আলোচ্য বছরে ব্যাংক বৈদেশিক মুদ্রা বাজার এবং প্রাইমারী ডিলার (PD) হিসাবে বিভিন্ন রকম চ্যালেঞ্জের সম্মুখীন হয় এবং বিভিন্ন ঝুঁকির সাথে সংশ্লিষ্ট নতুন নতুন রেগুলেশনও সংযোজিত হয়। তা সত্ত্বেও ব্যাংক দক্ষতার সাথে তার দেশীয় মুদ্রার চাহিদা পূরণ করছে। দেশের আর্থিক ও রাজস্বনীতি এবং বাংলাদেশ ব্যাংক কর্তৃক ইস্যুকৃত Core Risk Management সম্পর্কিত নির্দেশনার আলোকে ব্যাংকের ট্রেজারী কার্যক্রম পরিচালিত হচ্ছে।

মূলধন পর্যাপ্ততা

ব্যাংলাদেশ ব্যাংকের নীতিমালা অনুযায়ী প্রয়োজনীয় মূলধনের বিপরীতে রক্ষিত মূলধনের পরিমাণকে মূলধন পর্যাপ্ততা বুঝায়। ইহা একটি ব্যাংকের সার্বিক আর্থিক চিত্রের প্রতিফলন ও দুঃসময়কালীন ঝুঁকির বিপরীতে আমানতকারীদের স্বার্থ সংরক্ষণ এবং আস্থা অর্জনে রক্ষাকবচ। ২০২৫ সালের ৩১ ডিসেম্বরের Tier-I এবং Tier-II হিসাবে আবশ্যকীয় মূলধন (MCR) Buffer সহ ২,৩৫৮.৮১ কোটি টাকার বিপরীতে ব্যাংকের প্রকৃত মূলধন দাঁড়িয়েছে ৩,২৩৩.৭৯ কোটি টাকা এবং উদ্বৃত্ত মূলধন ৮৭৪.৯৮ কোটি টাকা। মুলতঃ ঋণ ও অগ্রিম বৃদ্ধির কারণে ২০২৫ সালে ব্যাংকের ঝুঁকিপূর্ণ সম্পদ দাঁড়ায় ১৮,৮৭০.৪৮ কোটি টাকা। বাংলাদেশ ব্যাংক কর্তৃক (বাফার সহ) নির্ধারিত ১২.৫০ শতাংশ হারের বিপরীতে ব্যাংকের মূলধন পর্যাপ্ততার হার দাঁড়িয়েছে ১৭.১৪ শতাংশ। মূলধন সংরক্ষণের এই হার ব্যাংকের মজবুত মূলধন ভিত্তি নির্দেশ করে।

ব্যাসেল- ৩ বাস্তবায়ন

আর্থিক ও পরিচালনা ঝুঁকি যা কোন ব্যাংক সম্মুখীন হতে পারে এবং তা মোকাবিলা করতে হলে কত পরিমাণ মূলধন সংরক্ষণ করা প্রয়োজন তা নিরূপণ করা ব্যাসেল- ৩ এর লক্ষ্য। ব্যাসেল- ৩ কাঠামোর অধীনে ঝুঁকি ভিত্তিক মুলধন পর্যাপ্ততা বাস্তবায়ন সকল ব্যাংকিং প্রতিষ্ঠানকে চ্যালেঞ্জের মুখোমুখি করেছে। বাসেল-৩ বাস্তবায়নের লক্ষ্যে মূলধন পর্যাপ্ততার ক্ষেত্রে বাংলাদেশ ব্যাংকের সংশোধিত নীতিমালা বিভিন্ন স্তরের ঋণ ঝুঁকি এবং ব্যালেন্স শীট ও ব্যালেন্স শীট বহির্ভূত লেনদেনকে বিবেচনা করে থাকে। এটিকে কার্যকর করতে ব্যাংকের মূলধনকে দু'টি প্রধান টিয়ার বা শ্রেণীতে বিভক্ত করা হয়েছে। টিয়ার-১ কে সংজ্ঞায়িত করা হয়েছে কোর ক্যাপিটাল হিসেবে এবং টিয়ার-২ কে সাপ্লিমেন্টারী ক্যাপিটাল হিসেবে। সাপ্লিমেন্টারী ক্যাপিটাল মূলতঃ কোর ক্যাপিটাল বর্হিভূত অন্যান্য মূলধন সংক্রান্ত উপাদান যাহা ব্যাংকের শাক্তিশালী ভিত্তি নির্দেশ করে।

ব্যাংকের ক্রেডিট রেটিং

ECRL নামক দেশীয় একটি ক্রেডিট রেটিং কোম্পানীর মান নিরূপণ মোতাবেক উত্তরা ব্যাংক ৩১.১২.২০২৪ সাল ভিত্তিক ৩০.০৬.২০২৫ তারিখের Surveillance Credit Rating এ দীর্ঘ মেয়াদী রেটিং দাঁড়িয়েছে AA (Very High Quality and Very Low Credit Risk) এবং স্বল্প মেয়াদী রেটিং দাঁড়িয়েছে ST-2 (High grade)। ব্যাংকের কতগুলো মৌল নিয়ামক যথা সম্পদের মান, মূলধন পর্যাপ্ততা, যুক্তিসংগত মুনাফা অর্জন ক্ষমতা, প্রয়োজনীয় তারল্য এবং বাজারে সীমিত অংশীদারিত্বের ভিত্তিতে ক্রেডিট রেটিং এর মান নিরূপিত হয়।

আন্তর্জাতিক বাণিজ্য

ব্যাংক যে সমস্ত খাতে ঋণ দেয় তার মধ্যে আন্তর্জাতিক বাণিজ্যে প্রদত্ত ঋণ একটি উল্লেখযোগ্য অংশ। ৩৯ টি বৈদেশিক বাণিজ্য শাখার মাধ্যমে সম্পাদিত আন্তর্জাতিক বাণিজ্য আমদানিকারক, রপ্তানিকারক এবং বিদেশে কর্মরত বাংলাদেশিদের আস্থা অর্জন করতে অত্র ব্যাংক সক্ষম হয়েছে। বৈদেশিক বাণিজ্য তদারকি ও আমদানি রপ্তানি কার্যক্রম নিশ্চিত করার লক্ষ্যে বৈদেশিক বাণিজ্য ব্যবসায় অভিজ্ঞ কর্মকর্তাদেরকে প্রধান কার্যালয় ও বৈদেশিক মুদ্রা লেনদেনের অনুমতি প্রাপ্ত শাখাসমুহে নিয়োগ দেয়া হয়েছে। ব্যাংকের ৩৯ টি অনুমোদিত ডিলার শাখা আমদানী ও রপ্তানী বাণিজ্যে নিয়োজিত গ্রাহকদের বিবিধ চাহিদা পূরণে সক্ষম হচ্ছে।

আমদানি বাণিজ্য

আলোচ্য বছরে আমদানি বাণিজ্যের ক্ষেত্রে ব্যাংকের কার্যক্রম সন্তোষজনক। আলোচ্য বছরে ব্যাংকের আমদানি ব্যবসা ৬,৯৮৪.৭৮ কোটি টাকা, যা ২০২৪ সালে ছিল ৪,৯৯৯.২৬ কোটি টাকা।

রপ্তানী বাণিজ্য

২০২৫ সালে রপ্তানি বাণিজ্য খাতে ব্যবসার পরিমাণ দাঁড়িয়েছে ৫,৬৬৭.৮৪ কোটি টাকা, ২০২৪ সালে যার পরিমাণ ছিল ৪,৬৬৯.৯২ কোটি টাকা ।

বৈদেশিক রেমিট্যান্স

বিদেশে কর্মরত বাংলাদেশীদের পাঠানো টাকা গন্তব্যস্থলে পৌঁছানোর ক্ষেত্রে উত্তরা ব্যাংক সূচনালগ্ন থেকেই তৎপর। বৈদেশিক মুদ্রা দায় মেটানোর জন্য আন্তঃব্যাংক ঋণের ওপর ব্যাংকের যে নির্ভরশীলতা ছিল তা হ্রাসে রেমিটেন্স বিরাট ভূমিকা পালন করেছে। ২০২৫ সালে উত্তরা ব্যাংক পিএলসি. রেসপন্ডেন্ট ব্যাংক ও এক্সচেঞ্জ হাউজগুলোর মাধ্যমে উল্লেখযোগ্য পরিমাণ বৈদেশিক রেমিট্যান্স আহরণ করেছে। বিশ্বের গুরুত্বপূর্ণ দেশসমূহে অবস্থিত ৪৬ টি ব্যাংক এবং এক্সচেঞ্জ কোম্পানির সাথে উত্তরা ব্যাংকের ড্রয়িং ব্যবস্থা রয়েছে। ২০২৫ সালে বৈদেশিক রেমিট্যান্স এর পরিমাণ দাঁড়ায় ১,২৫০.৯৪ কোটি টাকা, যা পূর্ববর্তী বছরে ছিল ৭২৩.১৩ কোটি টাকা। এছাড়াও সুইফ্ট সিস্টেম (Swift System) ব্যবস্থায় বিশ্বব্যাপী উত্তরা ব্যাংক পিএলসি. এর ৩৭৪ এর অধিক প্রতিনিধি ব্যাংকের মাধ্যমে বিশ্বস্ততার সাথে প্রবাসীরা দেশে টাকা পাঠাতে পারেন।

বৈদেশিক মুদ্রা আমানত হিসাব

প্রবাসী বাংলাদেশীদের কষ্টার্জিত বৈদেশিক মুদ্রা স্বদেশে প্রেরণ এবং তা তাঁদের পছন্দনীয় খাতে সঞ্চয়/বিনিয়োগে উৎসাহিত করার লক্ষ্যে উত্তরা ব্যাংক পিএলসি. সঞ্চয়ী হিসাব প্রকৃতির প্রাইভেট ফরেন কারেন্সী (FC) একাউন্ট (ডলার, ইউরো ও পাউন্ড) মেয়াদী প্রকৃতির নন-রেসিডেন্ট ফরেন কারেন্সী ডিপোজিট (NFCD) একাউন্ট এবং নিবাসী বাংলাদেশীর জন্য রেসিডেন্ট ফরেন কারেন্সী ডিপোজিট (RFCD) একাউন্ট চলমান রয়েছে।

প্রবাসী বাংলাদেশীরা তাঁদের বিদেশে অর্জিত আয় থেকে বৈদেশিক মুদ্রা স্বদেশে প্রেরণ করে বাংলাদেশী টাকায় ওয়েজ আর্নার্স ডেভেলপমেন্ট বন্ডে পাঁচ বছর মেয়াদে বিনিয়োগ করতে পারেন। এছাড়াও রয়েছে ইউএস ডলার ইনভেস্টমেন্ট বন্ড এবং ইউএস ডলার প্রিমিয়াম বন্ড ক্রয়ের সুবিধা।

বৈদেশিক প্রতিনিধি ও এক্সচেঞ্জ হাউজ

বৈদেশিক বাণিজ্য লেনদেন সহজীকরণের লক্ষ্যে ব্যাংক বিশ্বব্যাপী বিভিন্ন বৈদেশিক সহযোগী ব্যাংকের সাথে সম্পর্ক বৃদ্ধির প্রচেষ্টা অব্যাহত রয়েছে। করসপন্ডেট ব্যাংকসমূহ হচ্ছে আন্তর্জাতিক ব্যবসায়িক অংশীদার। উত্তরা ব্যাংক পিএলসি.ইতোমধ্যে বৈদেশিক বিনিময় বাণিজ্যে ব্যাপক সাফল্য অর্জন করেছে। দেশে ব্যাংকিং চ্যানেলে অনিবাসীদের বৈদেশিক মুদ্রা প্রেরণে উৎসাহিত করার জন্য এবং তাদের প্রেরিত অর্থ পৃথিবীর যে কোন প্রান্ত থেকে স্বাচ্ছন্দ্যে পাওয়ার লক্ষ্যে ব্যাংক বিশ্বের সুপ্রতিষ্ঠিত এক্সচেঞ্জ হাউজের সাথে ড্রয়িং এ্যারেঞ্জম্যান্ট এ সদা তৎপর।

কার্যকরী ও সম্প্রসারিত শক্তিশালী নেটওয়ার্ক এবং সুইফ্ট (SWIFT) স্থাপনের ফলে আন্তঃব্যাংক মুদ্রা সরবরাহের পরিমাণ যথেষ্ট বেড়েছে এবং এর ফলে ব্যাংক তার গ্রাহকদের নিকট দ্রুত ফান্ড প্রেরণ করতে পারছে। ৩১.১২.২০২৫ তরিখে ব্যাংকের দেশে ও বিদেশে বৈদেশিক বাণিজ্য পরিচালনা সহায়তার জন্য ব্যাংকের বৈদেশিক প্রতিনিধির মোট সংখ্যা ৩৭৪টি তে দাঁড়িয়েছে। একই সময়ে বিশ্বব্যাপী ৪৬ টি এক্সচেঞ্জ হাউজের মাধ্যমে ব্যাংকের রেমিট্যান্স ব্যবসা পরিচালনার ব্যবস্থা রয়েছে। এগুলোর মধ্যে রয়েছে স্বনামধন্য রিয়া মানি ট্রান্সফার ওয়েষ্টার্ণ ইউনিয়ন, ন্যাশনাল এক্সচেঞ্জ, ট্রান্স-ফাস্ট, ইউএইএক্সচেঞ্জ সেন্টার, ব্র্যাক সাজন এক্সচেঞ্জ, এনইসি মানি ট্রান্সফার ইত্যাদি। প্রেরিত অর্থ স্বল্প সময়ে এবং সর্বোত্তম উপায়ে ব্যাংকের ২৫০ টি অনলাইন শাখা ও ৪৮ টি উপশাখার মাধ্যমে সংশ্লিষ্ট প্রাপকের কাছে পৌঁছে দেয়ার লক্ষ্যে ব্যাংক সম্প্রতি 'রেমিটেন্স ম্যানেজম্যান্ট সফটওয়ার নামক একটি ওয়েব পোর্টাল চালু করেছে যার মাধ্যমে দ্রুত ও সহজে গ্রাহকরা রেমিটেন্স উত্তোলন করতে পারে।

পণ্য ও সেবা

সেবার মানোন্নয়নে ব্যাংক কাজ করে চলেছে প্রতিনিয়ত। আমরা গ্রাহক চাহিদা সম্পর্কে সচেতন এবং তা পূরণে সচেষ্ট। উন্নততর গ্রাহক সেবা প্রদানের লক্ষ্যে আমাদের প্রথম পদক্ষেপ হলো প্রতিষ্ঠানের সকল পর্যায়ের কর্মকর্তাদের গ্রাহক সেবায় উৎসাহিত করা। ব্যাংক শুরু থেকে বেশ কিছু আর্থিক প্রকল্প চালু করেছে। এগুলোর মধ্যে একদিকে রয়েছে আমানত সংগ্রহের জন্য মাসিক সঞ্চয় প্রকল্প, দ্বিগুন মুনাফা সঞ্চয় প্রকল্প, মাসিক মুনাফা প্রকল্প, উত্তরণ বিবাহ সঞ্চয় প্রকল্প, উত্তরণ স্বপ্ন পূরণ সঞ্চয় প্রকল্প, উত্তরণ শিক্ষা সঞ্চয় প্রকল্প, স্কুল ব্যাংকিং, গার্মেন্টস কর্মী, কৃষক, চামড়া শিল্প কর্মী, উত্তরণ লাখপতি, উত্তরণ কোটিপতি, মিলিনিয়ার, পঞ্চাশ লাখ সঞ্চয় স্কিম, এফডিআর এবং এসএনডি ইত্যাদি এবং অন্যদিকে সম্পদ বৃদ্ধির লক্ষ্যে ব্যক্তিগত ঋণ, উত্তরণ- কনজুমার ঋণ, উত্তরণ ক্ষুদ্র ব্যবসা ঋণ, উত্তরণ গৃহসংস্কার ঋণ ও লীজ ফাইন্যান্সিং, এসএমই (SME) অর্থায়ন ইত্যাদি। এছাড়াও তথ্য- প্রযুক্তি নির্ভর কতিপয় ইলেকট্রো ব্যাংকিং পণ্য সেবাও ব্যাংক প্রবর্তন করেছে। এগুলোর মধ্যে অন্যতম হল ATM/VISA ডেবিট কার্ড ও ক্রেডিট কার্ড যার মাধ্যমে ব্যাংক তার গ্রাহকদের ২৪ ঘন্টা ব্যাপী সেবা প্রদান করে থাকে। এ ছাড়াও গ্রাহকের মূল্যবান জিনিস নিরাপদে রাখার জন্য লকার সুবিধাও বিদ্যমান রয়েছে ।

ঝুঁকি ব্যবস্থাপনা

ঝুঁকি ব্যবস্থাপনা একটি গতিময় কার্যপ্রণালী যা ব্যাংকের দর্শন, কৃষ্টি ও নানাবিধ কার্যাবলীর সাথে ওতপ্রোতভাবে জড়িত। প্রকৃতিগতভাবেই ঝুঁকি সম্বন্ধে কোন ভবিষ্যদ্বাণী করা যায় না। একারণেই ব্যাংকের জন্য ঝুঁকি হ্রাসের ব্যবস্থাপনা কাঠামো থাকতে হয় যাতে যে কোন লেনদেনে উদ্ভূত ঝুঁকি থেকে ব্যাংককে রক্ষা করা যায়। উত্তরা ব্যাংক ব্যাংকিং ব্যবসার সাথে সম্পর্কিত বিভিন্ন ঝুঁকিগুলোর গুরুত্ব সম্পর্কে সবসময় সচেতন। ব্যাংকিং কার্যক্রমের একটি গুরুত্বপূর্ণ বিষয় হচ্ছে ঝুঁকি ব্যবস্থাপনা। কেন্দ্রীয় ব্যাংকও যথাযথভাবে ঝুঁকির ছয়টি ক্ষেত্র নির্ণয় করেছে এবং এদেরকে নিয়ন্ত্রণ করার কার্যকর পদ্ধতিগুলো ব্যাখ্যা করেছে। ঝুঁকির ক্ষেত্রগুলো হলো নিম্নরূপঃ

- ঋণ ঝুঁকি ব্যবস্থাপনা
- সম্পদ-দায় ব্যবস্থাপনা
- বৈদেশিক বিনিময় ঝুঁকি ব্যবস্থাপনা
- মানি লন্ডারিং ঝুঁকি
- অভ্যন্তরীন নিয়ন্ত্রণ ও নীতিমালা ঝুঁকি
- আইসিটি নিরাপত্তা ঝুঁকি

বাণিজ্যিক কার্যক্রম পরিচালনার সকল ক্ষেত্রে ঝুঁকি কার্যকর ব্যবস্থাপনা অপরিহার্য। তাই সংশ্লিষ্ট ঝুঁকি সমূহ প্রতিরোধে বাংলাদেশ ব্যাংকের দিক নির্দেশনা মোতাবেক ব্যাংক নিম্নোক্ত উপায়ে ঝুঁকি ব্যবস্থাপনা কার্যক্রম চালু রেখেছে।

ঋণ ঝুঁকি ব্যবস্থাপনা

ঋণ গ্রহীতা, ইস্যুকারী, প্রতিপক্ষ বা গ্রাহকগণের ব্যাংকের ঋণ পরিশোধে ব্যর্থতা/অক্ষমতা হতে যে ঝুঁকির উদ্ভব ঘটে তাকে ঋণ ঝুঁকি বলা হয়। প্রত্যক্ষ ঋণ এবং সম্ভাব্য দায় এই উভয় ক্ষেত্রেই ব্যাংক ঝুঁকির সম্মুখীন হতে পারে। ঋণ ঝুঁকি এমন একটি ঝুঁকি যেখানে ঋণ গ্রহীতা ব্যাংক প্রনীত বিধিনিষেধ/বাধ্যবাধকতা যথাযথ অনুসরনে ব্যর্থ হলে ঋণ খেলাপী হয়ে পড়তে পারে। এ ক্ষেত্রে আমাদের মূলনীতি হল প্রত্যেক গ্রহীতার ঋণ ঝুঁকি চিহ্নিত করে তার পরিমাপ করা, পর্যবেক্ষণ ও নিয়ন্ত্রণ করা এবং পোর্টফোলিও পর্যায়ে ঋণ ঝুঁকি ব্যবস্থাপনার নির্দেশাবলী প্রয়োগ করা। উত্তরা ব্যাংক পিএলসি. সবসময়ই স্থায়ী অগ্রগতির জন্য প্রয়োজনীয় কার্যকর ঝুঁকি ব্যবস্থাপনাকে গুরুত্বপূর্ণ বলে মনে করে। সরকার ও বাংলাদেশ ব্যাংকের নির্দেশিকা অনুসারে উত্তরা ব্যাংকের নিজস্ব ঋণনীতি চালু রয়েছে। শাখা ব্যাংকিং ব্যবস্থায় ব্যাংকিং ব্যবসায়ের একক হচ্ছে শাখাসমূহ। শাখা পর্যায়ে রিলেশনশিপ ম্যানেজার কর্তৃক ঋণ আবেদন মূল্যায়ন শেষে ব্যবস্থাপকের ঋণ অনুমোদন সীমার মধ্যে থাকলে অনুমোদনের জন্য শাখা ব্যবস্থাপক বরাবর পেশ করা হয় । যদি সেটি ব্যবস্থাপকের এখতিয়ার বহির্ভূত হয় তবে তা রিলেশনশিপ ম্যানেজারের সুপারিশসহ আঞ্চলিক কার্যালয়ে অনুমোদনের জন্য পাঠানো হয়। আঞ্চলিক ব্যবস্থাপক তার ব্যবসায়িক অনুমোদন

সীমার মধ্যে থাকা ঋণ প্রস্তাব অনুমোদন দেন অন্যথায় তার সুপারিশসহ ঋণ প্রস্তাব প্রধান কার্যালয়ের কর্পোরেট ব্যাংকিং ডিভিশনে প্রেরণ করেন। সেখানে ঋণ প্রস্তাবটি পরীক্ষা নীরিক্ষার পর প্রেরণ করা হয় ক্রেডিট ডিভিশনের ঋণ অনুমোদন শাখায়। ব্যাংকের ঋণনীতির আলোকে ঋণ প্রস্তাবটি বিভিন্ন প্রেক্ষাপটে বিশ্লেষণ করে Credit Approval Department উপযুক্ত ঋণ আবেদন সমূহ Credit Committee তে পেশ করে এবং Credit Committee এর সুপারিশের ভিত্তিতে সংশ্লিষ্ট কর্তৃপক্ষ ঋণ মঞ্জুর করে থাকে। উল্লেখ্য যে, ঋণের অনুমোদনের ক্ষমতা বিভিন্ন পর্যায়ের নির্বাহীদের নিকট দেয়া আছে। ঋণের আবেদন যদি তাদের ক্ষমতা বর্হিভূত হয় তবে তা উর্ধ্বতন ব্যবপস্থাপনা কর্তৃপক্ষ অথবা পরিচালনা পর্ষদ/নির্বাহী কমিটিতে মঞ্জুরের জন্য পেশ করা হয়।

সম্পদ-দায় ব্যবস্থাপনা

ব্যাংক ব্যবস্থাপনার একটি অবিচ্ছেদ্য অংশ হচ্ছে এর সম্পদ ও দায়ের সুষ্ঠ ব্যবস্থাপনা। সম্পদ ও দায় ব্যবস্থাপনা কমিটি (অ্যালকো) ব্যাংকের ব্যবস্থাপনাকে ঝুঁকি কাঠামোর ভিতরে সঠিক ভাবে সম্পদ ও দায় ব্যবস্থাপনায় সহায়তা ও পরামর্শ প্রদান করে থাকে। সম্পদ দায় ব্যবস্থাপনা কমিটি ব্যাংকের স্থিতিপত্র ও তারল্যকে ঘিরে সম্ভাবনা ও ঝুঁকি নিয়ে নিয়মিত বৈঠক করে। বাংলাদেশ ব্যাংকের নির্দেশনা অনুসারে ব্যাংক নিম্নবর্ণিত সদস্যদের নিয়ে Asset Liability Committee গঠন করেছে।

* ব্যবস্থাপনা পরিচালক এবং প্রধান নির্বাহী
* অতিরিক্ত-ব্যবস্থাপনা পরিচালক
* উপ-ব্যবস্থাপনা পরিচালক বৃন্দ
* ট্রেজারী বিভাগের প্রধান
* চিফ ফিন্যান্সিয়াল অফিসার
* আন্তর্জাতিক বিভাগের প্রধান
* BCCSD বিভাগের প্রধান
* রিস্ক ম্যানেজম্যান্ট ডিপার্টমেন্টের প্রধান ও
* এ্যাসেট লায়াবিলিটি ডিপার্টমেন্টের ইনর্চাজ

মাসে কমপক্ষে একবার মিলিত হয়ে এই কমিটি প্রধানত অর্থনেতিক এবং সামগ্রিক বাজারের মুদ্রা পরিস্থিতি ঝুঁকি, Balance Sheet সর্ম্পকিত তারল্য সংকট ঝুঁকি, ট্রান্সফার প্রাইসিং, আমানত ও ঋণের সুদের হার সম্পর্কিত ঝুঁকি ও বাংলাদেশ ব্যাংকের মুদ্রানীতি সহ বিভিন্ন গুরুত্বপূর্ণ বিষয় সমূহ পর্যালোচনা করে থাকে।

বৈদেশিক বিনিময় ঝুঁকি ব্যবস্থাপনা

দেশে এবং বিদেশে বিদ্যমান বিনিময় হারের কারণে বৈদেশিক বাণিজ্যে ঝুঁকির উদ্ভব হয়। বাজার ভিত্তিক টাকায় মান নির্ধারণ পদ্ধতি চালু করার কারণে বৈদেশিক মুদ্রার ব্যবসা সম্প্রসারিত হয়েছে এবং একইসাথে ঝুঁকিও বেড়েছে। বৈদেশিক মুদ্রার মূল্যের তারতম্যের কারণে বৈদেশিক বিনিময় খাতে সম্ভাব্য আয়ের হ্রাস বৃদ্ধির ঝুঁকি থাকে। এই জন্য ব্যবস্থাপনা নিয়ন্ত্রণ পদ্ধতির গুরুত্ব বৃদ্ধি পেয়েছে। ব্যাংকের ট্রেজারী বিভাগের Front Office বৈদেশিক বিনিময় কার্যক্রমের বাজার মূল্য নির্ধারণ ও ঝুঁকি হ্রাস এবং Back Office সকল প্রকার লেনদেনের নিষ্পত্তি ও সমন্বয় সাধনের জন্য সচেষ্ট রয়েছে। এর ফলে ব্যাংকের ট্রেজারী কার্যক্রম সুষ্ঠুভাবে পরিচালিত হচ্ছে।

মানি লন্ডারিং ঝুঁকি

মানি লন্ডারিং সারা বিশ্বে অর্থনৈতিক ও সামাজিক নিরাপত্তার জন্য প্রচন্ড হুমকি হিসেবে পরিচিত একটি ফৌজদারী অপরাধ। AML/CFT কার্যক্রম জোরদারে বাংলাদেশ সরকার মানি লন্ডারিং প্রতিরোধ আইন-২০১২(২০১৫ সালে সংশোধিত) ও সন্ত্রাস বিরোধী আইন-২০০৯ (২০১২ ও ২০১৩ সালে সংশোধিত) কার্যকর করেছে। এছাড়াও ব্যাংকিং সেক্টরে ২০১২ সালে Bangladesh Financial Intelligence Unit (BFIU) গঠিত হয় যা বিভিন্ন সময়ে সার্কুলার ইস্যু করে এবং ২০১৫ এর সেপ্টেম্বরে " ব্যাংকিং সেক্টরে মানি লন্ডারিং ও সন্ত্রাসী অর্থায়ন ঝুঁকি ব্যস্থাপনা নির্দেশিকা" ইস্যু করেছে। মানি লন্ডারিং ও সন্ত্রাসী কর্মকান্ডের মত উদ্বেগজনক ক্রমপ্রসারমান বিষয়টি প্রতিরোধে আন্তর্জাতিক সম্প্রদায় নানাভাবে নিজেদের সক্রিয় রেখেছে। দেশে বিদেশে হুন্ডি এবং অবৈধভাবে অর্থ পাচার রোধে ব্যাংক বিভিন্ন পদক্ষেপ গ্রহণ করেছে। ব্যাংক প্রশিক্ষণের মাধ্যমে মানি লন্ডারিং বিরোধী প্রচার কার্যক্রম অব্যাহত রেখেছে। মানি লন্ডারিং রোধে ব্যাংক "আপনার গ্রাহককে জানুন" (KYC) এবং Transaction Profile (TP) চালু করেছে, যা মুদ্রা পাচার রোধে সহায়তা করে। বাংলাদেশ ব্যাংক কর্তৃক নির্ধারিত নীতিমালা মোতাবেক ব্যাংক মানি লন্ডারিং প্রতিরোধে করণীয় বিষয় বা নির্দেশিকা পত্র প্রণয়ন করেছে এবং তা রোধকল্পে সকল প্রকার ব্যবস্থা গ্রহণ করেছে।

অভ্যন্তরীণ নিয়ন্ত্রণ এবং পরিপালন ঝুঁকি

পরিচালনা পর্ষদের অডিট কমিটি ব্যাংকের অভ্যন্তরীন নিয়ন্ত্রণ, নিরীক্ষা ও বাস্তবায়ন সংক্রান্ত কর্মকান্ড তত্ত্বাবধান করে থাকে। ব্যাংকের অভ্যন্তরীণ নিয়ন্ত্রণ কাঠামোকে এমন ভাবে সাজানো হয়েছে, যাতে ব্যাংকের ঝুঁকি প্রত্যাশিত সীমা বা মাত্রায় রেখে এর যাবতীয় নীতি, উদ্দেশ্য ও লক্ষ্য অর্জন করা সম্ভব হয়। মূল ঝুঁকি সমূহের সুষ্ঠু ব্যবস্থাপনার লক্ষ্যে বাংলাদেশ ব্যাংকের পরামর্শ ও নির্দেশ অনুযায়ী অভ্যন্তরীণ নিয়ন্ত্রণ ও নীতিমালা পরিপালন নিশ্চিত করণে উত্তরা ব্যাংক যথাযথ ব্যবস্থা গ্রহণ করেছে। ব্যবস্থাপনা কর্তৃপক্ষ, অভ্যন্তরীণ নিয়ন্ত্রণ এবং নীতিমালা পরিপালন বিভাগ নিয়মিত বিরতিতে শাখা সমূহের কার্যাবলী পরিদর্শন করে থাকে।

আইসিটি নিরাপত্তা ঝুঁকি

তথ্য প্রযুক্তি ব্যাংকিং শিল্পে এক আমূল পরিবর্তন সাধন করেছে। অধিকন্তু তথ্য ও তথ্য প্রযুক্তি পদ্ধতি ব্যাংক তথা গ্রাহক এবং বিভিন্নপক্ষের জন্য অতি প্রয়োজনীয় সম্পদ। উত্তরা ব্যাংক পিএলসি এ ব্যাংকিং সেবা প্রদানসহ সকল কর্মকান্ডে তথ্য ও যোগাযোগ প্রযুক্তির ব্যবহার ব্যাপক বৃদ্ধি পাচ্ছে। তথ্য ও যোগাযোগ প্রযুক্তির ব্যাপক ব্যবহারজনিত কারণে এতদসংশ্লিষ্ট নিরাপত্তা ঝুঁকির বিষয়ে অধিকতর সতর্কতামূলক ব্যবস্থা গ্রহণ অত্যাবশ্যক হয়ে পড়েছে। বাংলাদেশ ব্যাংকের নির্দেশনা অনুসারে ব্যাংকের আইসিটি নীতিমালা প্রণয়ন করা হয়েছে।

গ্রাহক সেবা

গ্রাহকদের প্রয়োজনই ব্যাংকের প্রধান অগ্রাধিকার এবং কোম্পানী দর্শন হচ্ছে গ্রাহকদের সন্তুষ্ট করা যারা ব্যাংকের ভাবমূর্তি বৃদ্ধিতে দূত হিসেবে কাজ করে। গ্রাহকদের সমস্যার পূর্নাঙ্গ সমাধানের নিশ্চয়তাই আমাদের প্রধান লক্ষ্য। ব্যাংক সম্মানিত গ্রাহকদের বিভিন্ন ধরণের সেবা প্রদান করে আসছে। সেবাই হলো উত্তরা ব্যাংকের সাফল্যের প্রধান চালিকা শক্তি।

ব্রান্ড ইমেজ

সমাজের সকল স্তরেই রয়েছে উত্তরা ব্যাংকের গ্রাহক। এ প্রেক্ষিতে ব্যাংকের শ্লোগান "আবহমান বাংলার ঐতিহ্যে লালিত" সমুন্নত রাখতে ব্যাংকের কর্মকর্তাদের নিজস্ব প্রনোদনা রয়েছে এবং এ ব্যাপারে তারা প্রতিশ্রুতিবদ্ধ। আমাদের সকল কর্মকান্ডে ব্যাংকের শ্লোগান সমুন্নত রাখাই আমাদের মূল লক্ষ্য। এটা সকল স্টেক হোল্ডারদের মাঝে একটি আলাদা ভাবমূর্তি সংযোজন করেছে।

তথ্য ও প্রযুক্তি

ব্যয় ও ঝুঁকি কমাতে এবং উন্নত গ্রাহক সেবার জন্য সার্বিক দক্ষতা বৃদ্ধি এবং সর্বাধিক মুনাফা অর্জনের জন্য শাখাসমূহের ব্যাংকিং কার্যক্রমের কম্পিউটারাইজেশন করা হয়েছে। শাখাসমূহ দিনের শেষে আর্থিক বিবরণী প্রস্তুত করতে সক্ষম। বাংলাদেশ ব্যাংকের বিআরপিডি সার্কুলার নং ১০ তারিখ ১৯.০৬.২০২৩ অনুযায়ী ICT Security Policy of Uttara Bank PLC. নামক ব্যাংকের তথ্য প্রযুক্তি গাইডলাইন রয়েছে।

কম্পিউটার ল্যাবরেটরি

বর্তমান আধুনিক সময়ের ব্যবসা ও লেনদেনের জন্য তথ্য এবং প্রযুক্তির ব্যবহার অপরিহার্য। তথ্য এবং প্রযুক্তিখাতে ব্যাংকের কর্মকর্তাদের দক্ষতা বৃদ্ধির লক্ষ্যে পর্যাপ্ত সংখ্যক কম্পিউটার নিয়ে ব্যাংকের নিজস্ব (ইষ্টার্ণ প্লাস বিল্ডিং) ১৪৫, শান্তিনগরে কম্পিউটার ল্যাবরেটরির প্রতিষ্ঠা করা হয়। আলোচ্য বছরে ব্যাংকের তথ্য ও প্রযুক্তি বিভাগ উক্ত ল্যাবে বেশ কয়েকটি কম্পিউটার প্রশিক্ষণ কর্মসূচীর আয়োজন করে।

অনলাইন ব্যাংকিং

আজকের প্রতিযোগিতামূলক ব্যাংকিং বাজারে সম্মানিত গ্রাহক এবং স্টেকহোল্ডারদের কে উন্নত সেবা প্রদানের ক্ষেত্রে প্রযুক্তি নির্ভর ব্যাংকিং গুরুত্বপূর্ণ ভুমিকা পালন করছে। ব্যাংকের বিভিন্ন সেবা ও কার্যাবলী অটোমেশনের আওতায় আনার লক্ষ্যে বিভিন্ন পদক্ষেপ গ্রহণ করা হয়েছে। ভাল ও দ্রুত সেবা প্রদান এবং ক্রমবর্ধমান গ্রাহক চাহিদার ভিত্তিতে ব্যাংক ২০১২ সালে "Bank Ultimus" নামক Core Banking Solution (CBS) Software গ্রহণ করেছে ও ২০১৩ সাল হতে ব্যাংকের সবগুলো শাখা ও উপশাখা অনলাইন ব্যাংকিং সুবিধার আওতায় কোন প্রকার প্রতিবন্ধকতা ব্যাতিরেকে উন্নত ও নিরবচ্ছিন্ন গ্রাহক সেবা প্রদান করে যাচ্ছে।

বিইএফটিএন

ইলেক্ট্রনিক পেমেন্ট সিস্টেম হল পেমেন্ট ম্যানেজমেন্টের সবচেয়ে আধুনিক মাধ্যম। উত্তরা ব্যাংক সাফল্যের সাথে ইলেক্ট্রনিক ফান্ড ট্রান্সফার নেটওয়ার্কের মাধ্যম কেন্দ্রীয়ভাবে রেমিটেন্স দেশে এবং দেশের বাইরে সরবরাহ করতে পারে এবং বাংলাদেশ ইলেক্ট্রনিক ফান্ড ট্রান্সফার নেটওয়ার্কের মাধ্যমে অংশীদারী ব্যাংকগুলোর পেমেন্ট সেটেল করতে পারে।

আরটিজিএস

স্থানীয় ও বিদেশী উভয় প্রকার মুদ্রার উচ্চ মূল্যের আন্তঃব্যাংক লেনদেন প্রকৃত সময়ে (Real Time) ও মোটা দাগে (Gross Basis) সম্পন্ন করার কার্যকরী সিস্টেমের নাম আরটিজিএস। এতে কোন অপেক্ষা সময় (waiting time) থাকে না এবং কেন্দ্রীয় ব্যাংক তাদের নিকট রক্ষিত হিসাবে কোন প্রকার সমন্বয় (Netting) ব্যতিত ব্যাংক সমুহের শুধুমাত্র জমা (Credit Transaction) সমুহ একটি একটি করে (One to one basis) সম্পন্ন করে থাকে কিন্তু অন্যান্য পেমেন্ট সিস্টেমসমূহ ডেবিট ও ক্রেডিট উভয় প্রকার লেনদেন নিষ্পন্ন করে থাকে।

ই-মেইল ও ইন্টারনেট

সর্বোপরি বৈদেশিক বাণিজ্যে দ্রুততম সেবা প্রদানের জন্য প্রধান কার্যালয় ও সকল শাখা সমুহ E-Mail ও Internet এর আওতায় এসেছে। বর্তমানে শাখাসমূহ ও প্রধান কার্যালয়ের মধ্যকার প্রয়োজনীয় যোগাযোগ অধিকাংশই ই-মেইলের মাধ্যমে সম্পন্ন হয় যা অত্যন্ত দ্রুত নিরাপদ ও কার্যকর।

SWIFT

বর্তমানে ব্যাংকের আন্তর্জাতিক বিভাগসহ ৩৯ টি অনুমোদিত ডিলার (AD) শাখা SWIFT System এর আওতায় রয়েছে। এই সিস্টেমের (System) সাথে যুক্ত হবার ফলে ব্যাংক বিশ্বব্যাপী ঋণপত্র প্রেরণ, তহবিল স্থানান্তর, বার্তা বিনিময়সহ অন্যান্য আর্থিক কার্যক্রম তাৎক্ষনিকভাবে কম খরচে নিরাপদে এবং বিশ্বস্ততার সাথে পরিচালনা করতে সক্ষম হচ্ছে।

REUTERS

আন্তর্জাতিক মুদ্রাবাজার পরিস্থিতির প্রতিমূহর্তের সঠিক তথ্য সংগ্রহের লক্ষ্যে ব্যাংকের নিজস্ব স্বয়ংসম্পূর্ণ ডিলিং রুমে রয়টার এর সর্বাধুনিক ফাইন্যান্সিয়াল সার্ভিস প্রোডাক্ট Reuters- 3000 Xtra এবং Reuters Dealing System (RDS) কাজ করে চলেছে। ফলে ব্যাংক অত্যাধুনিক প্রযুক্তি ও অভিজ্ঞ জনশক্তি সমৃদ্ধ ট্রেজারী বিভাগের মাধ্যমে আন্তর্জাতিক মানের ট্রেজারী সার্ভিস প্রদান করতে সক্ষম হচ্ছে।

এটিএম (ATM) সার্ভিস

উত্তরা ব্যাংক পিএলসি. এটিএম (ATM) কার্ড সুবিধা প্রবর্তন করেছে যা UBL- ATM/VISA ডেবিট কার্ড নামে পরিচিত। এ পদ্ধতিতে গ্রাহকবৃন্দ ২৪ ঘন্টা ব্যাপী নগদ টাকা ওঠানোর সুবিধা পাচ্ছেন। ব্যাংকের ঢাকার মতিঝিল, শান্তিনগর, আজিমপুর, দারুস সালাম রোড, বাড্ডা, ন্যাশনাল হার্ট ফাউন্ডেশন হাসপাতাল মিরপুর, দক্ষিণ বনশ্রী, তালতলা খিলগাঁও, কলাবাগান, উত্তরা, চট্টগ্রামের আগ্রাবাদ এবং কাফকো, সিলেটের আম্বরখানা এবং জিন্দা বাজার, খুলনার কেডিএ এবং দৌলতপুর, যশোর রেল রোড, মেহেরপুর সদর, রাজশাহীর ষ্টেশন রোড, কিশোরগঞ্জের ভাগলপুর, ময়মনসিংহ, বরিশাল, বগুড়া, জয়পুর হাটের বটতলী বাজার, নারায়ণগঞ্জের চাষাড়া, ভোলার দৌলতখান, পলাশ নরসিংদীতে জনতা জুট মিলস লিমিটেড, ঢাকার সাভারে এইআরই-ইপিজেড, ফেনী জেলা শহরের বিরিঞ্চি, নাটোরের বনপাড়া পৌরভবন, রাঙ্গামাটির কাঠালতলী রোডে সাবা টাওয়ার ও খাগড়াছড়িতে মসজিদ রোড সহ মোট ৩২(বত্রিশ)টি নিজস্ব এটিএম বুথ রয়েছে যেগুলোর মাধ্যেমে অন্য ব্যাংকের কার্ড গ্রাহকগণও টাকা উত্তোলন করতে পারেন । নতুন নতুন বুথ স্থাপন ও তৎসংক্রান্ত সেবা সম্প্রসারণের বিষয়টি ব্যাংকের পরিকল্পনাধীন রয়েছে।

ওয়েবসাইট

ব্যাংকের একটি নিজস্ব ওয়েব সাইট রয়েছে যার ঠিকানা (Address): www.uttarabank-bd.com. এই ওয়েবসাইটে ব্যাংকের হালনাগাদ তথ্য সংরক্ষিত থাকে। আমাদের প্রধান কার্যালয়ের আওতাধীন তথ্য প্রযুক্তি বিভাগ (ICT) ওয়েবসাইটটি পরিচালনা করে।

আন্তঃশাখা লেনদেন হিসাব সমন্বয়

আন্তঃশাখা লেনদেন হিসাব (শাখাসমূহ ও প্রধান কার্যালয়ের মধ্যে সংঘটিত লেনদেনসমূহ) ব্যাংকের দৈনন্দিন কাজকর্মের গুরুত্বপূর্ন ভূমিকা পালন করে এবং তাই নিয়মিতভাবে এই লেনদেনসমূহ সমন্বয়ের প্রয়োজন হয়। প্রযুক্তির সহায়তা ব্যতিরেকে হাতে হাতে এই কাজটি সম্পন্ন করা অত্যন্ত দুরূহ এবং এ ক্ষেত্রে কোন ভুল ব্যাংককে আর্থিক ক্ষতির মুখে ফেলতে পারে। এটি বিবেচনায় নিয়ে ব্যাংক ২০১৪ সাল হতে একটি যুগোপযোগী সফটওয়ারের সাহায্যে ব্যাংকের ক্রম বর্ধমান আন্তঃশাখা লেনদেন সমূহ অতি দ্রুত ও নির্ভুলভাবে সমন্বয়ের কাজটি করে যাচ্ছে।

কর্পোরেট সুশাসন

দায়িত্বশীল ব্যবস্থাপনা ও সুন্দর তদারকী ব্যবস্থার মাধ্যমে প্রশাসনিক সুশাসন জোরদার করা ব্যাংকের মূলনীতিগুলোর অন্যতম। কর্পোরেট সুশাসন এমন একটি ব্যবস্থা যার মাধ্যমে ব্যবসায়িক প্রতিষ্ঠানসমূহ পরিচালিত এবং নিয়ন্ত্রিত হয়। প্রতিষ্ঠার পর থেকে উত্তরা ব্যাংক সফলভাবে একটি শক্তিশালী কর্পোরেট সুশাসন প্রতিষ্ঠার নীতি নিয়ে কাজ করে যাচ্ছে। বর্তমান যুগে ন্যায্যতা, স্বচ্ছতা, জবাবদিহিতা ও দায়িত্ববোধ গ্রহনযোগ্য কর্পোরেট আচরণের ন্যূনতম মাপকাঠি হিসাবে গণ্য করা হয়। উত্তরা ব্যাংক পিএলসি. বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন প্রদত্ত কর্পোরেট সুশাসন বিধিবিধান পরিপালন সুনিশ্চিত করে থাকে। কর্পোরেট সুশাসন নিদিষ্ট দায়িত্ব নির্ধারণ ও জবাবদিহিতা নিশ্চিত করে।

কর্পোরেট সামাজিক দায়বদ্ধতা

উত্তরা ব্যাংক দায়িত্বশীলতার সাথে ব্যবসা পরিচালনা করে থাকে এবং সমাজ ও পরিবেশের প্রতি অবদান রেখে চলছে। একটি প্রতিষ্ঠানের নৈতিকতার সাথে ব্যবসা করা এবং দেশের আর্থিক উন্নয়নে অবদান রাখার নিরবিচ্ছিন্ন অঙ্গীকারই কর্পোরেট দায়বদ্ধতা। এ ধরণের কর্মকান্ড প্রতিষ্ঠানে কর্মরত কর্মকর্তা ও কর্মচারীদের পরিবার এবং একই সাথে পুরো সমাজেরই জীবনযাত্রার মান উন্নয়ন করে। উত্তরা ব্যাংক পিএলসি সামাজিক দায়বদ্ধতা কর্মসূচীকে তার সংস্কৃতি, স্বকীয়তা এবং ব্যবসা পরিচালনার মূল নীতিমালার একটি গুরত্বপূর্ণ অংশ হিসাবে বিবেচনা করে। জাতি এবং জনগনের প্রতি রয়েছে ব্যাংকের গভীর অঙ্গীকার, আনুগত্য ও সুবিশাল দায়িত্ববোধ। এক্ষেত্রে সরকার ও বাংলাদেশ ব্যাংকের নির্দেশিত কঠোর নিয়মাচার সব সময় উত্তরা ব্যাংক অনুসরণ করে। অভিন্ন সামাজিক দায়বদ্ধতার অংশ হিসাবে দেশের সকল দুর্যোগ, শিল্প-সংস্কৃতি, শিক্ষা, স্বাস্থ্য ও খেলাধুলার মান উন্নয়নের লক্ষ্যে ব্যাংক পর্যাপ্তভাবে পৃষ্ঠপোষকতা করছে। আলোচ্য বছরে ব্যাংক এই খাতে ২.২৮ কোটি টাকা অনুদান প্রদান করেছে।

গ্রীন ব্যাংকিং

গ্রীন ব্যাংকিং হচ্ছে পরিবেশকে বিপর্যয়ের হাত থেকে রক্ষা করার জন্য ব্যাংকিং উদ্যোগ। আমাদের ব্যাংক কর্পোরেট সামাজিক দায়বদ্ধতার অংশ হিসাবে গ্রীন ব্যাংকিং উন্নয়নে উদারভাবে অবদান রেখে চলছে। দুরদর্শিতাপূর্ণ এবং সময়োচিত পদক্ষেপ হিসেবে ব্যাংক এর ব্যবসায়িক কার্যক্রমে সংযুক্ত করেছে বেশ কয়েকটি গ্রীন ব্যাংকিং প্রকল্প যা পরিবেশ এবং সমাজের জন্য খুবই উপযোগী। ঋণ প্রদানে আমরা পরিবেশ সংরক্ষণ সংক্রান্ত বিদ্যমান বিধিনিষেধ মেনে চলি। আমরা পরিবেশের জন্য ক্ষতিকারক কোন প্রকল্পে অর্থ যোগানের বিরুদ্ধে। পরিবেশ সংরক্ষণ ও পরিচর্যা করা আমাদের বিনিয়োগ নীতির অংশ। ব্যাংক ২০২৫ সালে গ্রীন ফাইন্যান্স পণ্য/প্রকল্প/উদ্যোগে ১৭৭.৫৮ কোটি টাকা এবং টেকসই আর্থিক পণ্য/প্রকল্প/উদ্যোগে ৬,২৩১.৮৯ কোটি টাকা বিতরণ করেছে। ব্যাংক গ্রীন সুকুকেও বিনিয়োগ করেছে যার স্থিতি ৩১.১২.২০২৫ তারিখে দাঁড়িয়েছে ৪৫.৩২ কোটি টাকা।

শাখা সমূহের আধুনিকায়ন ও উন্নয়ন

সর্বাধিক শাখা সম্বলিত দেশের বেসরকারী ব্যাংকগুলোর মধ্যে উত্তরা ব্যাংক অন্যতম। বর্তমানে ব্যাংক দেশের বিভিন্ন উল্লেখযোগ্য ব্যবসা কেন্দ্রে মোট ২৫০টি শাখা ও ৪৮ টি উপশাখার মাধ্যমে কার্যক্রম পরিচালনা করছে। ব্যবসায়িক সুবিধা বিবেচনায় এনে নবসাজে সজ্জিত নতুন ভবনে শাখা স্থানান্তর এবং পুরাতন শাখা ব্যবসায়িক ও সময়ের চাহিদা মোতাবেক নবরূপে রুচিসম্মতভাবে সজ্জিত করার প্রক্রিয়া অব্যাহত রয়েছে। ব্যবসা সম্প্রসারনের লক্ষ্যে ২০২৫ সালে ব্যাংক লাকসাম শাখা, লাকসাম, কুমিল্লা শাখাটি স্থাপন করে।

এ সময়ে ব্যাংক বাড্ডা শাখার অধীনে বসুন্ধরা উপশাখা, বরিশাল শাখার অধীনে মোসাং বাজার উপশাখা, নরসিংদী শাখার অধীনে বেলাবো উপশাখা, আগ্রাবাদ শাখার অধীনে হাটহাজারী উপশাখা সহ মোট ৪ টি উপশাখা স্থাপন করেছে।

যানবাহন

২০২৫ সালে ব্যাংকের যানবাহনের সংখ্যা ছিল ১০৫টি। যানবাহনগুলো মূলতঃ ফিডিং শাখা থেকে অন্যান্য শাখা সমূহে ক্যাশ বহনের জন্য এবং কর্মকর্তাদের আনা-নেওয়ার কাজে ব্যবহার করা হয়। ১০৫ টি যানবাহনের মধ্যে ২৬ টি যানবাহন বিভিন্ন শাখায়, ১০ টি যানবাহন প্রধান কার্যালয়ের পরিবহন পুলে এবং ৬৯ টি যানবাহন ওনারশীপ স্কিমের অধীনে রয়েছে ।

ব্যাংক ভবন

উত্তরা ব্যাংক পিএলসি. নিজস্ব ১৮ তলা সুরম্য প্রধান কার্যালয় ভবনটি মতিঝিলের কেন্দ্রস্থলে অবস্থিত যা ব্যাংকের স্থায়িত্ব ও ঐতিহ্যের প্রতীক। ভবনটিতে ব্যাংকের প্রধান কার্যালয়ের বিভিন্ন বিভাগ ও কর্পোরেট শাখা কাজ করে যাচ্ছে । ব্যাংকের অন্যান্য নিজস্ব ভবন সমূহের মধ্যে রয়েছে স্থানীয় কার্যালয়, ইস্টার্ণ প্লাজা শাখা, হোটেল ঈশা খাঁ ইন্টারন্যাশনাল শাখা, দারুস-সালাম রোড শাখা, এলিফ্যান্ট রোড শাখা, রমনা শাখা, ঢাকা উত্তর আঞ্চলিক অফিস, সাত মসজিদ রোড শাখা, সাভার শাখা, ঢাকা দক্ষিণ আঞ্চলিক অফিস, মৌলভীবাজার শাখা

(ঢাকা), ইস্টার্ন প্লাস (১৪৫, শান্তিনগর) ঢাকায় অবস্থিত ট্রেনিং ইনষ্টিটিউট, ইস্টার্ণ টাওয়ার বিল্ডিং এ ইস্কাটন শাখা এবং মানিকগঞ্জ জেলাধীন নবগ্রাম শাখা, খুলনায় আঞ্চলিক অফিস ও কে ডি এ শাখা, রাজশাহীর আঞ্চলিক অফিস ও সাহেব বাজার শাখা, সিলেট আঞ্চলিক অফিস এবং আম্বরখানা শাখা, ময়মনসিংহে আঞ্চলিক অফিস ও ময়মনসিংহ শাখা ও নারায়নগঞ্জের আঞ্চলিক অফিস ও নারায়নগঞ্জ শাখা।

ব্যাংকের নিজস্ব অডিটোরিয়াম

প্রশিক্ষণ/ওয়ার্কশপ/আলোচনাসভার জন্য একটি বড় আয়তনের স্পেস এর প্রয়োজনীয়তা বিবেচনা করে ব্যাংকের ব্যবস্থাপনা কর্তৃপক্ষ অত্যাধুনিক সুবিধাসহ ব্যাংকের নিজস্ব ভবন (ইষ্টার্ন প্লাস বিল্ডিং) ১৪৫, শান্তিনগরে ৩০০ আসন বিশিষ্ট অডিটোরিয়ামের সূচনা করে। অডিটোরিয়ামে ব্যবস্থাপকদের সম্মেলন, কর্মশালা ও প্রশিক্ষনের আয়োজন করা হয়।

মানব সম্পদ উন্নয়ণ ও প্রশিক্ষণ

ব্যাংক এর নিয়মিত প্রবৃদ্ধির পূর্বশর্ত হচ্ছে দক্ষ এবং অভিজ্ঞতা সম্পন্ন জনশক্তি। এ লক্ষ্যে তাদের দক্ষতা, জ্ঞান এবং কার্যক্ষমতা বৃদ্ধিতে ব্যাংক বদ্ধপরিকর। মানবসম্পদ উন্নয়ণ কৌশল এর মূল হচ্ছে নিয়মিত ব্যবসায় উন্নয়ন নিশ্চিত করা। সেবা গ্রহীতা, শেয়ার হোল্ডার, স্টেক হোল্ডার, কর্মী এবং সমাজকে দক্ষ মানব সম্পদ দ্বারা ভাল সেবা দিয়ে আস্থা অর্জন করা। সারা বছর যাবৎ ধারাবাহিক ভাবে প্রশিক্ষণের মাধ্যমে কর্মকর্তা ও কর্মচারীদের জ্ঞান, কর্মদক্ষতা ও পেশাগত দক্ষতা বৃদ্ধিই প্রশিক্ষণের মূল উদ্দেশ্য। জ্ঞান ও দক্ষতার উন্নয়ণ একটি চলমান প্রক্রিয়া। ব্যাংকিং খাতের সাম্প্রতিক উন্নয়ণ সম্পর্কিত বিভিন্ন বিষয়ে কর্মকর্তা কর্মচারীদের ওয়াকিবহাল রাখার জন্য ব্যাংক নিয়মিত বিভিন্ন প্রশিক্ষণ কার্যক্রম, কর্মশালা ও সেমিনারের আয়োজন করে যাচ্ছে।

জনশক্তির গুনগত মানোন্নয়ণ ও তাদেরকে যুগোপযোগী করে গড়ে তোলার লক্ষ্যে আধুনিক সুযোগ সুবিধা সম্বলিত ব্যাংকের নিজস্ব ট্রেনিং ইনষ্টিটিউটে সারা বছর ধরে বহুমুখী প্রশিক্ষণ কার্যক্রম অব্যাহত থাকে। ইনষ্টিটিউটের সুশিক্ষিত অনুষদ সদস্য ছাড়াও ব্যাংকিং সংশ্লিষ্ট বিষয়ে বিশেষজ্ঞ ব্যক্তিগণ অতিথি বক্তারূপে প্রতিটি প্রশিক্ষণ কর্মসূচীতে অংশগ্রহণ করে থাকেন। এছাড়া আরও উন্নত প্রশিক্ষণের জন্য বিআইবিএম সহ দেশের পেশাগত প্রশিক্ষণ কেন্দ্রে ও বিদেশে ব্যাংকের নির্বাহী এবং কর্মকর্তাগণ প্রশিক্ষণ গ্রহণ করে থাকেন।

২০২৫ সালে ব্যাংকের নিজস্ব ট্রেনিং ইনষ্টিটিউটে ১,৫৪১ জন কর্মকর্তা ও কর্মচারী প্রশিক্ষণ গ্রহণ করেন। এছাড়াও বাংলাদেশ ব্যাংকে ৩৬ জন কর্মকর্তা, বিআইবিএম এ ৫৬ জন কর্মকতা, অন্যান্যভাবে ১২৮ জন নির্বাহী/কর্মকর্তা ও বিদেশে ৭ জন কর্মকর্তা আলোচ্য বছরে প্রশিক্ষণ গ্রহণ করেন। ট্রেনিং ইনিষ্টিটিউট কর্মীদের জ্ঞান ভিত্তিক চিন্তার আদান প্রদানসহ ব্যাংকিং জগতের জটিল কার্যক্রমের বিষয়ে সঠিক দিকনির্দেশনা দিয়ে থাকে।

মানব সম্পদ

মানব সম্পদই ব্যাংকের প্রকৃত সম্পদ। কর্মকর্তা ও কর্মচারীদের অবদানের জন্য আমরা সব সময়ই তাদের স্বীকৃতি প্রদান করে থাকি। উন্নয়নের জন্য মানব সম্পদকে আমরা হাতিয়ার হিসাবে গণ্য করি। আমাদের সফলতার চাবিকাঠি মানবসম্পদ। উত্তরা ব্যাংক নিয়োগকারী হিসাবে নারী-পুরুষ,আঞ্চলিকতা ও জাতি-ধর্ম নির্বিশেষে সমান সুযোগ সুবিধা প্রদান করে। ৩১ ডিসেম্বর ২০২৫ তারিখে ব্যাংকের মোট জনবল ৩,৯৭১ জন। তম্মধ্যে নির্বাহী ১৭৯ জন, কর্মকর্তা ২,৪০৫ জন, সহকারী কর্মকর্তা ৪৪৯ জন ও অন্যান্য ৯৩৮ জন। জনবলের সুষম ব্যবহার করে তাদের কর্মদক্ষতা ও উৎপাদন ক্ষমতা বৃদ্ধির উদ্যোগ নেয়া হয়েছে।

৩১.১২.২০২৫ তারিখে ব্যাংকের বিভিন্ন স্তরের মোট মানব সম্পদের শ্রেনীবিন্যাস ছিল নিম্নরূপঃ

পদবী	সংখ্যা	শতকরা হার
ক) নির্বাহী	১৭৯ জন	৪.৫১%
খ) কর্মকর্তা	২,৪০৫ জন	৬০.৫৬%
গ) সহকারী কর্মকর্তা	৪৪৯ জন	১১.৩১%
ঘ) অন্যান্য	৯৩৮ জন	২৩.৬২%
মোট	**৩,৯৭১ জন**	**১০০.০০%**

নিরীক্ষণ ও পরিদর্শন

অভ্যন্তরীণ নিয়ন্ত্রণ ও পরিপালন বিভাগ সুনিদিষ্ট গাইড লাইন অনুযায়ী শাখা সমুহের নিয়মিত ও আকষ্মিক পরিদর্শন কার্যক্রম চালিয়ে থাকে। ব্যাংক ২০২৫ সালে ২৪৯ টি শাখা ও ৪৪টি উপশাখায় বিশদ পরিদর্শন করে । তদপুরি ২০২৫ সালে বাংলাদেশ ব্যাংক ৬৫ টি শাখায় পরিদর্শন ও নিরীক্ষণ সম্পন্ন করে।

নিরীক্ষক নিয়োগ

২০২৫ সালে অনুষ্ঠিত ৪২তম বার্ষিক সাধারণ সভায় মেসার্স এম, জে,আবেদীন এন্ড কোং ও মেসার্স সাইফুল শামসুল আলম এন্ড কোং চার্টার্ড একাউন্ট্যান্টস ফার্মদ্বয়কে যৌথভাবে বিধিবদ্ধ নিরীক্ষক হিসাবে নিয়োগ দেয়া হয়। মেসার্স এম, জে,আবেদীন এন্ড কোং ও মেসার্স সাইফুল শামসুল আলম এন্ড কোং চার্টার্ড একাউন্ট্যান্টস ফার্মদ্বয় যৌথভাবে ১ জানুয়ারী ২০২৫ হতে ৩১ ডিসেম্বর ২০২৫ পর্যন্ত ব্যাংকের সকল হিসাবপত্র নিরীক্ষণ করেছে।

পরিচালনা পর্ষদের অডিট কমিটি

বাংলাদেশ ব্যাংকের নির্দেশনার সাথে সঙ্গতি রেখে ব্যাংকের পরিচালনা পর্ষদ বিভিন্ন নিরীক্ষণ বা পরিদর্শন রিপোর্ট এবং তার পরিচালন কার্যক্রম নিয়মিত বিরতিতে পর্যালোচনার জন্য পর্ষদের ০৩ জন সদস্যের সমন্বয়ে একটি অডিট কমিটি গঠন করেছে। ২০২৫ সালে এই অডিট কমিটির ১২ (বারো) টি সভা অনুষ্ঠিত হয়। এই সকল সভায় অডিট কমিটি ব্যাংকের অভ্যন্তরীণ নিরীক্ষক দল কর্তৃক উপস্থাপিত নিরীক্ষা রিপোর্ট পর্যালোচনা ছাড়াও আর্থিক বিবরণী ও ব্যালান্সশিট পর্যলোচনা করে এবং উহা আন্তর্জাতিক হিসাব নীতি ও বাংলাদেশ ব্যাংকের নির্দেশ মোতাবেক প্রস্তুত করা হয়েছে বলে মত প্রকাশ করেন। এ বিষয়ে অডিট কমিটি বহিঃ নিরীক্ষক ও ব্যবস্থাপনা কর্তৃপক্ষের সাথেও মত বিনিময় করেন। যে কোন সম্ভাব্য অঘটন থেকে ব্যাংককে নিরাপদ রাখার জন্যে এই কমিটি ব্যবস্থা গ্রহণ করে থাকে। অডিট কমিটি ব্যাংকের অঙ্গ প্রতিষ্ঠানের আর্থিক প্রতিবেদনও পর্যালোচনা করে ।

সভাসমূহ

আলোচ্য বছরে নিম্ন বর্ণিত সভাসমূহ অনুষ্ঠিত হয়:

সভাসমূহ	সভার সংখ্যা	
	২০২৫	২০২৪
পরিচালনা পর্ষদ	২৪	২৪
নির্বাহী কমিটি	৪৯	৪৮
অডিট কমিটি	১২	১১
রিস্ক ম্যানেজমেন্ট কমিটি	০৮	০৪

সিনিয়র ম্যানেজমেন্ট টিম (এসএমটি)

সিনিয়র ম্যানেজমেন্ট টিম উর্ধ্বতন নির্বাহী কর্মকর্তা ও সকল বিভাগীয় প্রধানদের সমন্বয়ে গঠিত। এর প্রধান হচ্ছেন ব্যবস্থাপনা পরিচালক ও প্রধান নির্বাহী কর্মকর্তা । কমিটি নিয়মিতভাবে প্রতিমাসে কমপক্ষে ১ (এক) বার মিলিত হয়ে পরিচালনা পর্ষদকে নীতিমালা প্রণয়নে এবং তৎকর্তৃক গৃহীত নীতিমালা বাস্তবায়নের উপায়/উপকরণ উদ্ভাবনে সাহায্য করে। আলোচ্য বছরে এসএমটি-র ১২টি সভা অনুষ্ঠিত হয়।

পরিচালকদের সম্মানী

আলোচ্য বছরে সভায় যোদগানের জন্য স্বতন্ত্র পরিচালকসহ পরিচালকদের সর্বমোট ৮৪, ০৬,৬৭৭.০০ টাকা সম্মানী হিসাবে প্রদান করা হয়। উল্লেখ্য যে, বিআরপিডি সার্কুলার নং ০২ তারিখ ১১.০২.২০২৪ মোতাবেক প্রত্যেক পরিচালক প্রতি সভায় যোগদানের জন্য ১০,০০০.০০ (দশ হাজার) টাকা করে সম্মানী পান। এছাড়াও স্বতন্ত্র পরিচালকগণ প্রতিমাসে স্থায়ী সম্মানী বাবদ ৫০,০০০ (পঞ্চাশ হাজার) টাকা করে সম্মানী পান ।

Board Meeting during the period from 1st January 2025 to 31st December 2025 and attendance by each Director:

Sl No.	Name	Position	Total Meeting Held	Attendance
1	Mr. Azharul Islam	Chairman	24	21
2	Mr. Iftekharul Islam	Vice-Chairman	24	20
3	Mrs. Badrunnesa Sharmin Islam	Director	24	18
4	Mr. Arif Rahman	Director	24	21
5	Mr. Asif Rahman (upto 27.07.2025)	Director	24	09
6	Mr. Kazi Masudur Rageb	Director	24	24
7	Col. Engr. M. S. Kamal (Retd.)	Director	24	22
8	Mr. Shaikh Abdul Aziz	Director	24	24
9	Mr. Abul Barq Alvi	Director	24	24
10	Mr. Bibhuti Bhusan Sarker	Director	24	22
11	Prof. Iqbal Ahmad (expired on 06.12.2025)	Independent Director	24	18
12	Professor Faruq Ahmed	Independent Director	24	23
13	Dr. Shahnowas Dilruba Khan	Independent Director	24	20
14	Mr. Maksudul Hasan (from 09.01.2025 to 30.08.2025)	Managing Director (Acting)	24	16
	Mr. Md. Abul Hashem (appointed on 01.09.2025)	Managing Director		08

Compliance of Bangladesh Securities and Exchange Commission Notification No-BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June, 2018

The pattern of shareholdings as on 31.12.2025

a)Parent/ Subsidiary/ Associated Companies and other related parties: Nil

b)Shareholding of Directors:

Sl No	Name	Position	Total Shares held	% of Shares as on 31.12.2025
1	Mr. Azharul Islam	Chairman	49,778,388	5.130
2	Mr. Iftekharul Islam	Vice-Chairman	28,980,772	2.987
3	Mrs. Badrunnesa Sharmin Islam (nominated by Wealth Max Asset Management Ltd)	Director	25,339,057	2.612
4	Mr. Arif Rahman	Director	19,407,652	2.000
5	Col. Engr. M. S. Kamal (Retd.) (Nominated by Blue Sky Asset Management Ltd.)	Director	23,529,908	2.425
6	Mr. Kazi Masudur Rageb	Director	21,308,254	2.196
7	Mr. Shaikh Abdul Aziz (Nominated by Sunflower Asset Management Limited)	Director	19,492,680	2.009
8	Mr. Abul Barq Alvi (Nominated by Corporate Stategic Capital Limited)	Director	19,499,810	2.010
9	Mr. Bibhuti Bhusan Sarker (Nominated by Smart Corporate Solution Limited)	Director	19,492,680	2.009
10	Sadharan Bima Corporation	Director	45,927,538	4.733
11	Prof. Iqbal Ahmad (Expired on 06.12.2025)	Independent Director	0.000	0.000
12	Professor Faruq Ahmed	Independent Director	0.000	0.000
13	Dr. Shahnowas Dilruba Khan	Independent Director	0.000	0.000
14	Mr. Md. Abul Hashem	Managing Director	0.000	0.000
	Total		**272,756,739**	**28.111**

Shareholding of CEO, CFO, Company Secretary & Head of Internal Audit:

1	Chief Executive Officer and his spouse and minor children	Nil
2	Company Secretary and his spouse and minor children	Nil
3	Chief Financial Officer and his spouse and minor children	Nil
4	Head of Internal Audit and his spouse and minor children	Nil

c) Shareholdings of Executives (Top five salaried persons other than the Directors, CEO, CFO, CS and HIA): Nil

d) Shareholders holding 10% or more voting interest in the company: Nil

আর্থিক প্রতিবেদন সম্পর্কে পরিচালকগণের ঘোষণা

পরিচালকগণ গুরুত্ব সহকারে ঘোষনা করছে যে;

ক) ব্যবস্থাপনা কর্তৃপক্ষ কর্তৃক প্রস্তুতকৃত আর্থিক বিবরণীসমূহ যথাযথ ভাবে প্রতীয়মান হয়েছে।

খ) ব্যাংকে একাউন্টিং সংক্রান্ত হিসাব বই বিধান অনুযায়ী যথাযথভাবে রক্ষিত হয়েছে।

গ) আর্থিক বিবরণী প্রস্তুতকালে যথাযথ একাউন্টিং পলিসিগুলো সামঞ্জস্যপূর্ণভাবে অনুসরণ করা হয়েছে এবং একাউন্টিং সংক্রান্ত প্রাক্কলন যুক্তিযুক্ত এবং বিচক্ষণ বিবেচনার ফসল।

ঘ) বাংলাদেশে প্রযোজ্য ইন্টারন্যাশনাল একাউন্টিং স্ট্যান্ডার্ড (আই.এ.এস)/ইন্টারন্যাশনাল ফাইনান্সিয়াল রিপোর্টিং ষ্ট্যান্ডার্ড (আই,এফ,আর,এস) যথাযথভাবে প্রয়োগ করা হয়েছে।

ঙ) ব্যাংকের অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থা পরিপক্ক এবং তা কার্যকরভাবে প্রয়োগ করা হয়েছে এবং সেগুলো নজরদারীও করা হচ্ছে।

চ) ব্যাংক চলমান প্রতিষ্ঠান হিসেবে (Going concern) অব্যাহত থাকার ব্যাপারে কোন সন্দেহ নেই।

উপসংহার

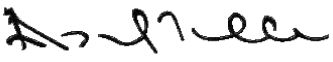
২০২৫ সালে পরিচালনা কর্মকান্ডে প্রভূত সাফল্যের জন্য পরিচালনা পর্ষদ মহান আল্লাহ পাকের শুকরিয়া আদায় করছেন। পরিচালনা পর্ষদ গভীর কৃতজ্ঞতা জ্ঞাপন করছেন ব্যাংকের সম্মানিত গ্রাহক, শেয়ারহোল্ডার এবং পৃষ্ঠপোষকদের সমর্থন ও সহযোগিতার জন্য।

পরিচালনা পর্ষদ সহযোগিতা ও সঠিক দিক নির্দেশনার জন্য ধন্যবাদ জ্ঞাপন করছেন গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, বাংলাদেশ ব্যাংক, যৌথ মূলধনী কোম্পানী ও প্রতিষ্ঠান সমূহের নিবন্ধক, বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন, ঢাকা ও চট্টগ্রাম ষ্টক এক্সচেঞ্জ ও অন্যান্য নিয়ন্ত্রক সংস্থাকে।

এছাড়া, ব্যাংকের নিরীক্ষক মেসার্স এম, জে,আবেদীন এন্ড কোং ও মেসার্স সাইফুল শামসুল আলম এন্ড কোং চার্টার্ড একাউন্ট্যান্টস ফার্মদ্বয়কে পরিচালনা পর্ষদ নিরীক্ষা ও আর্থিক বিবরণীসমূহ তৈরীর কার্যক্রম সময়মত সম্পন্ন করায় আন্তরিক ধন্যবাদ জানাচ্ছে।

সর্বপোরি ব্যাংকের উন্নতির লক্ষ্যে ব্যাংকের কর্মকর্তা ও কর্মচারীদের নিরলস প্রচেষ্টা, একাগ্র সেবা ও সহযোগিতার জন্য পরিচালনা পর্ষদ আন্তরিক ধন্যবাদ জ্ঞাপন করছে।

পরিচালকমন্ডলীর পক্ষে,



(আজহারুল ইসলাম)
চেয়ারম্যান

Directors' Report

Respected Shareholders,
Assalamu Alaikum.

The Board of Directors of Uttara Bank PLC. is pleased to welcome you in the 43rd Annual General Meeting of the Bank. Directors' Report along with the audited Financial Statements and auditors' Report thereon for the year ended on December 31, 2025 are presented before you. A short overview of the World Economic Scenario and Developments in the Bangladesh Economy has been provided in the report. Uttara Bank PLC. has been able to maintain a satisfactory growth amidst stiff competition in the concerned year.

World Economic Scenario

According to the World Economic Outlook, October 2025 and updated in January 2026, world GDP growth, having reached 3.3 percent in 2024, is estimated to mirror that for 2025 and 2026. Though there are several important downside risks like the Middle East and ongoing Ukraine-Russia conflicts, bilateral flare-ups in Iran-USA and Venezuela-USA disputes, and their impacts on the global oil market. The steady growth outlook is expected to be constrained by several factors, including surging technological investment, fiscal and monetary support across major economies, and accommodative financial conditions, as well as temporary front-loading of trade and investment in early 2025.

Growth in advanced economies also faces headwinds, with GDP expanding by 1.8 percent in 2024 but estimated to decelerate slightly to 1.7 percent in 2025, before rising to 1.8 percent in 2026. This subdued outlook is primarily driven by a boom in AI investment, fiscal stimulus from the One Big Beautiful Bill Act of 2025, continued strong job sector growth, and fiscal expansion, particularly in the United States, the Euro Area, Japan, and other advanced economies.

Emerging markets and developing economies are projected to show slight growth, rising from 4.3 percent in 2024 to 4.4 percent in 2025, and the pick-up is expected to decelerate slightly to 4.2 percent in 2026. Despite external shocks, this sluggish pace of growth is driven by a combination of domestic policy constraints, easier financial conditions, strategic adaptation, and a front-loaded surge in exports to Asian and European partners. However, in South Asia, India is expected to maintain resilient economic performance, with GDP growth estimated at 7.3 percent in 2025, underpinned by offsetting the increase in the US effective tariff rate on imports from India and a downward revision to 6.4 percent in 2026.

Inflation in Asia and the Pacific has eased, remaining significantly lower than in other regions. This is primarily attributed to effective monetary tightening, a decline in European natural gas prices, weak global economic growth, and a growing oil surplus, which have helped alleviate pressure from commodity prices. By the end of 2023, inflation in most emerging economies had already met policy targets, and other economies in the region are expected to meet theirs by 2025.

Global headline inflation decreased from 6.7 percent in 2023 to 5.8 percent in 2024, mainly due to lower fuel and energy prices and monetary tightening in both advanced and emerging economies. Projections indicate that inflation will continue to decline, falling from 5.8 percent in 2024 to 4.2 percent in 2025 and 3.7 percent in 2026. In advanced economies, inflation is expected to decrease from 2.6 percent in 2024 to 2.5 percent in 2025 and 2.2 percent in 2026, driven by falling commodity prices and the impact of stricter monetary policies. Following the same trend, inflation in emerging markets and developing economies is anticipated to decline to 5.3 percent in 2025, before easing to 4.7 percent in 2026.

Developments in the Bangladesh economy

Economic growth in FY25 was subdued, reflecting the lingering effects of earlier shocks that emerged from political unrest, supply chain disruptions, and slow private investment growth. Provisional estimates by BBS indicate 3.97 percent real GDP growth for FY25, marking the slowest expansion in recent years. Sectoral performance was mixed—estimated agricultural growth slowed to approximately 1.79 percent, impacted by severe floods and supply bottlenecks during H1FY25. Industrial growth is estimated at around 4.34 percent, supported by a modest recovery in large-scale manufacturing and export-oriented industries, such as the Ready-Made Garments (RMG) sector. The services sector is estimated to expand by around 4.51 percent, driven by increased activity in trade, transport, and communications as the country gradually benefits from greater foreign exchange availability and political stability.

The external sector has remained favorable throughout FY25 with promising growth in remittances and robust export performance, underpinning external balances and supporting domestic demand. Policy support through fiscal discipline, coupled with the central bank's inflation-containment stance, aided economic stability. The export sector, however, recorded negative growth during July-December 2025 due to uncertainties surrounding U.S. tariff restrictions and increased competition in the EU market from Indian and Chinese exports.

The Purchasing Managers' Index (PMI) trend suggests broad-based expansion across manufacturing, construction, and the service sector. The output of small, medium, and micro enterprises (SMMEs) increased by 4.75 percent during July-September of FY25, compared to a 3.15 percent increase in the same period of FY24, suggesting prospects for regaining growth momentum in the SMME sector.

The IMF, however, projects average inflation of 8.7 percent by the end of FY26. The real policy rate is expected to remain in positive territory, strengthening the central bank's anti-inflationary stance and contributing to exchange rate stability. The central bank will maintain its focus on exchange rate flexibility, taking advantage of anticipated strong remittance inflows and improved foreign exchange reserves to buffer against external shocks. Continued government initiatives—such as market monitoring, trade facilitation, open-market sales of essential products through the Trading Corporation of Bangladesh (TCB), and targeted policy support (fertilizer and power subsidies)—are also expected to help ease price pressures. Globally, commodity prices are anticipated to remain stable, lowering the risk of imported inflation.

However, if there prevails favourable condition, it is expected that the economy of Bangladesh will come to a stable and high growth trajectory soon.

Banking Industry Outlook

The liquidity situation in the banking sector began to improve during H2FY26, primarily due to a recovery in bank deposits, from less than 7.8 percent in FY25 to 11.1 percent in H2FY26. The liquidity situation remains tight due to several factors, including a high volume of non-performing loans (NPLs) resulting from loan fraud and irregularities, slow loan recovery, discontinuation of assured liquidity support to Primary Dealers (PDs) banks, and a lack of confidence in some Shariah-based banks due to widespread scams that happened in recent years preceding August 2024. Given the still prevailing tight liquidity situation, some policy measures, particularly BB's purchase of USD from the foreign exchange market (USD 4.3 billion) and special liquidity support to some banks facing serious difficulties in meeting their daily operational needs, along with significant improvement in deposit growth in response to higher deposit rates, contributed to a slight easing of liquidity pressure.

Source: Bangladesh Bank "Monetary Policy Statement (January-June, 2026)

Uttara Bank PLC.
Uttara Bank PLC. is one of the front ranking first generation private sector commercial banks in Bangladesh. The Bank has been carrying out business through its 250 branches, 48 sub-branches and 32 ATM booths spreading all over the country. The Management of the Bank consists of a team led by senior bankers with vast experience in national and international markets.

Performance of Uttara Bank PLC.
Uttara Bank has successfully achieved improved operational results showing an impressive upward trend. Bank's operation has achieved the confidence of its customers with sound fundamentals in respect of deposit accumulation and loans & advances, import & export, remittance and profit earning. As a result the bank has been abled to earn a steady after tax profit growth.

Financial result of the Bank
To uphold the continuous growth, the management of Uttara Bank PLC. is always striking optimum balance between liquidity and profitability. The Management emphasizes on the growth of quality of assets in addition to the quantity. Our financial highlights are growing year to year mainly due to operational efficiency and an increasing customer base. The financial results of the Bank are as under:

ASSETS
As of 31 December 2025, total asset of the Bank stood at Tk. 321,426.7 million with an increase of 52,597.1 million as against Tk. 268,829.6 million of 2024. The increase in Asset was mainly driven by significant growth of loans and advances & holding of securities.

Cash
Cash in hand stood at Tk. 5,598.5 million in 2025 as against Tk. 5,812.5 million of the previous year.

Balances with Bangladesh Bank and its agents
During the year 2025, Balances with Bangladesh Bank and its agents stood at Tk. 14,083.2 million as against Tk13, 173.7 million of the previous year 2024.

Balances with other Banks/ Financial Institutions
During the year 2025 balances maintained with other banks and financial institutions stood at Tk. 2,419.7 million as against Tk 869.8 million of the previous year.

Investment

The Bank always gives emphasis on investment of Funds in high yield areas simultaneously maintaining Statutory Liquidity Requirement (SLR) as fixed by Bangladesh Bank. Uttara Bank PLC. is a primary dealer of Government securities. The Bank as a primary dealer is to purchase the Bond/Bill which is put to auction in order to keep underwriting commitment. Besides, one of the investment activities of the bank is to maintain Statutory Liquidity Reserve (SLR) which mainly comprises of Government Treasury Bill and Treasury bond of different tenure, Prize Bonds, Government approved Debenture and ICB shares. The Bank invested total Tk. 73,890.2 million in 2025 as compared to Tk 47,939.4 million of the previous year i.e. Tk. 25,950.8 million higher than that of previous year.

Head wise position of Bank's Invested Fund at the end of the year 2025 is given below:

Heads of Investment	(Taka million)
Treasury Bills and Bonds	64,345.5
Share and Debenture of ICB sponsored companies	5.4
Subordinated bond	7250.0
Perpetual Bond	100.0
Sukuk Bond	453.2
Corporate Bond	50.0
Preference Share	500.0
Shares of companies- Quoted	1,164.9
Shares of companies- Unquoted	17.8
Others	3.4
Total	**73,890.2**

Loans and Advances

The Bank continued its participation in different credit programmes for financing new industrial projects, working capital, trade finance, international trade etc. The Bank continued to consolidate and diversify its portfolio in 2025 to have a diversified client base and portfolio distribution across the sectors to reduce client specific concentration and industry specific concentration and to reduce overall portfolio risk. In 2025 Uttara Bank PLC. registered a steady growth in the credit portfolio posting a growth of 16.42 percent. Total loans and advances of the Bank stood at Tk. 220,170.1 million during the year 2025 as compared to Tk.189, 123.5 million of the previous year. Average loan per Branch stood at Tk.880.7 million. Sector wise allocation of advances revealed a well-diversified portfolio of the Bank with balanced exposure in different sectors.

Agriculture Loan

The overall economic development of our country depends on Agricultural growth. With a view to augmenting agricultural output, creating employment opportunities and generating income of the rural people, Uttara Bank PLC. intensified its efforts to extend credit facilities to all sections of rural population under various rural credit schemes, programs and projects pertaining to agricultural and of farming activities. At present the Bank is disbursing agri-loan to the farmers directly through all its branches with simple terms and conditions. The persons interested in agricultural work, including men and women, landless/ marginal farmers and shared croppers are eligible for receiving agri-loan from the Bank. The agri-credit sectors of the Bank are crops, irrigation, equipments, agricultural machineries, livestock, fisheries (including shrimp) and poverty alleviation etc. The outstanding balance in this sector stood at Tk. 7,343.5 million at the end of the year 2025 as against Tk. 5,691.2 million of the previous year.

SME Financing

SMEs are important to almost all economies of the world but especially to those in developing countries like Bangladesh. Financing in SME sector is a good opportunity to diversify the portfolio risks. Small & Medium Enterprise (SME) remains the engine of growth in the emerging economy. Uttara Bank PLC. has been putting its emphasis on Small and Medium Enterprise Financing in line with the prudential Regulations/Guidelines of Bangladesh Bank. The Bank's strategy is to provide working capital and term loan to different small and medium scale manufacturers, traders and service providers those fall under SME sector.

The Bank disbursed Tk. 38,105.1 million in SME sector during the year 2025 out of which small enterprise Tk.23, 272.7 million and medium enterprise Tk.14, 832.4 million. The outstanding balance of SME as on 31.12.2025 stood at Tk.106, 784.3 million which was Tk. 103,207.0 million at the end of 2024 which shows a growth of 3.47 percent over the previous year. As a vision to diversify the credit portfolio as well as to minimize credit risk, the bank is now focusing more on SME sector.

Consumer Credit Schemes (CCS)

The outstanding balance of "consumer credit scheme" stood at Tk.14,003.9 million at the end of the year 2025 under which Tk.12,889.5 million was for "Uttaran House Repairing and Renovation Scheme", Tk.579.0 million was for "Home loan/ Flat loan", Tk. 456.5 million was for "Credit card" and Tk. 78.9 million was for Consumer Loan-Others which was Tk. 13,491.2 million at the end of 2024 which shows a growth of 3.80 percent over the previous year. It may be mentioned here that the recovery rate in these schemes is satisfactory.

Poverty alleviation sector financing

Bank continued to extend commercial loan to the enthusiastic youths and small entrepreneurs for various sectors through its different branches on priority basis during the year. For this purpose, the Bank disburses loan in dairy and poultry sector to obliterate the poverty and to create employment opportunities for the destitute. The outstanding balance in this sector stood at Tk. 14.3 million at the end of the year 2025.

Financing in Women Empowerment Development Scheme

Uttara Bank believes that empowerment of women can be truly achieved if they get opportunity to attain their economic emancipation. Women Empowerment Development Scheme has been introduced in the Bank named "Nari Swanirvar Rin Prokalpa" to encourage women in doing business in Small & Cottage industry and others. The outstanding balance in this sector stood at Tk. 48.7 million at the end of the year 2025.

Syndicated Finance

Syndicated loans allow arranging funds for large projects spreading the risk amongst the partner Banks. Clients also enjoy the benefits of having access to larger pool of funds from multiple financial institutions but have to deal with one Agent Bank and one set of documentation. The outstanding balance of the same at the end of the year 2025 stood at Tk.335.8 million as against Tk. 414.8 million of the year 2024.

Corporate Finance

Uttara Bank PLC. always adopts strategy for widespread service for the large and medium size corporate customers. Bank's business is focused to a considerable extent on the corporate clients by maintaining a relationship and extending financial assistance based on a deep understanding of the clients' business environments, financial needs and internal strategies for growth. The Bank extends its financial support to the corporate clients either from own finance or by arranging syndicated/club finance. The investment in corporate sector is the combination of a mixed and balanced allocation in various natures of business/industries based on the socio-economic perspectives and long term planning.

Lease Finance

This scheme has been designed to assist and encourage the genuine and capable entrepreneurs and professionals for acquiring capital machineries, medical equipments, computers, vehicles and other items. As part of its diversification of credit products, Uttara Bank PLC. introduced Lease financing Scheme. The Bank continues to disburse loan under this Scheme and the outstanding balance stood at Tk. 277.5 million on 31 December 2025 as against Tk. 289.7 million of the year 2024.

Major sectors where the Bank has extended its business are mainly Imports and Exports, Commercial Enterprises, Steel Re-rolling Mills, Readymade Garments, Textiles, Edible oil and Cement Factories etc.

Bad Loan Management

Credit Monitoring is a continuous process to maintain and upgrade the health of assets of the Bank. The Bank continued its efforts to maintain high quality assets. Besides giving emphasis on the satisfactory business performances of the customers and collateral support, the Bank geared up loan monitoring and follows up systems through Credit Administration & Monitoring

Department to check the loans from becoming non-performing. Non-performing loans of the Bank stood at Tk. 10,646.6 million at the end of 2025 compared to Tk. 10,619.3 million in 2024.

LIABILITIES

Total liabilities of the Bank stood at Tk. 290,346.0 million as on 31 December 2025 registering a growth of Tk.47, 997.2 million over the last year. This was mainly due to increase in customers' deposits.

Borrowings from other Banks, Financial Institutions and Agents

The function of the Treasury Division is borrowing fund from and lending fund to money market. Borrowing from other Banks and financial institutions stood at Tk. 1,684.0 million at the end of 2025 compared to Tk. 2,021.4 million at the end of 2024.The Bank's borrowing includes borrowing against refinance from Bangladesh Bank for financing under SME scheme and financing against SME (women entrepreneurs), agricultural sector to ensure food security and development of technology etc.

Deposit

Deposit is the principal source of fund invested to generate revenue in banking business. The Bank's deposit stood at Tk. 268,496.9 million as on 31 December, 2025 compared to Tk. 222,787.5 million in 2024, which is 45,709.4 million higher than that of the previous year. Competitive interest rates, attractive deposit products, deposit mobilization efforts of the Bank and confidence reposed by the customers in the Bank contributed to the notable growth in deposits.

Share Capital

The Authorized Capital of the Bank was Tk. 15,000.0 million as on 31.12 2025. The paid up capital of the Bank stood at Tk.9,702.7 million which was Tk. 8,257.6 million in the preceding year. The total equity of shareholders of the Bank at the end of the year 2025 stood at Tk. 31,080.7 million which was at Tk. 26,480.7 million at the end of 2024.

Statutory and Other Reserve

The Statutory and Other Reserves stood at Tk. 21,378.0 million during the year which was Tk. 18,223.1 million in the preceding year.

Other Liabilities

During the year 2025, other liabilities of the Bank stood at Tk. 19,955.5 million as against Tk. 17,390.3 million of the previous year.

Interest Income

During the year 2025, interest income of the Bank was Tk. 23,383.3 million as against Tk. 20,243.6 million of the previous year. The interest income of the Bank was increased by 15.51 percent over the previous year mainly due to significant growth of loans & advances of the bank.

Interest Expense

Interest expenses moved up from Tk. 8,317.4 million in 2024 to Tk. 11,836.0 million in 2025. The interest expense of the Bank was increased due to growth of deposit of the Bank.

Net Interest Income

The net interest income of the Bank for the year under review stood at Tk. 11,547.4 million as against Tk. 11,926.2 million for the previous year. The net interest income of the Bank decreased due to an increase in deposits and higher deposit interest rates.

Investment Income
The Bank's investment income during the year 2025 was mostly in long term Govt. Securities which stood at Tk.6, 017.1 million as against Tk. 3,725.3 million in 2024 registering a growth of 61.52 percent.

Commission, Exchange & Brokerage
In the year under review, commission, exchange and brokerage earnings was Tk.1, 621.0 million which was Tk. 1,451.7 million in 2024 which shows a growth of 11.66 percent over the previous year.

OPERATING EXPENSES

In the year 2025, total operating expenses stood at Tk. 7,727.8 million as against Tk. 6,850.2 million of the previous year which is increased by Tk. 877.6 million.

Profit before Tax
Profit of the Bank before tax stood at Tk. 9,682.7 million as against Tk. 9,136.9 million of the previous year registering a growth of 5.97 percent over the previous year.

Profit after Tax
Profit of the Bank after tax stood at Tk. 5,978.5 million in 2025 as against Tk. 4,880.1 million of the previous year which is 22.51 percent higher than that of the previous year.

Operational Success and Appropriation of Profit

The operating profit of the Bank during the year 2025 was Tk. 12,096.7 million as against Tk. 10,972.9 million in 2024.The Bank was able to earn gross income of Tk.31,660.5 million during the year 2025 as against Tk.26,140.6 million of 2024 whereas the gross expenses were Tk.19,563.8 million as against Tk. 15,167.7 million of 2024.

The financial results and recommended appropriation of profit for the year 2025 are given below:

(Amount in Taka)

Particular	**2025**	**2024**
Net profit after tax	**5,978,482,160**	**4,880,056,822**
Add: Retained earnings brought forward from previous year	1,709,015,830	567,922,174
Adjustments	-	-
Profit available for appropriation	**7,687,497,990**	**5,447,978,996**
Appropriations recommended by the Board of Directors:		
Transfer to Statutory Reserve	2,200,000,000	800,000,000
Transfer to Start-up Fund	59,784,822	48,800,568
Proposed Dividend:		
Stock (2025-25.00%, 2024-17.50%)	2,425,672,180	1,445,081,300
Cash (2025- 5.00%, 2024-17.50%)	485,134,436	1,445,081,298
Retained earnings carried forward	**2,516,906,552**	**1,709,015,830**

Provision for loans & advances:

For making required provision amounting to Tk.5,974.9 million against classified and unclassified advances as per revised directives of Bangladesh Bank by December 2025, the Bank made provision for Tk.7,095.3 million during the year under report. At present there is no shortfall in provision against classified and unclassified loans and advances and Off Balance Sheet Exposures.

Provision for Tax

Provision for tax for the year was Tk. 4,508.3 million compared to Tk. 4,256.9 million of the previous year. According to International Accounting Standard (IAS) 12, Current Tax of the Bank has been calculated.

Adoption of IAS and IFRS

Institute of Chartered Accountants of Bangladesh (ICAB) adopted the International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS). Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank also mandated the implementation of IAS and IFRS. These standards and reporting system have also been complied by our Bank in preparation of the Financial Statements.

Dividend

The Board of Directors recommended 25.00 % stock dividend and 5.00 % cash dividend for the year 2025 subject to the approval of the shareholders in the 43rd Annual General Meeting.

Treasury Operations

In keeping with international standard and the Central Bank Guidelines for Core Risk Management Policy, the Bank has restructured its treasury into three segments (1) Treasury Front Office (2) Treasury Mid Office & (3) Treasury Back Office. Proper utilization of surplus fund through maintenance of Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) is one of the major functions of Treasury Division. Treasury Division operates with a view to activate the functions of Treasury Bills and Bonds, Commercial Securities, purchase and sale of the same in the secondary market. During the year under discussion, the Bank's treasury function continued to concentrate on local money market operations, which included primarily term investment of surplus funds and inter-bank lending and borrowing at call. Besides, Money Market Department of the Bank's Treasury Division is working efficiently with products of Repo & Reverse Repo. Foreign Exchange Money Market and Primary Dealer encountered multidimensional challenges and new regulations were introduced with various associated risks during this year. In spite of that Bank has also managed fund requirement in local currency efficiently. Treasury operations of the Bank are operated in the light of the Core Risk Management guidelines issued by the Bangladesh Bank.

Capital Adequacy

Capital adequacy focuses on the total position of capital held against the requirement as per policy of Bangladesh Bank and aims at protecting the depositors from potential shocks of losses that a Bank might incur. At the end of the year 2025, the total Regulatory Capital of the Bank stood at Tk.32,337.9 million against Minimum Capital Requirement (MCR with conservation buffer @ 12.50%) of Tk.23,588.1 million on the basis of tier-1 and tier-2 showing surplus capital of Tk. 8,749.8 million. Risk weighted assets stood at Tk. 188,704.8 million in 2025. The capital adequacy rate of the Bank stood at 17.14% against Minimum capital requirement (with conservation buffer 12.50 percent as fixed by Bangladesh Bank), which is indicating a sound Capital base of` the Bank.

Implementation of BASEL-III

The purpose of Basel-III is to create an international standard that Banking regulators can use when creating regulations about how much capital banks need to put aside to guard against the types of financial and operational risks banks face. The establishment of the risk based capital adequacy as per Basel-III framework has put the total Banking system in a challenging position in these days. In view of Basel-III recommendation, the revised policy of Bangladesh Bank on capital adequacy takes into account of different degrees of credit risk and covers both on balance and off balance sheet transactions. To give comparative effect to this purpose, capitals are categorized into two tiers: Tier-1 defined as core capital comprising the quality capital elements and Tier-2 defined as supplementary capital represents other elements which fall short of some of the characteristics of the core capital but supplement the over all strength of the Bank.

Credit Rating of the Bank

Surveillance rating of Uttara Bank PLC. was rated as on 30 June 2025 on the information of 31 December 2024 by the Emerging Credit Rating Limited (ECRL) which is a reputed rating company. The Bank has achieved AA (Very High Quality and Very Low Credit Risk) in long term and ST-2 (High Grade) in short term. The above surveillance rating has been done in consideration of Bank's visible improvement in fundamentals such as asset quality, capital adequacy, liquidity position, profitability and limited market share.

International Trade Operation

The international trade financing is one of the major business activities conducted by the Bank. The foreign trade related activities of the Bank carried out through 39 Authorized Dealer branches across the country, have earned confidence of importers and exporters. The Bank's 39 Authorized Dealer branches are well equipped with highly trained professionals to handle varied needs of import and export based clients.

Import Business

In 2025 Bank handled import business of Tk. 69,847.8 million as compared to the volume of Tk. 49,992.6 million in 2024.

Export Business

Export business handled by the Bank during the year 2025 amounted to Tk. 56,678.4 million as against Tk. 46,699.2 million of the preceding year.

Foreign Remittance

The Bank has been active in remittance operations to facilitate disbursement of remittances received from Bangladeshi wage earners working abroad. Inward Foreign Remittance played a significant role in reducing the Bank's dependence on inter-bank market for payment of import bills in foreign currency. The Bank has drawing arrangement with 46 Banks/Exchange Houses and Exchange Companies of the different important countries of the world. The volume of foreign remittance in the year 2025 stood at Tk. 12,509.4 million as compared to Tk. 7,231.3 million of 2024. Besides, expatriates can remit their money to home country instantly at low cost, through its 374 correspondents worldwide under SWIFT system.

Foreign Currency Deposit Account

With a view to delivering the hard-earned foreign remittances sent by Bangladeshi expatriates to the payees at home and enabling them to utilize the same in their chosen sectors, Uttara Bank PLC. has in operation a number of modalities such as Foreign Currency (FC) Account in US Dollar, Euro and Pound, Non Resident Foreign Currency Deposit (NFCD) Account and Resident Foreign Currency Deposit (RFCD) Account.

Besides, they can purchase Five Years Wage Earners Development Bond (WEDB), US Dollar Investment Bond and US Dollar Premium Bond with their foreign remittances.

Foreign Correspondents and Exchange Houses

The Bank has continued efforts and endeavors to develop relationship with foreign correspondents worldwide to facilitate the international trade services. Correspondent Banks are the trade partners of the bank in international trade. The bank has already achieved tremendous success in foreign trade. In order to encourage wage earners for remitting funds through banking channels and ensure smooth facilities for the remittance to send money from any corner of the world, the bank is constantly trying to make arrangements with reputed exchange houses all over the world. As a consequence of effective expansion of strong correspondent network and enlistment of the bank as a member of SWIFT, the inter-bank remittance has increased and as a result the bank is able to remit the fund to the customers quickly. The total number of correspondents and agents of the bank in our country and abroad was 374 as on 31.12.2025. At the same time the bank maintained drawing arrangements against wage earners' foreign remittance with 46 exchange houses worldwide. Among these 46 exchange houses, the bank has arrangements with well regarded exchange houses like Ria Money Transfer, Western Union, National Exchange, Master Card Transaction Services (US) LLC , UAE Exchange Centre, BRAC Saajan Exchange, NEC Money Transfer etc. With the best effort to provide our customers the best services in the quickest possible time, the bank has recently launched a web portal in the name of "Remittance Management Software" through which all the wage earners' foreign remittance can be processed and managed quickly and easily with the support of the bank's 250 online branches and 48 sub branches throughout the country.

Products and Services

The Bank has continued to improve its activities untiringly in the delivery of products and services. Our first step in building superior customer responsiveness is through motivating the whole company to focus on the customers. The Bank has launched a number of financial products and services since its inception. Among these Monthly Deposits Scheme, Double Benefit Deposit Scheme, Mashik Munafa Prokalpa, Uttaran Bibaha Sanchay Prokolpa, Uttaran Swapnopuran Sanchay Prokolpa, Uttaran Shikkhaya Sanchay Prokolpa, School Banking Deposit, Savings Bank Deposits for Garments Worker, Farmer, Leather Factory Worker, Uttaran Street Urchin etc., FDR- FDR (Organization), FDR Platinum, SND, Uttaran Kotipoti Deposit Scheme, Uttaran Millionaire Deposit Scheme, Uttaran Five Million Deposit Scheme, Uttaran Lakhpoti Deposit Scheme, Foreign Currency Deposit Account etc. are for deposit mobilization in one hand and consumer credit scheme, lease finance, Uttaran house repairing and renovation scheme, SME financing, Agri loan, Trade finance loan etc. are in another hand. Besides, the Bank has also some electro-banking products based on information technology of which UBL ATM Debit cards/Visa Cards and Credit Cards, SMS Banking, Internet Banking, e-Tendering etc. are worth mentioning for providing 24 hours services to customers. Moreover locker service has been provided to the customers efficiently for their valuables.

Risk Management

Risk Management is a dynamic process interrelated with the philosophy, culture and functionalities of the Bank. By nature, risks are extremely unpredictable. This makes it urgent for the Bank to evolve its risk management strategy in a way that best protects our interests against any insidious transactions. The management of Uttara Bank PLC. is fully cognizant of the importance of various risks involved in the banking business. Risk Management is one of the critical factors in banking. Bangladesh Bank has identified 06 (six) core risk Management of Banks and has provided necessary guidelines for prevention there from. The six core risks are:

* **Credit Risk Management.**
* **Asset Liability Management.**
* **Foreign Exchange Risk Management.**
* **Money Laundering Risk.**
* **Internal Control and Compliance Risk.**
* **Information and Communication Technology (ICT) Risk**

Effective risk management is indispensable for smooth commercial operation in all spheres of business. So, Uttara Bank PLC. has implemented the following risk management system prepared in line with guidelines of Bangladesh Bank to prevent relevant risks.

Credit Risk Management

Credit risk is the risk of loss arising from the failure of a borrower, issuer, counterparty or customer to meet its financial obligations to the Bank. The Bank is exposed to credit risk both through direct exposures and through contingent exposures. Our endeavor in identifying, measuring, monitoring and controlling credit risk for each borrower and also at the portfolio level are working as the guiding principles of credit risk management. Uttara Bank PLC. always acknowledges effective Risk Management as the key to steady and stable growth for the Bank. The Bank's own lending policy has been introduced in the Bank in line with the directives received from Bangladesh Bank and the Government. The Branches are the business unit of the banking system. The loan application assessment process starts at branch level by the Relationship Managers (RM). The Relationship Manager then assesses the particulars/information of the application and presents the proposal to Branch Manager if it is within the delegated power of Branch Manager (BM). But if it is not within the delegated power of Branch Manager, Relationship Manager (RM) recommends the limit for approval to Zonal Head, who sanctions loans & Advances as per delegation given to him and for loans and advances beyond his discretionary power send to Corporate Banking Division at Head Office for scrutiny. After examining the proposals, they forward the same to Credit Division, Approval Department mentioning that the proposal may be taken up for decision. The Credit approval department analyses the proposal from different perspectives in line with lending policy of the Bank. If the proposal is found business worthy, the CRM Unit places it to the Credit Committee with its recommendations. Mentionable that Credit approval authority has been delegated to the individual Executives. Proposal beyond their delegation is submitted to the top Management, the Executive Committee and the Board of Directors.

Asset Liability Management

Asset Liability Management (ALM) is an integral part of Bank Management that manages the Bank's on and off-Balance sheet position to offer competitively priced products and services to customers.

The Asset-Liability Management Committee (ALCO) holds meetings regularly to discuss both the opportunities and threats to the Bank’s Balance Sheet & Liquidity. As per Bangladesh Bank guidelines, the Bank formed Asset Liability Committee with combination of following members:

- **Managing Director & CEO**
- **Additional Managing Director**
- **Deputy Managing Directors**
- **Head of Treasury**
- **Chief Financial Officer**
- **Head of International Division**
- **Head of Banking Control and Common Services Division**
- **Head of Risk Management Department**
- **In charge of Asset Liability Department**

ALCO members sit at least once in a month to review mainly the aspects of economic and money market status risks as a whole, liquidity risks related with Balance Sheet, transfer pricing risk, risks related to interest rate on deposits and advances and various important aspects including monetary policy of Bangladesh Bank.

Foreign Exchange Risk Management

Foreign Exchange Risk arises from the variation in rates of exchange that prevail at domestic and international markets. The introduction of market based exchange rate of Taka has resulted in both trading opportunities and associated Foreign Exchange volatility risk. Foreign Exchange risks are the potential change in earning arising due to change in foreign currency prices. The front office of the Bank's Treasury Division continues to determine foreign exchange rate & tries to reduce the associated risk while the Back office settles all foreign exchange transactions and reconciliation. As a result, treasury activities of the Bank are being operated smoothly and efficiently.

Money Laundering Risk

Money Laundering, a criminal act which is recognized all over the world has very severe consequences in the economy and security of the society. For strengthening the AML/CFT activities, Bangladesh Government has enacted Money laundering Prevention Act-2012 (Amended in 2015) and Anti-Terrorism Act-2009 (Amended in 2012 & 2013). Beside that Bangladesh Financial Intelligence Unit (BFIU) has been formed in 2012. BFIU is issuing circulars from time to time and has issued "Money Laundering & Terrorist Financing Risk Management Guidelines for Banking Sector" in September, 2015 with instruction to implement the same by June 2016. In response to the growing concern about money laundering and terrorist activities, the international community has acted on many fronts. In order to prevent and control illegal hundi, unauthorized transfer of money abroad and money laundering, the Bank has taken various steps. The Bank continued its anti money laundering campaign through training programme and seminars. The regulatory requirements are complied with and the KYC (Know Your Customers) and TP (Transaction Profile) are followed for opening new accounts for prevention of Money Laundering. Manual for prevention of Money Laundering has been established as per Bangladesh Bank guidelines and the Bank has taken all types of steps to prevent acts of money laundering.

Internal Control and Compliance Risk

The audit Committee of the Board of Directors supervises the internal control, audit and compliance functions. Framework of the Bank is designed to manage the Bank's risks within an acceptable risk profile to implement the policies and achieve the goals and objective of the Bank. The Bank has taken various steps for ensuring internal control and compliance as per directives and guidelines of Bangladesh Bank for managing core risks in banking with a view to conducting banking business more effectively and efficiently. The Management through Internal Control and Compliance Division undertakes periodical and special audit of the branches and Departments of Head Office for review of the operation.

ICT Security Risk

Information Technology has brought momentous transformation in the Banking industry. Moreover, Information and Communication Technology System is essential asset of the bank as well as of customers and stakeholders.The use of ICT in Uttara Bank PLC. is increasing extensively. Considering the increased use of ICT, it became necessary to be more careful to address the Risk associated to ICT Security. Bank has formulated well-defined ICT Policy in line with the international best practices and prudential guidelines of Bangladesh Bank on ICT Security.

Customer Services

Customers are the first priority to the Bank and the company philosophy is to satisfy the clients who act as ambassadors of the Bank for image building. Our prime focus is to give total solution to customer problems. The Bank is providing different customized services for our valued customers. Customers are the main contributing agent to our success. Our customers come from all walks of life.

Brand Image

The Bank's policy is to make all employees more proactive to the clients irrespective of their socio-economic background. The employees are self-motivated and committed to uphold the slogan "Nourished by the age old heritage of Bengal". Our prime objective is to uphold the slogan in all activities of the Bank. This creates extra image of our Bank among the stakeholders at all levels.

Information Technology

Banking operations of the branches have been computerized to minimize costs and risks and to optimize benefits and increase overall efficiency for improved services. The Branches have ability to prepare the financial statements at the end of the day. Bank has a guideline named "ICT Security Policy of Uttara Bank PLC." as per Bangladesh Bank BRPD circular no. 10 dated: 19.06.2023.

Computer Lab

Information and Communication Technology has become an inevitable part for today's modern banking business and transactions. In order to increase the efficiency in ICT of our employees, the Bank has launched a Computer Lab with sufficient number of computers at our own Training Institute at 145, Shantinagar (Eastern Plus Building), Dhaka. Information and Communication Technology Division of the Bank organizes various computer training programmes throughout the year.

Online Banking

IT based Banking has a major role to play in rendering improved services to the valued customers and stakeholders in today's competitive Banking environment. The Bank has taken various measures for automation of its functions and services. For providing better and faster services and to coup up with fast growing customer base, Bank acquired a Core Banking Solution (CBS) Software named **"Bank Ultimus"** in 2012 and all branches and sub-branches have been brought under online Banking facilities and thus better and prompt service is being rendered to the customers of the Bank without any intervention.

BEFTN

Electronic payment systems are the most sophisticated and advanced part of the modern payment system. Uttara Bank has successfully established electronic fund transfer network to transfer foreign and local remittance successfully connected to Bangladesh Electronic Fund Transfer Network (BEFTN) which facilitates online payment settlement with other participating banks.

RTGS

RTGS is a real time interbank large value electronic funds transfer mechanism for both local and foreign currency transactions. Participating banks are able to transfer funds on `real time' and on `gross' basis. Settlement in `real time' means transaction is not subjected to any waiting period. `Gross settlement' means the transaction is booked in central bank's account on one to one basis without netting with any other transaction. RTGS accommodates only credit transfers from participating banks while Bangladesh Bank and other payment system operator(s) may be allowed to settle both credit and debit transactions.

E-mail & Internet

Above all in order to ensure speedy services in International business, E-mail and Internet services are in operation at Head office and all branches. A major portion of correspondences between branches and departments of Head Office are being conducted through e-mail by which speedy and secured communication as well as green banking policy are implemented.

SWIFT

At present International Division of Head Office and 39 authorized dealer branches are under SWIFT operation. As a result the bank has been able to conduct international trade and transmit letter of credit, fund and message instantly throughout the world in a secured manner at low cost.

REUTERS

The Bank continues maintenance of the latest financial service products REUTERS- 3000Xtra and REUTERS Dealing System (RDS) for collecting accurate information of rapid changing position of international money market with Bank's own independent Dealing Room. As a result, the Bank has been able to render Treasury service up to the international standard through its Treasury Division which is equipped with most modern technology and expertise manpower.

ATM Services

Uttara Bank PLC. offers ATM Card facility in the name of UBL- ATM Debit Card, Credit Card,VISA Brand ATM cards namely Visa Debit (Local) and Visa prepaid (Dual currency). Any card holder has 24 hour access to cash withdrawal facilities. Such facilities are available with all ATM booths of all other Banks around the country. There are 32 (Thirty two) ATM booths in Motijheel, Shantinagar, Azimpur, Dar-us-Salam Road, Badda, National Heart Foundation Hospital, South Banasree, Taltola Khilgaon, Kalabagan, Uttara in Dhaka, Agrabad and KAFCO in Chattagram, Ambarkhana and Zinda Bazar in Sylhet, Rail Road in Jashore, KDA and Daulatpur in Khulna, Meherpur Sadar, Meherpur, Station Road in Rajshahi, Bhagalpur in Kishoregonj, Mymensingh, Barisal, Bogura, Bot Toli Bazar in Joypurhat, Chasara in Narayangoanj, Daulatkhan in Bhola and Janata Jute Mills Ltd at Palash, Narsingdi, AERE-EPZ, Savar, Birinchi in Feni, Bonpara Poura Bhaban, Pabna Road, Natore, Saba Tower, Kathaltoli Road, Rangamati & Masjid Road, Khagrachari owned by the Bank through which ATM card holder of other banks can withdraw money. The number of ATM booths and related products & services are being expanded by the Bank day by day.

Website

www.uttarabank-bd.com is the Bank's web site address. It is kept updated and maintained by the Information & Communication Technology Division under Head Office.

Reconciliation of Inter Branch transaction

Inter branch transactions (UBPLC. General Account transactions among the branches and Head Office) play a vital role in the daily activity of the Banks and require matching / reconciliation of the transactions on regular basis. It is very much difficult to perform the job manually. Any mistake in this process may lead the Bank into huge financial risk and so a modern software is being used to reconcile inter branch transactions quickly and accurately and the software is functioning very efficiently since 2014 in an effective manner.

Corporate Governance

One of the basic policies of the Bank is to strengthen its corporate governance status by establishing responsible management system and strengthening supervision.Corporate governance is the system by which business companies are directed and controlled. Since its inception, Uttara Bank has actively and fully adhered to the principles of sound corporate governance. Fairness, Transparency, Accountability and Responsibility are the minimum standard of acceptable corporate behavior today. Uttara Bank PLC. continues to ensure the compliance of Corporate Governance as per Securities and Exchange Commission rules and regulations. Corporate Governance establishes specific responsibility to ensure accountability.

Corporate Social Responsibility

Uttara Bank PLC. manages its business in a responsible way and contributes to the society and environment in which it operates. Corporate Social Responsibility (CSR) is the continuing commitment by business to behave ethically and contribute to economic development. It also improves the quality of life of the workforce and their families as well as of the local community

and society at large. Uttara Bank PLC. considers socially responsible activities as an important part of its culture, identity and business practice. The bank has a deep commitment, loyalty and a high sense of responsibility to our nation and its people. Uttara Bank PLC. conforms to all of the stringent regulations issued by the Government and Bangladesh Bank. As part of its corporate social responsibility, Bank contributes greatly to the nourishment of the country's all calamities, arts, culture, health and education. During the year 2025 Bank donated Tk.22.8 million in different CSR activities.

Green Banking

Green banking is a part of global initiative to save the environment from environmental hazards. Our Corporate Social Responsibility contributes generously to the development of Green Banking. As a prudential and time befitting initiative Bank has incorporated a number of green banking projects in its business operation which are highly beneficial for the environment and the health of the society as well.

The Bank disbursed Tk.1,775.8 million in Green Finance product/ projects/ initiatives and Tk. 62,318.9 million in Sustainable Finance product/ projects/ initiatives during the year 2025. The Bank also invested Tk.453.2 million in Green Sukuk up to 31.12.2025.

Modernization and Development of the Branches

Uttara Bank PLC. has one of the most wide spread distribution networks amongst private Banks in the country. At present the bank is operating its all types of business activities through 250 branches and 48 sub branches in prime locations of the country. In accordance with the demand of the time and business, the shifting of branches of the bank to the newly decorated premises in more important and commercially potential places, renovation and decoration of old branches with modern amenities are also being continued.

In order to increase its business the Bank has opened 1 (one) new branches and 04 (four) new sub branches in 2025. The 1 (one) new Branch is Laksam Branch, Laksam, Cumilla and 04 (four) sub branches are Bashundhara Sub Branch (Under Control of Badda Branch), Moshang Bazar Sub Branch (Under control of Barishal Branch), Belabo Sub Branch (Under control of Narsingdi Branch), Hathazari Sub Branch (Under control of Agrabad Br.).

Vehicles

The total number of the vehicles of the Bank in the year 2025 was 105.The vehicles are generally used for carrying cash from/to feeding branches to/from other branches and for providing transport facility to the executives. Among them 26 vehicles are attached with different branches whereas 10 are attached with Head Office pool and 69 are being under ownership scheme.

Bank's Own Premises

A magnificent 18 Storied Bank's own building namely Uttara Bank Bhaban located at the hub of Motijheel Commercial Area within the Metropolitan City of Dhaka South signifies the concrete symbol of tradition and stability of the Bank. Different Departments of Head Office and Corporate Branch have been functioning in the same building. Local Office, Eastern Plaza Branch, Hotel Ishakha International Branch, Dar-us-Salam Road Branch, Elephant Road Branch, Ramna Branch, Dhaka North Zonal Office, Satmosjid Road Branch, Savar Branch, Moulvibazar Branch, Dhaka, Training Institute of the Bank at Eastern Plus (145 Shantinagar), Dhaka, Eskaton Branch at Eastern Tower Building, Dhaka, Nabagram Branch in Manikgonj, Zonal Office and KDA Branch in Khulna, Zonal Office and Ambarkhana Branch in Sylhet, Zonal Office and Shaheb Bazar Branch in Rajshahi, Zonal Office and Mymensingh Branch in Mymensingh and Zonal Office and Narayangonj Branch in Narayangonj are also working in Bank's own Building.

Bank's own Auditorium

Considering the necessity of a large space for training/workshop/conference the management of Uttara Bank PLC. has set up its auditorium having 300 seating capacity with modern facilities in

Bank's own premises at 145,Shantinagar (Eastern plus building), Dhaka. Managers' conferences, workshops, trainings are arranged in this auditorium. Besides, another conference hall has been established at 15th floor of Bank's Head Office building to conduct prompt and small scale meeting/conference.

Human Resources Development

Competent and high quality workforce is pre-condition for continuous growth and success of the Bank and to achieve the same we keep improving the skill, knowledge and productivity of the employees. The HR strategy of the Bank is to ensure sustainable growth in business and to create confidence and value for our customers, shareholders, stakeholders, employees and the Society by providing efficient manpower. Knowledge and skill development is a continuous process and to keep our employees abreast of all the latest developments in the banking sector, the Bank continues to organize various training programmes, workshops and seminars.

The Bank's own Training Institute nicely decorated and equipped with the sophisticated instruments has been striving to bring about a qualitative change and improvement in human resources of the Bank by imparting continuous different training throughout the year. Guest speakers specialized in Banking participate in each training program of the Bank in addition to the highly educated faculty members of the Institute. Besides, a number of executives and officers were sent to various Training Institutions including Bangladesh Institute of Bank Management (BIBM) and abroad for higher training.

During the year 2025 the training Institute of the Bank arranged different training courses for the officers of the Bank in which 1541 officers of the Bank participated. At the same time 36 officers received training from Bangladesh Bank, 56 officers received training from BIBM, 128 officers received training from others and 7 officers received training from abroad. The institute is focused to ensure a formal platform where employees can exchange their ideas, update their knowledge base and open up their eyes to the complexities of banking world.

Human Resources

Human Resources are the real capital of our Bank. We always give due recognition to the contribution made by the officers and staff members. We consider the human resources as a tool for development. Human Resources are the key to our success. Uttara Bank is an employer of equal opportunity irrespective of gender, locality or ethnicity. The total manpower of the bank as on 31 December 2025 is 3,971 out of which 179 are executives, 2,405 are officers, 449 are Assistant officers and 938 are the other supporting staffs. Efforts have been made to rationalize the use of manpower by improving their efficiency and productivity.

The total manpower of the Bank in different grades as on 31.12.2025 was as under:

(a) Executive	179	4.51%
(b) Officers	2,405	60.56%
(c) Asstt. Officers	449	11.31%
(d) Others	938	23.62%
Total	3,971	100.00%

Audit and Inspection

Audit & Inspection Department conducts audit and inspection on the branches both on regular and surprise basis under specific guidelines. Thorough Audit on 249 branches and 44 Sub Branches was conducted during the year-2025. Moreover 65 branches inspected and audited by Bangladesh Bank during the year-2025.

Appointment of Auditors

M/s. M.J.Abedin & Co. and M/s. Syful Shamsul Alam & Co. Chartered Accountants were appointed statutory auditors of the Bank jointly in the 42nd Annual General Meeting and have audited the books of accounts for the period covering 1 January 2025 to 31 December 2025.

Audit Committee of the Board of Directors

In compliance with Bangladesh Bank & BSEC Guidelines, the Board has formed an Audit Committee comprising of 3 (three) members of the Board to review various audit/inspection and compliance activities at regular intervals. During the year 2025 the Audit Committee held 12(twelve) meetings. In these meetings, the Audit Committee reviewed the inspection reports of different branches of the Bank conducted by the Bank's internal inspection teams from time to time and examined the financial statements of the Bank and expressed satisfaction that the same has been prepared in accordance with Bangladesh Accounting Standard and as per instruction of Bangladesh Bank and other controlling agencies. The Committee also exchanged views with the management and external auditors on the issue.

The Audit Committee of the Board takes initiatives to keep the Bank safe from any possible untoward incident. The Committee also reviewed the financial statements of the subsidiary company.

Meetings

The following meetings were held during the year 2025:

Particulars	Number of meetings	
	2025	2024
Board of Directors	24	24
Executive Committee	49	48
Audit Committee	12	11
Risk Management Committee	08	04

Senior Management Team (SMT)

Senior Management Team consists of senior executives and departmental heads of the Bank. The head of this committee is the Managing Director & CEO of the Bank. The committee meets every month and helps the Board of Directors to formulate policies/guidelines and implements the same. During the year 2025, SMT organized 12 meetings.

Directors' Honorarium

During the year, a total amount of Tk. 84,06,677.00 was paid to the Directors (including Independent Directors) as honorarium. It may be mentioned that each Director receives Tk. 10,000.00 for attending each meeting. In addition, each Independent Director receives a fixed monthly honorarium of Tk. 50,000.00 in accordance with BRPD Circular No. 02 dated 11.02.2024.

Board Meeting during the period from 1st January 2025 to 31st December 2025 and attendance by each Director:

Sl No.	Name	Position	Total Meeting Held	Attendance
1	Mr. Azharul Islam	Chairman	24	21
2	Mr. Iftekharul Islam	Vice-Chairman	24	20
3	Mrs. Badrunnesa Sharmin Islam	Director	24	18
4	Mr. Arif Rahman	Director	24	21
5	Mr. Asif Rahman (upto 27.07.2025)	Director	24	09
6	Mr. Kazi Masudur Rageb	Director	24	24
7	Col. Engr. M. S. Kamal (Retd.)	Director	24	22
8	Mr. Shaikh Abdul Aziz	Director	24	24
9	Mr. Abul Barq Alvi	Director	24	24
10	Mr. Bibhuti Bhusan Sarker	Director	24	22
11	Prof. Iqbal Ahmad (expired on 06.12.2025)	Independent Director	24	18
12	Professor Faruq Ahmed	Independent Director	24	23
13	Dr. Shahnowas Dilruba Khan	Independent Director	24	20
14	Mr. Maksudul Hasan (from 09.01.2025 to 30.08.2025)	Managing Director (Acting)	24	16
	Mr. Md. Abul Hashem (appointed on 01.09.2025)	Managing Director		08

Compliance of Bangladesh Securities and Exchange Commission Notification No-BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June, 2018.

The pattern of shareholdings as on 31.12.2025

a) Parent/ Subsidiary/ Associated Companies and other related parties: Nil

b) Shareholding of Directors:

Sl No	Name	Position	Total Shares held	% of Shares as on 31.12.2025
1	Mr. Azharul Islam	Chairman	49,778,388	5.130
2	Mr. Iftekharul Islam	Vice-Chairman	28,980,772	2.987
3	Mrs. Badrunnesa Sharmin Islam (nominated by Wealth Max Asset Management Ltd)	Director	25,339,057	2.612
4	Mr. Arif Rahman	Director	19,407,652	2.000
5	Col. Engr. M. S. Kamal (Retd.) (Nominated by Blue Sky Asset Management Ltd.)	Director	23,529,908	2.425
6	Mr. Kazi Masudur Rageb	Director	21,308,254	2.196
7	Mr. Shaikh Abdul Aziz (Nominated by Sunflower Asset Management Limited)	Director	19,492,680	2.009
8	Mr. Abul Barq Alvi (Nominated by Corporate Stategic Capital Limited)	Director	19,499,810	2.010
9	Mr. Bibhuti Bhusan Sarker (Nominated by Smart Corporate Solution Limited)	Director	19,492,680	2.009
10	Sadharan Bima Corporation	Director	45,927,538	4.733
11	Prof. Iqbal Ahmad (Expired on 06.12.2025)	Independent Director	0.000	0.000
12	Professor Faruq Ahmed	Independent Director	0.000	0.000
13	Dr. Shahnowas Dilruba Khan	Independent Director	0.000	0.000
14	Mr. Md. Abul Hashem	Managing Director	0.000	0.000
	Total		**272,756,739**	**28.111**

Shareholding of CEO, CFO, Company Secretary & Head of Internal Audit:

1	Chief Executive Officer and his spouse and minor children	Nil
2	Company Secretary and his spouse and minor children	Nil
3	Chief Financial Officer and his spouse and minor children	Nil
4	Head of Internal Audit and his spouse and minor children	Nil

c) Shareholdings of Executives (Top five salaried persons other than the Directors, CEO, CFO, CS and HIA): Nil

d) Shareholders holding 10% or more voting interest in the company: Nil

Directors' declaration as to Financial Statements:

The directors solemnly declare that:

a) The Financial Statements prepared by the management fairly present its statement of affairs, the result of its operations, cash flows and changes in equity.

b) Proper books of accounts as required by law have been maintained.

c) Appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgement.

d) International Accounting Standards (IAS)/ International Financial Reporting Standards (IFRS) as applicable in Bangladesh have been followed.

e) The system of internal control in the bank is sound in design and has been effectively implemented and monitored.

f) There is no doubt upon the banks ability to continue as a going concern.

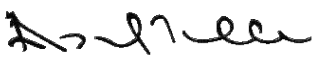
Conclusion

The Board of Directors expresses gratitude to the almighty Allah for the success of the Bank in 2025. The Board extends thanks to the valued Clients, Shareholders and Patrons for extending support and cooperation in the activities of the Bank during the year 2025.

The Board offers thanks to the Government of Bangladesh, Bangladesh Bank, Registrar of Joint Stock Companies and Firms, Bangladesh Securities & Exchange Commission, Dhaka and Chittagong Stock Exchanges for their co-operation and guidance to the Bank.

The Board also expresses its appreciation to M/s. M.J. Abedin & Co. and M/s. Syful Shamsul Alam & Co. Chartered Accountants, the Auditors of the Bank, for their efforts for timely completion of Audit. The Directors also wish to place on record their sincere appreciation and thanks for the effort and dedicated services and cooperation extended by the employees towards overall improved performance of the Bank.

On behalf of the Board of Directors



(**Azharul Islam)**
Chairman

CORPORATE GOVERNANCE

Corporate Governance

Fairness, transparency, accountability and the responsibility are the minimum standard of acceptable corporate behavior today. A sound corporate governance practice has consistently been followed in carrying out the operation of UBPLC. The bank management is smoothly running the day to day activities of the bank within the policy guidelines of the Board of Directors and in accordance with the legal and regulatory framework of different regulatory bodies of the country. The main aspects of corporate governance are:

Board of Directors and Committees

The Board of Directors mainly deal with formulation of business policies, service regulation, procurement policies, approval of large credit proposals, rescheduling of loan, remission of interest, approval of the long term plan, annual budget and audited accounts of the bank.

The Board within the powers conferred upon it by the articles, determines its function and responsibilities. The Board retains full and effective control over the bank, determines the strategies and objectives of the bank and sets the principles for sound business practice. Audit Committee reviews the internal and external audit, financial reporting, corporate affairs and compliance matters.

Legal and Regulatory Compliance

UBPLC has been carrying out its activities in accordance with the legal and regulatory requirement of Bangladesh Bank and Securities and Exchange Commission (SEC). The bank also ensures compliance of Bank Company Act, 1991, Companies Act, 1994, Income tax Ordinance, 1984, Negotiable Instrument Act, 1881, Anti-money Laundering Act, 2012 and other related laws, regulations and reporting requirements.

Disclosure and Transparency

UBPLC follows a transparent policy in the decision making process and discloses all material facts in the annual report and in the audited Balance Sheet, Profit and Loss Account and notes to the financial statements. Besides, periodical reporting disclosures are made as per requirement of different agencies.

Risk Management

Uttara Bank PLC Risk Management Division identifies, evaluates, monitors and supervises all risk related works as per Guidelines and Directions of Bangladesh Bank with the approval of the Board of Directors and the Competent Authority.

Reviews of Activities

The Board of Directors consistently monitors and reviews the implementations of policies and overall performance of the bank along with the performance of overseas outlets of the bank.

HUDA & CO.
Chartered Accountants

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Dhaka

Tel: 7911445
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Report to the Shareholders on compliance of Corporate Governance Code to the Shareholders' of Uttara Bank PLC

We have examined the compliance status to the Corporate Governance Code by Uttara Bank PLC for the year ended on 31 December 2025. This Code relates to the Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018 of the Bangladesh Securities and Exchange Commission.

Such compliance with the Corporate Governance Code is the responsibility of the Company. Our examination was limited to the procedures and implementation thereof as adopted by the Management in ensuring compliance to the conditions of the Corporate Governance Code.

This is a scrutiny and verification and an independent audit on compliance of the conditions of the Corporate Governance Code as well as the provisions of relevant Bangladesh Secretarial Standards (BSS) as adopted by Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Corporate Governance Code.

We state that we have obtained all the information and explanations, which we have required, and after due scrutiny and verification thereof, we report that, in our opinion:

(a) The Company has complied with the conditions of the Corporate Governance Code as stipulated in the above mentioned Corporate Governance Code issued by the Commission;

(b) The company has complied with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) as required by this Code;

(c) Proper books and records have been kept by the company as required under the Companies Act, 1994, the securities laws and other relevant laws; and

(d) The governance of the company is satisfactory.

Dated, Dhaka
13 May 2026

Md Shamsul Huda, FCA
Proprietor
HUDA & CO.
Chartered Accountants

Status/Report on Compliance with the

Corporate Governance Code

Status of compliance with the conditions imposed by the Commission's Notification No. SEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018 issued under section 2CC of the Bangladesh Securities and Exchange Ordinance, 1969:

(Report under Condition No. 9)

Condition No.	Title	Compliance Status (√ in the appropriate column)		Remarks (If any)
		Complied	Not Complied	
1	**Board of directors**			
1(1)	Size of the Board of Directors;	√		
1(2)	**Independent Directors**			
1(2) (a)	at least one-fifth (1/5) of the total number of directors in the company's Board shall be independent directors;	√		
1(2) (b)(i)	doesn't hold any share in the company or hold less than 1% shares of the total paid-up shares of the company;	√		The independent Directors do not hold any share of the Bank.
1(2) (b) (ii)	is not a sponsor of the company or is not connected with the company's any sponsor or director or shareholder who holds 1% or more shares of the company;	√		
1(2) (b) (iii)	has not been an executive of the company immediately preceding 2(two) financial years;	√		
1(2) (b) (iv)	does not have any relationship, whether pecuniary or otherwise, with the company or its subsidiary or associated companies;	√		
1(2) (b) (v)	is not a member or TREC (Trading Right Entitlement Certificate) holder, director or officer of any stock exchange;	√		
1(2) (b) (vi)	is not a shareholder, director excepting independent director or officer of any member or TREC holder of stock exchange or an intermediary or the capital market;	√		
1(2) (b) (vii)	is not a partner or an executive or was not a partner or an executive during the preceding 3(three) years of the concerned company's statutory audit firm or audit firm engaged in international audit services or audit firm conducting special audit or professional certifying compliance of this Code;	√		
1(2) (b) (viii)	is not an independent director in more than 5 (five) listed companies;	√		
1(2) (b) (ix)	has not been convicted by a court as a defaulter to a bank or a NBFI ;	√		
1(2) (b) (x)	has not been convicted for a criminal offence involving moral turpitude;	√		
1(2)(c)	shall be nominated by the board of directors and approved by the shareholders in the AGM;	√		
1(2)(d)	the post of independent directors can't remain vacant for more than 90 days;	√		
1(2)(e)	the tenure shall be for a period of 3 (three) years, which may be extended or 1(one) tenure only;	√		
1(3)	**Qualification of Independent Director**			
1(3)(a)	shall be a knowledgeable individual with integrity, able to ensure compliance with financial laws, regulatory requirements and corporate laws and can make meaningful contribution to the business;	√		
1(3)(b)	Independent Director shall have following qualifications:			

1(3)(b)(i)	Business leader who is or was a promoter or director of an unlisted company having minimum paid-up capital of Tk.100.00 million or any listed company or a member of any national or international chamber of commerce or business association;			N/A
1(3)(b)(ii)	Corporate leader who is or was a top level executive not lower than CEO or MD or DMD or CFO or Head of Finance or Accounts or CS or HIAC or Head of Legal Service or a candidate with equivalent position of an unlisted company having minimum paid up capital of Tk.100.00 million or of a listed company	√		
1(3)(b)(iii)	Former official of government or statutory or autonomous or regulatory body in the position not below 5th Grade of the national pay scale and has at least educational background of bachelor degree in economics or commerce or business or law	√		
1(3)(b)(iv)	University Teacher with Economics or Commerce or Business Studies or Law background	√		
1(3)(b)(v)	Professional who is or was an advocate practicing at least in the High Court Division of Bangladesh Supreme Court or a Chartered Accountant or Cost and Management Accountant or Chartered Financial Analyst or Chartered Certified Accountant or Chartered PUBPLCic Accountant or Chartered Management Accountant or Chartered Secretary or Equivalent qualification			N/A
1(3)(c)	shall have at least 10 (ten) years of experiences in any field mentioned in clause (b)	√		
1(3)(d)	in special cases, the above qualifications or experiences may be relaxed subject to prior approval of the Commission;			N/A
1(4)	**Duality of Chairperson of the Board of Directors and Managing Director or Chief Executive Officer**			
1(4)(a)	The positions of the Chairperson of the Board and the Managing Director (MD) and/or Chief Executive Officer (CEO) of the company shall be filled by different individuals;	√		
1(4)(b)	The Managing Director (MD) and/or Chief Executive Officer (CEO) of a listed company shall not hold the same position in another listed company;	√		
1(4)(c)	The Chairperson of the Board shall be elected from among the non-executive directors of the company;	√		
1(4)(d)	The Board of Directors shall clearly define respective roles and responsibilities of the Chairperson and the Managing Director and/or Chief Executive Officer.	√		
1(4)(e)	In absence of the Chairperson of the Board, the remaining members may elect one of themselves from non-executive directors as Chairperson for that particular Board's meeting; the reason of absence of the regular Chairperson shall be duly recorded in the minutes;	√		
1(5)	**The Directors' Report to Shareholders**			
1(5)(i)	Industry outlook and possible future developments in the industry;	√		
1(5)(ii)	The segment-wise or product-wise performance;	√		
1(5)(iii)	Risks and concerns;	√		
1(5)(iv)	Discussion on cost of goods sold, gross profit margin and net profit margin (being a banking company);	√		
1(5)(v)	Discussion on continuity of any Extra-ordinary activities and their implications (gain or loss);			No such activity occurred/Reported
1(5)(vi)	Detail statements of all related party transactions and basis of transactions of all related party transactions	√		
1(5)(vii)	Utilization of proceeds from pUBPLCic issues, right issues and/ or through any others instruments;			N/A
1(5)(viii)	An explanation if the financial results deteriorate after the company goes for IPO, RPO, Rights Offer, Direct Listing etc;			N/A
1(5)(ix)	Explanation on any significant variance occurs between quarterly financial performance and annual financial statements;			No variance occurred

1(5)(x)	Remuneration paid to the directors including independent directors;	√		
1(5)(xi)	The financial statements prepared by the management of the issuer company present fairly its state of affairs, the results of its operation, cash flows and changes in equity;	√		
1(5)(xii)	whether proper books of account of the issuer company have been maintained;	√		
1(5)(xiii)	Appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment.	√		
1(5)(xiv)	International Accounting Standards (IAS)/ International Financial Reporting Standards (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure therefrom has been adequately disclosed;	√		
1(5)(xv)	The system of internal control is sound in design has been effectively implemented and monitored;	√		
1(5)(xvi)	Minority shareholders have been protected from abusive actions by, or in the interest of , controlling shareholders acting either directly or indirectly and have effective means of redress;	√		
1(5)(xvii)	There are no significant doubts upon the issuer company's ability to continue as a going concern. If the issuer company is not considered to be a going concern, the fact along with reasons thereof shall be disclosed;			No doubts upon UBPLC's ability to continue as a going concern.
1(5)(xviii)	Significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof shall be explained.			N/A
1(5)(xix)	Key operating and financial data of at least preceding 5 (five) years shall be summarized.	√		
1(5)(xx)	An explanation on the reasons if the issuer company has not declared dividend (cash or stock) for the year;			N/A
1(5)(xxi)	Board's statement to the effect that no bonus share or stock dividend has been or shall be declared as interim dividend;	√		
1(5)(xxii)	Disclosure of the total number of Board meetings held during the year and attendance by each director;	√		
1(5)(xxiii)(a)	Parent or Subsidiary or Associated Companies and other related parties (name wise details);	√		
1(5)(xxiii)(b)	Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and their spouses and minor children (name wise details);	√		
1(5)(xxiii)(c)	Executives; and	√		
1(5)(xxiii)(d)	Shareholders holding ten percent (10%) or more voting interest in the company (name-wise details);			N/A
1(5)(xxiv)(a)	A brief resume of the Director;	√		
1(5)(xxiv)(b)	Nature of his/her expertise in specific functional areas;	√		
1(5)(xxiv)(c)	Names of companies in which the person also holds the directorship and the membership of committees of the board;	√		
1(5)(xxv)(a)	Accounting policies and estimation for preparation of financial statements;	√		
1(5)(xxv)(b)	Changes in accounting policies and estimation, if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figure for such changes;	√		
1(5)(xxv)(c)	Comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for current financial year with immediate preceding five years explaining reasons thereof;	√		
1(5)(xxv)(d)	Compare such financial performance or results and financial position as well as cash flows with the peer industry scenario;	√		
1(5)(xxv)(e)	Briefly explain the financial and economic scenario of the country and globe;	√		

1(5)(xxv)(f)	Risks and concerns issues related to the financial statements, explaining such risk and concerns mitigation plan of the company; and	√		
1(5)(xxv)(g)	Future plan or projection or forecast for company's operation, performance and financial position, with justification thereof, i.e. actual position shall be explained to the shareholders in the next AGM;	√		
1(5)(xxvi)	Declaration or certification by the CEO and the CFO to the Board as required under condition No.3(3) shall be disclosed as per **Annexure- A**; and	√		
1(5)(xxvii)	The report as well as certificate regarding compliance of conditions of this Code as required under condition No. 9 shall be disclosed as per **Annexure- B** and Annexure-C.	√		
1(6)	**Meeting of the Board of Directors:**			
1(6)	The company shall conduct its Board meeting and record the minutes of the meetings as well as keep required books and records in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code;	√		
1(7)	**Code of Conduct for the Chairperson, other Board members and Chief Executive Officer**			
1(7)(a)	The Board shall lay down a code of conduct, based on the recommendation of the Nomination and Remuneration Committee (NRC) at condition No.6, for the Chairperson of the Board, other board members and Chief Executive Officer of the company;			Refer to condition No.6
1(7)(b)	The code of conduct as determined by the NRC shall be posted on the website of the company including, among others, prudent conduct and behavior; confidentiality; conflict of interest;- compliance with laws, rules and regulations; prohibition of insider trading; relationship with environment, employees, customers and suppliers; and independency;			
2	**Governance of Board of Directors of Subsidiary Company-**			
2(a)	Provisions relating to the composition of the Board of the holding company shall be made applicable to the composition of the Board of the subsidiary company;	√		
2(b)	At least 1 (one) independent director on the Board of the holding company shall be a director on the Board of the subsidiary company;	√		
2(c)	The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company;	√		
2(d)	The minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the subsidiary company also;	√		
2(e)	The Audit Committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company;	√		
3	**Managing Director (MD) or Chief Executive Officer (CEO), Chief Financial Officer (CFO), Head of Internal Audit and Compliance (HIAC) and Company Secretary (CS)**			
3(1)(a)	The Board shall appoint a Managing Director (MD) or Chief Executive Officer (CEO), a Company Secretary (CS), a Chief Financial Officer (CFO) and a Head of Internal Audit and Compliance (HIAC);	√		
3(1)(b)	The positions of the Managing Director (MD) or Chief Executive Officer (CEO), Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) shall be filled by different individuals;	√		
3(1)(c)	The MD or CEO, CS, CFO and HIAC of a listed company shall not hold any executive position in any other company at the same time;	√		
3(1)(d)	The Board shall clearly define respective roles, responsibilities and duties of the CFO, the HIAC and the CS;	√		

3(1)(e)	The MD or CEO, CS, CFO and HIAC shall not be removed from their position without approval of the Board as well as immediate dissemination to the Commission and stock exchange(s).	√		
3(2)	The MD or CEO, CS, CFO and HIAC of the company shall attend the meetings of the Board and shall not attend such part of a meeting of the Board which involves consideration of an agenda item relating to their personal matters.	√		
3(3)(a)	The MD or CEO and CFO shall certify to the Board that they have reviewed financial statements for the year and that to the best of their knowledge and belief;	√		
3(3)(a)(i)	These statement do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading; and	√		
3(3)(a)(ii)	These statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws;	√		
3(3)(b)	The MD or CEO and CFO shall also certify that there are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board or its members;	√		
3(3)(c)	The certification of the MD or CEO and CFO shall be disclosed in the Annual Report;			
4	**Board of Director's Committee**			
4(i)	Audit Committee; and	√		
4(ii)	Nomination and Remuneration Committee.		√	Refer to condition No.6
5	**Audit Committee**			
5(1)	**Responsibility to the Board of Directors**			
5(1)(a)	The company shall have an Audit Committee as a sub-committee of the Board;	√		
5(1)(b)	The Audit Committee shall assist the Board in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring systems within the business;	√		
5(1)(c)	The Audit Committee shall be responsible to the Board; the duties of the Audit Committee shall be clearly set forth in writing.	√		
5(2)	**Constitution of the Audit Committee**			
5(2)(a)	The Audit Committee shall be composed of at least 3(three) member;	√		Constituted as per BB's circular
5(2)(b)	The Board shall appoint members of the Audit Committee who shall be non-executive directors of the company excepting Chairperson of the Board and shall include at least 1 (one) independent director;	√		
5(2)(c)	All members of the Audit Committee should be "financially literate" and at least 1 (one) member shall have accounting or related financial management background and 10(ten) years of such experience;	√		
5(2)(d)	When the term of service of any Committee member expires or there is any circumstance causing any Committee member to be unable to held office before expiration of the term of service, thus making the number of the Committee members to be lower than the prescribed number of 3(three) persons, the Board shall appoint the new Committee member to fill up the vacancy immediately or not later than 1(one) month from the date of vacancy in the Committee to ensure continuity of the performance of work of the Audit Committee;	√		No such incident occurred
5(2)(e)	The company secretary shall act as the secretary of the Committee;	√		
5(2)(f)	The quorum of the Audit Committee meeting shall not constitute without at least 1(one) independent director.	√		

5(3)	**Chairperson of the Audit Committee**			
5(3)(a)	The Board shall select 1 (one) member of the Audit Committee to be Chairperson of the Audit Committee, who shall be an independent director;	√		
5(3)(b)	In absence of the Chairperson of the Audit Committee, the remaining members may elect one of themselves as Chairperson for that particular meeting, in that case there shall be no problem of constituting a quorum as required under condition No. 5(4)(b) and the reason of absence of the regular Chairperson shall be duly recorded in the minutes;	√		
5(3)(c)	Chairperson of the Audit Committee shall remain present in the Annual General Meeting (AGM);	√		
5(4)	**Meeting of the Audit Committee**			
5(4)(a)	The Audit Committee shall conduct at least its four meetings in a financial year;	√		Twelve meetings have been held during the year 2025
5(4)(b)	The Quorum of the meeting of the Audit Committee shall be constituted in presence of either two members or two-third of the members of the Audit Committee, whichever is higher, where presence of an independent director is a must;	√		Two-third members of the Audit Committee constitute Quorum
5(5)	**Role of Audit Committee**			
5(5)(a)	shall oversee the financial reporting process;	√		
5(5)(b)	shall monitor choice of accounting policies and principles;	√		
5(5)(c)	monitor Internal Audit and Compliance process to ensure that it is adequately resourced, including approval of the Internal Audit and Compliance Plan and review of the Internal Audit and Compliance Report;	√		
5(5)(d)	oversee hiring and performance of external auditors;	√		
5(5)(e)	hold meeting with the external or statutory auditors for review of the annual financial statements before submission to the Board for approval or adoption;	√		
5(5)(f)	review alone with the management, the annual financial statements before submission to the Board for approval;	√		
5(5)(g)	review along with the management, the annual financial statements before submission to the Board for approval;	√		
5(5)(h)	review the adequacy of internal audit function;	√		
5(5)(i)	review the Management's Discussion and Analysis before disclosing in the Annual Report;	√		
5(5)(j)	review statement of all related party transactions submitted by the management;	√		
5(5)(k)	review Management Letters or Letter of Internal Control weakness issued by statutory auditors;	√		
5(5)(l)	oversee the determination of audit fees based on scope and magnitude, level of expertise deployed and time required for effective audit and evaluate the performance of external auditors; and	√		
5(5)(m)	Oversee whether the proceeds raised through Initial Public Offering (IPO) or Repeat Public Offering (RPO) or Rights Share Offer have been utilized as per the purposes stated in relevant offer document or prospectus approved by the Commission;			
5(6)	**Reporting of the Audit Committee**			
5(6)(a)	**Reporting to the Board of Directors**			
5(6)(a)(i)	The Audit Committee shall report on its activities to the Board;	√		
5(6)(a)(ii)	The Audit Committee shall immediately report to the Board on the following findings, if any:	√		No such incident occurred for reporting
5(6)(a)(ii)(a)	report on conflict of interest;	√		No such incident occurred for reporting

5(6)(a)(ii)(b)	suspected or presumed fraud or irregularity or material defect identified in the internal audit and compliance process or in the financial statements;	√		No such incident occurred for reporting
5(6)(a)(ii)(c)	suspected infringement of laws, regulatory compliances including securities related laws, rules and regulations; and	√		No such incident occurred for reporting
5(6)(a)(ii)(d)	any other matter which the Audit Committee deems necessary shall be disclosed to the Board immediately;	√		No such incident occurred for reporting
5(6)(b)	**Reporting to the Authorities** If the Audit Committee has reported to the Board about anything which has material impact on the financial condition and results of operation and has discussed with the Board and the Management that any rectification is necessary and if the Audit Committee finds that such rectification has been unreasonably ignored, the Audit Committee shall report such finding to the Commission, upon reporting of such matters to the Board for three times or completion of a period of 6 (six) months from the date of first reporting to the Board, whichever is earlier;	√		No such incident occurred for reporting
5(7)	**Reporting to the Shareholders and General Investors** Report on activities carried out by the Audit Committee, including any report made to the Board under condition No. 5(6)(a)(ii) above during the year, shall be signed by the Chairperson of the Audit Committee and disclosed in the annual report of the Bank;	√		
6	**Nomination and Remuneration Committee (NRC)**			
6(1)(a)	The company shall have a Nomination and Remuneration Committee (NRC) as a sub-committee of the Board;		-	As per instruction contained in the BRPD circular letter of Bangladesh Bank vide circular letter No. 21 dated 12 May 2024, the nomination and recommendation committee be entrusted by the Audit Committee which was approved by the Board of Directors in its meeting held on 08.10.2024 vide Board Memo no. 277.
6(1)(b)	The NRC shall assist the Board in formulation of the nomination criteria or policy for determining qualifications, positive attributes, experiences and independence of directors and top level executive as well as a policy for formal process of considering remuneration of directors, top level executive;	-		Refer to condition No.6(1)(a)
6(1)(c)	The Terms of Reference (ToR) of the NRC shall be clearly set forth in writing covering the areas stated at the condition No. 5(6)(b);	-		Refer to condition No.6(1)(a)
6(2)	**Constitution of the NRC**			
6(2)(a)	The NRC shall comprise of at least three members including an independent director;	-		Refer to condition No.6(1)(a)
6(2)(b)	All members of the Committee shall be non-executive directors;	-		Refer to condition No.6(1)(a)
6(2)(c)	Members of the Committee shall be nominated ad appointed by the Board;	-		Refer to condition No.6(1)(a)
6(2)(d)	The Board shall have authority to remove and appoint any member of the Committee;	-		Refer to condition No.6(1)(a)
6(2)(e)	In case of death, resignation, disqualification, or removal of any member of the Committee or in any other cases of vacancies, the Board shall fill the vacancy within 180 (one hundred eighty) days of occurring such vacancy in the Committee;	-		Refer to condition No.6(1)(a)
6(2)(f)	The Chairperson of the Committee may appoint or co-opt any external expert and/or member(s) of staff to the Committee as advisor who shall be non-voting member, if the Chairperson feels that advice or suggestion from such external expert and/or member(s) of staff shall be required or valuable for the Committee;	-		Refer to condition No.6(1)(a)
6(2)(g)	The company secretary shall act as the secretary of the Committee;	-		Refer to condition No.6(1)(a)
6(2)(h)	The quorum of the NRC meeting shall not constitute without attendance of at least an independent director;	-		Refer to condition No.6(1)(a)
6(2)(i)	No member of the NRC shall receive, either directly or indirectly, any remuneration for any advisory or consultancy role or otherwise, other than Director's fees or honorarium from the company;	-		Refer to condition No.6(1)(a)

6(3)	**Chairperson of the NRC**			
6(3)(a)	The Board shall select 1(one) member of the NRC to be Chairperson of the Committee, who shall be an independent director;	-		Refer to condition No.6(1)(a)
6(3)(b)	In absence of the Chairperson of the NRC, the remaining members may elect one of themselves as Chairperson for that particular meeting, the reason of absence of the regular Chairperson shall be duly recorded in the minutes;	-		Refer to condition No.6(1)(a)
6(3)(c)	The Chairperson of the NRC or any other member in absence of the Chairperson shall attend the Annual General Meeting (AGM) to answer the queries of the shareholder.	-		Refer to condition No.6(1)(a)
6(4)	**Meeting of the NRC**			
6(4)(a)	The NRC shall conduct at least one meeting in a financial year;	-		Refer to condition No.6(1)(a)
6(4)(b)	The Chairperson of NRC may convene any emergency meeting upon request by an member of the NRC;	-		Refer to condition No.6(1)(a)
6(4)(c)	The quorum of the meeting of NRC shall e constituted in presence of either two members or two third of the member of the Committee, whichever is higher and presence of Independent director is a must as required under condition no. 6(2)(h);	-		Refer to condition No.6(1)(a)
6(4)(d)	The proceedings of each meeting of the NRC shall duly be recorded in the minutes and such minutes shall be confirmed in the next meeting of the NRC.	-		Refer to condition No.6(1)(a)
6(5)	**Role of the NRC**			
6(5)(a)	NRC shall be independent and responsible or accountable to the Board and to the shareholders;	-		Refer to condition No.6(1)(a)
6(5)(b)(i)	Formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend a policy to the Board, relating to the remuneration of the director, top level executive, considering the following:	-		Refer to condition No.6(1)(a)
6(5)(b)(i)(a)	the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully;	-		Refer to condition No.6(1)(a)
6(5)(b)(i)(b)	the relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and	-		Refer to condition No.6(1)(a)
6(5)(b)(i)(c)	remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the company and its goals;	-		Refer to condition No.6(1)(a)
6(5)(b)(ii)	devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality;	-		Refer to condition No.6(1)(a)
6(5)(b)(iii)	identifying persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board;	-		Refer to condition No.6(1)(a)
6(5)(b)(iv)	formulating the criteria for evaluation of performance of independent directors and the Board;	-		Refer to condition No.6(1)(a)
6(5)(b)(v)	identifying the company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria; and	-		Refer to condition No.6(1)(a)
6(5)(b)(vi)	Developing, recommending and reviewing annually the company's human resources and training policies;	-		Refer to condition No.6(1)(a)
6(5)(c)	The company shall disclose the nomination and remuneration policy and the evaluation criteria and activities of NRC during the year at a glance in its annual report.	-		Refer to condition No.6(1)(a)

7	**External or Statutory Auditors**			
7(1)	**The issuer company shall not engage its external or statutory auditors to perform the following services of the company, namely:-**			
7(1)(i)	appraisal or valuation services or fairness opinions;	√		
7(1)(ii)	financial information systems design and implementation;	√		
7(1)(iii)	book-keeping or other services related to the accounting records or financial statements;	√		
7(1)(iv)	broker-dealer services;	√		
7(1)(v)	actuarial services;	√		
7(1)(vi)	internal audit services or special audit services;	√		
7(1)(vii)	any service that the Audit Committee determines;	√		
7(1)(viii)	audit or certification services on compliance of corporate governance as required under condition no. 9(1); and	√		
7(1)(ix)	any other service that creates conflict of interest.	√		
7(2)	No partner or employees of the external audit firms shall possess any share of the company they audit at least during the tenure of their audit assignment of that company; his or her family members also shall not hold any shares in the said company.	√		
7(3)	Representative of external or statutory auditors shall remain present in the Shareholders' Meeting (Annual General Meeting or Extraordinary General meeting) to answer the queries of the shareholders.	√		
8	**Maintaining a website by the Company**			
8(1)	The company shall have an official website linked with the website of the stock exchange.	√		
8(2)	The company shall keep the website functional from the date of listing	√		
8(3)	The company shall make available the detailed disclosures on its website as required under the listing regulations of the concerned stock exchange(s).	√		
9	**Reporting and Compliance of Corporate Governance**			
9(1)	The company shall obtain a certificate from a practicing Professional Accountant or Secretary (Chartered Accountant or Cost and Management Accountant or Chartered Secretary) other than its statutory auditors or audit firm on yearly basis regarding compliance of conditions of Corporate Governance Code of the Commission and shall such certificate shall be disclosed in the Annual Report.	√		
9(2)	The professional who will provide the certificate on compliance of this Corporate Governance Code shall be appointed by the shareholders in the Annual General Meeting.	√		
9(3)	The directors of the company shall state, in accordance with the **Annexure- C** attached, in the directors' report whether the company has complied with these conditions or not.	√		



Uttara Bank PLC prioritizes risk management by ensuring the identification, assessment, and mitigation of financial risks. The existing risk framework and culture at Uttara Bank PLC help safeguard the bank's resilience and strength while protecting the interests of our stakeholders by proactively responding to changing financial and economic conditions.

RISK MANAGEMENT REPORT

ANNUAL RISK CONFERENCE-2025



The "Annual Risk Management Conference-2025" of Uttara Bank PLC. was held at Radisson Blu, Dhaka Water Garden recently. Mr. Md. Abul Hashem, Managing Director & CEO of Uttara Bank PLC. was present as chief guest in the conference. The Conference was presided over by the Deputy Managing Director & Chief Risk Officer (CRO) of the Bank Mr. Khandaker Ali Samnoon where the Additional Managing Director Mr. Maksudul Hasan, Deputy Managing Director Mr. Md. Rezaul Karim along with other Executives, all Zonal Heads and all Branch and Sub Branch Incumbents were present in the conference.

The Chief Risk Officer (CRO) and other executives gave their valuable speech regarding different risk management issues, such as Risk, overview of Risk Management, Risk Management Structures of the Bank, Risk Appetite Statement, Core Risk Management, Capital Management, Operational Risk management etc.

ACTIVITIES OF RISK MANAGEMENT OF UBPLC. IN 2025

- The bank has reviewed the Recovery Plan of the Bank for the year 2025.
- The bank has reviewed its existing Risk Management Guidelines under the title "Risk Management Guidelines of Uttara PLC-2025"
- The bank has reviewed the Risk Appetite Statement for the year 2025.
- The bank has reviewed its existing ICT Security Policy for 2025.
- The bank has amended the Manual on Treasury (FX & Money Market).
- Reviewed the Assets-Liability Management (ALM) Manual of Uttara Bank PLC.
- 12 (Twelve) meetings of the Executive Risk Management Committee (ERMC) were held in 2025, and the meetings took appropriate decisions to minimize/control risks. Different risk issues like Credit Risk, Operational Risk, Core Risk etc.

- 08 (Eight) meetings of the Board Risk Management Committee (BRMC) were held in 2025 accumulating the activities of Executive Risk Management Committee (ERMC). The BRMC analyzed existing and probable risk issues in the meetings taking appropriate decisions for risk mitigation, ensuring follow-up of the decisions for proper implementation.

RISK MANAGEMENT PROCESS

Risk Management Process includes all the steps to implement the overall risk management of the organization. The risk management process of UBPLC comprises communicating and consulting the risks, establishing the context of the risks, identifying the risks, analyzing the risks, evaluating the risks, treating the risks and monitoring the risks.



The steps of the risk management process are as follows:

- Step 1 – Communicate and Consult
- Step 2 – Establish the context
- Step 3 – Identify the risks
- Step 4 – Analyze the risks
- Step 5 – Evaluate the risks
- Step 6 – Treat/Mitigate the risks
- Step 7 – Monitor the risks

RISK MANAGEMENT FRAMEWORKS

Risk Management Framework: The risk management framework at the Bank ensures that risks are always managed/mitigated in an effective and consistent manner and in all the products and activities of the Bank. It also establishes the Risk Management Structure, Risk Appetite Statement & Risk Management tools etc. which ensures consistency with the best international practices and prudential requirements and oversight of the implementation of risk policies for performing sound and prudent risk culture.

RISK CULTURE

Risk culture refers to an institution's norms, attitudes, and behaviours concerning risk awareness, risk-taking, and risk management. The bank has developed an integrated and comprehensive risk culture based on a thorough understanding of the various risks it encounters and the prudent management of those risks, considering risk limits, tolerance, and appetite. A robust risk culture fosters effective risk management, encourages responsible risk-taking, and ensures that risk-taking activities exceeding the institution's risk appetite are identified, assessed, reported, and addressed promptly.

RISK GOVERNANCE OF UBPLC.

Risk governance refers to the structure, rules, processes, and mechanisms by which decisions about risks are taken and implemented.Good practice in this dimension is where the board has regular involvement in managing key risk issues, and risk management responsibilities are proportionate to the risks assumed at a particular level or unit.

Board Risk Management Committee (BRMC)	**Executive Risk Management Committee (ERMC)**	**ICT Risk Management Committee**
To ensure that Bank's wide risks are managed within the risk appetite & strategies set by the Board of Directors. Formulating & reviewing the overall risk management policies to achieve the objectives of the bank.	To promote better risk management culture & environment in bank to improve financial soundness of bank & sound risk management framework To guide in mitigate all risk of the Bank.	To governed overall ICT risks and relevant mitigation measures. **Credit Risk Management Committee (CRMC)** To establish the overall risk management framework, policies & procedures for Credit Risk.

Uttara Bank PLC follows the Three Lines of Defense approach of modern risk management for the Bank-wide comprehensive risk management especially the operational risks. Three Lines of Defense of UBPLC are as under:

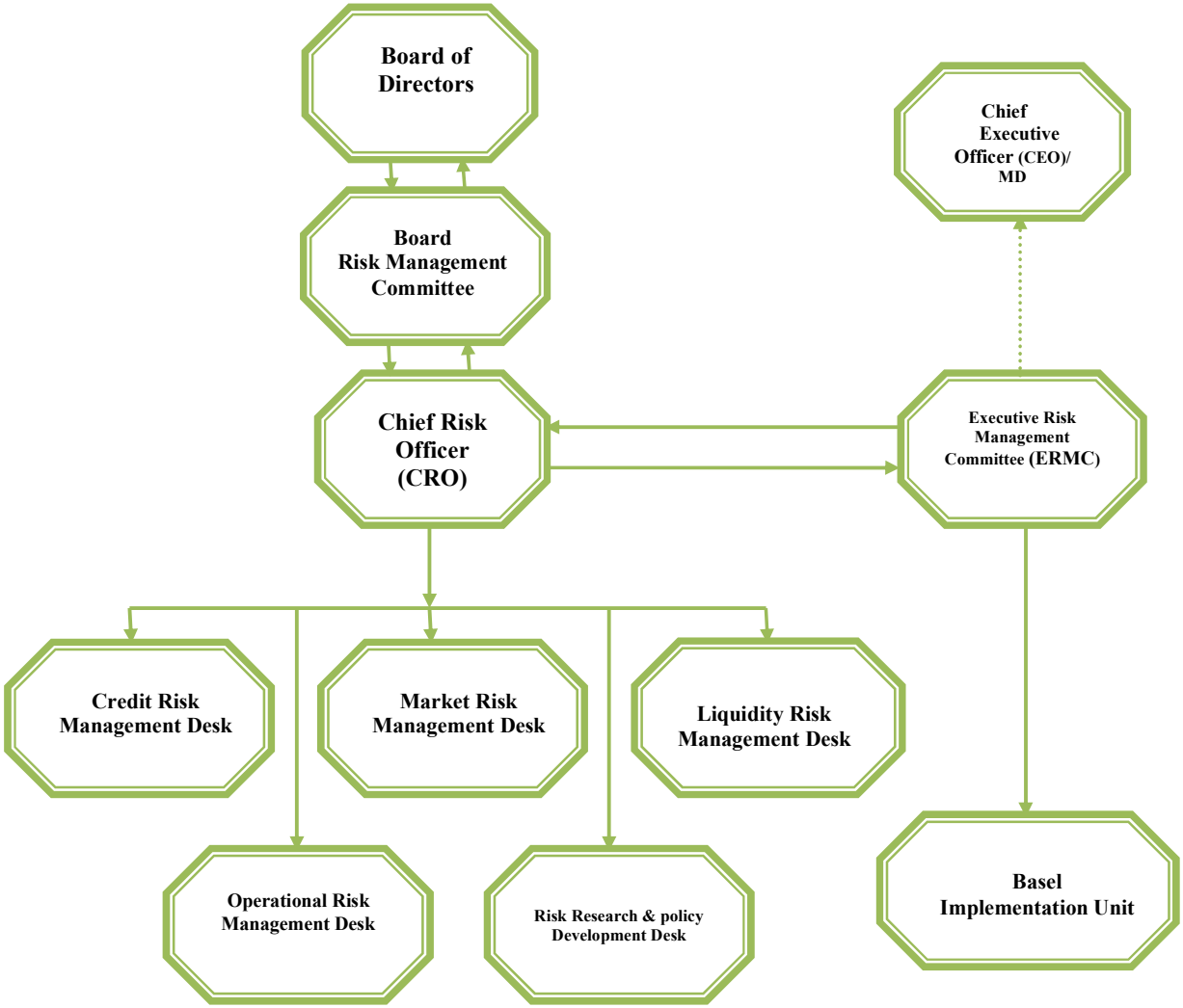
First Line of Defense (Business and Operational Segment/ Units)	**Second Line of Defense (Risk Management Division and other Back-Offices)**	**Third Line of Defense (Internal Control & Compliance)**
Include those functional divisions/ clusters/ branches/ units/ segments who own the risks associated with their operational area/ portfolio and primarily responsible for managing risks under the respective regulatory directives for day-to-day affairs of operations/ business of banks. Adequate managerial and supervisory controls have been in place to ensure compliance and to highlight control breakdowns, inadequate processes, and unexpected events.	Includes those divisions/ clusters/ units/ segments of the operations who are responsible for managing risk and ensuring the compliance functions to help build and/ or monitor the first line-of-defense controls. Top of the all-functional divisions/ clusters/ units, the Risk Management Department (RMD) is entrusted to play a pivotal role for bank-wide risk management in coordination with all concerned of the Bank.	Internal Auditors provide the Board/ Senior Management with comprehensive assurance based on the highest level of independence and objectivity within the organization. Internal audit provides assurance on the effectiveness of governance, risk management, and internal controls, including the way the first and second lines of defense achieve risk management and control objectives.

RISK MITIGATION

Uttara Bank always follows the best global practice to mitigate risks; risk taking decision is taken considering stakeholder's interest as well as sustainability of the bank to make maximum profit with minimum exposures to risks. These are the controls and actions put in place to reduce the likelihood of the risk of occurring or minimize the impact of the risk if it does occur. The Bank has an internal control system incorporating policies, processes and other aspects.

RISK MANAGEMENT STRUCTURE OF UBPLC

The various risks across Bank are monitored and reviewed through the Executive Risk Management Committee (ERMC) and the Board Risk Management Committee (BRMC) of the Bank which meet regularly. The Chief Risk Officer (CRO) is responsible for ensuring intense and effective risk management across the organization. The CRO works to ensure that the bank is compliant with rules, regulations, and reviews factors that could negatively affect the bank's objectives. The Chief Risk Officer (CRO) has been acting as the head of Risk Management Department as well as Chairman of ERMC.Accordingly, the risk management organogram of UBPLC has been formed.



BOARD RISK MANAGEMENT COMMITTEE (BRMC) OF UBPLC.

The Board Risk Management Committee (BRMC) has been formulating and reviewing (at least annually) risk management policies and strategies: monitoring implementation of risk management policies & process to ensure effective prevention and control measures; ensuring construction of adequate organizational structure for managing risks within the bank etc. The name & status of the members of the Board Risk Management Committee of UBPLC are as follows:

BOARD RISK MANAGEMENT COMMITTEE (BRMC) OF UBPLC		
SL No.	**Name of the Directors**	**Status of the Committee**
01	**Mr. Azharul Islam**	**Chairman**
02	Mr. Iftekharul Islam	Member
03	Col. Engr. M.S. Kamal (Retd.)	Member
04	Mr. Kazi Masudur Rageeb	Member
05	Mr. Shaikh Abdul Aziz	Member

EXECUTIVE RISK MANAGEMENT COMMITTEE (ERMC) OF UBPLC.

Uttara Bank PLC formed an Executive Risk Management Committee (ERMC) as on 15thNovember 2018 comprising of Chief Risk Officer (CRO) as the Chairman of the committee to promote better risk management culture & environment in bank to improve financial soundness of bank & sound risk management framework. The ERMC is reconstructed from time to time by senior management for smooth functioning.

CHIEF RISK OFFICER (CRO) OF UBPLC.

The Chief Risk Officer (CRO) is responsible for ensuring intense and effective risk management across the organization. The CRO works to ensure that the bank is compliant with rules, regulations, and reviews factors that could negatively affect the bank's objectives. Chief Risk Officer (CRO) acts as the head of Risk Management Department and chairman of the Executive Risk Management Committee (ERMC). Accordingly, **Mr. Khandaker Ali Samnoon, Deputy Managing Director**, Uttara Bank PLC. has been acting as the Chief Risk Officer (CRO) of this Bank.

RISK MANAGEMENT GUIDELINES OF UBPLC

Uttara Bank PLC is running within the sphere of risk management culture & sound risk culture in the organization. In order to enhance & strengthen the risk management framework/structure, to encourage effective risk management process, to foster the approved bank's risk appetite, to provide directions and guidance to the officers and executives employees regarding risk issues and to comply the regulatory requirements in a timely manner, Uttara Bank PLC has reviewed the Risk Management Guidelines under the title **"Risk Management Guidelines of UBPLC-2025"**.

RISK MANAGEMENT DEPARTMENT (RMD) OF UBPLC

Uttara Bank PLC. has an independent full-fledged Risk Management Department headed by the Chief Risk Officer (CRO). The risk management functions are functionally and hierarchically independent from business and other operational functions. Officials of the department are dedicated to performing the assigned activities of Risk Management.

ROLE OF RISK MANAGEMENT DEPARTMENT (RMD) OF UBPLC.
Collecting and analyzing data/information for identifying risks and making appropriate recommendations for risk mitigation
Preparing risk management reports, arranging monthly meeting of ERMC and preparing meeting minutes, disseminating the decisions to the concerned department/divisions, monitoring and follow up of implementation status
Ensuring timely submission of risk management reports, meeting minutes, compliance report and other documents to BB
Assisting BRMC/ERMC by providing risk issues that are needed to be addressed &Designed bank's overall risk management strategy, Establishing an early warning or trigger system for breaches of the bank's risk appetite or limits
Ensuring significant contribution in establishing sophisticated risk management infrastructure with a sufficiently robust data-base, data architecture and information technology
overseeing Stress Testing activity & Utilizing the Stress Test result and scenario analysis to better understand potential risk exposures under a variety of adverse circumstances
Developing and testing different models (such as VaR, HHI index, Collection scoring, Vintage curve etc.), and observe their use for measuring and monitoring risks
Supporting the Board, BRMC and ERMC in formulation, review and approval of the enterprise wide risk governance framework which includes the bank's risk culture, risk appetite, risk limits.
Monitoring on ongoing basis the risk-taking activities and risk exposures in line with the board approved risk appetite, risk limit and corresponding capital or liquidity needs
Taking initiatives for establishing enterprise/comprehensive risk management policies and procedures with the approval of the board and Communicating views of the board and senior management throughout the bank
Monitoring compliance of irregularities found in core risk inspection reports of BB and taking appropriate steps to control or mitigate risk exposures and ensure reporting the same to senior management and BRMC
Adopting proper financial protection measures through risk transfer, risk avoidance, and risk retention programs
Evaluate the Internal Risk Rating of Bank, Arrange the Risk Conference of the Bank, Assisting the Board of Directors by providing risk issues

STRESS TESTING

Stress testing is a simulation technique, which is used to determine the reactions of different financial institutions under a set of exceptional, but plausible assumptions through a series of battery of tests. A portfolio stress test makes a rough estimate of the value of portfolio using a set of exceptional but plausible events in abnormal markets. Stress tests help in managing risk within a financial institution to ensure optimum allocation of capital across its risk profile.

Techniques of Stress Testing
Simple Sensitivity Analysis (single factor tests) measures the change in the value of portfolio for shocks of various degrees to different independent risk factors while the underlying relationships among the risk factors are not considered.
Scenario Analysis encompasses the situation where a change in one risk factor affects a number of other risk factors or there is a simultaneous move in a group of risk factors. Scenarios can be designed to encompass both movements in a group of risk factors and the changes in the underlying relationships between these variables
Extreme Value/ Maximum Shock Scenario measures the change in the risk factor in the worst-case scenario, i.e. the level of shock which entirely wipes out the capital

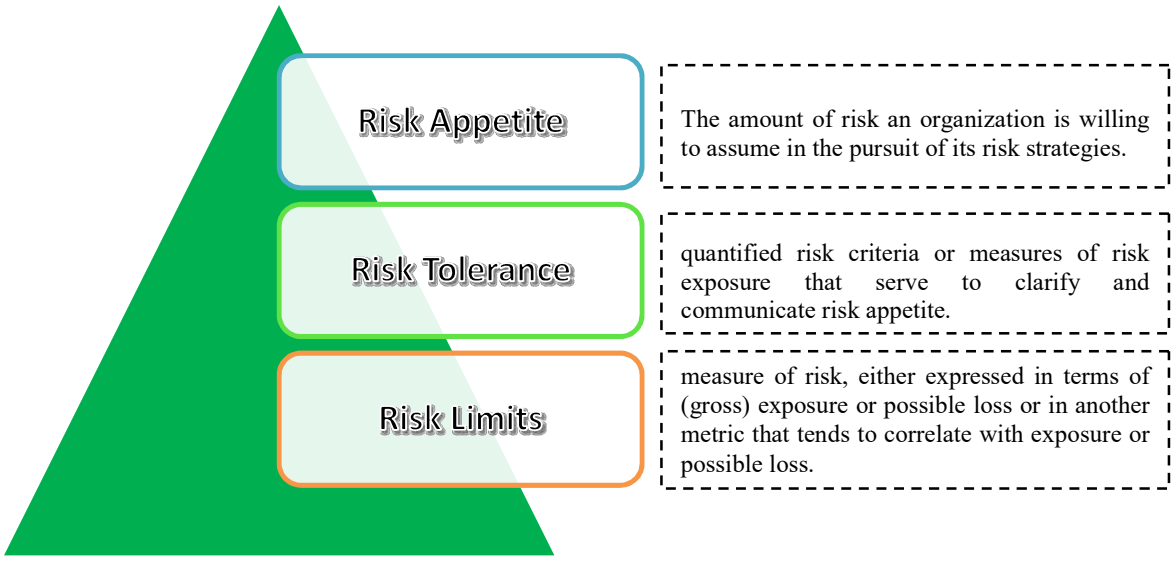
RISK APPETITE STATEMENT (RAS)

The risk appetite must reflect strategic planning of the bank which includes shareholder aspirations within the constraints of regulatory requirements, creditor and legal obligations. Risk appetite along with risk tolerance and risk threshold are set and approved by the Board of Directors. It states the potential impact on profitability, capital and liquidity. Risk appetite along with risk tolerance and risk limits are to be reflect strategic planning of the bank which includes shareholder aspirations within the constraints of regulatory requirements, creditor and legal obligations.

RISK APPETITE

Risk appetite is the level and type of risk a bank is able and willing to assume in its exposures and business activities, given its business objectives and obligations to stakeholders (depositors, creditors, shareholders, borrowers, regulators). Risk appetite is generally expressed through both quantitative and qualitative means and should consider extreme conditions, events, and outcomes. It states the potential impact on profitability, capital and liquidity.

For taking various necessary steps for identification, measurement, monitoring and control or mitigation of various existing and potential risks, among others, banks have to developed risk management framework and applied the same within an overarching statement of risk appetite. Risk appetite along with risk tolerance and risk threshold are to be set and approved by the Board. The risk appetite must reflect strategic planning of the bank which includes shareholder aspirations within the constraints of regulatory requirements, creditor and legal obligations.



RISK TOLERANCE

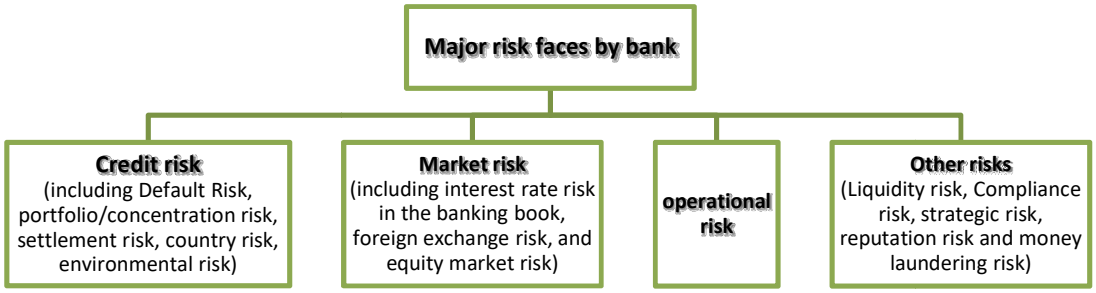
Risk tolerance(s)is/are quantified risk criteria or measures of risk exposure that serve to clarify and communicate risk appetite. Risk tolerances are used in risk evaluation to determine the treatment needed for acceptable risk. Risk appetite and its risk tolerance measures always have two dimensions: one that focuses on the average expected situation and the other that considers extreme outcomes or "worst-case" situations.

RISK LIMITS

A risk limit is a measure of risk, either expressed in terms of (gross) exposure or possible loss or in another metric that tends to correlate with exposure or possible loss. Being a limit, this measure of risk is articulated as an indication of risk tolerance with the intention to constrain risky activities or positions within an entity to an acceptable level.

CORE RISKS MANAGEMENT

In line with the Bangladesh Bank instruction Uttara Bank PLC has taken various initiatives for strengthening risk management practices in conjunction with the business strategy and operational activities. UBPLC. has an integrated approach for management of risk and in this regard it has formulated policy documents taking into account the business requirements/best international practices and above all as per the guidelines of the Bangladesh Bank.Banking companies in Bangladesh, while conducting day-to-day operations, usually face the following major risks:

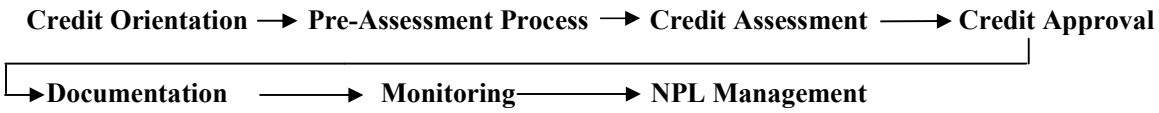


MANAGEMENT OF CORE RISKS & OTHERS

In managing credit risk, market risk, liquidity risk and operational risks, the bank will follow the latest core risk management guidelines on Credit, Foreign Exchange, Asset-Liability (including appendix), Internal Control & Compliance, ICT security, Prevention of money laundering & and terrorist financing and other Risks circulated by Bangladesh Bank and as well as the related guidelines issued by Uttara Bank PLC for meticulous comply.

01. CREDIT RISK

A simple definition of credit risk is that: Credit risk is defined as the possibility that a borrower or other contractual counterparty might default, i.e. might fail to honor their contractual obligations. The latest definition of Credit Risk is that: The potential deterioration of the credit quality of an un-defaulted exposure is called migration risk. This form of potential loss is generally also subsumed under a broader definition of credit risk. Bank credit risk management especially addresses the following areas:



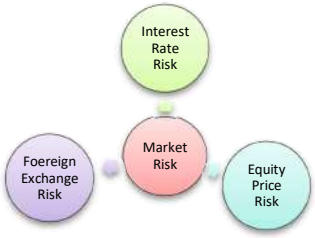
02.MARKET RISK

Market Risk can be defined as the risk of losses in both on-balance sheet and off-balance sheet positions arising from adverse movements in market prices. From a bank's perspective Market Risk stems from all the positions included in banks' trading book as well as from commodity and foreign exchange risk positions in the whole balance sheet. Market risk can be subdivided into three categories depending on risk factors:

a) Interest Rate Risk,

b) Foreign Exchange Risk and

c) Equity Price Risk.



A) INTEREST RATE RISK

The potential losses from unexpected changes in interest rates which can significantly alter bank profitability & market value of equity. The amount interest rate risk is a function of the magnitude and direction of interest rate changes and the size and maturity structure of the mismatch position.Such risk can't be eliminated as re-pricing period of assets and liabilities are different. Other than re-pricing issue, sources of interest risk are yield curve risk, basis risk, and embedded options. The immediate impact of a variation in interest is on the bank's net interest income, while a long-term impact is on bank's net worth since economic value of banks assets, liabilities and off balance sheet exposures are affected.

B) FOREIGN EXCHANGE RISK

Foreign exchange risk is the risk that a business's financial performance or position will be affected by fluctuations in the exchange rates between currencies. The risk is most acute for businesses that deal in more than one currency.

Foreign exchange risk refers to the losses that an international financial transaction may incur due to currency fluctuations. Foreign exchange risk can also affect investors who trade in international markets, and businesses engaged in the import/export of products or services to multiple countries. Limits on a bank's foreign exchange exposure reflect both the specific foreign currency exposures that arise from daily foreign currency dealing or trading activities (transactional positions) and those exposures that arise from a bank's overall asset/liability infrastructure, both on- and off-balance sheet (structural or translational positions). The treasury mid office will monitor all the risk which is taken by the dealers. Their role is to review the risk limit annually, to identify risk factors, to develop proposals for risk taking unit's risk limits/triggers, to recommend corrective measures concerning the market environment or any volatile situation in the market which may associate with risk limit. Mid office should maintain all official documents relating to risk limit like limit breaches, any corrective measures and resolutions.

C) EQUITY PRICE RISK

Equity price risk is the risk of losses caused by changes in equity prices. These losses could arise because of changes in the value of listed shares held directly by the bank, changes in the value of listed shares held by a bank subsidiary, changes in the value of listed shares used as collateral for loans from a bank subsidiary, whether the loan was made for the purpose of buying the share and changes in the value of unlisted shares.Equity price risk is the risk that the fair value of equities decreases because of changes in the levels of equity indices and the value of individual stocks.

OTHER RISKS

Other Risks includes Money Laundering Risk, Internal Control &Compliance Risk, Information &Communication Technology Risk etc.

MONEY LAUNDERING & TERRORIST FINANCING RISK

Money laundering can be defined in a number of ways. But the fundamental concept of money laundering is the process by which proceeds from a criminal activity are disguised to conceal their illicit origins. Most countries adopted to the following definition which was delineated in the United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances (1988) (the Vienna Convention) and the United Nations Convention against Transnational Organized Crime (2000) (the Palermo Convention).

INTERNAL CONTROL & COMPLIANCE RISK

Internal control is the process, effected by a company's board of directors, management and other personnel, designed to provide reasonable assurance regarding the achievement of objectives in the effectiveness and efficiency of operations, the reliability of financial reporting and compliance with applicable laws, regulations, and internal policies.Internal controls are the policies and procedures established and implemented alone, or in concert with other policies or procedures, to manage and control a particular risk or business activity, or combination of risks or business activities, to which the company is exposed or in which it is engaged.

INFORMATION AND COMUNICATION TECHNOLOGY (ICT)

With the increasing use of Information and Communication Technology in the activities of the Banks, the system of Information and Communication Technology risk management has become important. ICT Security Policy covers common technologies such as computers and peripherals, data and networks, applications and other specialized ICT resources. Bank's delivery service depends on the availability, reliability and integrity of its information technology system so that we adopt appropriate controls to protect its information system. The senior management of the Bank must express commitment to ICT security by ensuring continuous awareness and training programs for each level of staff and stakeholders.Dependence on information and communications technologies (ICTs) has increased rapidly in Bangladesh as well as in the whole world, as have the consequences of disruption. UBPLCaims to build up the ICT Risk Management capacity to protect the Bank from Cyber Crime/Risks.

STRATEGIC RISK

Strategic risk means the current or prospective risk to earnings and capital arising from imperfection in business strategy formulation, inefficiencies in implementing business strategy, non-adaptability/ less adaptability with the changes in the business environment and adverse business decisions. Strategic risk induces operational losses that consequentially hamper the capital base.

OPERATIONAL RISK

Operational risk is defined as the risk of unexpected losses due to physical catastrophe, technical failure, and human error in the operation of a bank, including fraud, failure of management, internal process errors and unforeseeable external events. It is clear that operational risk differs from other risks in that it is typically not directly taken in return for an expected reward, but exists in the natural course of corporate activity, and that this affects the risk management process. At the same time, failure to properly manage operational risk can result in a misstatement of a bank's risk profile and expose the bank to significant losses. Operational risk can be subdivided into two components: Operational strategic risk & Operational failure risk.

OPERATIONAL STRATEGIC RISK

Operational strategic risk arises from environmental factors such as a new competitor that changes the business paradigm, a major political and regulatory regime change, and other factors that are generally outside the control of the bank. It also arises from a major new strategic initiative, such as getting into a new line of business or redoing how current business is to be done in the future. It is also defined as external operational risk.

OPERATIONAL FAILURE RISK

Operational failure risk arises from the potential for failure in the course of operating the business. A firm uses people, process, and technology to achieve business plans, and any one of these factors may experience a failure of some kind. Accordingly, operational failure risk is the risk that exists within the business unit caused by the failure of people, process, systems or technology. A certain level of the failures may be anticipated and should be built into the business plan. These failures can be expected to occur periodically, although both their impact and their frequency may be uncertain.

LIQUIDITY RISK

In banking parlance, liquidity is a financial institution's capacity to meet its obligations as they fall due, without incurring losses. Liquidity is a bank's ability to meet its cash and collateral obligations without sustaining unacceptable losses. Liquidity risk refers to how a bank's inability to meet its obligations (whether real or perceived) threatens its financial position or existence. Institutions manage their liquidity risk through effective asset liability management (ALM).

ENVIRONMENTAL AND CLIMATE CHANGE RISK

Environmental and climate change risk refers to the uncertainty or probability of losses that originate from any adverse environmental or climate change events (natural or manmade) and/or the non- compliance of the prevailing national environmental regulations. This is a facilitating element of credit risk arising from environmental issues. These can be due to environmental impacts caused by and / or due to the prevailing environmental conditions. Environmental and climate change risk can hamper the business stability of the borrowers in respect of both- i) profitability and ii) reputation. Sector Environmental Due Diligence (EDD) Check List specified in Guidelines on Environmental Risk Management (ERM) is use to determine this risk. For the loans under the sectors specified in the guidelines and which will have EnvRR of 'High (H)' was considered for the capital charge against this risk.

REPUTATIONAL RISK

Reputation risk is the current or prospective risk to earnings and capital that arises from decline in the customer base, costly litigation due to adverse perception of the stakeholders. It originates from the lack of compliance with industry service standards or regulation; failure to meet commitments, inefficient and poor-quality customer service; lack of fair market practices, unreasonably high costs and inappropriate business conduct. In a nutshell, "reputation risk arises from the failure to meet stakeholders' reasonable expectations of the bank performance and behaviour". Reputation risk is a subset of operational risk which can adversely affect the capital base if the driving forces of the risk turn worse. Banks assess reputational risk in ICAAP document under Pillar-2.

DIFFERENT RISK MANAGEMENT COMMITTEEES OF UBPLC.

Risk Management Framework includes different Core Risk Management Committees for different core risks. These committees have been formed to assist the executive risk management committee.

Name of the Committee	Key Objectives of the committee
Board Risk Management Committee (BRMC)	To ensure that Bank's wide risks are managed within the risk appetite & strategies set by the Board of Directors.
Executive Risk Management Committee (ERMC)	To promote better risk management culture & environment in bank to improve financial soundness of bank & sound risk management framework
ICT Steering Committee	To ensure the development and implementation of ICT security objectives, related policies and procedures, to provide the ongoing management support to the IT security process and compliance with the business objectives.
ICT Risk Management Committee	To govern overall ICT risks and relevant mitigation measures.
Central Compliance Committee (CCC)	The central compliance committee of Uttara Bank PLC has been formed consists of 09 (nine) members including Chief Anti-Money Laundering Compliance Officer (CAMLCO) & Deputy CAMLCO of the bank. The Chief Anti Money Laundering Compliance Officer (CAMLCO) of the bank is the head of CCC. It's mainly responsible for AML & CFT related activities of the bank and complying all the policy & procedures of Money Laundering & Terrorist Financing Risk of the Bank.
Asset Liability Committee (ALCO)	To manage the assets and liabilities management risk of the bank to ensure maximum level of structural balance sheet stability and optimum profitability.
BASEL Implementation Unit	To create an international standard that banking regulators can use when creating regulations about how much capital banks need to put aside to guard against the types of financial and operational risks that banks face.
Credit Risk Management Committee (CRMC)	To establish the overall risk management framework, policy & procedures for Credit Risk.
Sustainable Finance Committee (SFC)	Formulate, review and update all policies and guidelines relating to sustainable finance.
Supervisory Review Process (SRP)	To ensure that banks have adequate capital to support all the risks in their business and at the same time to encourage banks to develop and use better risk management techniques in monitoring and managing their risks.

TOOLS AND TECHNIQUE IN RISK MANAGEMENT OF UBPLC

Types of Risks	Tools & Techniques
Credit Risk	Internal credit risk rating system (ICRRS)
	Early Alert System
	Herfindahl Hirschman Index (HHI)
	GINI coefficient
	Analysis of concentration/ Diversification of Loan portfolio
	Environmental & Social Due Diligence (ESDD)
	Stress test for Credit
	Embedded Loss
ICT Risk	ICT Security Policy
	ICT Steering Committee
	ICT Risk Management Committee
	ICT Audit
	Vulnerability Assessment and Penetration Testing
Money Laundering & Terrorist Financing Risk	Automated Screening Mechanism (S3 Software) of **UNSCRs**
	Independent Testing Procedure (ITP)
	CTR, STR and SAR
	TP Violation
Foreign Exchange Risk	Net Open Position Limit & Actual position
	Dealer's Limit
	Stop Loss Limit
	Counter Party Limit
	VaR for Foreign Exchange
Liquidity Risk	Liquidity Stress Test
	Statutory Liquidity Reserve (SLR)
	Cash Reserve Ratio (CRR)
	Statutory Liquidity Reserve (SLR)
	Advance Deposit Ratio (ADR)
	Liquid Assets to Total Deposit Ratio
	Wholesale Borrowing Guidelines (WBG) Limit
	Liquidity Coverage Ratio (LCR)
	Net Stable Funding Ratio (NSFR)
	Maximum Cumulative Outflow (MCO)
	Simple Sensitivity Analysis
Market Risk	Duration Gap Analysis
	VaR for Equity Investment
	Simple Sensitivity Analysis
	Stress testing for Equity Price, Foreign Exchange & Interest Rate
	Risk Appetite Statement (RAS)
	Risk Register/KRI
Internal Control & Compliance Risk	Pending Irregularities Detection
	Senior Management Team (SMT)
	Internal Laws, International Rules & Regulations
	Annual Heath Report
	Anti Fraud Policy
Overall Risk Management	Risk Management Guidelines

SUSTAINABILITY DISCLOSURE

Sustainable finance is the process of taking due accounts of environmental, social including gender equality and governance (ESG) considerations when making investment decisions for lasting benefits of both clients and society at large. Therefore, the sustainable finance is about Green Banking, Sustainable Agriculture, Sustainable MSME, Green Investment, Climate Finance, CSR that includes Socially Responsible Finance activities etc.

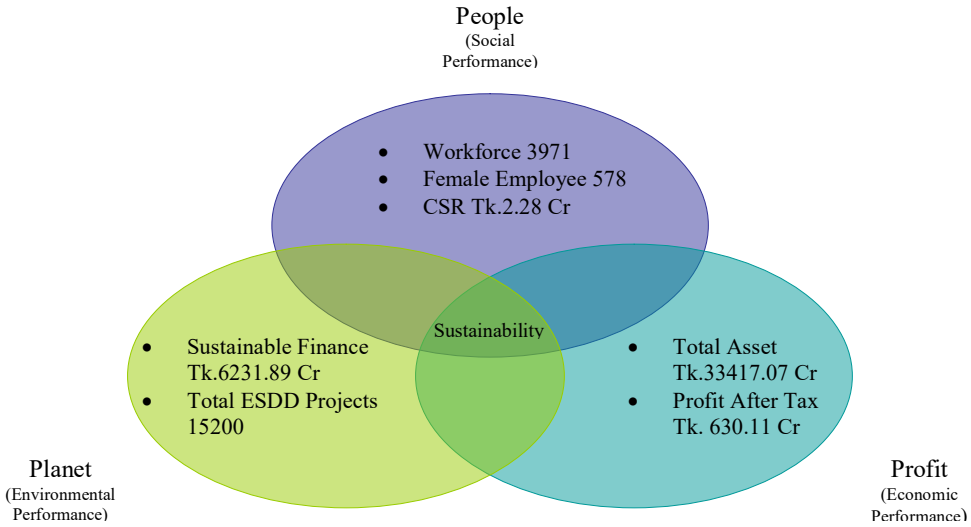
The Bank has taken the efforts to prioritize the contribution towards sustainability with respect to environmental, climatic, social issues including gender equality, economic and governance issues keeping in conformity with Bangladesh Bank's relevant policies as well as Government's strategies and other Rules/ Regulations/ Guidelines/ Instructions /Notifications and nevertheless international benchmark/ norms /standard.

As the part of sustainable finance processes, the Bank practices Green Banking that foster the environmentally responsible financing practices i.e. (i) Green Finance and (ii) weighing up environmental & social risks of projects before making financing decisions (by conducting Environmental & Social Due Diligence (ESDD), Environment Conservation Act (ECA)-1995, Environment Conservation Rules (ECR)- 1997 & 2023 and other rules & regulations) and (iii) environmentally sustainable internal processes /the green transformation of internal operations i.e. (a) In-house green activities covering Carbon Footprint Measurements (b) Environmental and Social Governance (ESG) (c) Green Marketing/ Awareness Capacity Building and (d) Reporting and disclosure on green issues, with the aim to minimizing the GHG emissions.

Sustainability is being increasingly recognized as central tenant to the growth of emerging market economies. That's why new standards and codes of conduct have been developed towards Environmental and Social Risk Management (ESRM) to promote corporate accountability and transparency for the impacts of businesses on environment and society with a view to reducing the Probability of Default (PD) in Bank's credit/investment. Our Bank assumes firm commitment to the sustainable development, social including gender equality, climatic & environmental responsibility and ensures integration of the social and environmental dimensions into its strategies, policies, practices and procedures.

Triple Bottom line for Sustainability Consideration:

The Triple Bottom Line (TBL) is a sustainability framework that expands traditional business performance measurement beyond financial profit to include social and environmental impact. It's a useful model for understanding the broader impacts of business operations and aligning corporate strategies with sustainable development goals (SDGs). For banks, applying the TBL approach helps them balance financial success with social responsibility and environmental stewardship. It is often summarized as the Three Ps: People, Planet, Profit. Uttara Bank PLC follows this 3P framework to ensure long term sustainability in overall banking activities.



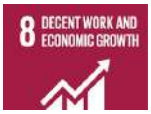
The Figure showing 3P framework establishment of Uttara Bank PLC during the year 2025

To ensure sustainable banking practices, our Bank has adopted different comprehensive policies and guidelines like 'Green Banking policy', 'Environmental & Social Risk Management (ESRM)', 'Guideline on Climate Risk Management', 'Sustainable Finance Policy, Policy Guidelines on CSR etc. Ninety-four (94) Green Products are circulated to all the Branches and Offices of the Bank. The Bank disbursed Tk. 177.58 Crore in Green Finance products/ projects/ initiatives and Tk. 6231.89 Crore in Sustainable Finance products/ projects/ initiatives during the year 2025. The Bank has donated Tk.2.28 Crore in different events as its Corporate Social Responsibility during the year 2025. Recognizing as one of the highest contributors of the banking industry towards environment friendly and sustainable banking activities, Uttara Bank PLC has been awarded and declared as one of the top ten Banks by Sustainability Rating 2023.

Achievements towards the Sustainable Development Goals:

The following activities are done by our Bank regarding the bank related issues of Sustainable Development Goals (SDG):

Goal No.	Details of Sustainable Development Goals (SDG) and the activities done there-against	Target SDGs
01.	**End poverty in all its forms everywhere:** In this regard, our Bank has disbursed an amount of Tk.545.45 Lac to 775 customers of helpless poor & marginal people, low-incoming professionals and petty entrepreneurs during the year 2025, that have the vital roles to reduce their poverty.	
02.	**End hunger, achieve food security and improved nutrition and promote sustainable agriculture:** With the goal to promote sustainable agriculture, that is, to end hunger, achieve food security and improved nutrition, our Bank has disbursed agricultural loans of Tk.9069.34 Lac during the year 2025.	
03.	**Ensure healthy lives and promote well-being for all ages:** To protect the human health, our Bank has donated Tk.103.36 Lac to underprivileged poor people during the year 2025 as its Corporate Social Responsibility.	
05.	**Achieve gender equality and empower all women and girls:** Gender Equality is the fundamental issue and base for flourishing human-rights and social progress of the country. It is the 5th of 17 issues/targets of SDG, the driving tool for sustainable development of the society. The establishment of gender equality in leadership and decision-making process are the impressive indices of sustainable and inclusive development of the financial institutions. Uttara Bank PLC maintains gender equality in all aspects of its activities and never shows any gender disparity in its functioning processes like recruitment, promotion, allocation of duties etc. The Bank has 578 women employees (as on 31st December 2025) who have been performing with their best efforts and skills in different stages of the Bank over the country. Being the Branch Managers, they lead and represent the Bank by their own skills and qualifications. Being the member of the Board and different Committees, they take vital parts in making decision of the Bank. The Bank confirms sufficient safety measures, 6 months' maternity leave, necessary training and proper office environment for the female employees. A Day Care Centre has been established in Motijheel jointly with other Banks for wellbeing of the employees' children. The Bank always encourages the women entrepreneurs and finances a large amount to them every year.	

06.	**Ensure availability and sustainable management of water and sanitation for all:** Some environment friendly Products/Initiatives/Projects regarding sustainable management of water and treatment of wastewater/sewerages/sanitation have been circulated by our Bank and the Bank has taken the initiatives to finance in this sector.	
07.	**Ensure access to affordable, reliable, sustainable and modern energy for all:** The use of modern renewable energies e.g. solar energy, biogas, hydropower, wind-power etc. has already got remarkable momentum in our country simultaneous to other countries of the world. To produce such energy our Bank has financed Tk.560.80 Lac during the year 2025.	
08.	**Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all:** In this regard, our Bank has been financing regularly in different NGOs/MFIs and other productive/manufacturing industries /institutions. During the year 2025, our Bank has disbursed an amount of Tk.78189.30 Lac to 1,34,383 people through different NGOs/MFIs that play important roles to promote stable, inclusive and sustainable economic growth, full and productive employment and decent work of the marginal customers group of people of the country.	
09.	**Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation:** Our Bank has been financing in these sectors.	
13.	**Take urgent action to combat climate change and its impacts:** To combat climate change and its impacts, our Bank has donated relief goods (Blankets) of Tk.116.00 Lac during the year 2025. Besides this, the Bank has been financing directly or through different NGOs/MFIs, to the people of low-incoming professionals, landless farmers, petty/marginal micro entrepreneurs who are affected from natural disasters, including seashore/costal belt areas and drought prone areas, that play important roles to create productive employment and decent work of the harmed people of these areas.	

Corporate Social Responsibility (CSR):

CSR is generally understood as the "Triple Bottom Line Framework" in the areas of economic, environmental and social practices fulfilling stakeholder expectations. CSR is not only philanthropic but also address the key sustainable development challenges through actionable programs and community investments to considerable extent. CSR is to reduce all forms of poverty, inequality, social exclusion, improve the quality food, healthcare availability and living standards of vulnerable groups of the society for the sustainable and equitable development of the country.

CSR-Vision and Mission

The main vision of CSR initiatives is to protect, preserve and uphold the basic rights of the underprivileged/ non-privileged/ distressed/ helpless/ marginal/ hardcore poor and socially backwards sections of the population with a view to eliminating all forms of poverty and inequality from the society ensuring that no one should left behind.

CSR Activities and Areas of Focus:



Uttara Bank PLC CSR Activities 2025: Donating Blanket to underprivileged people



Uttara Bank PLC CSR Activities 2025: Financial Assistance for execution of the Sport Talent Exploration Program of BKSP.

The Bank conducted the following CSR activities in the year 2025:

SL. No.	Sector/ Head of CSR	Details	Expenditure incurred (BDT)
01.	**Education**	▪ Financial Literacy related programs for the students from different schools, youth and marginal income people of different areas of the country.	3,24,383.00
02.	**Health**	▪ Financial assistance to four individual patients for their treatment purpose.	2,00,000.00
		▪ Donation to July Joddha O Shahid Poribar Shohayata Tahabil for assisting to the injured fighters and their families.	1,00,00,000.00
		▪ Donation of a new Note Counting Machine to National Heart Foundation, Dhaka.	1,36,000.00
03.	**Others:** **Disaster Management-** Extreme Cold	▪ Donation of 40,000 blankets to the 'Chief Adviser's Relief Fund' for the distressed & cold affected poor people of the country.	1,16,00,000.00
	Others: Child Day Care Centre	▪ Donation to "Child Day Care Centre of Private Banks, Motijheel, Dhaka", (Pushpita) as Bank's contribution to wards' maintenance cost of Day Care Centre for the year 2025.	4,00,000.00
	Others: Other	▪ Financial assistance for execution of the Sports Talent Exploration Program to which under 16-years old Football and Cricket players of BKSP participated from 64 districts of the country.	1,00,000.00
Total			**2,27,60,383.00**

CSR is a process with the aim to embrace responsibility for the Bank's actions and encourage a positive impact through it's activities on the environment, customers, employees, communities, stakeholders and all other members of the public sphere. CSR is used as a framework for measuring an organization's performance against economic, social and environmental parameters. Uttara Bank PLC. believes, it is about building sustainable business, which needs healthy economies, communities and friendly environments.

Sustainability and Climate-related Financial Disclosure:

Financial markets need clear, comprehensive, high-quality information on the impacts of climate change. This includes the risks and opportunities presented by rising temperatures, climate-related policy and emerging technologies in the changing world. Therefore, sustainability and climate-related financial disclosure/reporting are becoming increasingly important for all stakeholders.

The International Financial Reporting Standards (IFRS) Foundation has established International Sustainability Standards Board (ISSB) to address the urgent need for a single set of globally accepted sustainability reporting standards that are integrated, consistent and comparable with financial reporting standards. IFRS S1 and IFRS S2 are the first two IFRS Sustainability Disclosure Standards developed by the ISSB. The main objective of IFRS S1 is to disclose all information about sustainability-related risks and opportunities and IFRS S2 sets out disclosure requirements for climate-related financial risks and opportunities which fully incorporate the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) that could reasonably be expected to affect a company's prospects. Bangladesh Bank has decided to implement IFRS S1 (sustainability related risks and opportunities) and IFRS S2 (climate-related financial risks and opportunities) in collaboration with Financial Reporting Council (FRC) of Bangladesh in phases from 2024 (limited report) to 2027 (full disclosure) and issued "Guideline on Sustainability and Climate-related Financial Disclosure" vide their SFD Circular No. 06 dated 26.12.2023.

Various action plans have been announced by the Government of Bangladesh to achieve the global targets set through the Paris Agreement and Sustainable Development Goals (SDGs). According to "Guideline on Climate Risk Management for Banks and Finance Companies" vide SFD Circular No.01 dated 06.11.2025 Bangladesh's Nationally Determined Contribution (NDC) made a commitment to reduce GHG emissions by 21.85% within 2030. The Guideline includes the reporting template adopting a four-pillar core content framework which requires the Bank to implement and disclose (i) Governance, (ii) Strategy, (iii) Risk Management as well as (iv) Metrics and Targets. In alignment with the guidelines, our Bank is committed to gradually adopting all the pillars core contents phase by phase.



Governance

Uttara Bank PLC. has actively and fully adhered to the principles of sound Corporate Governance. Fairness, transparency, accountability and responsibility are the minimum standards of acceptable corporate behaviour today. The Bank continues to ensure the compliance of Corporate Governance as per rules and regulations of the Central Bank. Corporate Governance establishes specific responsibility to ensure accountability. Besides, the Bank is always alert for safeguarding the interest of stakeholders by paying dividend to shareholders regularly and providing better services to the customers. Increasing trend of profitability has made enable for paying handsome salary to its employees. The Bank also considers socially responsible activities as an important part of its culture, identity and business practice. We have a deep commitment, loyalty and high sense of responsibility to our Nation. Uttara Bank PLC conforms to all of the stringent regulations issued by the Government and Bangladesh Bank. As part of Corporate Social Responsibility, the Bank contributes greatly to the nourishment of the country's all disasters and calamities and to public health, education, arts, culture, sports etc. especially for betterment of the underprivileged people of the country.

The Bank maintains modern safe and healthy workplace; regular improvement of employee's competencies and skills creating learning and developed environment such as workplace of the Bank is very nicely decorated; fire fighting facilities are available in all branches/offices and a day care centre is established for the safety of the children and sound workplace for the women employees. The relation between Management and employees of the Bank is very sound. It has a training institute, where Officers get training regularly. Besides, for evaluation of the competencies and skills of an employee, the in-charge/Head of the Department/Branches provides Annual Confidential Report to the employees.

The Bank takes various types of actions as per its Service Rules for reducing the Bank's adverse impacts, which may be raised from its operation and business activity like disbursement of loans and advances and other activities.

Bank ensures the activities with all concerned stakeholders in compliance with the environmental and social issues in business activity i.e. credit function, donation and subscription and operational activity.

Strategy

According to regulatory requirement the Bank has to set up sustainability targets aligning with national and international frameworks such as: Net-zero financed emissions by 2050, interim emissions reduction targets (e.g. SDG by 2030), portfolio alignment with the Paris Agreement etc.

For achieving all the targets Uttara Bank PLC has set some strategic planning which are as follows:

- Rebalancing loan portfolios toward low-carbon sectors and portfolio alignment with a certain temperature e.g. Paris Agreement aligned 1.5°c temperature
- Working with clients to support their transition plans along with counterparty engagement plan

- Exiting activities that are incompatible with climate goals, climate loss database: NPL linked to climate related event
- Mandatory climate disclosures
- Capital adequacy rules that consider climate risks
- Due diligence on environmental and social impact, greening the polluting industries
- Carbon pricing to transition to a decarbonizes economy
- Green technology innovation and renewable energy to reduce GHG under scope-2
- Hazard portfolio-Physical risk score based on location and sensitivity
- Time horizon based business model (Short, medium and long term)
- Use of insurance mechanism and take resilience measures
- Women gender sensitive microfinance programs
- Risk appetite and climate related hedging mechanism

Moreover our bank management assesses every finance measuring 60 parameters described in the ESDD checklist under three broad categories: General, Environment and Social. The key Steps of the Process:

- Screening: Determine if the project warrants an ESDD based on sector/size.
- Due Diligence: Perform site visits, document reviews and customer interviews.
- Risk Rating: Assign a risk level (High/Medium/Low) based on checklist responses.
- Mitigation: Develop an Environmental and Social Action Plan (ESAP) in case of medium to high risk.

Risk Management

Bank shall use the three-lines-of-defense-model for managing climate risk. It will help to develop systems to identify, measure, monitor and manage climate risks including potential gender-differentiated impacts. Uttara Bank PLC is following the three-lines-of-defense-model that includes:

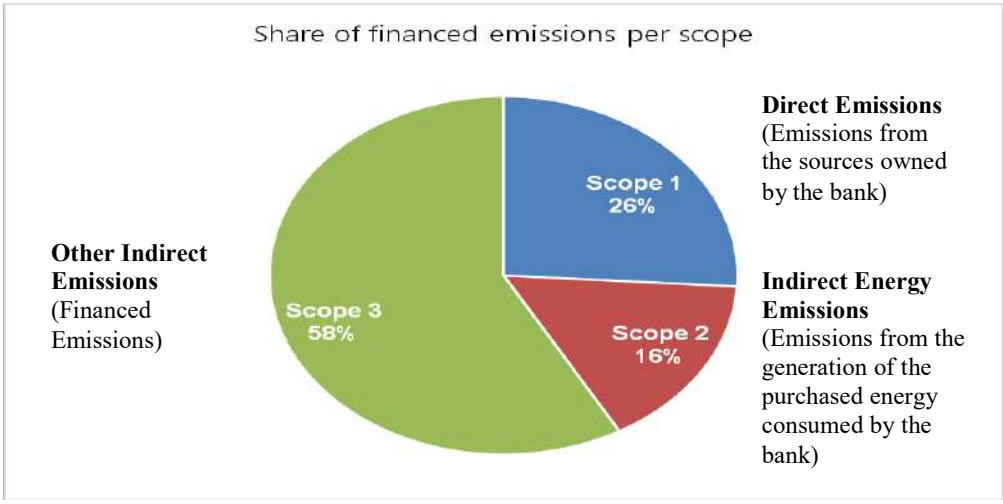
i) First Line of Defense: The first line is responsible for identifying and managing climate risk, implementing mitigation measures and integrating climate risk considerations into daily operations and decision-making.

ii) Second Line of Defense: The Risk Management Department is responsible for developing and implementing the climate risk management framework, providing oversight and guiding the first line of defense.

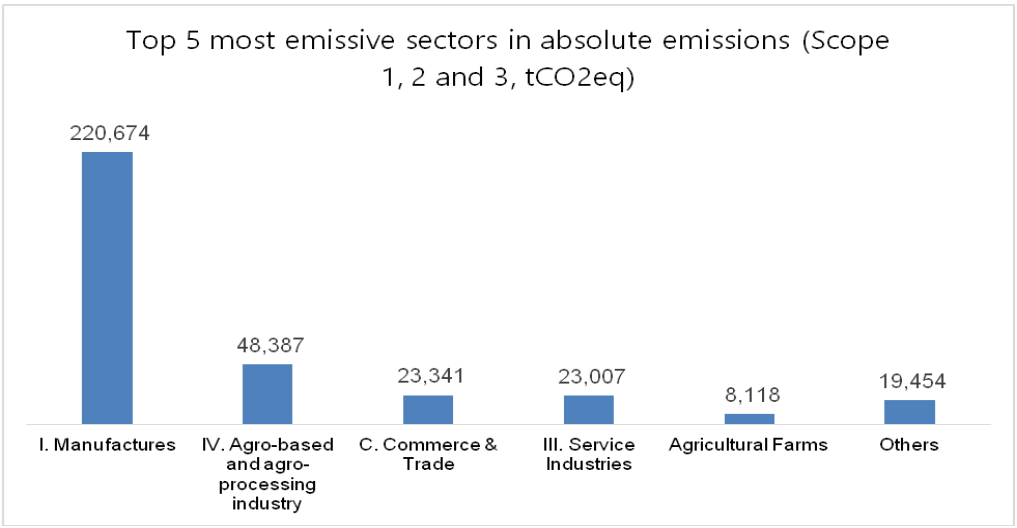
iii) Third Line of Defense: Internal Control and Compliance Division is responsible for independently and periodically assessing the first two lines of defence on effectiveness of climate risk management practices and governance.

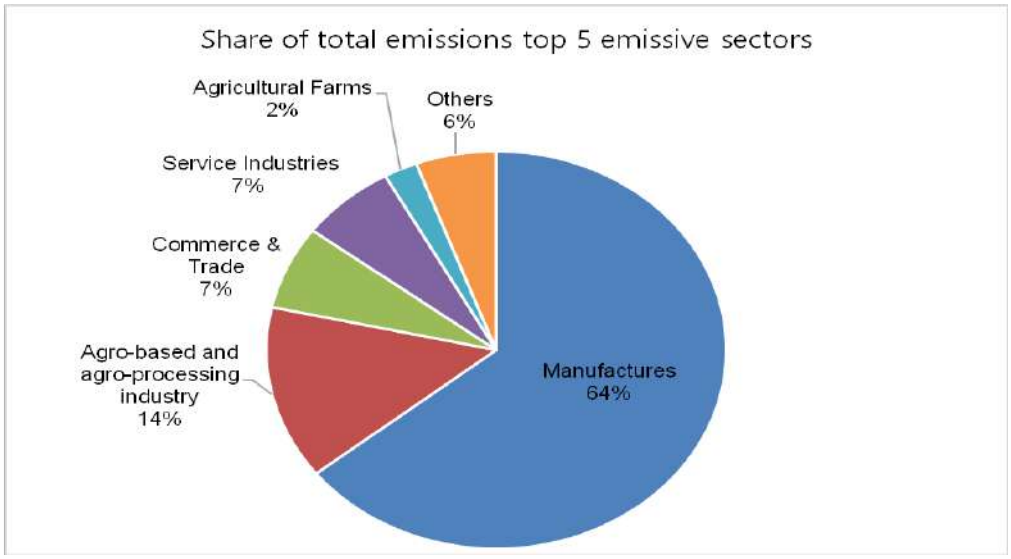
Metrics and Targets

Sustainability and Climate-related Financial Disclosure is indispensable to facilitate the transition to a more sustainable, low-carbon/ net-zero economy. A Sustainability and Climate-related Financial Disclosure toolkit is developed by the Joint Impact Model Foundation for all Bangladeshi financial institutions to report according to the Bangladesh Bank requirements as well as IFRS S2. By using this financed emissions calculator toolkit we calculated our financed emissions for the year 2025 which is divided per scope, based on the sector of investments/loans.



Our net GHG emission in 2025 is calculated as 3,42,981 tons CO_2 eq where scope 1 contains 89,132 tons CO_2 eq, scope 2 contains 54,132 tons CO_2 eq and scope 3 contains 1,99,717 tons CO_2 eq.





The diagrams above show the amount and percentage of CO_2eq gas emission respectively. Among all the financed sectors of our bank, manufacturing sector is the most emissive one. Manufactures contribute the largest share, accounting for 64% of total emissions. This indicates that manufacturing activities are the dominant source of emissions, whereas Agricultural Farms contribute the smallest share at 2%. The chart shows that industrial activities, particularly manufacturing, dominate emission production, while sectors such as agriculture and services contribute relatively smaller portions. This suggests that reducing emissions in the manufacturing sector could have the greatest impact on lowering overall emissions.

The implementation of the guideline's (SFD Circular No. 06 dated 26.12.2023) contents and calculation of GHG emission are the technical tasks. So, it may be done by a third-party/expert firm like the internationally recognised organization in this line named 'Partnership for Carbon Accounting Financials (PCAF)' which is a non-profit entity, global partnership of financial institutions that work together to develop and implement a harmonized approach to assess and disclose the GHG emissions associated with their loans and investments. Our Bank has already signed a commitment with PCAF which will support our journey toward sustainable and climate-aligned finance.

As part of its ongoing efforts, Uttara Bank PLC is working towards reducing GHG emissions by financing in projects and businesses that prioritize energy efficiency and carbon footprint reduction and also developing strategies to reduce GHG emission. These strategies are designed and gradually implemented to further support the bank’s climate goals and enhance its commitment to sustainability.

AUDITORS' REPORT
AND
FINANCIAL STATEMENTS
OF
UTTARA BANK PLC.

Independent Auditors' Report
To the Shareholders of
Uttara Bank PLC

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of Uttara Bank PLC and its subsidiary (the Group) as well as the separate financial statements of Uttara Bank PLC (the Bank), which comprise the consolidated and separate balance sheets as at 31 December 2025, and the consolidated and separate statements of profit or loss, consolidated and separate statements of changes in equity, and consolidated and separate statements of cash flows for the year then ended, together with the notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of their consolidated and separate financial performance and cash flows for the year then ended, in accordance with the provisions of the Rules and Regulations issued by Bangladesh Bank and with International Financial Reporting Standards (IFRS), issued by the International Accounting Standards Board (IASB), as described in Note 3 to the financial statements.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' *International Code of Ethics for Professional Accountants (including International Independence Standards)* (IESBA Code), as applicable to audits of public interest entities, together with the ethical requirements relevant in Bangladesh. We have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Note 3 to the financial statements, where management has explained the basis of preparation of the financial statements, including compliance with the provisions of the Rules and Regulations issued by Bangladesh Bank on the classification of loans and advances, and the required impairment provisions. Our opinion is not modified in respect of this matter.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon; we do not provide a separate opinion on these matters. For each matter below, we describe how our audit addressed the matter in that context.

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report, including in relation to these matters.

Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. The results of our audit procedures, including those performed to address the matters below, provide the basis for our opinion on the accompanying financial statements.

Description of Key Audit Matters	Our Response to Key Audit Matters
A. Measurement of Provision for Loans and Advances and Recognition of Interest Income	
The measurement of provisions for loans and advances is significant and complex, as it involves considerable judgment and is closely associated with credit risk. The Bank calculates provisions by considering several factors including the rate of provision, loan category, expiry date, outstanding balance, interest suspense, and the value of eligible collateral, in accordance with BRPD Circular No. 15 dated 27 November 2024 and related pronouncements. In Bangladesh, non-performing loans have been steadily increasing, which has placed pressure on the overall performance of the banking sector. Banks are required to maintain additional provisions for non-performing loans under Bangladesh Bank guidelines. The identification of impaired loan accounts and manual calculation of provisions add further complexity and risk. There is also an inherent risk of management bias, as there may be incentives to understate provisions to present stronger profitability. Provisions are processed through the Bank's Core Banking System (CBS), which handles large volumes of data, and are subject to regulatory instructions issued by Bangladesh Bank. At year end, the Bank and the Group reported total gross loans and advances of BDT 220,170 million (2024: BDT 189,123 million) and BDT 217,299 million (2024: BDT 186,419 million) respectively. The Bank also recognized a provision for loans and advances amounting to BDT 7,095 million (2024: BDT 5,388 million). In addition,	Our audit procedures addressed both the provisioning and the recognition of interest income. Specifically, we: • Tested the design and operating effectiveness of key controls over credit appraisal, loan disbursement, monitoring, provisioning, and interest income recognition; • Performed IT audit procedures on the Core Banking System to validate completeness and accuracy of loan and interest data; • Assessed identification of loss events, including early warning and default indicators, and reviewed quarterly loan classification reports; • Evaluated the adequacy of general and specific provisions in line with Bangladesh Bank guidelines, and challenged management's assumptions by applying alternative scenarios; • Recalculated provisions and tested methodologies, including collateral valuation and treatment of interest suspense, with reference to valuation reports; • Verified the recognition of interest income, including treatment of interest suspense and accruals, to ensure compliance with Bangladesh Bank circulars and IFRS; • Compared provisioning levels and interest yields with peer banks and industry trends to assess reasonableness; • Reviewed governance oversight through Board and Risk Committee minutes; and • Compared provision requirements determined by Bangladesh Bank inspection teams with

the Bank and the Group reported interest income of BDT 22,629.98 million (2024: BDT 19,402.29 million) and BDT22,886.58 million (2024: BDT19,587.68 million) respectively. Given the materiality of these balances and income, the heightened regulatory scrutiny, the complexity of estimation, and the significant judgment required, we identified the measurement of provisions for loans and advances, recognition of interest income, and compliance with Bangladesh Bank regulations on interest suspense as a Key Audit Matter.	provisions maintained by the Bank.
(See Notes 8.00, 13.03 and 20.02 to the financial statements)	

B. Valuation of Investments and Recognition of Investment Income	
The Bank holds a significant portfolio of investments comprising equity shares, corporate bonds, debentures, preference shares, and government securities including treasury bills. The valuation and measurement of these instruments is complex, requiring judgment in determining fair value, assessing impairment, and ensuring compliance with Bangladesh Bank guidelines and IFRS. For listed securities, valuation depends on market prices, which may be volatile. For unlisted shares, debentures, and preference shares, management applies valuation techniques involving assumptions about discount rates, future cash flows, and credit risk. Treasury bills and government securities are subject to regulatory classification and measurement requirements. At year end, the Bank and Group reported investments of BDT 73,890.19 million (2024: BDT 47,939.43 million) and BDT 75,518.36 million (2024: BDT 49,624.78 million) respectively.In addition, the Bank and the Group reported investment income of BDT 6,017.06 million (2024: BDT 3725.26 million) and BDT 6,006.14 million (2024: BDT 3,773.15million) respectively. Given the materiality of both the balances and the income, the complexity of valuation techniques and income recognition, and the significant judgment required, we identified the valuation of investments and recognition of investment income as a Key Audit Matter.	Our audit procedures focused on both the valuation of investments and the recognition of related income. Specifically, we: • Tested the design and operating effectiveness of controls over investment authorization, recording, valuation, and income recognition; • Verified market prices of listed shares and bonds against independent sources, and traced dividend and interest income to supporting documentation; • Evaluated management's valuation methodologies for unlisted shares, debentures, and preference shares, including key assumptions such as discount rates and cash flow projections, and tested whether related income was recognized in accordance with accounting standards; • Assessed impairment indicators and recalculated provisions for investment losses in line with Bangladesh Bank guidelines; • Reviewed the classification of treasury bills and government securities to ensure compliance with regulatory requirements, and tested coupon income recognition; • Compared investment valuations and income yields with external reports and industry benchmarks to assess reasonableness; and • Evaluated the appropriateness and presentation of disclosures against IFRS and Bangladesh Bank circulars.
(See Notes 7 and 22 to the financial statements)	

C. Completeness of Deposits and Accuracy of Interest Expense Recognition	
Deposits are the largest source of funding for the Bank and form the backbone of its liquidity and regulatory compliance. The recognition of interest expense on deposits is significant, as it directly impacts profitability, capital adequacy, and customer trust. The process of measuring deposits and calculating interest expense is complex. It requires reconciling individual customer balances with the general ledger, applying interest rates correctly across diverse deposit products, and ensuring compliance with Bangladesh Bank regulations. The Bank relies heavily on its Core Banking System (CBS) to process voluminous transactions, calculate interest accruals, and maintain deposit records. Errors in CBS logic, manual overrides, or misclassification of deposit accounts could materially misstate both liabilities and interest expense. At year end, the Bankreported deposits of BDT 268,496.90 million (2024: BDT 222,787.51 million). Related interest expense amounted to BDT 11,779.43 million (2024: BDT 8,315.39 million). Given the materiality of these balances and expenses, the complexity of CBS generated calculations, and the significant judgment required, we identified the completeness of deposits and accuracy of interest expense recognition as a Key Audit Matter.	Our audit procedures addressed both the completeness of deposits and the accuracy of interest expense recognition. Specifically, we: • Tested the design and operating effectiveness of controls over deposit account opening, maintenance, and interest calculation within the CBS; • Verified individual source documents of sampled deposit accounts and reconciled customer balances with the total reported balance; • Recalculated interest expense for sampled accounts manually and compared with CBS-generated calculations; • Tested the CBS interest calculation engine, including rate application, accrual timing, and reconciliation of balances; • Performed IT audit procedures to validate completeness, accuracy, and integrity of deposit and interest data processed by the CBS; • Conducted analytical procedures comparing interest expense yields with peer banks and industry benchmarks; and • Evaluated the appropriateness and presentation of disclosures against IFRS and Bangladesh Bank circulars.
(See Notes 12 and 21.01 to the financial statements)	

D. Investment in Subsidiary	
The Bank has a significant investment in its wholly-owned subsidiary, Uttara Bank Securities Limited. The accounting for this investment requires judgment in assessing the carrying value, evaluating impairment indicators, and ensuring compliance with Bangladesh Bank guidelines and IFRS. The subsidiary operates in a regulated capital market environment, where profitability and net asset values may fluctuate due to market volatility, regulatory changes, and operational risks. In this context, the Bank determines provision for impairment in its separate financial statements by considering the proportionate fall in the net asset value as per the latest audited financial statements of the subsidiary, if applicable, in accordance with DOS Circular No. 01 dated 24 May 2023 and related pronouncements. At year end, the Bank reported investment in the subsidiary amounting to BDT 499.97 million (2024:	Our audit procedures focused on the valuation and disclosure of the investment in the subsidiary. Specifically, we: • Verified the investment balance against subsidiary audited financial statements and consolidation workings; • Assessed whether the subsidiary's financial statements were audited by an independent auditor and properly reflected in the consolidated financial statements; • Evaluated management's assessment of impairment indicators, including profitability trends, net asset value, and compliance with Bangladesh Bank guidelines (including DOS Circular No. 01 dated 24 May 2023 and related pronouncements); • Reviewed disclosures in the financial statements to ensure compliance with IFRS and Bangladesh

BDT 499.97 million) and provision maintained against this investment amounting to BDT 81.02 million (2024: BDT 58.02 million). The performance of the subsidiary directly impacts the Bank's consolidated financial statements, including equity and profit attributable to shareholders. Given the materiality of the investment, the complexity of impairment assessment, and the significant judgment required, we identified the valuation of investment in the subsidiary as a Key Audit Matter.	Bank requirements; and • Considered the impact of subsidiary performance on consolidated equity and profit, and tested consolidation adjustments for accuracy and completeness.
(See Notes 10.01 and 10.04 to the financial statements)	

E. Measurement of Provision for Current and Deferred Tax	
The measurement of provision for current and deferred tax is significant and complex, as it requires judgment in interpreting Bangladesh tax laws, Bangladesh Bank guidelines, and International Financial Reporting Standards (IFRS). Current tax provisions involve accurate computation of taxable income and reconciliation with statutory requirements. Deferred tax balances depend on management's assessment of the recoverability of deferred tax assets and the timing of reversal of temporary differences. A key complexity arises because Bangladesh Bank guidelines prescribe specific treatments for recognition of deferred tax on certain items, whereas IFRS requires recognition of deferred tax on all temporary differences unless specifically exempted. This creates a dual compliance challenge: ensuring provisions are consistent with Bangladesh Bank circulars while also meeting IFRS disclosure requirements. There is also a risk of management bias in estimating future profitability to support recognition of deferred tax assets. Frequent changes in tax laws and differences between accounting and tax treatments further increase complexity. At year end, the Bank and Group reported current tax provision amounting to BDT 18,072.24million (2024: BDT 17,666.54 million) and BDT 18,173.84 million (2024: BDT 17,803.60 million) respectively andnet deferred tax liability amounting to BDT 253 million (2024: BDT 61.97 million) and BDT 252.26million (2024: BDT 61.39 million) respectively. For the year,the Bank and Group reported current tax expense was BDT 3,718.61 million (2024: BDT 4,273.97 million) and BDT 3,727.95 million (2024: BDT 4,294.09 million) respectively. The Bank and Group reported deferred tax income recognized in profit or loss was BDT 14.34 million (2024: BDT 17.11 million) and BDT 14.51	Our audit procedures addressed both current and deferred tax provisions, with specific focus on regulatory requirements and IFRS compliance. Specifically, we: • Tested the design and operating effectiveness of controls over tax computation and reporting; • Verified the accuracy of current tax provisions by recalculating taxable income and comparing with tax returns and supporting schedules; • Evaluated management's assessment of uncertain tax positions, including correspondence with tax authorities; • Assessed the recognition and recoverability of deferred tax assets by reviewing forecasts of future taxable profits and timing of reversal of temporary differences; • Tested the accuracy of deferred tax calculations, including the application of enacted tax rates and reconciliation of deferred tax balances; • Verified that deferred tax treatment complied with Bangladesh Bank guidelines for specified items, and ensured IFRS disclosures adequately explained the differences; • Reviewed disclosures in the financial statements for compliance with both IFRS and Bangladesh Bank circulars; and • Considered the impact of recent changes in tax laws and regulatory pronouncements on current and deferred tax balances.

million (2024: BDT 17.41 million) respectively, while deferred tax expense recognized directly in equity by the Bank was BDT 205.37 million. Given the materiality of these balances and expenses, the regulatory requirements, the complexity of estimation, and the significant judgment required, we identified the measurement of provision for current and deferred tax as a Key Audit Matter.	
(See Notes 13.01 and 13.02 to the financial statements)	

F. Legal and Regulatory Matters	
The Bank operates in a legal and regulatory environment that exposes it to significant litigation, disputes, and regulatory proceedings. Such matters are inherently uncertain, and outcomes may be difficult to predict. These uncertainties affect both the amount and timing of potential outflows concerning provisions established and contingent liabilities disclosed. The legal provision represents management's best estimate for existing legal matters that have a probable and estimable impact on the Bank's financial position. Given the materiality of potential exposures, the uncertainty of outcomes, and the significant judgment required in evaluating provisions and disclosures, we identified legal and regulatory matters as a Key Audit Matter.	Our audit procedures focused on evaluating the completeness, accuracy, and appropriateness of provisions and disclosures relating to legal and regulatory matters. Specifically, we: • Obtained an understanding of, evaluated the design, and tested the operating effectiveness of controls over the legal provisions and contingencies process; • Enquired of management to obtain their views on the status of significant litigation and regulatory matters; • Enquired of the Bank's internal legal department and inspected internal notes and reports; • Assessed the methodologies on which provision amounts were based, recalculated provisions, and tested the completeness and accuracy of underlying information; • Evaluated management's judgments regarding probability and estimability of outcomes, including consideration of historical precedents and regulatory pronouncements; and • Reviewed disclosures in the financial statements to ensure compliance with IFRS and Bangladesh Bank requirements.

G. IT Systems and Controls Over Financial Reporting	
The Bank operates a complex Core Banking System (CBS) and related IT infrastructure that processes a very large volume of transactions daily across numerous locations. Financial reporting is highly dependent on automated and IT-dependent manual controls, making the reliability of these systems critical to the integrity of financial data. The principal risks arise from unauthorized access, inadequate segregation of duties, and errors in system configurations or interfaces. Such risks could compromise transaction processing, impair control	Our audit procedures addressed both IT general controls and application specific controls. Specifically, we: • Tested the design and operating effectiveness of IT general controls over logical access, change management, and IT operations; • Verified that requests for system access were appropriately reviewed, authorized, and periodically revalidated; • Evaluated the control environment relating to interfaces, configurations, and application layer controls identified as key to financial reporting;

effectiveness, and materially misstate the financial statements. The pervasive nature of IT systems, the scale of transactions processed, and the judgment required in evaluating IT general and application controls make this area particularly significant. Given these factors, we identified IT systems and controls over financial reporting as a Key Audit Matter.	• Performed tests of IT general controls to evaluate application development, database management, hosting platforms, and change management processes; • Assessed monitoring controls over CBS operations, including automated reconciliations, exception reporting, and audit trails; • Considered the impact of IT control deficiencies on the scope and nature of substantive audit procedures; and • Reviewed governance oversight of IT risk management through Board and Audit Committee minutes.

Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditors' report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with the Rules and Regulations issued by Bangladesh Bank and IFRS Accounting Standards, as issued by the IASB, as explained in Note 3, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 (amended 2023) and the Bangladesh Bank Regulations require management to ensure effective internal audit, internal control, and risk management functions of the Group and the Bank. Management is also required to make a self assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue our auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision, and review of the audit work performed for purposes of the group audit. We remain jointly responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and we communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and, where applicable, the actions taken to eliminate threats or the safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act, 1994, the Bank Company Act, 1991 (amended 2023), the Bank Company External Audit Rules, 2024and the Rules and Regulations issued by Bangladesh Bank, we also report that:

i. We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and made due verification thereof;

ii. In our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;

iii. The records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

iv. The consolidated balance sheet and consolidated profit and loss account dealt with by this report are in agreement with the books of account and returns;

v. The consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing Rules, Regulations, and Accounting Standards, as well as related guidance issued by Bangladesh Bank;

vi. Adequate provisions have been made for loans, advances, and other assets which, in our opinion, are doubtful of recovery;

vii. Based on our test checking of samples, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;

viii. To the extent noted during the course of our audit work, performed as stated under the Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements, and considering the reports of Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:

a) Internal audit, internal control, and risk management arrangements of the Group, as disclosed in the financial statements, appeared to be materially adequate;
b) Nothing has come to our attention regarding material instances of forgery, irregularity, administrative error, or exception, or anything detrimental committed by employees of the Group and its related entities;

ix. The financial statements for the year ended 31 December 2025 of the subsidiary company of the Bank, namely Uttara Bank Securities Limited, have been audited by M.J. Abedin & Co., Chartered Accountants, and have been properly reflected in the consolidated financial statements;

x. The information and explanations required by us have been received and found satisfactory;

xi. We have reviewed over 80% of the risk weighted assets of the Bank and spent over 20,000 person hours;

xii. Capital to Risk weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR), and Statutory Liquidity Ratio (SLR), as required by Bangladesh Bank, have been maintained adequately as at 31 December 2025;

xiii. As part of our going concern assessment, we reviewed maturity mismatches between assets and liabilities which may negatively affect the Bank's subsequent liquidity position; and

xiv. Non-banking assets have been accounted for in conformity with Bangladesh Bank guidelines.

Kamrul Abedin, FCA
Enrollment # 527
Reg. No. CAF-001-111
Partner
M.J Abedin & Co.
Chartered Accountants
Place: Dhaka
Date: 29/04/2026
DVC: 2604300527AS660994

Md. Jafor Ullah, FCA
Enrollment # 2080
Reg. No. CAF-001-138
Partner
Syful Shamsul Alam & Co.
Chartered Accountants
Place: Dhaka
Date: 29/04/2026
DVC:2604302080AS630481

UTTARA BANK PLC.
CONSOLIDATED BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	Amount in Taka	
		31 December 2025	31 December 2024
PROPERTY AND ASSETS			
Cash	4.00.a		
Cash in Hand (including foreign currencies)		5,598,511,446	5,812,509,176
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)		14,083,235,593	13,173,696,137
		19,681,747,039	**18,986,205,313**
Balance with other Banks and Financial institutions	5.00.a		
In Bangladesh		547,795,248	90,198,440
Outside Bangladesh		1,915,657,033	820,479,728
		2,463,452,281	**910,678,168**
Money at call on short notice	6.00	**100,000,000**	**6,560,000,000**
Investments	7.00.a		
Government		64,345,457,140	45,243,329,461
Others		11,172,904,715	4,381,454,928
		75,518,361,855	**49,624,784,389**
Loans and Advances	8.00.a		
Loans, cash credits, overdrafts etc.		213,069,225,244	182,887,262,916
Bills purchased and discounted		4,230,000,196	3,532,639,975
		217,299,225,440	**186,419,902,891**
Fixed assets including land, building, furniture and fixtures	9.00.a	**2,952,173,716**	**3,039,709,408**
Other Assets	10.00.a	**3,660,667,641**	**3,651,682,781**
Non Banking Assets	10.00.b	**55,619,685**	**56,019,685**
TOTAL ASSETS		**321,731,247,657**	**269,248,982,635**
LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY			
LIABILITIES			
Borrowings from other Banks, Financial Institutions and Agents	11.00	**1,684,045,360**	**2,021,411,426**
Deposits and other accounts	12.00.a		
Current and other accounts		77,695,286,686	64,773,635,669
Bills payable		9,332,298,204	9,462,952,754
Savings bank deposits		70,252,833,235	67,902,888,195
Fixed deposits		103,009,136,377	73,122,724,962
Other deposits		8,173,048,954	7,451,763,786
		268,462,603,456	**222,713,965,366**
Other Liabilities	13.00.a	**20,375,151,271**	**17,882,751,746**
Start-up Equity Investment Fund	14.00	**209,470,690**	**149,685,868**
TOTAL LIABILITIES		**290,731,270,777**	**242,767,814,406**
CAPITAL/SHAREHOLDERS' EQUITY			
Paid up capital	15.02	9,702,688,720	8,257,607,420
Statutory reserve	16.00.a	10,460,000,000	8,260,000,000
Capital Reserve - UB Securities		18,518,637	18,518,637
Other reserves	17.00	5,490,299,191	5,363,908,903
Surplus in profit and loss account		5,328,445,176	4,581,103,241
		30,999,951,724	**26,481,138,201**
Non controlling interest		**25,156**	**30,028**
TOTAL CAPITAL/SHAREHOLDERS' EQUITY		**30,999,976,880**	**26,481,168,229**
TOTAL LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY		**321,731,247,657**	**269,248,982,635**

UTTARA BANK PLC.
CONSOLIDATED BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	Amount in Taka	
		31 December 2025	31 December 2024
OFF BALANCE SHEET ITEMS			
Contingent Liabilities	**19.00**		
Acceptances & Endorsements	**19.01**	9,382,832,606	6,650,398,829
Letters of guarantee	**19.02**	7,972,569,196	6,080,552,294
Irrevocable letters of credit	**19.03**	19,742,038,582	13,354,279,482
Bills for collection	**19.04**	14,230,415,035	10,822,275,871
		51,327,855,419	**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		**51,327,855,419**	**36,907,506,476**
Consolidated Net Asset Value per Share	**41.00.c**	**31.95**	**27.29**

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

(Md. Abul Hashem)	(Abul Barq Alvi)	(Kazi Masudur Rageb)	(Bibhuti Bhusan Sarker)
Managing Director & CEO	**Director**	**Director**	**Director**

Signed in terms of our separate report of even date

Kamrul Abedin, FCA
Enrollment # 527
Partner
M.J Abedin & Co.
Chartered Accountants
Place: Dhaka
Date: 29/04/2026
DVC: 2604300527AS660994

Md. Jafor Ullah, FCA
Enrollment # 2080
Partner
Syful Shamsul Alam & Co.
Chartered Accountants
Place: Dhaka
Date: 29/04/2026
DVC: 2604302080AS630481

UTTARA BANK PLC.
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Amount in Taka	
		01 January to 31 December 2025	01 January to 31 December 2024
OPERATING INCOME			
Interest Income	20.01.a	23,322,521,243	20,215,343,797
Interest paid on deposits and borrowings etc.	21.00.a	11,834,609,921	8,317,414,305
Net Interest Income		**11,487,911,322**	**11,897,929,492**
Investment Income	22.00.a	6,006,143,257	3,773,149,527
Commission, Exchange and Brokerage	23.00.a	1,658,893,576	1,479,183,675
Other Operating Income	24.00.a	635,593,863	717,158,275
Total operating income		**19,788,542,018**	**17,867,420,969**
OPERATING EXPENSES			
Salary and allowances	25.00.a	5,640,683,020	4,927,499,715
Rent, taxes, insurance, electricity etc.	26.00.a	585,066,089	602,101,576
Legal expenses	27.00.a	55,402,278	50,393,706
Postage, stamp, telecommunication etc.	28.00.a	80,634,127	85,473,445
Stationery, printing, advertisements etc.	29.00.a	173,603,481	183,028,340
Managing Director's salary & allowances and fees	30.00	12,065,000	23,291,783
Directors' fees	31.00.a	8,625,177	8,511,255
Auditors' fees	32.00.a	4,680,500	946,000
Charges on Loan losses		200,029,747	98,125,002
Repair, maintenance and depreciation of Bank's property	33.00.a	513,173,628	431,869,814
Other expenses	34.00.a	489,920,713	467,493,670
Total operating expenses		**7,763,883,760**	**6,878,734,306**
Profit before provision		**12,024,658,258**	**10,988,686,663**
Provision			
Provision for loans and advances & off balance sheet exposures	35.00	2,381,936,611	1,801,000,000
Provision for diminution in value of investments		-	91,669,213
Provision for others	36.00	32,000,000	35,000,000
		2,413,936,611	**1,927,669,213**
Profit before tax		**9,610,721,647**	**9,061,017,450**
Provision for Taxation			
Current tax	13.01.01.a	3,727,945,218	4,294,085,855
Deferred tax	13.02.02.a	(14,508,054)	(17,406,555)
		3,713,437,164	**4,276,679,300**
Profit after taxation		**5,897,284,483**	**4,784,338,150**
Non controlling interest		**(4,872)**	**(5,743)**
Profit after taxation without non controlling interest		**5,897,289,355**	**4,784,343,893**
Retained earning brought forward	18.00.a	1,690,940,643	645,559,916
Profit available for appropriation		**7,588,229,998**	**5,429,903,809**
Appropriations			
Statutory reserve		2,200,000,000	800,000,000
General reserve		-	-
Transfer to Start-up Fund		59,784,822	48,800,568
		2,259,784,822	**848,800,568**
Retained surplus		**5,328,445,176**	**4,581,103,241**
Earnings Per Share (EPS)	41.00.a	**6.08**	**4.93**

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

(Md. Abul Hashem)	(Abul Barq Alvi)	(Kazi Masudur Rageb)	(Bibhuti Bhusan Sarker)
Managing Director & CEO	**Director**	**Director**	**Director**

Signed in terms of our separate report of even date

Kamrul Abedin, FCA
Enrollment # 527
Partner
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Chartered Accountants
Place: Dhaka
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Md. Jafor Ullah, FCA
Enrollment # 2080
Partner
Syful Shamsul Alam & Co.
Chartered Accountants
Place: Dhaka
Date: 29/04/2026
DVC: 2604302080AS630481

UTTARA BANK PLC.
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2025

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	Capital Reserve	Other Reserves	Retained Earnings	Non Controlling Interest	Total
Balance as at 01 January 2025	**8,257,607,420**	**8,260,000,000**	**18,518,637**	**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	-	-	-	-	-	-	**-**
Surplus/(deficit) of Revaluation Reserve on Govt. Securities	-	-	-	331,757,746	-	-	**331,757,746**
Transfer to Fixed Asset for Asset Revaluation	-	-	-	-	-	-	**-**
Net profit after Tax	-	-	-	-	5,897,289,355	-	**5,897,289,355**
Non Controlling Interest	-	-	-	-	-	(4,872)	**(4,872)**
Transfer to Statutory Reserve	-	2,200,000,000	-	-	(2,200,000,000)	-	-
Transfer to General Reserve	-	-	-	-	-	-	-
Transfer to Start-up Fund	-	-	-	-	(59,784,822)	-	(59,784,822)
Deferred Tax recognized directly in equity			-	(205,367,458)			(205,367,458)
Balance as at 31 December 2025	**9,702,688,720**	**10,460,000,000**	**18,518,637**	**5,490,299,191**	**5,328,445,176**	**25,156**	**30,999,976,880**
Balance as at 31 December 2024	**8,257,607,420**	**8,260,000,000**	**18,518,637**	**5,363,908,903**	**4,581,103,241**	**30,028**	**26,481,168,229**

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

(Md. Abul Hashem)	(Abul Barq Alvi)	(Kazi Masudur Rageb)	(Bibhuti Bhusan Sarker)
Managing Director & CEO	Director	Director	Director

UTTARA BANK PLC.
CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Amount in Taka	
		01 January to 31 December 2025	01 January to 31 December 2024
A. Cash flows from operating activities			
Interest receipts in cash		28,896,857,038	23,807,697,491
Interest payments		(10,965,656,113)	(7,977,975,563)
Dividend receipts		193,619,893	150,975,827
Fees and commission receipts in cash		1,619,553,253	1,443,313,806
Recoveries on loans previously written off		1,008,670,029	1,000,000,000
Cash payments to employees		(5,472,263,136)	(4,864,725,911)
Cash payments to suppliers		(1,082,071,612)	(1,016,535,908)
Income tax paid		(168,534,411)	2,586,266,786
Receipts from other operating activities		635,908,014	706,358,895
Payments for other operating activities	37.00.a	(737,438,406)	(547,544,730)
Operating cash flow before changes in operating assets and liabilities		**13,928,644,549**	**15,287,830,693**
Increase/(decrease) in operating assets and liabilities			
Purchase/sale of trading securities		(12,184,977,106)	(8,874,424,174)
Loans and advances to customers		(32,505,366,226)	(10,361,016,496)
Other assets	38.00.a	12,627,743,324	805,827,264
Deposits from other Banks		6,665,852	(266,276,452)
Deposits from customers		44,873,018,430	15,854,496,433
Other liabilities	39.00.a	(15,640,402,701)	(6,090,778,770)
		(2,823,318,427)	**(8,932,172,195)**
Net cash received from/(used in) operating activities	41.00.e	**11,105,326,122**	**6,355,658,498**
B. Cash flows from investing activities			
Proceeds from sale/payments for purchase of securities		(13,688,809,360)	759,243,161
Purchase of property, plants and equipments		(224,268,729)	(600,961,906)
Sale of property, plants and equipments		2,539,758	1,585,248
Net cash received from/(used in) investing activities		**(13,910,538,331)**	**159,866,503**
C. Cash flows from financing activities			
Dividend paid		(1,426,021,275)	(1,240,246,728)
Net cash received from/(used in) financing activities		**(1,426,021,275)**	**(1,240,246,728)**
D. Net Increase/ (decrease) in cash and cash equivalents (A+B+C)		**(4,231,233,484)**	**5,275,278,273**
E. Effects of exchange rate changes on cash and cash equivalents		**39,340,323**	**35,869,869**
F. Opening cash and cash equivalents		**26,466,399,581**	**21,155,251,439**
G. Closing cash and cash equivalents (D+E+F)	40.00.a	**22,274,506,420**	**26,466,399,581**
Closing Cash and cash equivalents			
Cash in hand (including foreign currencies)		5,598,511,446	5,812,509,176
Bal. with Bangladesh Bank & its agent Banks (including foreign currencies)		14,083,235,593	13,173,696,137
Balance with other banks and financial institutions		2,463,452,281	910,678,168
Money at call		100,000,000	6,560,000,000
Prize Bond		29,307,100	9,516,100
		22,274,506,420	**26,466,399,581**
Consolidated Net Operating Cash Flow per Share (NOCFPS)	41.00.e	**11.45**	**6.55**

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

(Md. Abul Hashem)	(Abul Barq Alvi)	(Kazi Masudur Rageb)	(Bibhuti Bhusan Sarker)
Managing Director & CEO	Director	Director	Director

UTTARA BANK PLC.
CONSOLIDATED LIQUIDITY STATEMENT (ASSETS AND LIABILITIES MATURITY ANALYSIS)
AS AT 31 DECEMBER 2025

(Amount in Taka)

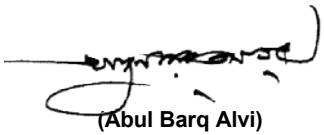
Particulars	Upto 01 month	01- 03 months	03-12 months	01- 05 years	Above - 05 years	Total
Assets						
Cash in hand (including balance with Bangladesh Bank & its agent bank)	9,765,562,694	-	-	-	9,916,184,345	19,681,747,039
Balances with other banks and financial institutions	2,163,452,281	300,000,000	-	-	-	- 2,463,452,281
Money at call on short notice	100,000,000	-	-	-	-	100,000,000
Investment	3,520,719,454	8,627,249,643	29,776,360,312	20,988,978,856	12,605,053,590	75,518,361,855
Loans & Advances	18,641,957,406	32,913,339,127	107,694,008,484	35,797,701,551	22,252,218,872	217,299,225,440
Fixed assets including Land, Building, Furniture & Fixtures	-	-	243,951,947	961,129,371	1,747,092,398	2,952,173,716
Other assets	1,086,489,401	143,190,434	607,322,414	824,589,802	999,075,590	3,660,667,641
Non banking assets	-	-	-	-	55,619,685	55,619,685
Total Assets (A)	**35,278,181,236**	**41,983,779,204**	**138,321,643,157**	**58,572,399,580**	**47,575,244,480**	**321,731,247,657**
Liabilities						
Borrowings from Bangladesh Bank , other banks, financial institutions & agents	524,200,000	171,500,000	342,500,000	645,845,360	-	1,684,045,360
Deposits & other accounts	42,282,684,372	59,954,537,500	52,469,324,051	50,998,270,549	62,757,786,984	268,462,603,456
Provision & other liabilities	817,094,468	25,464,564	960,709,115	3,900,310,727	14,671,572,397	20,375,151,271
Start-up Equity Investment Fund				209,470,690		209,470,690
Total Liabilities (B)	**43,623,978,840**	**60,151,502,064**	**53,772,533,166**	**55,753,897,326**	**77,429,359,381**	**290,731,270,777**
Net Liquidity Gap (A-B)	**(8,345,797,604)**	**(18,167,722,860)**	**84,549,109,991**	**2,818,502,254**	**(29,854,114,901)**	**30,999,976,880**
Cumulative Net Liquidity Gap	**- 8,345,797,604**	**(26,513,520,464)**	**58,035,589,527**	**60,854,091,781**	**30,999,976,880**	**-**

Net result of the Liquidity Statement represents the "Shareholders' Equity" of the Bank.

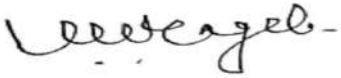
These financial statements should be read in conjunction with the annexed notes.



(Md. Abul Hashem)
Managing Director & CEO



(Abul Barq Alvi)
Director



(Kazi Masudur Rageb)
Director



(Bibhuti Bhusan Sarker)
Director

UTTARA BANK PLC.
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	Amount in Taka	
		31 December 2025	31 December 2024
PROPERTY AND ASSETS			
Cash	4.00		.
Cash in Hand (including foreign currencies)		5,598,496,420	5,812,493,223
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)		14,083,235,593	13,173,696,137
		19,681,732,013	**18,986,189,360**
Balance with other Banks and Financial institutions	5.00		
In Bangladesh		504,013,792	49,370,068
Outside Bangladesh		1,915,657,033	820,479,728
		2,419,670,825	**869,849,796**
Money at call on short notice	6.00	**100,000,000**	**6,560,000,000**
Investments	7.00		
Government		64,345,457,140	45,243,329,461
Others		9,544,737,465	2,696,103,879
		73,890,194,605	**47,939,433,340**
Loans and Advances	8.00		
Loans, cash credits, overdrafts etc.		215,940,053,416	185,590,842,212
Bills purchased and discounted		4,230,000,196	3,532,639,975
		220,170,053,612	**189,123,482,187**
Fixed assets including land, building, furniture and fixtures	9.00	**2,946,049,244**	**3,033,736,275**
Other Assets	10.00	**2,163,350,871**	**2,260,854,644**
Non Banking Assets	10.00.b	**55,619,685**	**56,019,685**
TOTAL ASSETS		**321,426,670,855**	**268,829,565,287**
LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY			
LIABILITIES			
Borrowings from other Banks, Financial institutions and Agents	11.00	**1,684,045,360**	**2,021,411,426**
Deposits and other accounts	12.00		
Current and other accounts		77,729,587,116	64,847,177,361
Bills payable		9,332,298,204	9,462,952,754
Savings bank deposits		70,252,833,235	67,902,888,195
Fixed deposits		103,009,136,377	73,122,724,962
Other deposits		8,173,048,954	7,451,763,786
		268,496,903,886	**222,787,507,058**
Other Liabilities	13.00	**19,955,549,840**	**17,390,266,184**
Start-up Equity Investment Fund	14.00	**209,470,690**	**149,685,868**
TOTAL LIABILITIES		**290,345,969,776**	**242,348,870,536**
CAPITAL/SHAREHOLDERS' EQUITY			
Paid up capital	15.02	9,702,688,720	8,257,607,420
Statutory reserve	16.00	10,460,000,000	8,260,000,000
Other reserves	17.00	5,490,299,191	5,363,908,903
Surplus in profit and loss account		5,427,713,168	4,599,178,428
TOTAL CAPITAL/SHAREHOLDERS' EQUITY		**31,080,701,079**	**26,480,694,751**
TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY		**321,426,670,855**	**268,829,565,287**

UTTARA BANK PLC.
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	Amount in Taka	
		31 December 2025	31 December 2024
OFF BALANCE SHEET ITEMS			
Contingent Liabilities	19.00		
Acceptances & Endorsements	19.01	9,382,832,606	6,650,398,829
Letters of guarantee	19.02	7,972,569,196	6,080,552,294
Irrevocable letters of credit	19.03	19,742,038,582	13,354,279,482
Bills for collection	19.04	14,230,415,035	10,822,275,871
		51,327,855,419	**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		**51,327,855,419**	**36,907,506,476**
Net Asset Value per Share	**41.00.b**	**32.03**	**27.29**

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

(Md. Abul Hashem)	(Abul Barq Alvi)	(Kazi Masudur Rageb)	(Bibhuti Bhusan Sarker)
Managing Director & CEO	**Director**	**Director**	**Director**

Signed in terms of our separate report of even date

Kamrul Abedin, FCA
Enrollment # 527
Partner
M.J Abedin & Co.
Chartered Accountants
Place: Dhaka
Date: 29/04/2026
DVC: 2604300527AS660994

Md. Jafor Ullah, FCA
Enrollment # 2080
Partner
Syful Shamsul Alam & Co.
Chartered Accountants
Place: Dhaka
Date: 29/04/2026
DVC: 2604302080AS630481

UTTARA BANK PLC.
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Amount in Taka	
		01 January to 31 December 2025	01 January to 31 December 2024
OPERATING INCOME			
Interest Income	20.01	23,383,345,832	20,243,641,701
Interest paid on deposits and borrowings etc.	21.00	11,835,977,683	8,317,424,939
Net Interest Income		**11,547,368,149**	**11,926,216,762**
Investment Income	22.00	6,017,062,361	3,725,260,438
Commission, Exchange and Brokerage	23.00	1,621,021,530	1,451,729,464
Other Operating Income	24.00	639,048,912	719,948,512
Total operating income		**19,824,500,952**	**17,823,155,176**
OPERATING EXPENSES			
Salary and allowances	25.00	5,616,126,882	4,908,650,508
Rent, taxes, insurance, electricity etc.	26.00	585,061,259	602,045,079
Legal expenses	27.00	55,364,328	50,180,956
Postage, stamp, telecommunication etc.	28.00	80,253,901	85,105,216
Stationery, printing, advertisements etc.	29.00	173,426,489	182,916,985
Managing Director's salary & allowances and fees	30.00	12,065,000	23,291,783
Directors' fees	31.00	8,406,677	8,298,505
Auditors' fees	32.00	4,611,500	900,000
Charges on Loan losses		200,029,747	98,125,002
Repair, maintenance and depreciation of Bank's property	33.00	510,477,547	429,484,320
Other expenses	34.00	481,993,972	461,239,389
Total operating expenses		**7,727,817,302**	**6,850,237,743**
Profit before Provision		**12,096,683,650**	**10,972,917,433**
Provision			
Provision for loans and advances & off balance sheet exposures	35.00	2,381,936,611	1,801,000,000
Provision for Others	36.00	32,000,000	35,000,000
		2,413,936,611	**1,836,000,000**
Profit before tax		**9,682,747,039**	**9,136,917,433**
Provision for Taxation			
Current tax	13.01.01	3,718,609,779	4,273,966,451
Deferred tax	13.02.02	(14,344,900)	(17,105,840)
		3,704,264,879	**4,256,860,611**
Profit after taxation		**5,978,482,160**	**4,880,056,822**
Retained earning brought forward	18.00	1,709,015,830	567,922,174
Profit available for appropriations		**7,687,497,990**	**5,447,978,996**
Appropriations			
Statutory reserve	16.00	2,200,000,000	800,000,000
General reserve		-	-
Start-up Fund		59,784,822	48,800,568
		2,259,784,822	848,800,568
Retained surplus		**5,427,713,168**	**4,599,178,428**
Earnings Per Share (EPS)	41.00	**6.16**	**5.03**

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

(Md. Abul Hashem)	(Abul Barq Alvi)	(Kazi Masudur Rageb)	(Bibhuti Bhusan Sarker)
Managing Director & CEO	**Director**	**Director**	**Director**

Signed in terms of our separate report of even date

Kamrul Abedin, FCA
Enrollment # 527
Partner
M.J Abedin & Co.
Chartered Accountants
Place: Dhaka
Date: 29/04/2026
DVC: 2604300527AS660994

Md. Jafor Ullah, FCA
Enrollment # 2080
Partner
Syful Shamsul Alam & Co.
Chartered Accountants
Place: Dhaka
Date: 29/04/2026
DVC: 2604302080AS630481

UTTARA BANK PLC.
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 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	-	-	-	-	**-**
Surplus/(deficit) of Revaluation Reserve on Govt. Securities	-	-	331,757,746	-	**331,757,746**
Transfer to Deferred Tax Liability for Asset Revaluation	-	-	-	-	**-**
Transfer to Fixed Asset for Asset Revaluation	-	-	-	-	**-**
Net profit after Tax	-	-	-	5,978,482,160	**5,978,482,160**
Transfer to Statutory Reserve	-	2,200,000,000	-	(2,200,000,000)	-
Transfer to General Reserve	-	-	-	-	-
Transfer to Start-up Fund	-	-	-	(59,784,822)	(59,784,822)
Deferred Tax recognized directly in equity			(205,367,458)		(205,367,458)
Balance as at 31 December 2025	**9,702,688,720**	**10,460,000,000**	**5,490,299,191**	**5,427,713,168**	**31,080,701,079**
Balance as at 31 December 2024	**8,257,607,420**	**8,260,000,000**	**5,363,908,903**	**4,599,178,428**	**26,480,694,751**

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

(Md. Abul Hashem)	(Abul Barq Alvi)	(Kazi Masudur Rageb)	(Bibhuti Bhusan Sarker)
Managing Director & CEO	**Director**	**Director**	**Director**

UTTARA BANK PLC.
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025

		Notes	Amount in Taka	
			01 January to 31 December 2025	01 January to 31 December 2024
A.	**Cash flows from operating activities**			
	Interest receipts in cash		29,002,127,042	23,841,917,113
	Interest payments		(10,967,023,875)	(7,977,986,197)
	Dividend receipts		160,093,582	97,165,020
	Fees and commission receipts in cash		1,581,681,207	1,415,859,595
	Recoveries on loans previously written off		1,008,670,029	1,000,000,000
	Cash payments to employees		(5,447,706,998)	(4,845,876,704)
	Cash payments to suppliers		(1,081,091,894)	(1,015,643,279)
	Income tax paid		(191,039,739)	2,600,468,250
	Receipts from other operating activities		638,751,527	719,687,664
	Payments for other operating activities	37.00	(729,275,300)	(540,810,956)
	Operating cash flow before changes in operating assets and liabilities		**13,975,185,581**	**15,294,780,506**
	Increase/(decrease) in operating assets and liabilities			
	Purchase/sale of trading securities		(12,242,160,905)	(8,976,592,491)
	Loans and advances to customers		(32,672,615,102)	(10,358,513,468)
	Other assets	38.00	12,757,348,821	912,322,765
	Deposits from other banks		6,665,852	(266,276,452)
	Deposits from customers		44,833,777,168	15,840,362,130
	Other liabilities	39.00	(15,558,257,200)	(6,034,805,053)
			(2,875,241,366)	**(8,883,502,569)**
	Net cash received from/(used in) operating activities	41.00.f	**11,099,944,215**	**6,411,277,937**
B.	**Cash flows from investing activities**			
	Proceeds from sale/payments for purchase of securities		(13,688,809,360)	759,243,161
	Purchase of property, plants and equipments		(221,838,979)	(600,925,104)
	Sale of property, plants and equipments		2,539,758	1,585,248
	Net cash received from/(used in) investing activities		**(13,908,108,581)**	**159,903,305**
C.	**Cash flows from financing activities**			
	Dividend paid		(1,426,021,275)	1,240,246,728
	Net cash received from/(used in) financing activities		**(1,426,021,275)**	**1,240,246,728**
D.	**Net Increase/(decrease) in cash and cash equivalents (A+B+C)**		**(4,234,185,641)**	**5,330,934,514**
E.	**Effects of exchange rate changes on cash and cash equivalents**		**39,340,323**	**35,869,869**
F.	**Opening cash and cash equivalents**		**26,425,555,256**	**21,058,750,873**
G.	**Closing cash and cash equivalents (D+E+F)**	40.00	**22,230,709,938**	**26,425,555,256**
	Closing cash and cash equivalents			
	Cash in hand (including foreign currencies)		5,598,496,420	5,812,493,223
	Bal. with Bangladesh Bank & its agent Bank(s) (including foreign currencies)		14,083,235,593	13,173,696,137
	Balance with other banks and financial institutions		2,419,670,825	869,849,796
	Money at call		100,000,000	6,560,000,000
	Prize Bond		29,307,100	9,516,100
			22,230,709,938	**26,425,555,256**
	Net Operating Cash Flow per Share (NOCFPS)	**41.00.d**	**11.44**	**6.61**

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

(Md. Abul Hashem)	(Abul Barq Alvi)	(Kazi Masudur Rageb)	(Bibhuti Bhusan Sarker)
Managing Director & CEO	**Director**	**Director**	**Director**

UTTARA BANK PLC.
LIQUIDITY STATEMENT (ASSETS AND LIABILITIES MATURITY ANALYSIS)
AS AT 31 DECEMBER 2025

(Amount in Taka)

Particulars	Upto 01 month	01- 03 months	03-12 months	01- 05 years	Above - 05 years	Total
Assets						
Cash in hand (including balance with Bangladesh Bank & its agent bank)	9,765,547,668				9,916,184,345	19,681,732,013
Balances with other Banks and financial institutions	2,119,670,825	300,000,000				2,419,670,825
Money at call on short notice	100,000,000					100,000,000
Investment	3,520,719,454	8,627,249,643	29,776,360,312	20,988,978,856	10,976,886,340	73,890,194,605
Loans & Advances	18,641,957,406	32,913,339,127	110,564,836,656	35,797,701,551	22,252,218,872	220,170,053,612
Fixed assets including Land, Building, Furniture & Fixtures	-	-	243,951,947	961,129,371	1,740,967,926	2,946,049,244
Other Assets	1,086,489,401	143,190,434	108,216,824	325,484,212	499,970,000	2,163,350,871
Non-banking assets	-	-	-	-	55,619,685	55,619,685
Total Assets (A)	**35,234,384,754**	**41,983,779,204**	**140,693,365,739**	**58,073,293,990**	**45,441,847,168**	**321,426,670,855**
Liabilities						
Borrowings from Bangladesh Bank, other Banks, Financial Institutions & agents	524,200,000	171,500,000	342,500,000	645,845,360	-	1,684,045,360
Deposits & other accounts	42,282,684,372	59,954,537,500	52,469,324,051	50,998,270,549	62,792,087,414	268,496,903,886
Provision & other liabilities	817,094,468	25,464,564	271,790,935	3,900,310,728	14,940,889,145	19,955,549,840
Start-up Equity Investment Fund				209,470,690		209,470,690
Total Liabilities (B)	**43,623,978,840**	**60,151,502,064**	**53,083,614,986**	**55,753,897,327**	**77,732,976,559**	**290,345,969,776**
Net Liquidity Gap(A-B)	**(8,389,594,086)**	**(18,167,722,860)**	**87,609,750,753**	**2,319,396,663**	**(32,291,129,391)**	**31,080,701,079**
Cumulative Net Liquidity Gap	**(8,389,594,086)**	**(26,557,316,946)**	**61,052,433,807**	**63,371,830,470**	**31,080,701,079**	**-**

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

(Md. Abul Hashem)	(Abul Barq Alvi)	(Kazi Masudur Rageb)	(Bibhuti Bhusan Sarker)
Managing Director & CEO	Director	Director	Director

Uttara Bank PLC. and its Subsidiary

Notes to the Financial Statements as at and for the year ended 31 December 2025

1.00 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 Ltd. as a Public Limited Company in the year 1983. The converted 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 quoted company for trading of its shares.

The Registered Office of the Bank is located at 47, Shahid Bir Uttam Asfaqus Samad Sarak (Former 90, Motijheel Commercial Area), Motijheel, Dhaka- 1000. It has 250 branches, 48 sub-branches and 32 ATM booths all over Bangladesh through which it carries out all its banking activities.

As per the second amendment of The Companies Act (Bangladesh) 1994, in 2020, Public Limited Companies are required to add PLC. after the name. Accordingly, the name of the Bank has been changed to Uttara Bank PLC on 03 July 2023.

1.01 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/ATM booths etc. in Bangladesh.

1.02 Correspondent banking

The focus of International Division with its expertise caters mainly to the Banking needs related to import, export and foreign remittance affairs. The division establishes correspondent relationships with the foreign banks/exchange houses in consultation with the respective senior management.

1.03 Uttara Bank Securities Limited

Uttara Bank Securities Limited was incorporated on 13 June 2013 as a Public Limited company with the Registrar of Joint Stock Companies and Firms Dhaka, Bangladesh under the Companies Act, 1994 bearing registration no.C-109691/13. The main objectives of the company are to carry on business of stock brokers/dealers in relation to shares and securities dealings and other services as mentioned in the Memorandum and Articles of Association of the company. The Registered office of the company is located at 47, Shahid Bir Uttam Asfaqus Samad Sarak, Motijheel, Dhaka-1000.

Uttara Bank Securities Limited is the subsidiary of the Bank and 99.994% shares of the subsidiary is owned by the Bank.

1.04 Off-shore Banking Unit (OBU)

The Off-shore Banking Unit (OBU) of the Bank is the separate Unit governed by the applicable rules & regulations and guidelines of Bangladesh Bank. The Bank obtained the permission for conducting the operations of OBU from Bangladesh Bank on 23 March 2015. The Bank started the operation of OBU on 06 July 2015.The number of OBU was 01 (one) as at 31 December 2025 situated at the Bank's Head Office.

The principal activities of the OBU are to provide commercial banking services through its unit within the rules & regulations and guidelines of Bangladesh Bank applicable for the off-shore Banking Unit.

2.00 Internal audit, internal control and risk management

The Bank Company Act, 1991(as amended up to date) and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

Bangladesh Bank, Department of Off-site Supervision (DOS) issued Circular No. 02 dated 15 February 2012 on Risk Management Guidelines for Banks and instructed all scheduled banks operating in Bangladesh to follow their guidelines for managing various risks which have been complied by the Bank.

The risk of the Bank is possibility of losses, financial or otherwise and covers six core risk areas of banking business namely, a) Credit Risks b) Asset and Liability/Balance Sheet Risks c) Foreign Exchange Risks d) Money Laundering Risks e) Internal Control and Compliance Risks and f) Information and Communication Technology Risks. The main objective of the risk management is that in carrying out business the Bank undertakes well calculated business risks while safeguarding its capital, assets and profitability from risks.

In recognition of the importance of an effective risk management system, the Bank has taken steps to implement the guidelines of Bangladesh Bank as under:

2.01 Credit Risk

Credit Risk is the risk of loss that may occur due to a borrower's lack of ability to meet its financial obligations. Credit Risk Management has been introduced in the Bank in line with the directives received from the Bangladesh Bank. It is one of the major risks faced by the Bank. The Bank has segregated duties of the officers/executives involved in Credit related activities. A separate Credit Division has been formed at Head Office which is entrusted with the duties of maintaining effective relationship with the customers, marketing of credit products, exploring new business opportunities etc. Moreover, Marketing, Credit Approval, Credit Administration & Monitoring, Recovery and Suit functions have been segregated. For these purposes separate Departments/Cells have been formed within the Credit Division at Head Office. These are (a) Credit Approval Department (b) Credit Administration & Monitoring Department (c) Credit Recovery Department (d) Lease Finance Unit (e) SME Department (f) Sustainable Finance Department (g) Agri Cell and (h) CIB Cell. Credit Division is entrusted with the duties of maintaining assets quality, assessing risk in lending to a particular customer, sanctioning credit, formulating policy/strategy for lending operation etc.

This Bank being one of the pioneer banks in the private sector has introduced lending policies based on its long experiences and in line with guidelines given by Bangladesh Bank to provide loans and advances to commercial and industrial enterprises and also to individuals.

Bank is following all circulars including core risk guidelines related to credit risk management to mitigate the risk to an acceptable level.

2.02 Asset liability Management Risk

The Asset Liability Committee (ALCO) of the Bank monitors Balance Sheet risk and liquidity risks of the Bank. Managing the asset liability is the most important responsibility of the Bank as it runs the risk for not only of the bank, but also of the thousands of depositors who put money into it. The primary objective of the ALCO is to monitor and avert significant volatility in Net Interest Income (NII), investment value and exchange earnings.

Bank is following all circulars including core risk guidelines related to ALM risk management to mitigate the risk to an acceptable level.

2.03 Foreign Exchange Risk

Foreign exchange risk is the potential risk which can bring change in earnings arising due to change in market prices. Treasury Division independently conducts the transactions and the Back Office of Treasury Division is responsible for verification and settlement of the deals and passing of the entries in books of accounts. All Nostro accounts are reconciled immediately and outstanding entries are reviewed by the management for settlement.

Bank is following all circulars including core risk guidelines related to Foreign Exchange risk management to mitigate the risk to an acceptable level.

2.04 Money Laundering Risk

Money laundering risk is the loss of reputation and expenses incurred as penalty for being negligent in the prevention of money laundering or terrorist financing. For mitigating the risks the Bank has designated Chief Anti- money Laundering Compliance Officer at Head Office and Compliance Officer at branches, who independently review the transactions of the accounts to verify suspicious transactions. Manuals for prevention of money laundering have been established and transaction profile has been introduced.

Bank is following all circulars including core risk guidelines related to Anti-Money Laundering Risk Management to mitigate the risk to an acceptable level.

2.05 Internal Control and Compliance Risk

Internal control and compliance is considered as an eye of an organization. It is a mirror of operations and keeps record of the same. The primary objects of internal control system are to help the Bank to perform in a better height through the use of its resources & under the guidance of internal control system. Bank identifies its weakness and takes appropriate measures to overcome the same. Uttara Bank PLC. strictly follows the Bangladesh Bank Guidelines in line with Internal Control & Compliance of the Bank.

2.06 Information and Communication Technology Security Risk Management

IT management deals with IT policy documentation, internal IT audit, training etc. IT operation management covers the dynamics of technology operation management including change management, asset management and operating environment procedures management. The objective is to achieve the highest levels of technology service quality by minimum operational risk. Physical security involves providing environmental safeguards as well as controlling physical access to equipment and data.

The Bank follows the guidelines stated in BRPD Circular No.10 dated 19 June 2023 regarding "Guideline on ICT Security".

2.07 Market Risk

Market Risk is the possibility of loss arising from changes in the value of a financial instrument as a result of changes in market variables such as interest rates, exchange rates, equity and commodity prices.

2.08 Operational Risk

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through internal control and compliance division controls operational procedure of the Bank.

2.09 Internal Audit

Being an integral part of daily activities of the Bank, Internal Control and Compliance Division with three departments namely: Compliance, Monitoring and Audit & Inspection are working as ongoing process to ensure smooth operation of the Bank. Compliance Department is functioning to ensure compliance with statutory & regulatory requirements. Monitoring department is responsible for operational performance of Branches and Head Office Divisions by minimizing/avoiding risk factors whereas audit and inspection department arranges all audit and investigation in all the branches and division/departments of Head Office for smooth operational activities which include the following:

Internal Audit Activities:

- To review and approve "Internal Audit Charter";
- To guide and approve "Internal Audit Plan";
- To guide and review "Internal Audit Process and Procedure";
- To guide bank management body for ensuring compliance on audit recommendation(s) and scope of development;
- To review compliance status of audit recommendation;

- To review annual assessment of the performance of audit and inspection activity;
- To recommend audit findings to be placed to the Board of Directors.

As an internal watch dog of the Bank the Audit & Inspection Department is conducting Audit & Inspection to identify, measure, control and mitigate risk factors at the Branches/Divisions.

No materially untrue statement is identified that might be misleading the financial statements.

2.10 Fraud and Forgeries

Internal Control and Compliance Division conducts audit at the branches with the existing manpower to minimize irregularities/lapses to prevent fraud and forgeries and to avoid risks at the operational level. Bank fraud is the use of potentially illegal means to obtain money, assets, or other property owned or held by a financial institution, or to obtain money from depositors by fraudulently posing as a bank or other financial institution.

To mitigate fraud, the Bank has taken the following initiatives:

- Reviewing the corrective measures taken by the management with regard to reports relating to fraud-forgery, deficiencies in internal control and external auditors and inspectors of the regulatory authority and inform the Board on a regular Basis;
- Effort made for improving the compliance culture and introducing stricter controls to eliminate fraud exposures.
- Board Audit Committee reviews fraud and forgery report and advises Management on corrective measure and preventive action as applicable.
- The Audit Committee also advises management on potential threats of fraud and forgery activity.

No transactions entered into by the company during the year which are fraudulent, illegal or in violation of the company's code of conduct and there was no administrative error and exception or anything detrimental committed by employees of the bank.

2.11 Disclosure of Sustainability-related Information

The International Financial Reporting Standards (IFRS) Foundation has established International Sustainability Standards Board (ISSB) to address the urgent need for a single set of globally accepted sustainability reporting standards that are integrated, consistent and comparable with financial reporting standards. IFRS S1 and IFRS S2 are the first two IFRS Sustainability Disclosure Standards developed by the ISSB.

Bangladesh Bank has decided to implement IFRS S1 (sustainability related risks and opportunities) and IFRS S2 (climate-related financial risks and opportunities) in collaboration with Financial Reporting Council (FRC) of Bangladesh in phases from 2024 (limited report) to 2027 (full disclosure) and issued "Guideline on Sustainability and Climate-related Financial Disclosure" vide their SFD Circular No. 06 dated 26.12.2023.

3.00 Summary of Significant Accounting Policies and Basis for Preparation of Financial Statements

3.01 Basis of preparation of financial statements and statement of compliance

The separate financial statements of the Bank as at and for the year ended 31 December 2025 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU) and the consolidated financial statements of 'the Group' comprise those of 'the Bank' (parent company) and its subsidiary namely Uttara Bank Securities Limited. There were no significant changes in the nature of principal business activities of the Bank and it's subsidiary during the financial year.

The financial statements of the Bank are prepared in accordance with IFRSs (including IASs) and the requirements of the Bank Company Act 1991 (as amended up to date), the rules and regulations issued by Bangladesh Bank, the Companies Act, 1994, The Securities and Exchange Ordinance, 1969, Bangladesh Securities and Exchange Commission Act, 1993, Bangladesh Securities and Exchange Commission (Public Issues) Rules, 2020, Income Tax Act 2023, The Value Added Tax and Supplementary Duty Act, 2012, The Value Added Tax and Supplementary Duty Rules, 2016, Dhaka

Stock Exchange PLC. (DSE), Chittagong Stock Exchange PLC. (CSE) and Central Depository Bangladesh Ltd. (CDBL) and Financial Reporting Act, 2015. In case any requirement of the Bank Company (amendment) Act, 2013, and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs (including IASs), the requirements of the Bank Company Act 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of IFRS are mentioned in (i) to (xv).

i) Investment in Shares and Securities

IFRS :

As per requirements of IFRS 9: classification and measurement of investment in equity instruments will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit and loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank:

As per BRPD circular no-14 dated 25 June 2003, investments in quoted and unquoted shares are revalued on the basis of year end market price and last audited net asset value (NAV) respectively. Provision for diminution of value of quoted shares, mutual funds (closed-end) and bonds has been made on 'portfolio basis' netting off gain following DOS circular letter no. 1 dated 24 May 2023 and provision for diminution of value of unquoted shares and mutual funds has been made on the basis of net worth (Assets-Liabilities) of shares and surrender price of mutual funds respectively.

ii) Revaluation Gains/Losses on Government Securities

IFRS :

Government securities refer primarily various debt instruments which include both bonds and bills. As per requirements of IFRS 9 Financial Instruments, bonds can be categorized as "Amortized Cost (AC)" or "Fair Value through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Bonds designated as Amortized Cost are measured at amortized cost method and interest income is recognized through profit and loss account. Any changes in fair value of bonds designated as FVTPL is recognized in profit and loss account. Any changes in fair value of bonds designated as FVOCI is recognized in other reserve as a part of equity.
As per requirements of IFRS 9, bills can be categorized either as "Fair Value through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Any change in fair value of bills is recognized in profit and loss or other reserve as a part of equity respectively.

Bangladesh Bank:

According to DOS circular no. 5 dated 26 May 2008 and further clarification in DOS circular no. 5 dated 28 January 2009, Government securities/bills are classified into Held for Trading (HFT) and Held to Maturity (HTM). HFT securities are revalued on the basis of mark to market and any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortization of discount is recognized in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortized and gains or losses on amortization are recognized in other reserve as a part of equity.

According to DOS Circular Letter no. 27 dated 04 December 2023, for any bond held in HFT that has a loss from weekly mark-to-market revaluation, loss can be adjusted with Revaluation Reserve from the same bond. If no revaluation reserve is available for that particular bond, the revaluation loss will be charged to profit and loss account. In no circumstances revaluation loss of one bond can be adjusted with revaluation reserve of another bond.

iii) Provision on Loans and Advances

IFRS :

As per IFRS 9 Financial Instruments, an entity shall recognize an impairment allowance on loans and advances based on expected credit losses (ECL) model. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition, whether assessed on an individual or collective basis, considering all reasonable information (including that which is forward-looking). For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date.

IFRS 9 requires credit exposures to be classified into 3 stages. Criteria of staging are as follows:

Stage 1: Comprises credit exposures which do not exhibit significant increase in credit risk since initial recognition. Banks may elect to utilize the high-quality assets practical expedient provided in the accounting standard. The Bank records an allowance for 12 months ECL in profit or loss and interest revenue is calculated on the gross carrying amount of the loans & advances.

Stage 2: Comprises credit exposures which exhibit significant increase in credit risk since initial recognition. The Bank records an allowance for lifetime ECL and interest revenue is calculated on the gross carrying amount of the loans & advances.

Stage 3: Comprises credit exposures which

i. Credit exposures that are 90 days or more past due or credit impaired.
ii. In case of the continuous loans, when repayments are inadequate to cover interest capitalized for 90 days or more, they have exceeded their approved limits for 90 days or more, or their limits have expired for 90 days or more.

The Bank records an allowance for lifetime ECL and interest revenue is calculated on the net carrying amount of the loans & advances.

Implementation Timeline of IFRS-9: Mandatory adoption for funded and non-funded credit facilities from January 1, 2028, with expansion to other financial instruments by January 1, 2029**.**

Bangladesh Bank:

As per BRPD circular no. 15 dated 27 November 2024, BRPD circular no. 5 dated 25 June 2025 and BRPD circular letter no. 29 dated 21 December 2025, loans & advances have to be classified and adequate provision have to be maintained as under.

CL Categories		Period of past due or overdue	Rate of Provision
Unclassified	STD-0	No past due or overdue	0.5% to 1% of loan outstanding
	STD-1	≥ 1 day but <1 month	
	STD-2	≥ 1 month but < 2 months	
	SMA	≥ 2 months but < 3 months	0.5% to 5% of loan outstanding
Classified	SS	≥ 3 months but < 6 months	20% of base for provision
	DF	≥ 6 months but < 12 months	50% of base for provision
	B/L	≥ 12 months	100% of base for provision

iv) Recognition of Interest in Suspense

IFRS:

Loans and advances to customers are generally classified at amortized cost as per IFRS 9 and interest income is recognized in profit and loss account by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently becomes credit-impaired, the entity shall apply the effective interest rate to the amortized cost of these loans and advances.

Bangladesh Bank:

As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest suspense account, which is presented as liability in the balance sheet.

v) Other Comprehensive Income

IFRS:

As per IAS 1 other Comprehensive Income (OCI) is a component of financial statements or the elements of Other Comprehensive Income are to be included in a Single Other Comprehensive Income (OCI) Statement.

Bangladesh Bank:

Bangladesh Bank has issued templates for financial statements as per BRPD circular no.14 dated 25 June 2003, which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to include in a Single Other Comprehensive Income (OCI) Statement. As such the company does not prepare the other comprehensive income statement. However elements of OCI, if any, are shown in the statements of changes in equity.

vi) Financial Instruments-Presentation and Disclosure

In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such some disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.

vii) Financial Guarantees

IFRS:

As per IFRS 9 Financial Instruments, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the term of debt instruments. Financial guarantee liabilities are recognized initially at their fair value, and the initial fair value is amortized over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortized amount and the loss allowance determined as expected credit loss under IFRS 9. Financial guarantees are prescribed to be included within other liabilities.

Bangladesh Bank:

As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as letter of credit, letter of guarantee will be treated as Off- Balance Sheet items. No liability is recognized for the guarantee except the cash margin.

viii) Cash and Cash Equivalent

IFRS: Cash and cash equivalent items should be reported as cash item as per IAS 7.

Bangladesh Bank: Some highly liquid assets such as money at call and short notice, T-bills/T-bonds, prize bonds are not prescribed to be shown as cash and cash equivalents; rather shown as face items in the balance sheet. However, in the cash flow statement, money at call & short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with Bangladesh Bank and other banks.

ix) Non-Banking Asset

IFRS: No indication of Non-banking asset is found in any IFRS.

Bangladesh Bank: As per BRPD circular no. 22 dated 20 September 2021and BRPD circular no. 14 dated 25 June 2003 there must exist a face item named Non-banking asset.

x) Cash Flow Statement

IFRS: The Cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD circular no.14 dated 25 June 2003 cash flow is the mixture of direct and indirect methods.

xi) Balance with Bangladesh Bank: (Cash Reserve Requirement)

IFRS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

xii) Presentation of Intangible Asset

IFRS: An intangible asset must be identified and recognized and the disclosure must be given as per IAS 38.

Bangladesh Bank: There is no regulation for intangible assets in BRPD 14 dated 25 June 2003.

xiii) Off-Balance Sheet Items

IFRS: There is no concept of off-balance sheet items in any IFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of the balance sheet.

Bank's methodology: Off-balance sheet items have been presented under contingent liabilities and other commitments as per Bangladesh Bank guidelines. BRPD Circular no. 06 dated 25 April 2023, BRPD circular no. 07 dated 21 June 2018 and BRPD circular no. 13 dated 18 October 2018 requires a general provision for off-balance sheet exposures except bills for collection to be calculated at 0.50%-1% which has been followed by the Bank properly on the following off-balance sheet items:

a) Acceptance and endorsements
b) Irrevocable letter of credit
c) Letter of guarantee

xiv) Provision netted off against Loans and Advances

IFRS: As per IFRS-9, Loans and Advances should be presented in net off provision.

Bangladesh Bank: As per BRPD circular no.14 dated 25 June 2003, provision on Loans and Advances is presented separately as liability and cannot be netted off against Loans and Advances.

xv) Presentation of Financial Statements

IFRS: As per IAS 1, a complete set of financial statements comprises a statement of financial position, a statement of profit or loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 has also stated the entity to disclose assets

and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: A format of financial statements (i.e. balance sheet, profit and loss account, cash flows statement, changes in equity, liquidity statement) is prescribed in the "First Schedule" of section 38 of the Bank Company Act 1991 and amendments thereon and BRPD circular No-14 dated 25 June 2003 of Bangladesh Bank. Assets and liabilities are not classified under current and non-current heading in the prescribed format of financial statement.

Compliance of International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS)

Name of the IAS	IAS No.	Status
Presentation of Financial Statements	1	Applied with some departure (note 3.01)
Inventories	2	Not Applicable
Statement of Cash Flows	7	Applied with some departure (note 3.01)
Accounting Policies, Changes in Accounting estimates & Errors	8	Applied
Events after the Reporting Period	10	Applied
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Employee Benefits	19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	20	Not Applicable
The effects of changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	Applied with some departure (note 3.01)
Related Party Disclosure	24	Applied
Accounting and Reporting by Retirement Benefits Plan	26	Not Applicable
Consolidated and Separate Financial Statements	27	Applied
Investment in Associates and Joint Ventures	28	Not Applicable
Financial Reporting in Hyperinflationary Economics	29	Not Applicable
Financial Instruments: Presentation	32	Applied with some departure (note 3.01)
Earnings per share	33	Applied
Interim Financial Reporting	34	Applied
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Applied
Investment Property	40	Not Applicable
Agriculture	41	Not Applicable

Name of the IFRS	IFRS No.	Status
First time Adoption of International Financial Reporting Standards	1	Not Applicable
Share Based Payment	2	Not Applicable
Business Combinations	3	Applied
Non- current Assets Held for Sale and Discontinued Operations	5	Not Applicable
Exploration for and Evaluation of Mineral Resource	6	Not Applicable
Financial Instruments: Disclosures	7	Applied with some departure (note 3.01)
Operating Segments	8	Applied with some departure (note 3.01)
Financial Instruments	9	Applied with some departure (note 3.01)
Consolidated Financial Statements	10	Applied
Joint Agreements	11	Not Applicable
Disclosure of Interest in Other Entities	12	Not Applicable
Fair Value Measurement	13	Applied
Regulatory Deferral Accounts	14	Not Applicable
Revenue from Contracts with Customers	15	Applied
Leases	16	Applied
Insurance Contracts	17	Not Applicable

In order to comply with certain specific rules and regulations of Bangladesh Bank which are different to IAS/IFRS, some of the requirements specified in these lAS/IFRSs are not applied. Refer to note 3.01

for such recognition and measurement differences that are most relevant and material to the Bank and the Group.

The Standard regards a retirement benefit plan as a reporting entity separate from the employers of the participants in the plan. Therefore, it is not applicable for the Bank's financial statements as it is the employer and not the retirement benefit plan itself.

The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, the Bank being a listed entity in Dhaka and Chittagong Stock Exchanges regularly publishes Interim Financial Report complying with IAS 34.

3.02 Basis of Consolidation

3.02.1 Subsidiary

Uttara Bank Securities Limited **is** the Subsidiary of the Bank and 99.994% shares of the subsidiary is owned by the Bank.

A subsidiary is an enterprise which is controlled by the Bank. Control exists when the Bank has the power, directly or indirectly, to govern the financial and operating policies of an enterprise from the date of commencement of control until the date that control ceases. The financial statements of the subsidiary are included in the consolidated financial statements from the date that control effectively commences until the date that the control effectively ceases.

3.02.2 Transactions Eliminated and Judgments

All intra-group transactions, balances, income and expenses are eliminated on consolidation. Profit and losses resulting from transactions between Groups are also eliminated on consolidation.

3.03 Going Concern

The accompanying financial statements have been prepared on a going concern basis which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business.

3.04 Use of Estimates and Judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions as per IAS-37 that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing Basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

Key estimates made by the Bank in order to prepare these financial statements include the following:

Loan loss provision
Revaluation of land and building
Deferred tax asset/liabilities
Useful life of depreciable assets
Provision for current taxation
Lease Liabilities and Right of Use Assets

3.04.1 Materiality of Financial Statements

Each material item considered significant by management has been presented separately in the financial statements wherever applicable.

3.05 Reporting Period

These financial statements cover one calendar year from 01 January 2025 to 31 December 2025.

3.06 Assets and Basis of their Valuation

3.06.1 Cash and Cash Equivalents

Cash and cash equivalents include notes and coins on hand held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their value, and are used by the Bank management for its short term commitments.

3.06.2 Investment

Investments have been initially recognized at cost, including acquisition charges associated with the investment. Premiums have been amortized and discount accredited, using the effective or historical yield method. Government Treasury Bills and Bonds (categorized as HFT or/and HTM) are accounted for as per Bangladesh Bank DOS circular letter no.05 dated 26 May 2008 and DOS circular no. 05 dated 28 January 2009.

The valuation methods used for investment are as follows:
Government Securities

Held to Maturity (HTM)

Investments which are intended to be held to maturity are classified as "Held to Maturity". These are measured at amortized cost at each year end by taking into account any discount or premium in acquisition. Amortized amount of such premium are booked into Profit and Loss Account or discount is booked to reserve until maturity/disposal.

Held for Trading (HFT)

Investment primarily held for selling or trading is classified in this category. After initial recognition, investments are marked to market weekly. Decrease in the book value is recognized in the Profit and Loss Account and any increase is transferred to revaluation reserve account.

Value of investments has been enumerated as follows:

Investment Class	Initial Recognition	Measurement after Initial Recognition	Recording of Changes
Treasury Bill/ Bond (HFT)	Cost	Market value	Loss to profit and loss account (P & L), gain to Revaluation Reserve.
Treasury Bill/ Bond (HTM)	Cost	Amortized value	Increase in value to equity and decrease in value to P & L.
Debenture	Face value	None	None
Prize Bond	Cost	None	None
Shares/Bond	Cost	Lower of cost or market value	Any loss, charged in P & L. Unrealized gain, not recognized in accounts.

Investment in Quoted Shares

These securities are bought and held primarily for the purpose of selling them in future or held for dividend income. Realized gains or losses are recognized in the Profit and Loss Account.

Investment in Unquoted Shares

Investment in unlisted securities is reported at cost under cost method.

Investment in Subsidiary

Investments in subsidiary are accounted for under the cost method of accounting in the Bank's separate financial statements in accordance with IAS 27: Separate Financial Statements.

3.06.3 Stock of Stationery

Stock of stationery has been shown under other assets and is valued at cost.

3.06.4 Fixed Assets and Depreciation

(a) All fixed assets are stated at cost/valuation less accumulated depreciation as per IAS-16 "Property, Plant and Equipment".

(b) Depreciation is charged for the year at the following annual rates on reducing balance method on all fixed assets with the exception of Motor Vehicles and Software on which straight-line method is applied. No depreciation is charged on Land.

Particulars of Assets	Rate of Depreciation
Land	Nil
Building	2.50%
Furniture and Fixtures	10.00%
Office Appliance	20.00%
Motor vehicle (Straight line)	20.00%
Software (Straight line)	20.00 %

(c) Depreciation at applicable rates is charged on additions to fixed assets from the month of acquisition of the asset (full month).

(d) Upon sale or retirement of any item of fixed assets, depreciation is charged up to the month of disposal or retirement, the net book value is eliminated from accounts and any resulting gain or loss is transferred to profit and loss account.

(e) **Basis of revaluation of land and building:** Revaluation of the land and building was done in 2021 by an independent valuer, Bangladesh Inspection & Survey (Pvt.) Limited by taking into consideration of the location, configuration, means of communication, size of land, mouza rate, prevailing market rate, etc.

3.06.5 Leases

As IFRS 16 supersedes IAS 17 (Lease), the Bank has made recognition, measurement and disclosures in the financial statements for 2025 both as Lessee and Lessor as per IFRS 16.

The Bank assesses at the beginning of a contract whether the contract is, or contains a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration, then the bank considers the contract as a lease contract. The bank as a lessee applies a single recognition and measurement approach for all leases, except for short-term leases or/and leases of low value of assets. The Bank recognizes lease liabilities to make lease payment and right-of-use assets representing the right to use the underlying assets. In case of low value of lease assets, the bank has set a materiality threshold which is 0.10% of total asset of the bank. However, the bank used a flat threshold of BDT 10 million and above.

The bank recognizes the right-of-use assets at the commencement date of the lease. Right-of-use assets are depreciated on a straight line basis over the lease term or remaining period of lease term. At the commencement of lease, the bank recognizes lease liabilities measured at the present value of lease payments to be made over the lease term.

The Bank has elected to account for short term leases and leases of low value assets using the practical expedients. Instead of recognizing a right-of-use assets and lease liability, the payments in relation to these are recognized as expense in Profit & Loss Account over the lease term. In the financial statements, right-of-use assets have been included in property, plant and equipment and lease liabilities have been included with other liabilities.

The company leased out some portion of its Head Office building premises which is under litigation and the rental is paid under court pay. The rental value and the tenure are not abode by any agreement. Hence considering the low value expedient the bank instead of recognizing the net investment in the lease kept the assets under fixed assets as before and the rental income recognized as other income in the Profit & Loss Account.

3.06.6 Other Assets

Provision for other assets is made as per BRPD circular No. 14 dated 25 June 2003 and subsequent BRPD Circular no.04 (12 April 2022). Other assets include investment in subsidiary, advances for revenue, stock of stationery and stamps, deposits to government agencies and other receivables etc.

3.06.7 Non Banking Assets

The Bank has shown non-Banking assets, acquired by virtue of decree from Artha-Rin-Adalat, at its market value as required by BRPD circular no.14 dated 25 June 2003 and BRPD circular no.22 dated 20 September 2021.

3.07 Liabilities and Provisions

3.07.1 Share Capital

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets.

3.07.2 Statutory Reserve

Bank Companies Act, 1991 requires the Bank to transfer 20% of its current year profit before tax to reserve until such reserve equals to Paid up capital.

3.07.3 Revaluation Reserve

When an asset's carrying amount is increased as a result of a revaluation, the increase amount should be credited directly to equity under the heading of revaluation surplus/reserve as per IAS-16: Property, Plant and Equipment.

3.07.4 Borrowings from other Banks, Financial Institutions and Agents:

Inter Bank and financial institution borrowings include interest bearing borrowings which are brought to account at gross value of the outstanding as on 31 December 2025.

3.07.5 Deposits from Customers

Deposits include non-interest bearing deposits, savings deposits, term deposits etc. They are brought to account at the gross value of the outstanding balance. Interest paid is charged to the Profit & Loss account.

3.07.6 Provision for Taxation

3.07.6.1 Current Tax

Provision for taxation has been made as per rates prescribed in Income Tax Act, 2023 on the profit made by the bank after considering some of the add backs of income and disallowances of expenditure as per income Tax laws in compliance with IAS-12 "Income Taxes".

3.07.6.2 Deferred Tax

As per provision of IAS 12: Income Taxes, deferred tax assets and deferred tax liabilities shall be measured and reflected the tax consequence of the entity at the balance sheet date.

Deferred tax is recognized, using the liability method on temporary differences between the carrying amount of assets and liabilities in the balance sheet and the amount attributed to such assets and liabilities for tax purposes. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent it is probable that future taxable profits will be available against which deductible temporary differences unused tax loss and unused tax credit can be utilized. The tax rate (37.5%) prevailing at the balance sheet date is used to determine deferred tax.

3.08 Non-Controlling Interest

Non-Controlling Interest is the equity in a subsidiary not attributable, directly or indirectly, to parent. As per IFRS 10 "Consolidated Financial Statements", Bank presents Non-Controlling Interest separately in its consolidated financial statements.

Profit or Loss and each component of other shareholders equity are attributed to the owners of the parent and to the Non-Controlling Interest even if this result in the Non-Controlling Interest having a deficit balance.

3.09 Employees Benefit Obligation

(a) Provident Fund

Provident fund benefits are given to the staff of the bank in accordance with the locally registered provident fund rules. The fund is approved and recognized by the National Board of Revenue. All confirmed employees of the Bank are eligible to participate in the Fund. It is operated by a separate Board of Trustees.

(b) Gratuity Fund

Gratuity fund benefits are given to the staff of the Bank in accordance with the Approved Gratuity Fund Rules. National Board of Revenue has approved the gratuity fund with effect from May 2008. The fund is operated by a Board of Trustees of the Bank. Employees are entitled to get gratuity benefits after completion of minimum 10 (Ten) years of service in the Company.

(c) Superannuation Fund

The Bank operates a Superannuation Fund Scheme, contribution in respect of which is made on monthly basis covering all its eligible employees. The trust fund has been established to meet the contingency of death occurring while in service. The fund is operated by a separate Board of Trustees.

(d) Benevolent Fund

This fund is mainly created for helping the distressed employees of the Bank when applied for and /or for the benefit of the deceased employees' family on humanitarian ground and also to help the sons/daughters of the employees for passing SSC/HSC Examinations with good academic achievement and also allows stipend for education in the graduation levels for the sons/daughters of the employees. This fund is administered by a board of administrators. Managing Director is the Chairman of this fund by the virtue of the post.

3.10 Provision for Liabilities

A provision is recognized in the balance sheet when the Bank has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the IAS- 37 "Provisions, Contingent Liabilities and Contingent Assets".

3.11 Provision for Nostro Account

Provision for Nostro Accounts is maintained as per Circular Letter No. FEPD (FEMO)/01/2005-677 dated 13 September 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank.

3.12 Revenue Recognition

The revenue during the year is recognized following International Financial Reporting Standard (IFRS-15) "Revenue from Contracts with Customers" as detailed below:

3.12.1 Interest Income

(i) Interest is calculated on daily product basis on loans and advances but charged and accounted for quarterly on accrual basis.

(ii) Interest is charged on classified loans and advances as per Bangladesh Bank BRPD circular No. 14 dated 23 September 2012 and other related circulars and such interest is not taken into income.

3.12.2 Fees and Commission Income

Commission and discounts on bills purchased and discounted are recognized at the time of realization.

3.12.3 Investment Income

Income on investments is recognized on accrual Basis. Capital gain/loss is recognized at the time of realization.

3.12.4 Dividend Income on Shares

Dividend income from investments is recognized at the time when it is declared, ascertained and right to receive the payment of the dividend is established.

3.12.5 Interest paid and other Expenses

In terms of the provisions of the IAS-1 "Presentation of the Financial Statements" interest and other expenses are recognized on accrual basis.

3.13 Foreign Currency Transactions

a. Transactions in foreign currencies are translated into taka currency at the rates of exchange prevailing on the date of such transactions except Wage Earner's Scheme as per IAS-21 "The effects of changes in Foreign Exchange Rates".

b. Gains and losses arising from fluctuation of exchange rates are recognized in Profit and Loss Account.

3.14 Cash Flow Statement

Cash Flow Statement has been prepared in accordance with IAS -7 "Statement of Cash Flows" and under the guidelines of Bangladesh Bank BRPD circular No. 14 dated 25 June 2003. The Statement shows the structure of changes in cash and cash equivalents during the year.

3.15 Liquidity Statement

The Liquidity Statement has been prepared in accordance with the remaining maturity grouping of the value of the assets and liabilities as on the reporting date under the guidelines of Bangladesh Bank BRPD Circular No. 14 dated 25 June 2003.

3.16 Statement of Changes in Equity

Statement of Changes in Equity has been prepared in accordance with IAS-1 "Presentation of Financial Statements" and under the guidelines of Bangladesh Bank BRPD Circular No. 14 dated 25 June 2003.

3.17 Reconciliation of Books of Account

Books of account in regard to interbank (in Bangladesh and outside Bangladesh) and inter branch transactions are reconciled and no material difference was found which may affect the financial statements significantly. However, there exist some entries that have remained un-reconciled. (Note-13.11)

3.18 Earning per Share

Basic Earnings per Share

Earnings per share (EPS) has been computed by dividing the Basic earnings by the number of Ordinary shares outstanding as on 31 December 2025 as per IAS- 33 "Earning per Share".

Diluted Earnings per Share

Diluted earnings per share were not required to calculate, as there was no dilution possibilities occurred.

3.19 Off Balance Sheet Items, Commitments & Contingencies and Provision

Under general banking transactions, liabilities against acceptance, endorsement and other obligations and bills against which acceptance has been given and claim exists there against, have been shown as off-balance sheet items as per Bangladesh Bank's guidelines.

Off-balance sheet items have been presented under contingent liabilities and other commitments as per Bangladesh Bank guidelines. BRPD Circular no. 06 dated 25 April 2023, requires a general provision for off-balance sheet exposures except bills for collection to be calculated at 0.00%-1% which has been followed by the Bank properly.

3.20 Segment Reporting: (See Annexure-F)

As per IFRS 8 "Operating Segment", an operating segment is a component of an entity:

(i) That engages in business activities from which it may earn revenues and incur expenses (include revenues and expenses relating to transactions with other components of the same entity);

(ii) Whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performances, and

(iii) For which discrete financial information is available.

The bank identifies segment based on its business segment as well as its subsidiaries. Business segment are comprised of Conventional Banking, Off-shore banking and Uttara Bank Securities Limited. The Bank reviews the segments at the end of each reporting period to identify which of its segments are reportable and disclose the related information for those reportable segments accordingly.

3.21 Credit Rating (Surveillance) of the Bank

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 are furnished below:

Particulars	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)

3.22 Audit Committee

The particulars of the members of the Audit Committee of the Board as on 31.12.2025 were as under:-

SL No.	Name	Status with the Bank	Status with the Committee	Educational Qualification
1	Professor Faruq Ahmed	Independent Director	Chairman (Elected as Chairman of audit committee in its meeting held on 22.12.2025	B. Com (Hons), M. Com from Dhaka University and PhD from Aligarh University.
2	Mr. Iftekharul Islam	Vice Chairman	Member	B.Com
3	Mr. Bibhuti Bhusan Sarker	Director	Member	B. Com (Hons), M. Com from Rajshahi University & Chartered Secretary (ICSB)
4	Professor Iqbal Ahmad	Independent Director (Expired on 06.12.2025))	Chairman	M.Sc. Industrial Administration (Major in Marketing), Aston University, UK, 1978, B.Sc. (Hons), M.Sc from Dhaka University

3.23 Related Party Disclosures

3.23.1 Name of the Directors and the entities in which they have interest as on 31.12.2025:

Sl. No.	Name	Status with the Bank	Name of the entities in which the Directors have interest	Status with the entities	Amount/ (%) percentage of holding/interest in the entities
1	Mr. Azharul Islam	Chairman	1. M/s. Milnars Pumps Ltd.	Executive Chairman	Representing M/s. Sea Trade Fertilizer Ltd. and M/s. Aftab Fertilizers and Chemicals Ltd.
			2. M/s. Aftab Fertilizers & Chemicals Ltd.	Executive Chairman	11.15%
			3. M/s. Sea Trade Fertilizer Ltd.	Executive Chairman	45.00%
			4. M/s. Aftab CNG Ltd.	Executive Chairman	0.40%
			5. M/s. Aftab Group of Industries Ltd.	Executive Chairman	Representing M/s. Sea Trade Fertilizer Ltd., M/s. Aftab Fertilizer & Chemicals Ltd. and M/s. Aftab Foods Ltd.
			6. M/s. Aftab Foods Ltd.	Executive Chairman	0.035%
			7. M/s. Aftab Milk & Milk Products Ltd.	Executive Chairman	10.00%
			8. M/s. Aftab Global Textiles Ltd.	Executive Chairman	1.008%
			9. M/s. Aftab Power Ltd.	Executive Chairman	40.00%
			10. M/s. Aftab Garments Ltd.	Executive Chairman	0.021%
			11. M/s. Frozen Foods Ltd.	Executive Chairman	48.00%

			12. M/s. Aftab IT Limited	Executive Chairman	50.00%
			13. M/s. Aftab Global Fisheries Ltd.	Executive Chairman	40.00%
2	Mr. Iftekharul Islam	Vice Chairman	1. M/s. Milnars Pumps Ltd.	Chairman and Managing Director	Representing M/s.Sea Trade Fertilizer Ltd. and M/s.Aftab Fertilizer & Chemicals Ltd.
			2. M/s. Aftab Fertilizer & Chemicals Ltd.	Chairman and Managing Director	13.56%
			3. M/s. Sea Trade Fertilizer Ltd.	Chairman and Managing Director	51.00%
			4. M/s. Aftab CNG Ltd.	Chairman and Managing Director	0.43%
			5. M/s. Aftab International Ltd.	Chairman and Managing Director	80.00%
			6. M/s. Aftab Group of Industries Ltd.	Chairman and Managing Director	60.00%
			7. M/s. Aftab Steel Ltd.	Chairman and Managing Director	80.00%
			8. M/s. Aftab Foods Ltd.	Chairman and Managing Director	0.0125%
			9. M/s. Aftab Local & Intl. Trading Ltd.	Chairman and Managing Director	90.00%
			10. M/s. Aftab Garments Ltd.	Chairman and Managing Director	0.026%
			11. M/s. Aftab Software Ltd.	Chairman and Managing Director	80.00%
			12. M/s. Aftab Computers Ltd.	Chairman and Managing Director	80.00%
			13. M/s. Aftab Properties Ltd.	Chairman and Managing Director	80.00%
			14. M/s. Aftab Motors Ltd.	Chairman and Managing Director	80.00%
			15. M/s. Aftab Holdings Ltd.	Chairman and Managing Director	80.00%
			16. M/s. Aftab Fabrics Ltd.	Chairman and Managing Director	80.00%
			17. M/s. Aftab Logistics Ltd.	Chairman and Managing Director	80.00%
			18. M/s. Aftab Electronics Ltd.	Chairman and Managing Director	80.00%
			19. M/s. Aftab Global Textiles Ltd.	Chairman and Managing Director	1.008%
			20. M/s. Aftab Global Fisheries Ltd.	Chairman and Managing Director	0.04%
			21. M/s. Aftab Power Ltd.	Chairman and Managing Director	40.00%
			22. M/s. Frozen Foods Ltd.	Chairman and Managing Director	48.80%
			23. M/s. Aftab Broad Casting Corporation Ltd	Chairman and Managing Director	80.00%
			24. M/s. Aftab Dyeing Industries Ltd.	Chairman and Managing Director	40.00%
			25. M/s. Aftab Basic Chemical Industries Ltd.	Chairman and Managing Director	95.00%
			26. M/s. Aftab Chemicals Ltd.	Chairman and Managing Director	80.00%
			27. M/s. Aftab Batteries Ltd.	Chairman and Managing Director	40.00%

			28. M/s. Aftab Plastic Ltd.	Chairman and Managing Director	80.00%
			29. M/s. Milnars Holdings Ltd.	Chairman and Managing Director	95.00%
			30. M/s. Aftab Furniture Ltd.	Chairman and Managing Director	95.00%
			31. M/s. Aftab Jute Mills Ltd.	Chairman and Managing Director	80.00%
			32. M/s. Aftab Real Estate Ltd.	Chairman and Managing Director	60.00%
			33. M/s. Aftab Global Foundation Ltd.	Chairman and Managing Director	90.00%
			34. M/s Aftab Spinning Mills Ltd.	Chairman and Managing Director	95.00%
3	Mrs. Badrunnesa Sharmin Islam (Representative of Wealthmax Asset Management Ltd.)	Director	1. Milnars Pumps Ltd	Executive Vice Chairman	Representing M/s. Sea Trade Fertilizer Ltd. and M/s. Aftab Fertilizers and Chemicals Ltd.
			2. Aftab Fertilizers & Chemicals Ltd.	Executive Vice Chairman	4.40%
			3. Sea Trade Fertilizers Ltd.	Executive Vice Chairman	10.00%
			4. Aftab CNG Ltd.	Executive Vice Chairman	0.033%
			5. Aftab Group of Industries Ltd.	Executive Vice Chairman	6.67%
			6. Aftab Steel Ltd.	Executive Vice Chairman	10.00%
			7. Aftab Milk & Milk Products Ltd.	Executive Vice Chairman	10.00%
			8.Aftab Local & International Trading Ltd.	Executive Vice Chairman	10.00%
			9. Aftab Global Textiles Ltd.	Executive Vice Chairman	1.004%
			10. Frozen Foods Ltd.	Executive Vice Chairman	18.40%
			11. Aftab Garments Ltd.	Executive Vice Chairman	0.0052%
			12. Aftab Global Fisheries Ltd.	Executive Vice Chairman	0.02%
			13. Aftab Foods Ltd.	Executive Vice Chairman	0.025%
			14. Aftab IT Ltd.	Sr. Vice Chairman	33.33%
			15. Aftab Real Estate Ltd.	Executive Vice Chairman	20.00%
4	Mr. Arif Rahman	Director	1. M/s. Bengal Tradeways Ltd.	Director	24.97%
5	Mr. Asif Rahman (up to 27.07.2025)	Director	1. M/s Bengal Tradeways Ltd.	Director	24.97%
			2. CHB Building Technologies Ltd.	Director	45.00%
			3. Bengal Sourcing	Proprietor	100.00%
			4. Sinotech (BD) Ltd.	Director	50%
			5. Synergy Building Technologies Ltd.	Director	67.57%
			6. Sinotech Ltd.	Managing Director	50.00%
			7.CHB Engineering Ltd.	Chairman	97.00%

			8. Synergy Facade Systems Ltd.	Managing Director	50.00%
6	Kazi Masudur Rageb	Director	Nil	Nil	Nil
7	Col. Engr. M. S. Kamal (Retd.) (Representative of Blue Sky Asset Management Ltd.)	Director	Nil	Nil	Nil
8	Sadharan Bima Corporation	Director	Nil	Nil	Nil
9	Mr. Shaikh Abdul Aziz (Representative of Sunflower Asset Management Limited)	Director	Nil	Nil	Nil
10	Mr. Abul Barq Alvi (Representative of Corporate Stategic Capital Limited)	Director	Nil	Nil	Nil
11	Mr. Bibhuti Bhusan Sarker (Representative of Smart Corporate Solution Limited)	Director	Nil	Nil	Nil
12	Professor Iqbal Ahmad (Expired on 06.12.2025)	Independent Director	Nil	Nil	Nil
13	Professor Faruq Ahmed .	Independent Director	Nil	Nil	Nil
14	Dr. Shahnowas Dilruba Khan	Independent Director	Nil	Nil	Nil
15	Mr. Mohammed Rabiul Hossain was on leave from 07.01.2025 and Resigned on 22.04.2025)	Managing Director	Nil	Nil	Nil
16	Mr. Maksudul Hasan (Acting Managing Director from 08.01.2025 to 31.08.2025)	Managing Director	Nil	Nil	Nil
17	Mr. Md. Abul Hashem (Appointed w.e.f 01.09.2025)	Managing Director	Nil	Nil	Nil

3.23.2 Significant contracts where Bank is a party and wherein Directors have interest as on 31 December 2025

Nature of contract	Purpose	Name of Director and related by	Lease period	Remarks
Lease agreement with Aftab Fertilizers & Chemicals Ltd.	Tenancy of portion of 4th floor space at Head Office Building, 47, Shahid Bir Uttam Asfaqus Samad Sarak (formerly 90, Motijheel C/A), Dhaka-1000.	1. Mr. Azharul Islam, Chairman of Uttara Bank PLC. (Executive Chairman of Aftab Fertilizers & Chemicals Ltd.) 2. Mr. Iftekharul Islam, Vice Chairman of Uttara Bank PLC. (Chairman & Managing Director of Aftab Fertilizers & Chemicals Ltd.)	Lease period expired	Under Litigation
Lease agreement with SeaTrade Fertilizer Ltd.	Tenancy of portion of 5th floor space at Head Office Building, 47, Shahid Bir Uttam Asfaqus Samad Sarak (formerly 90, Motijheel C/A), Dhaka-1000.	1. Mr. Azharul Islam, Chairman of Uttara Bank PLC. (Executive Chairman of Sea Trade Fertilizer Ltd.) 2. Mr. Iftekharul Islam, Vice Chairman of Uttara Bank PLC. (Chairman & Managing Direct of Sea Trade Fertilizer Ltd.)	Lease period expired	Under Litigation
Lease agreement with Milnars Pumps Limited	Tenancy of portion of 5th floor space at Head Office Building, 47, Shahid Bir Uttam Asfaqus Samad Sarak (formerly 90, Motijheel C/A), Dhaka-1000.	1. Mr. Azharul Islam, Chairman of Uttara Bank PLC. (Executive Chairman of Milnars Pumps Limited.) 2. Mr. Iftekharul Islam, Vice Chairman of Uttara Bank PLC. (Chairman and Managing Director of Milnars Pumps Limited)	Lease period expired	Under Litigation

3.23.3 Shares issued to directors and executives without consideration or exercisable at discount: Nil

3.23.4 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 issued by Bangladesh Bank.

i)

Name of the Party	Related by	Nature of Transaction	Outstanding as on 01-Jan-25	Transaction		Outstanding as on 31-Dec-25
				Debit (Taka)	Credit (Taka)	
Navana Real Estate ltd	Mr. Shafiul Islam Kamal (Chairman of Navana Real Estate Ltd.) as brother of Mr. Azharul Islam (Chairman of Uttara Bank PLC.) as Guarantor	Any other Term Loan	(1,556,533,506)	1,666,98,364	35,000,000.00	(1,688,231,870)
Jahurul Islam Medical College & Hospital	Mr. Azharul Islam (Director General of Jaurul Islam Medical College & Hospital) Chairman of Uttara Bank PLC.	Letter of credit (against 100% cash Margin)	0	41,12,125	41,12,125	0.00

ii)

Name of the Party	Related by	Nature of Transaction	Balance as on 01 Jan 2025	Transaction		Balance as on 31 Dec 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	17,40,000	17,40,000	Nil
Uttara Bank Securities Ltd.	Subsidiary Company	Commision on Bank Guarantee	Nil	1,150,000	1,150,000	Nil
Uttara Bank Securities Ltd.	Subsidiary Company	SND-Customer	72,295,999	1,547,541,732	1,507,414,693	32,168,960
Uttara Bank Securities Ltd.	Subsidiary Company	SND-SF	502,857	7,554,877	7,053,178	1,158
Uttara Bank Securities Ltd.	Subsidiary Company	C/A-Corporate	1,189,651	54,730,105	54,607,965	1,067,511
Uttara Bank Securities Ltd.	Subsidiary Company	C/A-Bond Application	1,739	104,123	103,350	966
Uttara Bank Securities Ltd.	Subsidiary Company	Overdraft	(2,296,453,656)	234,292,411	67,137,583	(2,463,608,484)
Uttara Bank Securities Ltd.	Subsidiary Company	Overdraft	(407,125,640)	28,594,048	28,500,000	(407,219,688)

3.24 Lending Policies to Related Parties

Lending to related parties is effected as per requirements of Section 27(1) of Bank Companies Act, 1991 (as amended up to date).

3.24.1 Loans and advances to directors and their related concern (Note - 8.05)

3.24.2 Business other than banking business with any related concern of the directors as per Section 18(2) of the Bank companies Act, 1991 (as amended up to date). (Note- 3.23.4)

3.24.3 Investments in the Uttara Bank Securities Limited directors and their related concerns: Nil

3.25 Regulatory and Legal Compliance

The Bank complied with the requirements of following regulatory and legal authorities:

(a) The Bank Companies Act, 1991(as amended up to date).
(b) The Companies Act, 1994.
(c) Rules & Regulations issued by Bangladesh Bank.
(d) The Securities and Exchange Rules 2020 and the Bangladesh Securities and Exchange Commission (Public Issue) Rules 2006.
(e) Dhaka & Chittagong Stock Exchange listing regulations-2015.
(f) The Income Tax Act, 2023.
(g) The Value Added Tax and Supplementary Duty Act-2012 and amendment thereon.
(h) The Value Added Tax and Supplementary Duty Rules-2016 and amendment thereon; and
(i) Financial Reporting Act (FRA) 2015.

3.26 General

(a) Figures appearing in these financial statements have been rounded off to the nearest Taka.
(b) The expenses, irrespective of capital or revenue nature, accrued but not paid have been provided for in the books of accounts of the Bank.
(c) Previous year's figures have been re-arranged in order to conform to current year's presentation.
(d) The accounting policy has been followed consistently throughout the year.
(e) No Asset has been off set against any liability except UBPLC General Account.

		Amount in Taka	
		2025	2024
4.00	**Cash**		
	Cash in hand (**Note - 4.01**)	5,598,496,420	5,812,493,223
	Balance with Bangladesh Bank and its agent Bank (**Note - 4.02**)	14,083,235,593	13,173,696,137
		19,681,732,013	**18,986,189,360**
4.00.a	**Consolidated cash**		
	Cash in hand **(Note - 4.01.a**)	5,598,511,446	5,812,509,176
	Balance with Bangladesh Bank and its agent Bank (**Note- 4.02**)	14,083,235,593	13,173,696,137
		19,681,747,039	**18,986,205,313**
4.01	**Cash in hand**		
	Local currency	5,579,338,566	5,773,469,334
	Foreign currencies	19,157,854	39,023,889
		5,598,496,420	**5,812,493,223**
4.01.a	**Consolidated cash in hand**		
	Uttara Bank PLC. **(Note - 4.01)**	5,598,496,420	5,812,493,223
	Uttara Bank Securities Ltd.	15,026	15,953
		5,598,511,446	**5,812,509,176**
4.02	**Balance with Bangladesh Bank and its agent Bank**		
	Bangladesh Bank		
	In local currency	10,518,319,723	9,236,016,424
	In foreign currencies	1,954,051,668	2,326,439,666
		12,472,371,391	**11,562,456,090**
	Sonali Bank PLC. as agent of Bangladesh Bank		
	Local currency	1,610,864,202	1,611,240,047
		14,083,235,593	**13,173,696,137**

4.03 Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR)

Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with section 33 of the Bank Companies Act 1991 (Amended upto date)and of instructions contained in MPD circular no. 03 dated 23.06.2014, DOS circular no. 01 and 26 dated 19.01.2014 & 19.08.2019 respectively. MPD circular no. 01 dated 03.04.2018, MPD circular no. 03 dated 09.04.2020, BRPD circular no. 31 dated 18.06.2020, FE circular no. 07 dated 29.02.2024 and MPD circular no. 01 dated 04.03.2025 issued by Bangladesh bank.

The statutory Cash Reserve Ratio on the Bank's time and demand liabilities has been calculated and maintained with Bangladesh Bank in current account bi-weekly at the rate of 4% for onshore and daily at the rate of 3% for onshore.

4.03.1	**Cash Reserve Ratio (CRR) : 4.00%**		
	of Average Demand and Time Liabilities		
	Required reserve in amount	9,916,245,000	8,448,120,000
	Percentage (%)	4.00	4.00
	Average reserve held in amount (Bangladesh Bank)	10,122,693,376	8,789,398,575
	Percentage (%)	4.08	4.16
	Surplus/ (Deficit) (%)	**0.08**	**0.16**

As per new MPD circular no. 1 dated 23.06.2014 and DOS circular letter 26 dated 29.08.2019, 13% SLR has been maintained on the Bank's time & demand liabilities for both onshore and offshore banking operation in the form of treasury bills, bonds and debentures including foreign currency balance with bangladesh bank.

4.03.2	**Statutory Liquidity Ratio (SLR): 13%**		
	of Average Demand and Time Liabilities		
	Required reserve in amount	32,227,797,000	27,456,391,000
	Percentage (%)	13.00	13.00
	Actual reserve held in amount **(Note 4.03.3)**	72,390,369,132	53,458,541,580
	Percentage (%)	29.20	25.30
	Surplus/ (Deficit) (%)	**16.20**	**12.30**
4.03.3	**Held for Statutory Liquidity Ratio**		
	Cash in hand	5,598,496,420	5,812,493,223
	Balance with Bangladesh Bank (Excess Reserve)	835,551,370	791,478,850
	Balance with Sonali Bank PLC. as agent of Bangladesh Bank **(Note- 4.02**)	1,610,864,202	1,611,240,047
	Unencumbered approved securities	64,345,457,140	45,243,329,460
		72,390,369,132	**53,458,541,580**
5.00	**Balance with other Banks and financial institutions**		
	In Bangladesh		
	Current deposit (**Note- 5.01**)	204,013,792	49,370,068
	Fund placement & Fixed term deposit **(Note- 5.02**)	300,000,000	-
		504,013,792	**49,370,068**
	Outside Bangladesh (Note- 5.03)	**1,915,657,033**	**820,479,728**
		2,419,670,825	**869,849,796**

		Amount in Taka	
		2025	2024
5.00.a	**Consolidated Balance with other Banks and financial institutions**		
	In Bangladesh		
	Uttara Bank PLC.	504,013,792	49,370,068
	Uttara Bank Securities Ltd.	78,081,886	114,370,064
	Less: Inter Company Elimination: UB Securities Ltd.	(34,300,430)	(73,541,692)
		547,795,248	**90,198,440**
	Outside Bangladesh (Note- 5.03)	1,915,657,033	820,479,728
		2,463,452,281	**910,678,168**
5.01	**In Bangladesh**		
	Current deposit with		
	Janata Bank PLC.	52,259	41,979
	ICB Islamic Bank Ltd.	21,300,000	21,300,000
	Bangladesh Development Bank Ltd.	-	-
	Agrani Bank PLC.	7,682,749	2,779,395
	Sonali Bank PLC.	174,978,784	25,248,694
		204,013,792	**49,370,068**
5.02	**Fixed Term Deposit with**		
	Bangladesh Commerce Bank PLC.	-	-
	United Commercial Bank Ltd	300,000,000	-
	Pubali Bank PLC.	-	-
	Mercantile Bank PLC.	-	-
	Southeast Bank PLC.	-	-
	Hajj Finance Company PLC.	-	-
		300,000,000	**-**
5.03	**Outside Bangladesh (Nostro Account)**		
	Current account	**1,915,657,033**	**820,479,728**
	(Details are shown in Annexure "A")		
5.04	**Maturity grouping of Balance with other Banks and financial institutions**		
	In Bangladesh		
	Repayable on demand	182,713,792	28,070,068
	Upto 1 month	21,300,000	21,300,000
	Over 1 month but not more than 3 months	300,000,000	-
	Over 3 months but not more than 1 year	-	-
	Over 1 year but not more than 5 years	-	-
	Over 5 years		-
		504,013,792	49,370,068
	Outside Bangladesh: Repayable on demand	1,915,657,033	820,479,728
		2,419,670,825	**869,849,796**
6.00	**Money at call on short notice**		
	With Banks	-	6,450,000,000
	With financial institutions	100,000,000	110,000,000
		100,000,000	**6,560,000,000**
7.00	**Investments**		
	Investments Securities		
	05 Years Bangladesh Government Investment Sukuk	181,710,000	181,710,000
	Treasury Bills (**Note- 7.01**)	33,106,521,563	20,598,516,959
	Government Treasury Bonds (**Note- 7.02**)	31,027,918,477	24,453,586,402
	Prize Bond	29,307,100	9,516,100
		64,345,457,140	**45,243,329,461**
	Other Investments		
	Shares and Debentures of ICB sponsored companies (**Note- 7.03**)	5,445,263	5,967,163
	Shares of Companies (**Note-7.04**)	1,182,711,619	1,149,256,133
	Subordinated bond	7,250,000,000	800,000,000
	Perpetual Bond	100,000,000	100,000,000
	SUKUK Bond (Quoted)	453,200,000	470,000,000
	Corporate Bond	50,000,000	100,000,000
	Preference Share	500,000,000	67,500,000
	Others (**Note- 7.05**)	3,380,583	3,380,583
		9,544,737,465	**2,696,103,879**
		73,890,194,605	**47,939,433,340**
	Classification of Investment in Securities according to Bangladesh Bank Circular		
	Held for trading	36,387,770,140	24,145,609,235
	Held to maturity	27,746,669,900	20,906,494,126
	Other securities **(Note- 7.06)**	9,755,754,565	2,887,329,979
		73,890,194,605	**47,939,433,340**

		Amount in Taka	
		2025	2024
7.00.a	**Consolidated Investments**		
	Uttara Bank PLC.	73,890,194,605	47,939,433,340
	Uttara Bank Securities Ltd.	1,628,167,250	1,685,351,049
		75,518,361,855	**49,624,784,389**
7.01	**Treasury Bills**		
	91 days Treasury Bills	787,195,600	6,957,249,500
	182 days Treasury Bills	8,766,683,202	4,674,806,072
	364 days Treasury Bills	23,552,642,761	8,966,461,387
		33,106,521,563	**20,598,516,959**
7.02	**Government Treasury Bonds**		
	20 years' Treasury Bond	4,063,731,540	3,912,288,623
	15 years Treasury Bond	4,356,665,513	4,568,184,333
	10 years Treasury Bond	5,355,802,733	2,930,976,073
	5 years Treasury Bond	10,044,102,623	8,629,277,086
	2 years Treasury Bond	6,653,942,268	4,362,919,337
	Floating rate Treasury Bond (FRTB)-03	553,673,800	49,940,950
		31,027,918,477	**24,453,586,402**
7.03	**Share & Debentures of ICB sponsored companies**		
	Underwritting Advance (Share)	4,581,243	4,581,243
	Underwritting Advance (Taken up share)	581,020	1,057,920
	Underwritting Advance (Debenture)	283,000	328,000
		5,445,263	**5,967,163**

7.04 Shares of companies

Name of company (Quoted)	No. of Share	Market price per share (Taka)	Total Market value (Taka)	**Book value 2025**	**Book value 2024**
ICB	13,785,935	36.20	499,050,847	199,445,000	199,445,000
EBL.	63,407,266	24.30	1,540,796,564	182,133,303	182,133,303
National Tea Co. Ltd.	24,250	168.80	4,093,400	242,500	242,500
8th ICB Mutual Fund	44,345	9.20	407,974	61,600	61,600
Bangladesh Shipping Corporation	6,380	111.10	708,818	57,000	57,000
Union Bank PLC.	207,756	1.50	311,634	1,978,630	1,978,630
LHBL	631,874	46.70	29,508,516	38,123,485	38,123,485
Square Pharma	125000	198.6	24,825,000	26,751,660	26,751,660
Bank Asia PLC.	1,688,270	18.20	30,726,514	30,099,457	23,465,052
Brac Bank PLC.	-	-	-	-	7,366,021
City Bank PLC.	620,000	24.40	15,128,000	12,089,098	48,751,652
Dhaka Bank PLC.	612,150	11.30	6,917,295	7,462,125	7,462,125
DBH	36,622	34.60	1,267,121	2,608,899	2,608,898
EBPLC.	9,522,804	24.30	231,404,137	220,855,915	258,329,497
Jamuna Bank PLC.	2,199,186	21.10	46,402,825	42,895,095	25,601,842
Mercantile Bank PLC.	2,754,000	7.50	20,655,000	40,338,843	40,338,844
Mpetroleum	429,559	192.40	82,647,152	91,664,745	
Prime Bank PLC.	-	-	-	-	38,525,190
NCC Bank PLC.	4,310,124	12.20	52,583,513	60,085,667	60,085,667
One Bank PLC.	2,856,141	7.00	19,992,987	35,028,656	35,028,656
Trust Bank PLC.	2,583,439	17.30	44,693,495	55,205,724	17,315,294
UCBPLC.	1,123,767	10.40	11,687,177	15,273,139	15,273,139
Pubali Bank PLC.	551,063	30.90	17,027,847	11,236,311	11,236,311
Southeast Bank PLC.	2,704,000	9.00	24,336,000	34,883,005	34,883,005
Summit Power	800,000	12.30	9,840,000	35,475,570	35,475,570
Square Pharma	99,840	198.60	19,828,224	20,911,756	20,911,756
A	**111,123,771**		**2,734,840,038**	**1,164,907,183**	**1,131,451,697**

Name of company (Un-quoted)	No.of Share	Face value (Taka)	Average Cost (Taka)	**Book value 2025**	**Book value 2024**
Karmasangsthan Bank	100,000	100.00	100.00	10,000,000	10,000,000
Central Depository Bangladesh Ltd.	571,181	10.00	2.75	1,569,450	1,569,450
Industrial Promotion Services Ltd.	25,000	10.00	10.00	250,000	250,000
Calico Cotton Mills Ltd.	25,011	10.00	10.00	250,110	250,110
SWIFT Share	17	0.00	337,345.64	5,734,876	5,734,876
B	**721,209**			**17,804,436**	**17,804,436**
A+B	**111,844,980**			**1,182,711,619**	**1,149,256,133**

7.05	**Others**		
	Rajshahi Jute Mills Ltd. (Govt. Guaranteed)	43,134	43,134
	Star Jute Mills Ltd.(Govt. Guaranteed)	3,337,449	3,337,449
		3,380,583	**3,380,583**

		Amount in Taka	
		2025	2024
7.06	**Other Securities**		
	Bangladesh Government Investment SUKUK	181,710,000	181,710,000
	Bangladesh Bank Bills	29,307,100	9,516,100
	Other Investment	9,544,737,465	2,696,103,879
		9,755,754,565	**2,887,329,979**
7.07	**Maturity grouping of investments**		
	On Demand	29,307,100	9,516,100
	Upto 1 month	3,491,412,354	8,922,638,015
	Over 1 month but not more than 3 months	8,627,249,643	4,810,653,512
	Over 3 months but not more than 1 year	29,776,360,312	14,514,749,026
	Over 1 year but not more than 5 years	20,988,978,856	13,661,674,617
	Over 5 years	10,976,886,340	6,020,202,070
		73,890,194,605	**47,939,433,340**
7.08	**Classification of investment**		
	Un-classified	73,880,868,649	47,929,585,484
	Sub-standard	-	-
	Doubtful	-	-
	Bad or Loss	9,325,956	9,847,856
		73,890,194,605	**47,939,433,340**
7.09	**Particulars of required provision for investment**		
	Un-classified	-	-
	Sub-standard	-	-
	Doubtful	-	-
	Bad or Loss	9,325,956	9,847,856
	Provision required	**9,325,956**	**9,847,856**
	Provision maintained (**Note-13.08**)	29,204,000	14,704,000
	Excess provision	**19,878,044**	**4,856,144**
8.00	**Loans and advances**		
	Loans , cash credits and over drafts etc.		
	In Bangladesh		
	Over draft	25,677,377,414	19,674,082,931
	Loans & Advances (covid-19)	236,613,823	526,819,002
	Cash credit	105,610,794,061	101,789,600,039
	Loan	55,994,350,478	39,471,661,605
	Consumer financing	14,003,919,879	13,491,243,208
	Agri credit	7,343,550,924	5,691,228,867
	Uttaran paribeshbandhab loan scheme	59,669,579	49,349,378
	Rural credit	4,596,040	4,596,040
	Post Import financing (PIF)	4,356,277,154	2,623,925,783
	Overdraft export	537,976,708	407,066,453
	Lease financing **(Note- 8.02**)	277,542,119	289,698,056
	Uttaran taka 10 small/micro loan scheme	49,876	4,569,485
	Start-up Fund (Own Bank)	2,845,632	3,329,045
	EDF Loan Account	1,097,423,745	788,036,330
	Bill Financing	239,667,000	37,250,000
	Uttaran Re-finance Scheme for Technology Development	22,622,725	27,642,335
	Uttaran-Re-finance Scheme for Agricultural Sector to Ensure Food Security	10,309,145	173,880,348
	Uttaran-Prefinance Scheme	464,467,114	536,863,307
		215,940,053,416	**185,590,842,212**
	Outside Bangladesh	-	-
		215,940,053,416	**185,590,842,212**
	Bills purchased and discounted		
	In Bangladesh		
	Demand draft purchased	-	-
	Inland bills purchased	2,229,559,671	2,140,474,530
	Payment against documents	1,583,740,609	1,097,085,695
		3,813,300,280	**3,237,560,225**
	Outside Bangladesh		
	Foreign bills purchased	416,699,916	295,079,750
	Foreign drafts purchased	-	-
		416,699,916	**295,079,750**
		4,230,000,196	**3,532,639,975**
		220,170,053,612	**189,123,482,187**
8.00.a	**Consolidated Loans and advances**		
	Uttara Bank PLC.	220,170,053,612	189,123,482,187
	Uttara Bank Securities Ltd.	(2,870,828,172)	(2,703,579,296)
		217,299,225,440	**186,419,902,891**
8.01	**Net loans and advances**		
	Total loans and advances	220,170,053,612	189,123,482,187
	Interest suspense (**Note-13.09**)	(3,933,505,915)	(3,032,807,804)
	Provision for loans and advances (**Note-13.03**)	(7,095,300,000)	(5,388,237,037)
	Net loans and advances	**209,141,247,697**	**180,702,437,346**

		Amount in Taka	
		2025	2024
8.02	**Lease finance**		
	Lease finance receivable within 1 year	106,110,609	114,032,280
	Lease finance receivable within 5 years	166,440,272	224,446,615
	Lease finance receivable after 5 years	4,991,238	-
	Total Lease rental receivable	**277,542,119**	**338,478,895**
	Less: Unearned income on lease finance	-	(48,780,839)
		277,542,119	**289,698,056**
8.03	**Maturity grouping of loans & advances including bills purchased and discounted**		
i)	**Loans and Advances**		
	Receivable on Demand	-	-
	Upto 1 month	18,641,957,406	20,319,342,433
	Over 1 month but not more than 3 months	28,683,338,931	25,530,598,465
	Over 3 months but not more than 1 year	110,564,836,656	93,147,823,099
	Over 1 year but not more than 5 years	35,797,701,551	25,030,604,775
	Over 5 years	22,252,218,872	21,562,473,440
		215,940,053,416	**185,590,842,212**
ii)	**Bills purchased and discounted**		
	Payable within 1 month	-	-
	Over 1 month but not more than 3 months	4,230,000,196	3,532,639,975
	Over 3 months but not more than 6 months	-	-
	6 months or more	-	-
		4,230,000,196	**3,532,639,975**
		220,170,053,612	**189,123,482,187**
8.04	**Loans and advances under the following broad categories**		
	In Bangladesh		
	Loan	84,113,905,233	63,720,092,789
	Cash Credit	105,610,794,061	101,789,600,039
	Over Draft	26,215,354,122	20,081,149,384
		215,940,053,416	**185,590,842,212**
	Outside Bangladesh	**-**	**-**
		215,940,053,416	**185,590,842,212**
	Bills purchased and discounted		
	In Bangladesh	3,813,300,280	3,237,560,225
	Outside Bangladesh	416,699,916	295,079,750
		4,230,000,196	**3,532,639,975**
		220,170,053,612	**189,123,482,187**
8.05	**Loans and advances on the basis of significant concentration**		
	Advance to allied concerns of Directors	-	-
	Advance (HBL) to the employees' of the Bank (**Note- 8.06**)	2,759,550,341	2,248,284,101
	Advance to customers' group	140,720,445,920	117,443,847,222
	Industrial Advances (**Note- 8.07**)	76,690,057,351	69,431,350,864
		220,170,053,612	**189,123,482,187**
8.06	**Advance (HBL) to the employees of the Bank**		
	Advance to the Managing Director & senior executives	4,493,550	6,984,041
	Advance to other employees	2,755,056,791	2,241,300,060
		2,759,550,341	**2,248,284,101**

		Amount in Taka	
		2025	2024
8.07	**Industry - wise loans and advances including bills purchased and discounted**		
	Agriculture (Dairy, Poultry, Nursery etc.)	**7,627,743,171**	**5,825,496,007**
	Agriculture (Crops)	1,469,326,898	706,529,792
	Agriculture (Non-crops)	6,158,416,273	5,118,966,215
	Industries (Manufacture/Power/Service/Agro-based)	**76,690,057,351**	**69,431,350,864**
	Agro based	18,161,933,659	17,240,358,132
	Construction- Apartment/Housing	1,668,898,015	1,586,543,555
	Construction- Commercial	17,697,403,143	17,235,030,514
	Drugs & Pharmaceuticals	466,337,829	473,735,234
	Food & Beverage	188,090,670	230,099,312
	Fuel & Power	303,610,099	360,842,872
	ICT	528,184,085	525,248,005
	Iron & Steels	6,888,970,053	6,051,865,859
	Jute & Jute Products	409,310,341	315,652,507
	Leather & Leather Products	2,149,870,751	532,347,099
	Manufacturing of Chemical & Chemical Products	4,567,181,484	2,066,177,066
	Manufacturing of Non-Metal	5,013,834,671	4,956,215,549
	Paper, Paper Products & Publishing	1,633,507,238	1,818,825,234
	Plastic & Plastic Products	1,589,268,788	1,672,822,109
	RMG	9,983,143,616	9,142,694,171
	Textile- Others	5,440,512,909	5,222,893,646
	Consumer Loan	**10,650,601,859**	**5,935,637,835**
	NGOs and MFIs	**10,757,826,391**	**7,041,507,598**
	Trading- Retail	**32,947,607,492**	**26,257,579,245**
	Trading- Wholesale	**40,452,912,436**	**48,256,792,128**
	Others	**41,043,304,912**	**26,375,118,510**
		220,170,053,612	**189,123,482,187**
8.08	**Sector wise loans & advances including bills purchased and discounted**		
	In Bangladesh	**220,170,053,612**	**189,123,482,187**
	Government & Autonomous bodies	10,600,362	10,600,362
	Financial Institutions	1,830,570,294	10,787,484,991
	Private Sector	218,328,882,956	178,325,396,834
	Outside Bangladesh	-	-
		220,170,053,612	**189,123,482,187**
8.09	**Geographical area basis distribution of loans and advances including bills discounted and purchased**		
	Dhaka Division	125,142,338,237	101,758,422,328
	Chattogram Division	27,292,997,701	26,220,912,021
	Khulna Division	15,340,542,390	13,172,556,064
	Barishal Division	6,590,950,823	6,594,551,987
	Rajshahi Division	16,063,747,098	15,135,305,168
	Sylhet Division	6,090,729,563	5,852,362,936
	Rangpur Division	16,759,838,672	15,274,301,487
	Mymensingh Division	6,888,909,128	5,115,070,196
		220,170,053,612	**189,123,482,187**
8.10	**Loans and advances allowed to each customer exceeding 10% of Bank's total Capital**		
	Number of clients with amount of outstanding and classified loan to whom loans & advances sanctioned exceeding 10% of total capital of the Bank.		
	Number of clients	9	10
	Amount of outstanding advances	23,120,507,834	20,040,503,006
	Amount of classified advances	-	-
	(Details are given in Annexure - B)		
8.11	**Classification of loans & advances including bills as per Bangladesh Bank circular**		
	Unclassified (including staff loan)		
	Standard (Including staff loan)	201,619,017,145	172,828,370,885
	Special mentioned account	7,904,391,549	5,675,807,689
		209,523,408,694	**178,504,178,574**
	Classified loans & advances		
	Sub-Standard	3,929,293,003	3,433,726,407
	Doubtful	2,024,762,048	788,614,939
	Bad or loss	4,692,589,867	6,396,962,267
		10,646,644,918	**10,619,303,613**
		220,170,053,612	**189,123,482,187**

	Amount in Taka	
	2025	2024

8.12 Particulars of required provision for loans and advances

Particulars	Outstanding Balance (Taka)	Base for provision (Taka)	Required Provision 2025 Taka	Required Provision 2024 Taka
Unclassified-general provision				
a) Standard				
I) Agricultural Credit (Other than Short Term)	6,072,104,691	6,072,104,691	60,721,047	135,488
II) CMSME Financing	99,255,945,184	99,255,945,184	577,324,069	235,342,338
III) Consumer Financing (Other than Credit Card)	7,338,175,814	7,338,175,814	73,381,758	80,134,425
IV) Housing Finance	10,933,965,647	10,933,965,647	109,339,657	120,021,208
IV) Credit Card	302,784,398	302,784,398	3,027,844	3,966,233
V) Industrial Credit	30,921,382,484	30,921,382,484	309,213,825	275,315,723
VI) Service Sector Credit	1,921,260,921	1,921,260,921	19,212,609	18,250,326
VII) Trade & Commerce Sector Credit	3,200,456,582	3,200,456,582	32,004,566	22,974,643
VIII) Other Credit	38,461,698,094	38,461,698,094	384,616,981	278,986,573
IX) Short Term Agri. Credit	461,392,658	461,392,658	2,306,963	4,564,157
x) Staff Loan	2,749,850,672	-	-	-
	201,619,017,145	**198,869,166,473**	**1,571,149,319**	**1,039,691,114**
b) SMA				
I) Agricultural Credit (Other than Short Term)	85,701,905	85,701,905	4,285,096	44,153
II) CMSME Financing	1,421,944,483	1,421,944,483	7,109,722	8,007,262
III) Consumer Financing (Other than Credit Card)	63,730,991	63,730,991	3,186,550	881,965
IV) Housing Finance	2,499,028,413	2,499,028,413	124,951,421	12,477,602
IV) Credit Card	18,336,187	18,336,187	916,809	694,816
V) Industrial Credit	1,073,461,828.53	1,073,461,829	53,673,091	2,817,233
VI) Service Sector Credit	929,070,074.17	929,070,074.17	46,453,504	-
VII) Trade & Commerce Sector Credit	589,912,422	589,912,422	29,495,621	2,116,533
VIII) Other Credit	1,200,703,773	1,200,703,773	60,035,189	6,485,116
IX) Short Term Agri. Credit	16,974,452.00	16,974,452	84,872	-
x) Staff Loan	5,527,020.00	0	-	
	7,904,391,549	**7,898,864,529**	**330,191,875**	**33,524,680**
Total Unclassified Loans and Advances	**209,523,408,694**	**206,768,031,002**	**1,901,341,194**	**1,073,215,794**
Classified-specific provision				
Substandard (SS) @ 20%, 5%	3,928,920,357	1,514,757,757	302,951,552	147,263,136
Doubtful (DF) @50%, 20%, 5%	2,024,057,307	500,928,740	250,464,370	49,821,545
Bad or loss (BL) @ 100%	4,689,494,606	1,110,649,790	1,111,171,884	2,654,424,518
	10,642,472,270	**3,126,336,287**	**1,664,587,806**	**2,851,509,199**
Staff loans	4,172,649	2,398,284	2,013,194	-
Total Loans and Advances	**220,170,053,612**	**209,896,765,573**	**3,567,942,194**	**3,924,724,993**

Required provision		
Loans and advances	3,567,942,194	3,924,724,993
Loans and advances against rescheduling and others	2,407,005,917	1,457,374,925
	5,974,948,111	**5,382,099,918**
Provision maintained (**Note-13.03**)	7,095,300,000	5,388,237,037
Excess provision	**1,120,351,889**	**6,137,119**

8.13 Particulars of loans and advances

i) Debts considered good in respect of which the Bank Company is fully secured	219,108,877,754	188,538,158,897
ii) Debts considered good for which the Bank holds no other security than the debtors' personal security	10,600,362	10,600,362
iii) Debts considered good being secured by the personal securities of one or more parties in addition to the personal security of the debtors	1,050,575,496	574,722,928
iv) Debts considered doubtful or bad not provided for	-	-
	220,170,053,612	**189,123,482,187**
v) Balance of debts due by Directors or Officers of the bank or any of them either severally or jointly with any other persons	2,759,550,341	2,248,284,101
vi) Balance of debts due by companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or in the case of private companies as members	-	-

		Amount in Taka	
		2025	2024
vii)	Maximum total amount of advances including temporary advances made at any time during the year to directors or employees of the bank or any of them either severally or jointly with any other person	2,759,550,341	2,248,284,101
viii)	Maximum total amount of advances including temporary advances granted during the year to the companies or firms in which the directors of the bank are interested as Directors,partners or managing agents or in the case of private companies, as members.	-	-
ix)	Debts due from Bank Companies	-	-
x)	Classified loan on which interest/profit has not been charged	4,689,494,606	6,396,962,267
xi)	Increase/decrease in provision (specific)	(237,237,037)	(54,180,493)
xii)	Amount of loan written off debt	2,578,344,825	4,263,109,141
xiii)	Amount recovered against the debt which was previously written off	1,110,356,005	822,509,896
xiv)	Amount of provision kept against the amount of loan classified as bad/loss	4,074,000,000	4,311,237,037
xv)	Amount of interest credited to intt. suspense account (**Note- 13.09**)	3,933,505,915	3,032,807,804
xvi)	Cumulative amount of written off debts for which suit has been filed for recovery		
	Amount of debt written off	18,689,663,010	15,300,074,003
	Amount recovered from written off loan during the year	(1,110,356,005)	(822,509,896)
	Amount waived from written off loan during the year	(2,129,803)	(51,010,238)
	Amount of written off debt during the year	2,578,344,825	4,263,109,141
		20,155,522,027	**18,689,663,010**
9.00	**Fixed assets including land, building, furniture and fixtures**		
	Cost		
	Land	1,126,476,545	1,126,476,545
	Flat	601,857,998	601,857,998
	Building	568,292,503	568,292,503
	Furniture and fixtures	864,692,844	825,140,253
	Vehicles	231,930,715	238,930,715
	Office appliance	1,766,439,318	1,772,990,812
	Software	275,071,215	275,071,215
	Right of Use Assets as per IFRS-16	552,445,427	552,445,427
		5,987,206,565	**5,961,205,468**
	Less : accumulated depreciation	**3,041,157,321**	**2,927,469,193**
	Net Book value at the end of the year	**2,946,049,244**	**3,033,736,275**
	(Details are shown in Annexure - C)		
9.00.a	**Consolidated Fixed assets including land, building, furniture and fixtures**		
	Uttara Bank PLC.		
	Cost	5,987,206,565	5,961,205,468
	Less: Accumulated Depreciation	3,041,157,321	2,927,469,193
		2,946,049,244	**3,033,736,275**
	Uttara Bank Securities Ltd.		
	Cost	23,265,049	18,845,300
	Less: Accumulated Depreciation	17,140,577	12,872,167
		6,124,472	**5,973,133**
	Net Book value at the end of the year	**2,952,173,716**	**3,039,709,408**
	(Details are shown in Annexure -D)		
9.01	**Classification of fixed assets as per Bangladesh Bank circular**		
	Unclassified	2,939,571,047	3,026,856,595
	Sub-Standard	-	-
	Doubtful	-	-
	Bad or loss	6,478,197	6,879,680
		2,946,049,244	**3,033,736,275**
9.02	**Particulars of required provision for fixed assets**		
	Sub-standard	-	-
	Doubtful	-	-
	Bad or loss	6,478,197	6,879,680
	Required provision	**6,478,197**	**6,879,680**
	Provision maintained (**Note-13.07**)	7,000,000	15,000,000
	Surplus provision	**521,803**	**8,120,320**

		Amount in Taka	
		2025	2024
10.00	**Other Assets: Restated**		
	Stationery, stamps, printing materials in stock etc.	62,455,305	26,250,144
	Advance rent	209,787,286	190,390,992
	Interest accrued on Investment but not collected	886,210,014	523,079,708
	Interest receivable on loans and advances	67,258,185	192,200,922
	Pre-payment and Security Deposit	45,250,869	21,891,375
	Suspense account	75,274,451	47,518,146
	Investment in subsidiaries (**Note- 10.01**)	499,970,000	499,970,000
	Other Income Receivable (OBU)	163,072	70,930
	UBL Special Fund Portfolio A/c	113,885,595	66,803,803
	UBL Special Fund Investment in Portfolio	74,557	2,825,971
	Others (**Note- 10.02**)	203,021,537	689,852,653
		2,163,350,871	**2,260,854,644**
10.00.a	**Consolidated other assets**		
	Uttara Bank PLC.	2,163,350,871	2,260,854,644
	Uttara Bank Securities Ltd.	1,997,286,770	1,890,798,137
		4,160,637,641	**4,151,652,781**
	Less: Inter company elimination investment in FDR	-	-
	Less: Inter company elimination: Other Receivables	-	-
	Less: Inter company elimination: Investment in Subsidiaries	(499,970,000)	(499,970,000)
		3,660,667,641	**3,651,682,781**
10.00.b	**Non-Banking assets**		
	Opening balance	56,019,685	56,419,685
	Adjustment during the year	(400,000)	(400,000)
	Closing balance	**55,619,685**	**56,019,685**
10.01	**Investment in subsidiaries**	**499,970,000**	**499,970,000**
	This represents investment in Uttara Bank Securities Ltd. which is a subsidiary company of Uttara Bank PLC..		
10.02	**Others**		
	Clearing Adjustment Account	11,020,559	190,542,891
	Receivable from Government	24,225	24,225
	Excise duty receivable	40,693,870	27,231,120
	Claims on Govt. Savings Instruments (Sanchaypatra & wage earners bond)	7,077,051	7,374,937
	Claim against re-structuring of debts of raw jute under Government agreement	20,301,905	20,301,905
	Protested bills	36,577,577	36,577,575
	Sanchaypatra & WEDB	34,918,429	79,344,585
	Claim against waiver of interest to Jute traders for the period from July to December (1998)	897,200	897,200
	Electricity, Wasa, Gas Bill Receivable	4,401,424	4,401,424
	Rent Receivable	9,233,440	9,233,440
	Investment in Portfolio	4,007,377	4,007,377
	Blocked Account	33,868,480	309,915,974
		203,021,537	**689,852,653**
10.03	Classification of other assets as per Bangladesh Bank circular		
	Unclassified	2,077,613,674	2,170,268,644
	Substandard	-	-
	Doubtful	-	-
	Bad or loss	85,737,197	90,586,000
		2,163,350,871	**2,260,854,644**
10.04	**Particulars of required provision for other assets**		
	Sub-standard	-	-
	Doubtful	-	-
	Bad or loss	85,737,197	90,586,000
	UBSL	81,020,000	58,020,000
	Required provision	**166,757,197**	**148,606,000**
	Provision maintained (**Note- 13.06**)	168,256,651	150,081,293
	Provision surplus	**1,499,454**	**1,475,293**
10.05	**Particulars of required provision for unreconciled entries**		
	Sub-standard	**-**	**-**
	Doubtful	**-**	**-**
	Bad or loss (UAE Exchange Center LLC, UAE)	1,370,705	**1,370,705**
	Required provision	**1,370,705**	**1,370,705**
	Provision maintained (**Note- 13.13**)	**2,620,589**	**2,620,589**
	Provision surplus	**1,249,884**	**1,249,884**

		Amount in Taka	
		2025	2024
11.00	**Borrowings from other banks and financial institutions**		
	Borrowing from other Bank	-	-
	Re-Finance from Bangladesh Bank (**Note-11.01**)	1,684,045,360	2,021,411,426
		1,684,045,360	**2,021,411,426**
11.01	**Re- Finance from Bangladesh Bank**		
	Re-finance against uttaran taka 10 small/micro loan scheme	27,762,917	24,869,166
	Refinance against Term Loan to CMSME Sector Under Prefinance Scheme	275,490,000	510,261,898
	Re-finance against Agriculture sector to ensure food safety	149,850,000	466,200,000
	Re-finance against EDF loan	1,103,456,837	800,426,889
	Re-finance against Loans to NGO for Low Income Professionals, Farmers etc.	15,000,000	102,864,375
	Re-finance against Term Loan to CMSME Sector under Re-finance Scheme	112,485,606	116,789,098
		1,684,045,360	**2,021,411,426**
11.02	**Security against borrowings from other banks and financial institutions**		
	Secured	1,684,045,360	2,021,411,426
	Unsecured	-	-
		1,684,045,360	**2,021,411,426**
11.03	**Maturity grouping of Borrowings from other banks and financial institutions**		
	Payable on demand	-	-
	Upto 1 month	524,200,000	492,302,060
	Over 1 month but within 3 months	171,500,000	235,601,030
	Over 3 months but within 1year	342,500,000	354,800,405
	Over 1 year	645,845,360	938,707,931
		1,684,045,360	**2,021,411,426**
12.00	**Deposits and other accounts**		
	Current deposit and other accounts etc.		
	Current Account Deposits	25,052,910,742	25,157,885,585
	Special Notice Depsoits	19,542,923,144	14,758,621,911
	Foreign Currency Deposits	336,866,299	267,451,072
	Cash Credit and Loan Account Credit Balance	909,592,789	1,114,990,524
	Double Benefits Deposit Scheme	5,025,548,306	2,520,384,302
	Monthly Deposit Scheme	6,777,425,094	6,441,151,204
	Mashik Munafa Prokalpa	3,392,163,259	369,772,615
	Uttaran Bibaha S. Prokalpa	76,884,895	85,818,409
	Uttaran Swapnopuran S. Prokalpa	5,248,353,501	5,110,165,953
	Uttaran Shikkhaya S. Prokalpa	97,401,614	112,636,669
	VISA Prepaid Card Holders A/c.	9,498,758	8,735,203
	Uttaran Millionaire Deposit Scheme	4,706,774,059	4,553,769,194
	Uttaran Kotipoti Deposit Sheme	3,794,821,506	3,176,208,912
	Uttaran Lakhpoti Deposit Scheme	333,417,801	358,511,777
	Uttaran Probashi Deposit Scheme	147,963,299	-
	Uttaran Labonnyo Deposit Scheme	744,313,095	-
	Uttaran Student Deposit Scheme -Senior	1,313,923	-
	Uttara student Deposit Scheme -Junior	7,571,062	-
	Uttaran Five Million Deposit Scheme	1,523,843,970	811,074,031
		77,729,587,116	**64,847,177,361**
	Bills payable		
	Drafts payable	36,918,154	38,917,733
	Payment Order	9,290,940,743	9,419,408,208
	Security Deposit Receipt	4,439,307	4,626,813
		9,332,298,204	**9,462,952,754**
	Saving Banks Deposits	**70,252,833,235**	**67,902,888,195**
	Fixed Deposits	**103,009,136,377**	**73,122,724,962**
	Other Deposits	**8,173,048,954**	**7,451,763,786**
		268,496,903,886	**222,787,507,058**
12.00.a	**Consolidated Deposit and other accounts**		
	Uttara Bank PLC.		
	Current deposit and other accounts etc.	77,729,587,116	64,847,177,361
	Bills payable	9,332,298,204	9,462,952,754
	Savings Bank Deposits	70,252,833,235	67,902,888,195
	Fixed Deposits	103,009,136,377	73,122,724,962
	Other Deposits	8,173,048,954	7,451,763,786
		268,496,903,886	**222,787,507,058**

		Amount in Taka	
		2025	2024
	Less: Inter Company Elimination		
	Current deposit and other accounts etc.	(34,300,430)	(73,541,692)
	Savings Bank Deposits	-	-
	Fixed Deposits	-	-
		(34,300,430)	**(73,541,692)**
		268,462,603,456	**222,713,965,366**
12.01	**Sector wise deposits**		
	Government	8,164,069,148	7,351,805,444
	Deposit money Banks **(Note- 12.02.1)**	132,010,776	125,344,922
	Foreign Currency Deposits	336,866,299	267,451,072
	Private	259,863,957,663	215,042,905,620
		268,496,903,886	**222,787,507,058**
12.02	**Residual maturity grouping of deposits including bills payable account**		
	Deposit from Banks (**Note- 12.02.1**)	132,010,776	125,344,922
	Deposit from other than Banks (**Note-12.02.2**)	268,364,893,110	222,662,162,136
		268,496,903,886	**222,787,507,058**
12.02.1	**Deposit from Banks**		
i)	**Maturity grouping wise**		
	Payable on demand	10,436,949	3,688,661
	Within one month	121,573,827	121,656,261
	Over 1 month but within 6 months	-	-
	Over 6 months but within 1 year	-	-
	Over 1 year but within 5 years	-	-
	Over 5 years but within 10 years	-	-
	Over 10 years	-	-
		132,010,776	**125,344,922**
ii)	**Category wise**		
	In Current deposit accounts		
	Bank Asia PLC.	136,100	137,134
	State Bank of India	2,549,981	3,551,476
	Pubali Bank PLC.	-	51
	National Bank PLC.	7,750,868	-
		10,436,949	**3,688,661**
	In Special notice deposit accounts		
	Janata Bank PLC.	81,560	79,892
	State Bank of India	42,365,704	6,471,122
	One Bank PLC.	62,787,630	112,927,413
	Bangladesh Commerce Bank PLC.	16,338,933	2,177,785
	United Commercial Bank PLC.	-	49
		121,573,827	**121,656,261**
		132,010,776	**125,344,922**
12.02.2	**Deposit from other than Banks**		
	Maturity grouping wise		
	Payable on demand	9,332,298,204	9,462,952,754
	Within one month	32,818,375,392	28,666,632,855
	Over 1 month but within 6 months	59,954,537,500	46,287,966,070
	Over 6 months but within 1 year	52,469,324,051	35,684,332,072
	Over 1 year but within 5 years	50,998,270,549	46,563,688,295
	Over 5 years but within 10 years	62,792,087,414	55,996,590,090
	Over 10 years	-	-
		268,364,893,110	**222,662,162,136**
13.00	**Other liabilities : Restated**		
	Provision for income tax **(Note- 13.01)**	5,371,150,360	5,479,253,048
	Employees' income tax payable	9,338,924	6,947,288
	Govt. guarantee fund for special agri credit.	8,801,000	8,801,000
	Fund for credit on Nath Bank (Pak) Ltd.	151,284	151,284
	Reserve for unforeseen losses	88,506,745	116,503,547
	Audit fee payable	4,000,000	900,000
	Unaccounted Lease Rental receivable	2,314,005	595,556
	Cash assistance	-	31,631,691
	Bonus payable	636,550,471	456,065,587
	Provision for loans and advances **(Note- 13.03)**	7,095,300,000	5,388,237,037
	Provision for other (non-banking assets) **(Note- 13.04)**	56,019,685	56,019,685
	General provision on off-balance sheet exposures **(Note- 13.05)**	322,500,000	262,500,000
	Provision for classified other assets **(Note- 13.06)**	168,256,651	150,081,293
	Provision for classified fixed assets **(Note- 13.07)**	7,000,000	15,000,000
	Interest suspense account **(Note- 13.09)**	3,933,505,915	3,032,807,804
	Un-claimed dividend **(Note- 13.10)**	179,816,024	160,756,001
	Provision for classified Investment **(Note- 13.08)**	29,204,000	14,704,000
	Expenditure payable others	155,184,200	176,309,611
	Provision for unreconciled outstanding entries **(Note- 13.13)**	2,620,589	2,620,589
	Clearing house adjustment	385,695	398,240

		Amount in Taka	
		2025	2024
	Payment to supplier for procurement	163,564	836,513
	Unearned Interest Income	398,858	398,858
	Risk Fund (Lease A/c)	6,522,598	6,769,068
	ATM Card ITCL payable A/c CW, BI & MS (NPSB)	2,625,658	2,029,957
	Sale proceeds of Sanchaypatra &Wage Earners Development Bond	16,500,000	16,600,000
	Branch adjustment Account (HO & UBPLC General A/C) **(Note- 13.11)**	18,364,202	34,738,559
	Adjusting accounts for Govt. Security Trading	6,653	5,348
	Payable to Government **(Note- 13.12)**	882,709,014	826,321,455
	Payable for Books, Forms &Vouchers	1,831,177	1,413,062
	Collection of Treasury Challan	-	4,900
	Mobile Recharge Settlement Account	1,603,416	1,377,974
	Delinquent Charge on Lease Rental Receivable for unclassified	759,801	1,028,015
	Blocked Account	33,868,480	309,915,974
	Incentive Account Against Wage Earners Foreign Remittance	6,780	144,903,478
	Tax at source on interest paid in different deposit A/C	481,846,659	380,449,327
	EFTN Settlement Account	9,081,045	1,264,262
	Lease Liability as per IFRS-16	175,659,532	239,951,876
	Deferred Tax for Asset **(Note 13.02)**	252,996,855	61,974,297
		19,955,549,840	**17,390,266,184**
13.00.a	**Consolidated other liabilities**		
	Uttara Bank PLC.	19,955,549,840	17,390,266,184
	Uttara Bank Securities Ltd.	419,601,431	492,485,562
		20,375,151,271	**17,882,751,746**
13.01	**Provision for income tax: (Net off AIT)**		
	Opening balance	17,666,535,495	18,544,342,305
	Provision for tax made during the year **(Note - 13.01.01)**	3,718,609,779	4,273,966,451
	Adjustment of Tax for the Year 2013 & 2023	(3,312,904,764)	(5,151,773,261)
	Closing balance	**18,072,240,510**	**17,666,535,495**
	Less: Advance Income Tax	**12,701,090,150**	**12,187,282,447**
		5,371,150,360	**5,479,253,048**
13.01.01	**Provision for tax made during the year**		
	Current year tax on taxable income	4,508,275,509	4,273,966,451
	Provision Adjustment for Tax Year 2019	3,858,351	
	Provision Excess of Tax Year 2013	(278,878,618)	
	Provision Excess of Tax Year 2023	(514,645,463)	
	Closing balance	**3,718,609,779**	**4,273,966,451**
13.01.01.a	**Consolidated Provision for tax made during the year**		
	Uttara Bank PLC.	3,718,609,779	4,273,966,451
	Uttara Bank Securities Ltd.	9,335,439	20,119,404
	Closing balance	**3,727,945,218**	**4,294,085,855**
13.02	**Deferred tax**		
	Deffered tax (asset)/liability related to profit or Loss **(Note-13.02.01)**	**(42,935,293)**	**(28,590,393)**
	Deffered tax (asset)/liability ralated to Revaluation reserve	**295,932,148**	**90,564,690**
		252,996,855	**61,974,297**
13.02.01	**Deferred tax Asset**		
	Opening balance	28,590,393	11,484,553
	Deferred tax (income)/expense made during the year **(Note - 13.02.02)**	14,344,900	17,105,840
	Closing balance	**42,935,293**	**28,590,393**
13.02.02	**Deferred tax (income)/expense made during the year**		
	Carrying value of depreciable fixed assets	1,292,759,322	1,245,703,474
	Tax base value	(1,407,253,436)	(1,321,944,521)
	(Deductible)/Taxable difference	**(114,494,114)**	**(76,241,047)**
	Tax Rate	**37.50%**	**37.50%**
	Closing Deferred Tax (asset)/ Liability	(42,935,293)	(28,590,393)
	Opening Deferred Tax (asset)/Liability	(28,590,393)	(11,484,553)
		(14,344,900)	**(17,105,840)**
13.02.02.a	**Deferred tax (income)/expense made during the year**		
	Uttara Bank PLC.	(14,344,900)	(17,105,840)
	Uttara Bank Securities Ltd.	(163,154)	(300,715)
		(14,508,054)	**(17,406,555)**

13.01.02 Final assessment of income tax for the accounting years 2008, 2011, 2015, 2016, 2017, 2018 & 2022 are pending with Appealate Authorities. The tax assessment of the Bank for the year 2024 return submitted. (See Annexure-E)

		Amount in Taka	
		2025	2024
13.03	**Provision for classified and unclassified loans and advances**		
	The movement in specific provision on classified loans and advances		
	Provision held at the beginning of the year	4,311,237,037	4,365,417,530
	Fully provided debts written off	(1,626,043,677)	(2,966,890,493)
	Specific provision for the year	627,776,611	1,801,000,000
	Amount transferred from un-classified loans & advances	42,000,000	133,010,000
	Adjustment of written off amount	1,008,670,029	1,000,000,000
	Amount transferred from Off balance sheet exposures	20,600,000	-
	Amount transferred from Provision on Non banking Asset	-	400,000
	Amount transferred to Extra provision for resheduling & BB Observation	(2,407,005,917)	(21,700,000)
	Amount transferred from provision from Provision on Fixed Asset	2,500,000	-
	Amount transferred to Provision on Unclassified Loans & Advances	(312,740,000)	(1,457,374,925)
		1,666,994,083	**2,853,862,112**
	The movement in Extra Provision for Resheduling & BB Observation		
	Provision for BRPD-15 Loans & advances	-	88,633,874
	Provision for BRPD-5 Loans & advances	3,080,470	309,501,623
	Provision for BRPD-16 Reshedule Loans & advances	559,022,000	-
	Provision for Writ Accounts	1,021,159,696	-
	Extra provision against BB inspection-2023	1,082,499	287,182,076
	Extra provision against BB inspection-2025	518,378,040	772,057,352
	Extra Provision Kept considering future credit risk	304,283,212	
		2,407,005,917	**1,457,374,925**
		4,074,000,000	**4,311,237,037**
	The movement in general provision on unclassified loans & advances		
	Provision held at the beginning of the year	1,077,000,000	1,103,010,000
	General provision for the year	1,673,560,000	-
	Amount transferred to classified loans and advance	(42,000,000)	(133,010,000)
	Amount transferred from Provision on Clasified Loans & Advances	312,740,000	107,000,000
		3,021,300,000	**1,077,000,000**
	Total Provision for Loans & Advances	**7,095,300,000**	**5,388,237,037**
13.04	**Provision for other (Non Banking Asset)**		
	Opening balance	56,019,685	56,419,685
	Provision made during the year	-	-
	Adjustment made during the year	-	(400,000)
	Closing balance	**56,019,685**	**56,019,685**
13.05	**Provision for Off Balance Sheet Exposures**		
	Balance at the beginning of the year	262,500,000	234,300,000
	Specific provision for the year	80,600,000	-
	Amount transferred from Sepecial General Provision COVID-19	-	6,500,000
	Amount transferred from classified loans & advances	-	21,700,000
	Amount transferred to classified loans & advances	(20,600,000)	
	Closing balance	**322,500,000**	**262,500,000**
13.06	**Provision for classified other assets**		
	Opening balance	150,081,293	118,081,293
	Provision made during the year	23,000,000	32,000,000
	Amount adjusted during the year	(4,824,642)	-
	Closing balance	**168,256,651**	**150,081,293**
13.07	**Provision for classified fixed assets**		
	Opening balance	15,000,000	15,000,000
	Amount transerred to unclassified Loans & Advances	(2,500,000)	-
	Amount transerred to classified Investment	(5,500,000)	
	Closing balance	**7,000,000**	**15,000,000**
13.08	**Provision for classified Investment**		
	Opening balance	14,704,000	11,704,000
	Provision made during the year	9,000,000	3,000,000
	Amount transerred from classified Fixed Asset	5,500,000	
	Closing balance	**29,204,000**	**14,704,000**
13.09	**Interest suspense**		
	Opening balance	3,032,807,804	3,046,342,597
	Addition during the year	4,428,008,781	2,463,031,170
	Recovery during the year	(2,775,039,269)	(1,278,472,316)
	Amount written off during the year	(752,271,401)	(1,198,093,647)
	Closing balance	**3,933,505,915**	**3,032,807,804**

	Amount in Taka	
	2025	2024
13.10 Un- claimed dividend		
Un-claimed Dividend '2018	23,299,602	26,993,916
Un-claimed Dividend '2019	9,451,347	10,761,037
Un-claimed Dividend '2020	18,429,045	21,188,203
Un-claimed Dividend '2021	22,093,505	25,570,052
Un-claimed Dividend '2022	26,409,875	30,569,758
Un-claimed Dividend '2023	37,612,867	45,673,035
Un-claimed Dividend '2024	42,519,783	
	179,816,024	**160,756,001**

13.11 Branch adjustment account (UBPLC General Account)

Branch adjustment account represents outstanding inter-branch transactions and Head office transactions (net) originated but yet to be responded on the balance sheet date. The status of unresponded entries as on 31.12.2025.

Particulars	No. of Un-responded entries		Un-responded entries (Tk.)		Net amount
	Dr.	Cr.	Dr.	Cr.	Taka
Upto 3 months	-	9	-	1,257,458	1,257,458
Over 3 months but within 6 months	-	-	-	-	-
Over 6 months but within 1 year	-	-	-	-	-
Over 1 year	-	-	-	-	-
Total	-	9	1,200	1,257,458	1,257,458
Add: Head Office Adjustment Account					17,106,744
					18,364,202

13.12 Payable to Government

Three major categories of Government dues are reported. Tax deducted at source, VAT and Excise duty payable to Government exchequer are as follow:

Excise duty payable	552,237,150	536,942,980
Tax deducted at source (TDS)	178,261,606	133,703,411
VAT deducted at source (VDS)	152,210,258	155,675,064
	882,709,014	**826,321,455**

13.13 Provision for unreconciled outstanding entries

Opening Balance	2,620,589	2,620,589
Provision made during the year	-	-
Closing Balance	**2,620,589**	**2,620,589**

14.00 Start-up Equity Start-up Equity Investment Fund

Opening Balance	149,685,868	100,885,300
Transferred during the year	59,784,822	48,800,568
Closing Balance	**209,470,690**	**149,685,868**

15.00 Share Capital

15.01 Authorised capital

1500,000,000 Ordinary Shares of Tk.10	15,000,000,000	15,000,000,000
	15,000,000,000	**15,000,000,000**

15.02 Paid up capital

970268872 Ordinary Shares of Tk. 10 each	9,702,688,720	8,257,607,420
	9,702,688,720	**8,257,607,420**

15.03 Paid up capital as per shareholders category

Particulars	2025			2024		
	No. of shares	Percentage	Amount	No. of shares	Percentage	Amount
Government of the People's Republic of Bangladesh	14,563	0.002%	145,630	12,395	0.002%	123,950
Directors/ Sponsors	272,756,739	28.111%	2,727,567,390	252,614,673	30.592%	2,526,146,730
Bank and financial institutions	228,723,015	23.573%	2,287,230,150	217,111,182	26.292%	2,171,111,820
Foreigner	9,161,824	0.944%	91,618,240	6,871,893	0.832%	68,718,930
General public	459,612,731	47.370%	4,596,127,310	349,150,599	42.282%	3,491,505,990
	970,268,872	**100.000%**	**9,702,688,720**	**825,760,742**	**100.000%**	**8,257,607,420**

	Amount in Taka	
	2025	2024

15.04 Range - wise shareholdings

Range of holding of Shares	2025			2024		
	No. of share holders	Percentage of holding of shares	Number of shares	No. of share holders	Percentage of holding of shares	Number of shares
Upto 500	13,454	40.30%	2,142,593	12,653	38.78%	1,927,767
501 - 5,000	13,567	40.63%	26,086,540	14,119	43.27%	26,241,525
5,001 - 10,000	2,514	7.53%	18,323,479	2,441	7.48%	17,322,404
10,001 - 20,000	1,552	4.65%	22,105,646	1,476	4.52%	20,723,823
20,001 - 30,000	670	2.01%	16,517,996	582	1.78%	14,193,174
30,001 - 40,000	319	0.96%	11,155,792	310	0.95%	10,784,738
40,001 - 50,000	270	0.81%	12,325,512	218	0.67%	9,953,220
50,001 - 100,000	473	1.42%	33,761,607	364	1.12%	26,031,610
100,001 - 1,000,000	468	1.40%	133,313,990	379	1.16%	102,785,333
Over 1,000,000	101	0.30%	694,535,717	87	0.27%	595,797,148
	33,388	**100.00%**	**970,268,872**	**32,629**	**100.00%**	**825,760,742**

15.05 Capital to Risk-wighted Asset Ratio (CRAR) on the Bank:

The calculation of CRAR has been done as per Basel-III guideline December 2014 vide BRPD Circular No.18 dated 21 December 2014

A Tier-1 Capital (Going-Concern Capital)	**31-Dec-25**		**31-Dec-24**	
	Solo	**Consolidated**	**Solo**	**Consolidated**
a Common Equity Tier-1				
Fully Paid-up Capital	9,702,688,720	9,702,688,720	8,257,607,420	8,257,607,420
Statutory Reserve	10,460,000,000	10,460,000,000	8,260,000,000	8,260,000,000
Capital Reserve	-	18,518,637	-	18,518,637
General Reserve	3,355,633,339	3,355,633,339	3,355,633,339	3,355,633,339
Retained Earnings	5,427,713,168	5,328,445,176	4,599,178,428	4,581,103,241
Dividend Equalization Reserve	64,427,000	64,427,000	64,427,000	64,427,000
Minority Interest		25,156		30,028
Sub Total	**29,010,462,227**	**28,929,738,028**	**24,536,846,187**	**24,537,319,665**
Regulatory Adjustments:	**16,399,144**	**16,399,144**	**22,556,399**	**22,556,399**
Total Common Equity Tier-1 Capital	**28,994,063,083**	**28,913,338,884**	**24,514,289,788**	**24,514,763,266**
b Additional Tier-1 Capital				
Minority Interest				
Others				
Sub Total	**-**	**-**	**-**	**-**
Regulatory Adjustments:	**-**	**-**	**-**	**-**
Total Additional Tier-1 Capital Available	**-**	**-**	**-**	**-**
Total Tier-1 Capital (a+b)	**28,994,063,083**	**28,913,338,884**	**24,514,289,788**	**24,514,763,266**
B Tier-2 Capital (Gone-Concern Capital)				
General Provision	3,343,800,000	3,343,800,000	1,339,500,000	1,339,500,000
All Other preference shares	-	-	-	-
Subordinated debt	-	-	-	-
Minority Interest	-	-	-	-
Revaluation Reserves as on 31 December, 2014	-	-	-	-
Others	-	-	-	-
Sub Total	**3,343,800,000**	**3,343,800,000**	**1,339,500,000**	**1,339,500,000**
Regulatory Adjustments:				
Revaluation Reserves for Fixed Assets, Securities & Equity Securities	-	-	-	-
Investment in own T-2 Instruments/ Shares	-	-	-	-
Others	-	-	-	-
Sub Total	-	-	-	-
Total Tier-2 Capital Available	**3,343,800,000**	**3,343,800,000**	**1,339,500,000**	**1,339,500,000**
Total Regulatory Capital	32,337,863,083	32,257,138,884	25,853,789,788	25,854,263,266
Total Risk Weighted Assets	188,704,814,046	188,495,857,336	158,486,310,995	158,662,548,445
Capital to Risk Weighted Assets Ratio	17.14%	17.11%	16.31%	16.30%
Common Equity Tier-1 to RWA	15.36%	15.34%	15.47%	15.45%
Tier-1 Capital to RWA	15.36%	15.34%	15.47%	15.45%
Tier-2 Capital to RWA	1.77%	1.77%	0.85%	0.84%
Minimum Capital Requirement (@ 10%)	18,870,481,405	18,849,585,734	15,848,631,100	15,866,254,845
Excess Capital Maintained (before conservation buffer)	13,467,381,678	13,407,553,150	10,005,158,688	9,988,008,421
Minimum Capital Requirement (with conservation buffer @ 12.50%)	23,588,101,756	23,561,982,167	19,810,788,874	19,832,818,556
Excess Capital Maintained (after conservation buffer)	8,749,761,327	8,695,156,717	6,043,000,914	6,021,444,710

		Amount in Taka	
		2025	2024

15.06 Particulars of Shareholdings of the Directors

Name of the Directors	Status	31-Dec-25		31-Dec-24	
		No. of Shares	Amount	No. of Shares	Amount
Mr. Azharul Islam	Director & Chairman	49,778,388	497,783,880	42,364,587	423,645,870
Mr. Iftekharul Islam	Director & Vice-Chairman	28,980,772	289,807,720	24,664,488	246,644,880
Mrs. Badrunnesa Sharmin Islam	Director	25,339,057	253,390,570	21,565,155	215,651,550
Mr. Arif Rahman	Director	19,407,652	194,076,520	16,517,151	165,171,510
Col. Engr. M.S. Kamal (Retd.)	Director	23,529,908	235,299,080	20,025,454	200,254,540
Mr. Asif Rahman	Director	-	-	19,981,273	199,812,730
Mr. Kazi Masudur Rageb	Director	21,308,254	213,082,540	18,134,685	181,346,850
Sadharan Bima Corporation	Director	45,927,538	459,275,380	39,087,267	390,872,670
Mr. Shaikh Abdul Aziz	Director	19,492,680	194,926,800	16,589,515	165,895,150
Mr. Abul Barq Alvi	Director	19,499,810	194,998,100	16,595,583	165,955,830
Mr.Bibhuti Bhusan Sarker	Director	19,492,680	194,926,800	16,589,515	165,895,150
Mr.Mohammed Rabiul Hossain	Managing Director	-	-	500,000	5,000,000
		272,756,739	**2,727,567,390**	**252,614,673**	**2,526,146,730**

16.00 Statutory reserve

Balance brought forward	8,260,000,000	7,460,000,000
Addition during the year	2,200,000,000	800,000,000
Balance carried forward	**10,460,000,000**	**8,260,000,000**

16.00.a Consolidated Statutory reserve

Balance brought forward	8,260,000,000	7,460,000,000
Addition during the year	2,200,000,000	800,000,000
Balance carried forward	**10,460,000,000**	**8,260,000,000**

17.00 Other reserves

General reserve (**Note- 17.01**)	3,355,633,339	3,355,633,339
Assets revaluation reserve	1,250,209,475	1,455,576,933
Revaluation reserve A/c (Govt. Securities)	820,029,377	488,271,631
Dividend equalization reserve	64,427,000	64,427,000
	5,490,299,191	**5,363,908,903**

17.01 General reserve

Balance brought forward	3,355,633,339	3,355,633,339
Transfer from profit & loss A/c	-	-
Balance carried forward	**3,355,633,339**	**3,355,633,339**

18.00 Surplus in profit and loss account:

Balance at the beginning of the Year	1,709,015,830	567,922,174
Profit after tax during the year	5,978,482,160	4,880,056,822
Profit before appropriation	**7,687,497,990**	**5,447,978,996**
Appropriation for the year:		
Statutory reserve	2,200,000,000	800,000,000
General reserve	-	-
Start-up Fund	59,784,822	48,800,568
Cash Dividend Paid	-	1,445,081,298
Issue of bonus Share	-	1,445,081,300
	2,259,784,822	**3,738,963,166**
	5,427,713,168	**1,709,015,830**

18.00.a Consolidated Surplus in profit and loss account

Balance at the beginning of the Year	1,690,940,643	645,559,916
Profit after tax during the year	5,897,289,355	4,784,343,893
Profit before appropriation	**7,588,229,998**	**5,429,903,809**
Appropriation for the year:		
Statutory reserve	2,200,000,000	800,000,000
General reserve	-	-
Start-up Fund	59,784,822	48,800,568
Cash Dividend Paid	-	1,445,081,298
Issue of bonus Share	-	1,445,081,300
	2,259,784,822	**3,738,963,166**
	5,328,445,176	**1,690,940,643**

		Amount in Taka	
		2025	2024
19.00	**CONTINGENT LIABILITIES**	**51,327,855,419**	**36,907,506,476**
19.01	**Acceptances and endorsements**		
	IFBC on behlaf of Customers	9,382,832,606	6,650,398,829
	IFBC on behlaf of Directors	-	-
	IFBC on behlaf of Government	-	-
	IFBC on behlaf of Others	-	-
		9,382,832,606	**6,650,398,829**
19.02	**Letter of guarantees**		
	Letter of Guarantee on behalf of Customers	7,972,569,196	6,080,552,294
	Letter of Guarantee on behalf of Directors	-	-
	Letter of Guarantee on behalf of Government	-	-
	Letter of Guarantee on behalf of Bank & Others		
	Letter of Guarantee on behalf of Financial Institution	-	-
		7,972,569,196	**6,080,552,294**
19.03	**Irrevocable letters of credit**		
	Letter of credit on behalf of Customers	19,742,038,582	13,354,279,482
	Letter of credit on behalf of Directors	-	-
	Letter of credit on behalf of Government		
	Letter of credit on behalf of Others	-	-
		19,742,038,582	**13,354,279,482**
19.04	**Bills for collection**		
	Bills for collection on behlaf of Coustmers	**14,230,415,035**	**10,822,275,871**

		Amount in Taka	
		2025	2024
	PROFIT AND LOSS ACCOUNT ITEMS		
20.00	**Income**		
	Interest income **(Note - 20.01)**	23,383,345,832	20,243,641,701
	Dividend income **(Note - 22.00)**	160,093,582	97,165,020
	Fee, commission and brokerage **(Note - 23.01)**	1,138,943,791	976,156,202
	Gains less losses arising from dealing in Govt. securities **(Note - 22.00)**	237,756,871	20,465,953
	Gains less losses arising from investment in securities **(Note - 22.00.a.1)**	5,619,211,908	3,607,629,465
	Gains less losses arising from dealing in foreign currencies **(Note - 23.02)**	482,077,739	475,573,262
	Other operating income **(Note - 24.00)**	639,048,912	719,948,512
	Total income	**31,660,478,635**	**26,140,580,115**
	Expenses		
	Interest paid on deposits, fees, borrowings etc **(Note - 21.00)**	11,835,977,683	8,317,424,939
	Administrative expenses **(Note - 21.03)**	6,755,665,428	6,016,621,804
	Charges on loan losses account	200,029,747	98,125,002
	Depreciation on banking assets **(Note - 33.01)**	290,128,155	274,251,548
	Other operating expenses **(Note - 34.00)**	481,993,972	461,239,389
	Total expenses	**19,563,794,985**	**15,167,662,682**
	Operating Profit	**12,096,683,650**	**10,972,917,433**
20.01	**Interest income**		
	Interest on Loans & Advances **(Note-20.02**)	22,629,982,316	19,402,294,564
	Interest on Balances with other Banks or Financial Institutions (**Note-20.03**)	603,613,917	698,788,099
	Interest on Accounts with Foreign Banks	134,824,248	124,781,933
	Income from Off-Shore Banking Unit (OBU)	14,925,351	17,777,105
		23,383,345,832	**20,243,641,701**
20.01.a	**Consolidated Interest income**		
	Uttara Bank PLC.	23,383,345,832	20,243,641,701
	Uttara Bank Securities Ltd.	(60,824,589)	(28,297,904)
		23,322,521,243	**20,215,343,797**
20.02	**Interest on Loans & Advances**		
	Over draft	2,528,018,518	2,217,831,727
	Packing Credit	53,472,140	34,053,362
	Cash credit	12,751,741,251	10,898,518,442
	Uttaran Small Business Loan	83,845,038	73,771,627
	Nari Swanirbhor Rin Prokalpa	6,989,429	5,848,100
	Staff Loan	127,155,253	111,836,764
	Demand Loan	122,407,930	95,097,237
	Project Finance	59,577,631	58,014,676
	Consumer Credit	1,443,705,979	1,261,526,756
	Agri Credit	697,369,129	445,726,577
	Uttaran paribeshbandhab loan	3,785,247	4,316,346
	Uttaran taka 10 small/micro loan	193,221	121,811
	Rural Credit	-	10,304
	Lease financing	29,993,840	30,774,964
	Term Loan for Running Export Oriented Industries-Worker's Salary	11,980,693	8,291,140.00
	Export Developement Fund (EDF)	14,793,451	22,623,087
	Loan against Trust Receipt (LTR)	439,659,344	339,474,624
	Loan against Imported Merchandise (LIM)	3,584,112	-
	Term Loan	2,928,436,816	2,547,001,289
	Bills Purchased/Discounted/Negotiated	434,166,298	317,537,258
	Advance Rent	-	28,132
	Sundry Account	8,215,305	13,824,073
	Interest on loans & advances (COVID-19)	39,475,941	104,620,924
	Interest on Uttaran short term loan (RSTL)	553,984,548	529,341,609
	Interest on Start-up Fund (Own Bank)	41,010	130,208
	Interest on Uttaran Refinance Scheme for Technology Development	2,218,288	2,799,537
	Interest on Uttaran Commercial House Repairing/Renovation Loan (UCHRL)	233,857,301	209,502,659
	Interst on Term Loan to CMSME Sector Under Refinance Scheme	15,701,363	30,381,064
	Interest on Fund Placement	231,789	-
	Interest on Uttaran Prefinance Scheme	35,381,451	39,290,267
		22,629,982,316	**19,402,294,564**
20.03	**Interest on Balances with other Banks or Financial Institutions**		
	Call Loans to Other Banks	540,154,154	623,437,667
	Fixed Term Deposit with Other Banks	825,000	23,347,361
	Foreign Exchange Clearing A/c.	62,634,763	52,003,071
		603,613,917	**698,788,099**
21.00	**Interest paid on deposits and borrowing etc.**		
	Interest on deposits **(Note-21.01)**	11,779,431,393	8,315,389,398
	Interest on borrowings (**Note-21.02**)	56,546,290	2,035,541
	Interest on foreign bank accounts	-	-
		11,835,977,683	**8,317,424,939**

		Amount in Taka	
		2025	2024
21.00.a	**Consolidated Interest paid on deposits and borrowing etc.**		
	Uttara Bank PLC.	11,835,977,683	8,317,424,939
	Uttara Bank Securities Ltd.	(1,367,762)	(10,634)
		11,834,609,921	**8,317,414,305**
21.01	**Interest paid on deposits**		
	Fixed deposit receipt	7,115,416,099	4,666,283,156
	Mashik Munafa scheme	153,117,115	16,701,376
	Double benefit deposit scheme	293,957,044	172,042,259
	Monthly deposit scheme	380,305,765	377,126,952
	Uttaran Bibaha Sanchaya Prokalpa	4,021,910	4,636,438
	Uttaran Swapnopuran Sanchaya Prokalpa	284,191,839	267,800,597
	Uttaran Shikkhaya Sanchaya Prokalpa	5,467,756	6,518,126
	Savings Bank deposits	2,046,655,650	1,877,429,484
	School Banking deposit	48,436,309	45,797,871
	Special Notice Deposit	786,632,342	310,893,476
	Foreign currency deposit	7,579,767	11,321,319
	Other Deposits	306,804,101	347,912,605
	Intt. On Kotipoti Deposit Scheme	219,199,873	174,534,722
	Intt on Uttaran Five Million Deposit Scheme	82,815,571	26,037,052
	Intt. On Uttaran Probashi Deposit Scheme	4,708,345	-
	Intt. On Uttaran Labonnya Deposit Scheme	24,543,643	-
	Intt. On Uttaran Student Deposit Scheme-Senior	16,929	-
	Intt. On Uttaran Student Deposit Scheme-Junior	91,862	-
	Interest Expense for Lease Liability as per IFRS-16	15,469,473	10,353,956
		11,779,431,393	**8,315,389,389**
21.02	**Interest on Borrowings**		
	Borrowing from Bangladesh Bank	49,936,901	1,473,735
	Borrowing from Other Banks	6,609,389	561,806
		56,546,290	**2,035,541**
21.03	**Administrative expenses**		
	Salary and allowances (excluding MD's salary, allow. & fees)	5,616,126,882	4,908,650,508
	Rent, taxes,insurance,electricity etc.	585,061,259	602,045,079
	Legal expenses	55,364,328	50,180,956
	Postage,stamp,telecommunication etc.	80,253,901	85,105,216
	Stationery,printing,advertisements etc.	173,426,489	182,916,985
	Managing Director's salary & allowances	12,065,000	23,291,783
	Directors' fees	8,406,677	8,298,505
	Auditors' fees	4,611,500	900,000
	Repair of Bank's property **(Note-33.02)**	179,127,104	125,306,438
	Maintenance of Bank's property **(Note-33.03)**	41,222,288	29,926,334
		6,755,665,428	**6,016,621,804**
22.00	**Income from investment**		
	Interest on treasury bills/bonds	2,351,744,093	1,911,598,701
	Interest on Sukuk Bond	63,987,187	40,400,000
	Interest on amortization of Govt. Securities (HFT & HTM)	3,197,887,616	1,568,214,104
	Interest on subordinated bond	210,098,220	136,235,009
	Interest on Perpetual Bond	-	10,027,397
	Interest on Corporate Bond	7,883,293	13,161,037
	Dividend received on shares	160,093,582	97,165,020
	Gain/loss on sale of Govt. securities	237,756,871	20,465,953
	Interest received on REPO and reverse REPO	99,822,205	43,409,129
	Capital gain from investment in shares	30,705,572	15,943,115
	Intt. On Bridge Finance Loan (Investment)	3,931,540	-
	Intt. On Debenture	246,060	-
	Revaluation Loss on Govt. Securities	(574,267,119)	(279,285,586)
	Interest Received on Short Notice Lending	218,651,042	140,069,792
	Interest on Bangladesh Government Investment (SUKUK)	8,522,199	7,856,767
		6,017,062,361	**3,725,260,438**
22.00.a	**Consolidated Income from investment**		
	Uttara Bank PLC.	6,017,062,361	3,725,260,438
	Uttara Bank Securities Ltd.	(10,919,104)	47,889,089
		6,006,143,257	**3,773,149,527**

		Amount in Taka	
		2025	2024
22.00.a.1	**Gains less losses arising from investment in securities**		
	Income from investment **(Note- 22.00)**	6,017,062,361	3,725,260,438
	Less Dividend Received on Shares **(Note- 22.00)**	(160,093,582)	(97,165,020)
	Less Gain/ Loss Arising from Dealing in Securities **(Note- 22.00)**	(237,756,871)	(20,465,953)
		5,619,211,908	**3,607,629,465**
23.00	**Commission, exchange and brokerage**		
	Commission Income **(Note-23.01)**	1,138,943,791	976,156,202
	Exchange Gain/Loss **(Note-23.02)**	482,077,739	475,573,262
		1,621,021,530	**1,451,729,464**
23.00.a	**Consolidated Commission, exchange and brokerage**		
	Uttara Bank PLC.	1,621,021,530	1,451,729,464
	Uttara Bank Securities Ltd.	37,872,046	27,454,211
		1,658,893,576	**1,479,183,675**
23.01	**Commission Income**		
	Commission on L/C Local	4,153,644	2,129,456
	Commission on L/C Foreign	195,157,893	141,925,591
	Commission on L/C Back to Back	103,447,672	79,251,159
	Commission on IFBC/ILBC	105,429,939	79,286,190
	Commission on Export Bill/Documents	26,121,125	22,923,019
	Commission on BG Local	93,695,670	106,148,023
	Commission on BG Foreign	13,312,348	4,913,067
	Commission on Other Services	597,625,500	539,579,697
		1,138,943,791	**976,156,202**
23.02	**Exchange (Gain/Loss)**		
	Exchange Gain on Foreign Bill Purchase	64,823	138,224
	Exchange Gain on Foreign Currency	440,115,392	445,528,943
	Exchange Gain on EDF	4,030,979	8,486,358
	Exchange Gain on Demand Loan	34,867	-
	Exchange Gain on Others	36,891,261	19,200,906
	Exchange Gain on Card Transaction	940,417	2,218,831
		482,077,739	**475,573,262**
24.00	**Other operating income**		
	Postage charges recovered	13,057,004	11,045,655
	Swift charges recovered	46,339,591	43,563,737
	Rent recovered	17,409,240	17,263,346
	Income from Foreign Correspondents	2,664,571	2,985,971
	Income on sale of Bank's Assets	698,888	780,040
	Income on Risk Fund on Lease	519,000	205,820
	Service charges related to trade operations/Fee based income **(Note- 24.01)**	494,840,558	586,543,823
	Other earnings	22,427,817	23,048,587
	Other operating income of Off Shore Banking Unit	1,098,357	1,615,292
	Debit and Prepaid Card Fees	29,208,230	29,692,990
	Income from investment in UB Capital & Investment	1,674,555	-
	Commission on Mobile Recharge	207,275	210,637
	Commission from Treasury Challan	8,903,826	2,992,614
		639,048,912	**719,948,512**
24.00.a	**Consolidated other operating income**		
	Uttara Bank PLC.	639,048,912	719,948,512
	Uttara Bank Securities Ltd.	196,939	387,589
		639,245,851	**720,336,101**
	Less: Inter Company Elimination	(3,651,988)	(3,177,826)
		635,593,863	**717,158,275**
24.01	**Service charges related to trade operations/Fee based income**		
	Accounts maintenance charges recovered	166,396,643	163,208,082
	Service fees on Loans & Advances and others	69,512,293	154,032,268
	Cost of LC application form recovered	13,066,629	12,301,484
	Income from SMS banking services	170,325,768	170,846,316
	Prize money on Prize Bond/ Commission on Lottery Tickets	22,800	8,300
	Student file opening & renewal fees	64,000	81,400
	CIB collection fees	3,210,710	2,385,989
	Cost of MICR/Non MICR cheque recovered	50,692,408	46,947,434
	ATM Card issuance & renewal fees	97,500	87,600
	Settlement of Income on Amount Realized Against Written off Loans	1,360,660	18,801,657
	SMS Fees on Credit Card	1,082,049	1,026,144
	Processing Fees Credit Card	19,009,098	16,817,149
		494,840,558	**586,543,823**

		Amount in Taka	
		2025	2024
25.00	**Salary and allowances (excluding MD's salary, allowances & fees)**		
	Basic salary	1,800,109,662	1,771,973,598
	House rent allowances	888,932,266	898,739,518
	House maintenance allowances	79,716,674	81,013,423
	Conveyance allowances	254,423,834	257,158,787
	Medical allowances	249,284,351	254,421,927
	Contributory Providend Fund	176,798,466	172,449,859
	Festival Bonus	413,723,415	328,629,708
	Incentive Bonus	631,376,475	597,267,666
	Gratuity	465,000,000	150,000,000
	Other allowances	656,761,739	396,996,022
		5,616,126,882	**4,908,650,508**
25.00.a	**Consolidated salary and allowances (excluding MD's salary, allowances & fees)**		
	Uttara Bank PLC.	5,616,126,882	4,908,650,508
	Uttara Bank Securities Ltd.	24,556,138	18,849,207
		5,640,683,020	**4,927,499,715**
26.00	**Rent, taxes, insurance, electricity etc.**		
	Rent (Branch offices)	279,624,214	257,409,356
	Rent (Godown & Garage)	1,964,320	2,183,414
	Rates & taxes	38,582,650	81,058,596
	Insurance charge	122,000,000	132,658,369
	Electric fittings & Fixation	12,877,928	9,324,268
	Utility bill	130,000,147	119,371,776
	Other charges	12,000	39,300
		585,061,259	**602,045,079**
26.00.a	**Consolidated Rent, taxes, insurance, electricity etc.**		
	Uttara Bank PLC.	585,061,259	602,045,079
	Uttara Bank Securities Ltd.	4,830	56,497
		585,066,089	**602,101,576**
27.00	**Legal expenses**		
	Lawyer charges	15,149,845	12,258,921
	Court fees and other expenses	40,214,483	37,922,035
		55,364,328	**50,180,956**
27.00.a	**Consolidated Legal expenses**		
	Uttara Bank PLC.	55,364,328	50,180,956
	Uttara Bank Securities Ltd.	37,950	212,750
		55,402,278	**50,393,706**
28.00	**Postage, stamp and telecommunication**		
	Postage	6,816,490	6,173,456
	Stamps	81,500	33,745
	Telephone	4,398,889	4,751,169
	SWIFT	24,237,323	18,979,096
	Telegram	-	-
	Internet/ E-mail	1,221,712	1,288,881
	Data/Bandwidth Connectivity	18,457,603	37,125,689
	Reuter/SMS Notification Services	11,106,022	4,426,385
	Courier	9,457,393	8,381,748
	Refinitiv	4,034,910	3,538,050
	Dish Cable	442,059	406,997
		80,253,901	**85,105,216**
28.00.a	**Consolidated Postage, stamp and telecommunication**		
	Uttara Bank PLC.	80,253,901	85,105,216
	Uttara Bank Securities Ltd.	380,226	368,229
		80,634,127	**85,473,445**
29.00	**Stationery, printing, advertisement etc.**		
	Stationery	61,783,513	52,619,395
	Computer accessories	34,934,431	81,567,557
	Printing and stationery	26,216,696	21,271,429
	Consumption of books & forms	10,158,505	9,589,262
	Advertisement	40,231,600	17,587,226
	MICR cheque issue	101,744	282,116
		173,426,489	**182,916,985**
29.00.a	**Consolidated Stationery, printing, advertisement etc.**		
	Uttara Bank PLC.	173,426,489	182,916,985
	Uttara Bank Securities Ltd.	176,992	111,355
		173,603,481	**183,028,340**
30.00	**Managing Director's salary & allowances and Fees**		
	Salary & allowances and fees	12,065,000	23,291,783
		12,065,000	**23,291,783**
31.00	**Directors' Fees**	**8,406,677**	**8,298,505**

		Amount in Taka	
		2025	2024
31.00.a	**Consolidated Directors' Fees**		
	Uttara Bank PLC.	8,406,677	8,298,505
	Uttara Bank Securities Ltd.	218,500	212,750
		8,625,177	**8,511,255**
32.00	**Auditors' fees**		
	Statutory annual audit fees	**4,611,500**	**900,000**
32.00.a	**Consolidated auditors' fees**		
	Uttara Bank PLC.	4,611,500	900,000
	Uttara Bank Securities Ltd.	69,000	46,000
		4,680,500	**946,000**
33.00	**Repair, maintenance and depreciation of Bank's property**		
	Depreciation on Fixed Assets **(Note - 33.01)**	290,128,155	274,251,548
	Repair & maintenance of Fixed Assets **(Note - 33.02)**	179,127,104	125,306,438
	Renovation & maintenance of Office **(Note - 33.03)**	41,222,288	29,926,334
		510,477,547	**429,484,320**
33.00.a	**Consolidated Repair, maintenance and depreciation of Bank's property**		
	Depreciation on Fixed Assets **(Note - 33.01.a)**	292,406,566	276,280,494
	Repair & maintenance of Fixed Assets **(Note - 33.02)**	179,127,104	125,306,438
	Renovation & maintenance of Office **(Note - 33.03.a)**	41,639,958	30,282,882
		513,173,628	**431,869,814**
33.01	**Depreciation of fixed assets**		
	Furniture and fixtures	33,888,116	33,130,250
	Vehicles	19,780,311	23,474,184
	Office appliance	134,477,350	126,020,976
	Bank premises	16,825,690	17,257,118
	Software	6,157,254	5,114,435
	Right of use assets as per IFRS-16	78,999,434	69,254,585
		290,128,155	**274,251,548**
33.01.a	**Consolidated Depreciation of fixed assets**		
	Uttara Bank Ltd.	290,128,155	274,251,548
	Uttara Bank Securities Ltd.	2,278,411	2,028,946
		292,406,566	**276,280,494**
33.02	**Repair & maintenance of Fixed Assets**		
	Furniture & Fixtures	9,630,881	7,970,355
	Vehicles	7,606,777	5,910,911
	Office Appliance	43,462,133	38,188,797
	Software	118,427,313	73,236,375
		179,127,104	**125,306,438**
33.03	**Renovation & maintenance of Office**		
	Office Renovation (Own & Rented)	1,465,951	902,181
	Office Maintenance (Own & Rented)	34,030,116	23,255,546
	Lift maintenance expenses	1,980,700	2,062,571
	ATM Booth & Software maintenance	1,732,247	2,138,334
	Other Maintenance	2,013,274	1,567,702
		41,222,288	**29,926,334**
33.03.a	**Consolidated Renovation & maintenance of Office**		
	Uttara Bank PLC.	41,222,288	29,926,334
	Uttara Bank Securities Ltd.	417,670	356,548
		41,639,958	**30,282,882**
34.00	**Other expenses**		
	Newspaper, Books & periodicals	2,997,780	2,953,890
	Professional expenses	486,677	1,509,584
	Sanitation cost	14,436,537	10,139,779
	Entertainment	58,690,176	48,190,067
	Consumption of fuel & other charges for Vehicles	65,999,859	66,980,665
	Donation, Subcriptions & CSR	29,914,140	52,666,492
	Honorarium & Awards	10,269,000	26,384,335
	Travelling expenses	42,415,254	45,796,150
	Conveyance	30,152,471	24,730,928
	Staff training expenses	9,768,660	3,639,711
	Liveries & Uniforms	5,960,039	7,114,488
	Liveries & Uniforms- Stitching	2,067,022	1,862,587
	Promotional/Business development expenses	15,240,865	21,044,635
	Staff Welfare and Recreation	13,665,537	12,767,166
	Benevolent Fund	10,000,000	10,000,000

		Amount in Taka	
		2025	2024
	Loss on sale of Fixed Assets	17,155,482	6,502,805
	Photocopy expenses	4,693,027	4,968,977
	Cash Handling charges	22,821,672	19,621,141
	Branch opening and shifting expenses	691,149	1,853,183
	Gun licence fees	7,348,850	4,494,050
	Excise Duty on Bank's account	959,953	1,551,715
	Chemicals for Office Equipment	240,253	155,699
	Development Surcharge	-	-
	Indoor Plant Charges	788,309	661,796
	CDBL expenses	330,012	254,527
	AGM expenses	365,012	275,062
	CIB reporting expenses	3,480,687	2,814,850
	BO accounts maintenance fees	5,736,244	4,202,536
	NPSB expenses	12,192,235	5,357,688
	Misc. expenses	9,195,565	6,070,017
	Service Charge of Visa	16,428,462	13,991,881
	Misc . Charges of Visa	139,260	68,045
	ATM card , PIN Mailer purchase	10,011,056	8,080,446
	Recruitment expenses	1,287,195	3,827,257
	Incentive for Written off Recovery	56,065,532	40,707,237
		481,993,972	**461,239,389**
34.00.a	**Consolidated other expenses**		
	Uttara Bank PLC.	481,993,972	461,239,389
	Uttara Bank Securities Ltd.	7,926,741	6,254,281
		489,920,713	**467,493,670**
	Less: Inter company elimination: UB Securities Ltd: Other expenses	-	-
		489,920,713	**467,493,670**
35.00	**Provision for loans & advances and off balance sheet exposures**		
	For classified loans and advances	627,776,611	1,801,000,000
	For unclassified loans and advances	1,673,560,000	-
	For off balance sheet exposures	80,600,000	-
	For special general provision for COVID-19		-
		2,381,936,611	**1,801,000,000**
36.00	**Provision for Others**		
	Provision for Investment	9,000,000	3,000,000
	Other Assets	23,000,000	32,000,000
		32,000,000	**35,000,000**
37.00	**Payments for other operating activities**		
	Closing other operating expenditure payable	139,377,340	135,401,898
	Other operating expenditure paid	(733,250,742)	(612,241,047)
	Opening other operating expenditure payable	(135,401,898)	(63,971,807)
		(729,275,300)	**(540,810,956)**
37.00.a	**Consolidated Payments for other operating activities**		
	Closing other operating expenditure payable	139,594,368	135,529,841
	Other operating expenditure paid	(741,502,933)	(618,966,828)
	Opening other operating expenditure payable	(135,529,841)	(64,107,743)
		(737,438,406)	**(547,544,730)**
38.00	**Increase/ (decrease) of other assets**		
	Opening Other Assets (including Non Banking Assets)	14,532,747,169	17,998,612,338
	AIT, IT & Upfront Tax paid	(11,796,540,185)	(14,397,008,435)
	Interest accrued on investment but not collected	(523,079,708)	(457,660,508)
	Interest receivable on loans and advances	(192,200,922)	(227,800,116)
	Dividend receivable on shares	-	-
	Rent receivable	(9,233,440)	(9,233,440)
	Adjustment of Non-Banking Assets	-	-
		2,011,692,914	**2,906,909,839**
	Closing Other Assets (including Non Banking Assets)	2,218,970,556	14,532,747,169
	AIT,IT &upfront Tax paid	(11,987,579,924)	(11,796,540,185)
	Interest accrued on investment but not collected	(886,210,014)	(523,079,708)
	Interest receivable on loans and advances	(67,258,185)	(192,200,922)
	Dividend receivable on shares	-	-
	Adjustment of Deffered Tax during the year	(14,344,900)	(17,105,840)
	Rent receivable	(9,233,440)	(9,233,440)
		(10,745,655,907)	**1,994,587,074**
		12,757,348,821	**912,322,765**

		Amount in Taka	
		2025	2024
38.00.a	**Consolidated Increase/ (decrease) of other assets**		
	Opening Other Assets (including Non Banking Assets)	15,923,575,306	19,258,204,978
	AIT, IT & Upfront Tax paid	(11,917,184,123)	(14,503,450,909)
	Interest accrued on investment but not collected	(523,079,708)	(457,660,508)
	Interest receivable on loans and advances	(192,200,922)	(227,800,116)
	Rent receivable	(9,233,440)	1,305,092
	Adjustment of Non-Banking Assets	-	-
		3,281,877,113	**4,070,598,537**
	Closing Other Assets (including Non Banking Assets)	3,716,287,326	15,923,575,306
	AIT, IT & Upfront Tax paid	(12,085,718,534)	(11,917,184,123)
	Interest accrued on investment but not collected	(886,210,014)	(523,079,708)
	Interest receivable on loans and advances	(67,258,185)	(192,200,922)
	Rent receivable	(8,621,904)	(9,233,440)
	Dividend receivable on shares	(14,344,900)	(17,105,840)
		(9,345,866,211)	**3,264,771,273**
		12,627,743,324	**805,827,264**
39.00	**Increase/ (decrease) of other liabilities**		
	Closing Other Liabilities (including Revaluation Reserve on Govt. Securities - HFT & HTM)	22,235,259,382	31,699,673,456
	Borrowings from Other Banks, Financial Institution and Agents	1,684,045,360	2,021,411,426
	Other Payable	(30,255,892,226)	(29,651,188,427)
		(6,336,587,484)	**4,069,896,455**
	Opening Other Liabilities (including Revaluation Reserve on Govt. Securities - HFT & HTM)	33,721,084,882	32,357,389,958
	Borrowings from Other Banks, Financial Institution and Agents	2,021,411,426	2,995,201,019
	Other Payable	(26,520,826,592)	(25,247,889,469)
		9,221,669,716	**10,104,701,508**
		(15,558,257,200)	**(6,034,805,053)**
39.00.a	**Consolidated Increase/ (decrease) of other liabilities**		
	Closing Other Liabilities (including Revaluation Reserve on Govt. Securities - HFT & HTM)	22,654,860,813	32,192,159,018
	Borrowings from Other Banks, Financial Institution and Agents	1,684,045,360	2,021,411,426
	Other Payable	(30,657,149,081)	(30,019,194,110)
		(6,318,242,908)	**4,194,376,334**
	Opening Other Liabilities (including Revaluation Reserve on Govt. Securities - HFT & HTM)	34,213,570,444	32,794,369,328
	Borrowings from Other Banks, Financial Institution and Agents	2,021,411,426	2,995,201,019
	Other Payable	(26,912,822,077)	(25,504,415,243)
		9,322,159,793	**10,285,155,104**
		(15,640,402,701)	**(6,090,778,770)**
40.00	**Closing Cash and Cash equivalents**		
	Cash in Hand (including foreign currencies)	5,598,496,420	5,812,493,223
	Balance with Bangladesh Bank and its agent Banks		
	(Including foreign currencies)	14,083,235,593	13,173,696,137
	Balance with Other Banks and Financial Institutions	2,419,670,825	869,849,796
	Money at Call	100,000,000	6,560,000,000
	Prize Bond	29,307,100	9,516,100
		22,230,709,938	**26,425,555,256**
40.00.a	**Consolidated Closing Cash and Cash equivalents**		
	Cash in Hand (including foreign currencies)	5,598,511,446	5,812,509,176
	Balance with Bangladesh Bank and its agent Banks		
	(Including foreign currencies)	14,083,235,593	13,173,696,137
	Balance with Other Banks and Financial Institutions	2,463,452,281	910,678,168
	Money at Call	100,000,000	6,560,000,000
	Prize Bond	29,307,100	9,516,100
		22,274,506,420	**26,466,399,581**
41.00	**Earning per Share (EPS)**		
	Net profit after tax	5,978,482,160	4,880,056,822
	Number of ordinary shares outstanding	970,268,872	970,268,872
	Earning per Share (EPS)	**6.16**	**5.03**

		Amount in Taka	
		2025	2024
41.00.a	**Consolidated Earning per Share (EPS)**		
	Net profit after tax	5,897,284,483	4,784,338,150
	Number of ordinary shares outstanding	970,268,872	970,268,872
	Earning per Share (EPS)	**6.08**	**4.93**
	Earning per Share has been calculated in accordance with IAS-33: "Earning per Share" (EPS) and also calculated based on new number of shares as on 31.12.2025.		
41.00.b	**Net Asset Value per Share (NAVPS)**		
	Total Shareholder's Equity	31,080,701,079	26,480,694,751
	Number of ordinary shares outstanding	970,268,872	970,268,872
	Net Asset Value per Share	**32.03**	**27.29**
41.00.c	**Consolidated Net Asset Value per Share (CNAVPS)**		
	Total Shareholder's Equity	30,999,976,880	26,481,168,229
	Number of ordinary shares outstanding	970,268,872	970,268,872
	Consolidated Net Asset Value per Share (CNAVPS)	**31.95**	**27.29**
41.00.d	**Net Operating Cash Flow per Share (NOCFPS)**		
	Net Operating Cash Flow	11,099,944,215	6,411,277,937
	Number of ordinary shares outstanding	970,268,872	970,268,872
	Net Operating Cash Flow per Share	**11.44**	**6.61**
41.00.e	**Consolidated Operating Cash Flow per Share (CNOCFPS)**		
	Net profit after tax	11,105,326,122	6,355,658,498
	Number of ordinary shares outstanding	970,268,872	970,268,872
	Consolidated Net Operating Cash Flow per Share	**11.45**	**6.55**
41.00.f	**Reconciliation of statement of cash flows from operating activities**		
	Profit after taxation	**5,978,482,160**	**4,880,056,822**
	Adjustment of non cash and non operating items:		
	Depreciation on fixed asset	290,128,155	274,251,548
	Provision of Current tax	3,704,264,879	4,256,860,611
	Provision for loans and advances & off balance sheet exposures	2,413,936,611	1,836,000,000
	Exchange Loss on Foreign Currency	(39,340,323)	(35,869,869)
	Loss on sale of fixed assets	17,155,482	6,502,805
	Gain on sale of banks property	(297,385)	(260,848)
	Decrease in Bonus Paybale	180,484,884	86,065,587
	Income taxes paid	(191,039,739)	2,600,468,250
	Recovery of amounts previously written off	1,008,670,029	1,000,000,000
	Decrease in interest receivable	(238,187,569)	(29,820,006)
	Increase in interest payable	868,953,808	339,438,742
	Decrease in dividend Receivable on Shares	-	-
	Increase in total expenditure payable	(22,000,853)	9,656,773
	Decrease in rent receivable	-	-
	Increase in other payable	3,975,442	71,430,091
		7,996,703,421	**10,414,723,684**
	Changes in operating assets and liabilties		
	Changes in loans and advances	(32,672,615,102)	(10,358,513,468)
	Changes in Deposit and other accounts	44,840,443,020	15,574,085,678
	Changes in investments /Purchase/sale of trading securities	(12,242,160,905)	(8,976,592,491)
	Changes in other assets	12,757,348,821	912,322,765
	Changes in other liabilities	(15,558,257,200)	(6,034,805,053)
		(2,875,241,366)	**(8,883,502,569)**
	Net Cash Flows from Operating Activities	**11,099,944,215**	**6,411,277,937**

	Amount in Taka	
	2025	2024

42.00 Restatements

Wherever considered necessary previous year's figures have been rearranged for the purpose of comparison with current period's presentation without any impact on the profit and value of assets and liabilities as reported in the financial statements.

43.00 Workers Profit Participation Fund (WPPF)

Consistent with industry practice and in line with section 11(1) of the Bank Company Act 1991 (amendment upto 2023), no provsion has been made by the Bank in the reporting period against Workers Profit Participation Fund (WPPF).

44.00 Events after the Balance Sheet date

The Board of Directors of the Bank in its 856th meeting held on 29.04.2026 recommended 25.00 % Stock & 5.00 % Cash Dividend for the year 2025, subject to the approval in the next Annual General Meeting.

45.00 Approval of Financial Statements

These Financial Statement were reviewed by the Audit Committee of the Board of the Bank in its 182nd meeting held on 28.04.2026 and was subsequently approved by the Board of Directors in its 856th meeting held on 29.04.2026.

(Md. Abul Hashem)	(Abul Barq Alvi)	(Kazi Masudur Rageb)	(Bibhuti Bhusan Sarker)
Managing Director & CEO	Director	Director	Director

Annexure - A

Balance with other Banks and Financial Institutions Outside Bangladesh (Nostro Accounts)

Name of the Bank	Foreign currency name	Amount in foreign currency	Convertion rate per unit FC	Year	
				2025	2024
				Taka	Taka
Standard Chartered Bank, India	ACU	259,473	122.2954	31,732,385	30,799,848
Bank of Ceylon, Colombo	ACU	997	122.2958	121,924	119,635
Standard Chartered Bank, Nepal	ACU	52,774	122.2954	6,453,994	32,451,577
Nepal Bank Ltd, Kathmandu	ACU	2,323	122.2952	284,038	278,707
Bank of Bhutan, Thimpu	ACU	(2,235)	122.2955	(273,388)	21,182,658
Mashreq Bank, Mumbai	ACU	176,369	122.2953	21,569,088	26,442,697
Habib Metropolitan Bank Ltd., Karachi	ACU	29,434	122.2954	3,599,607	14,772,548
ICICI Bank Ltd. Mumbai	ACU	2,084,520	122.2954	254,927,179	23,379,743
Sonali Bank Limited, Kolkata	ACU	147,052	122.2954	17,983,836	15,285,236
A.B.Bank Mumbai, India	ACU	46,921	122.2954	5,738,276	6,370,497
Punjab National Bank	ACU	91,907	122.2954	11,239,846	7,670,472
HDFC Bank Limited, India	ACU	425,086	122.2954	51,986,066	29,014,235
AXIS BANK LIMITED, India	ACU	387,161	122.2954	47,348,063	(3,312,559)
Abu Dhabi Commercial Bank	U.AED	812,682	33.2985	27,061,097	11,544,532
Habib Bank AG Zurich	CHF	271,903	155.0398	42,155,832	31,729,400
Zhejiang Chouzhou Commercial Bank	CNY	60,450	17.4568	1,055,260	904,830
Standard Chartered Bank (China)	CNY	2,446,410	17.4568	42,706,504	40,285,457
Alpha Bank S.A., Greece	EUR	186,694	143.9661	26,877,648	13,888,367
Natexis Banques Populaires	EUR	23,291	143.9661	3,353,154	6,670,951
Commerz Bank AG, Frankfurt	EUR	224,929	143.9661	32,382,203	159,071,952
Standard Chartered Bank, PLC, GMBH	EUR	1,486,635	143.9661	214,025,162	26,812,855
Unicredit Italiano SPA, Milano	EUR	97,018	143.9661	13,967,365	5,578,225
Standard Chartered Bank, London	GBP	34,963	165.1967	5,775,759	28,730,411
Standard Chartered Bank, Singapore	SGD	36,724	95.1567	3,494,554	9,615,058
Al Rajhi Bank, KSA	SAR	5,000	32.6068	163,034	159,809
Mashreq Bank PSC, N.Y	USD	1,580,208	122.2954	193,252,190	(23,146,416)
Standard Chartered Bank, New York	USD	3,128,165	122.2954	382,560,228	(22,893,956)
Mashreq Bank,NY,USA (OBU)	USD	51,732	122.2954	6,326,635	131,864,191
Kookmin Bank	USD	408,569	122.2954	49,966,142	25,566,503
Industrial Bank of Korea	USD	7,114	122.2963	870,016	853,686
Commerz Bank AG, Frankfurt	USD	541,627	122.2954	66,238,547	27,216,704
Wells Fargo Bank NA.NY	USD	-	0.0000	-	80,984,762
Habib American Bank, N.Y	USD	2,769,480	122.2954	338,694,713	51,975,887
Zhejiang Chouzhou Commercial Bank	USD	43,157	122.2954	5,277,887	3,863,516
Standard Chartered Bank, PLC, Tokyo	JPY	8,602,542	0.7837	6,742,189	4,747,710
Total				**1,915,657,033**	**820,479,728**

Annexure-B

Loans and advances allowed to each customer exceeding 10% of Bank's total Capital

Amount in Taka

Sl. No.	Name of the Clients	Sanction Limit (Funded & Non Funded)	Outstanding Balance (31.12.2025)		Total	
			Funded	Non-Funded	2025	2024
1	Abul Khair Group	3,050,000,000	661,981,985	1,477,126,426	2,139,108,411	2,045,331,555
2	City Sugar Industries & its Sister Concern	5,110,312,164	1,993,784,068	109,775,372	2,103,559,440	1,124,931,610
3	BRAC	3,350,000,000	1,174,447,696	-	1,174,447,696	-
4	BSRM Group	3,990,000,000	1,264,662,604	767,778	1,265,430,382	1,908,880,747
5	Patriot Group	4,062,747,000	2,253,144,707	955,510,862	3,208,655,569	3,697,381,690
6	M/S Veloxo Trading Ltd. including Alijan Jute Mills Ltd.	-	-	-	-	1,887,181,186
7	Triple Apparels Ltd.	3,738,359,000	2,088,260,758	1,090,054,615	3,178,315,373	3,043,417,523
8	Sadia Textile Mills Ltd & Shanjida Spinning Mills Ltd	3,876,100,000	2,827,714,752	413,425,175	3,241,139,927	2,498,224,394
9	Sonar Madina Spinning Mills Ltd	-	-	-	-	2,652,945,699
10	Advanced Chemical Industries Ltd (ACI)	4,400,000,000	3,285,998,265	587,551,319	3,873,549,584	-
11	M/S Padma Cans & Closures Ltd. Unit- I and its Sister Concerns & M/S Boys Apparels Ltd.	-	-	-	-	-
12	M/S Habiganj Agro Ltd. & M/S Banga Millers (PRAN RFL Group)	4,920,000,000	2,067,734,211	868,567,241	2,936,301,452	-
13	Nasir Float Glass Ind. Ltd.	-	-	-	-	1,182,208,602
	Total	**36,497,518,164**	**17,617,729,046**	**5,502,778,788**	**23,120,507,834**	**20,040,503,006**

Annexure - C

Fixed Assets including Land, Building, Furniture and Fixtures

AS AT 31 DECEMBER 2025

Amount in Taka

Particulars	COST/REVALUATION					DEPRECIATION & AMORTIZATION				Written down value as at 31-Dec-2025
	Balance as on 01-Jan-25	Addition during the year	Disposal/ Adjustment during the year	Revaluation during the year	Balance as at 31-Dec-25	Balance as on 01-Jan-25	Charged during the year	Adjustment during the year	Balance as at 31-Dec-25	
Tangible Assets										
Land	1,126,476,545	-	-	-	1,126,476,545	-	-	-	-	1,126,476,545
Flat	601,857,998	-	-	-	601,857,998	210,030,266	9,722,450	-	219,752,716	382,105,282
Building	568,292,503	-	-	-	568,292,503	284,162,962	7,103,239	-	291,266,201	277,026,302
Furniture & Fixtures	825,140,253	46,063,133	(6,510,542)	-	864,692,844	508,262,570	33,888,116	(5,222,635)	536,928,051	327,764,793
Vehicles	238,930,715	-	(7,000,000)	-	231,930,715	186,643,164	19,780,310	(6,888,411)	199,535,063	32,395,652
Office Appliance	1,772,990,812	175,775,846	(182,327,340)	-	1,766,439,318	1,154,800,898	134,477,350	(164,328,980)	1,124,949,268	641,490,050
Right of Use Assets as per IFRS-16	552,445,427	-		-	552,445,427	331,054,517	78,999,434	-	410,053,951	142,391,476
Subtotal	**5,686,134,253**	**221,838,979**	**(195,837,882)**	**-**	**5,712,135,350**	**2,674,954,377**	**283,970,899**	**(176,440,026)**	**2,782,485,250**	**2,929,650,100**
Intangible Assets										
Software	275,071,215	-	-	-	275,071,215	252,514,816	6,157,255	-	258,672,071	16,399,144
Total'2025	**5,961,205,468**	**221,838,979**	**(195,837,882)**	**-**	**5,987,206,565**	**2,927,469,193**	**290,128,154**	**(176,440,026)**	**3,041,157,321**	**2,946,049,244**
Total'2024	**5,430,342,326**	**600,925,104**	**(70,061,962)**	**-**	**5,961,205,468**	**2,715,452,402**	**274,251,548**	**(62,234,757)**	**2,927,469,193**	**3,033,736,275**

Annexure - D

Consolidated Fixed Assets including Land, Building, Furniture and Fixtures

AS AT 31 DECEMBER 2025

Amount in Taka

Particulars	COST/REVALUATION					DEPRECIATION & AMORTIZATION				Written down value as at 31-Dec-2025
	Balance as on 01-Jan-25	Addition during the year	Disposal/ Adjustment during the year	Revaluation during the year	Balance as at 31-Dec-25	Balance as on 01-Jan-25	Charged during the year	Adjustment during the year	Balance as at 31-Dec-25	
Tangible Assets										
Land	1,126,476,545	-	-	-	1,126,476,545	-	-	-	-	1,126,476,545
Flat	601,857,998	-	-	-	601,857,998	210,030,266	9,722,450	-	219,752,716	382,105,282
Building	568,292,503	-	-	-	568,292,503	284,162,962	7,103,239	-	291,266,201	277,026,302
Furniture & Fixtures	834,191,859	46,063,133	(6,510,542)	-	873,744,450	514,260,305	34,708,261	(5,222,635)	543,745,931	329,998,519
Vehicles	238,930,715	-	(7,000,000)	-	231,930,715	186,643,164	19,780,310	(6,888,411)	199,535,063	32,395,652
Office Appliance	1,782,784,505	178,205,596	(182,327,340)	-	1,778,662,761	1,161,675,330	135,935,616	(164,328,980)	1,133,281,966	645,380,795
Right of Use Assets as per IFRS-16	552,445,427	-	-	-	552,445,427	331,054,517	78,999,434	-	410,053,951	142,391,476
Subtotal	**5,704,979,552**	**224,268,729**	**(195,837,882)**	**-**	**5,733,410,399**	**2,687,826,544**	**286,249,310**	**(176,440,026)**	**2,797,635,828**	**2,935,774,571**
Intangible Assets										
Software	277,061,215	-	-	-	277,061,215	254,504,815	6,157,255	-	260,662,070	16,399,145
Total'2025	**5,982,040,767**	**224,268,729**	**(195,837,882)**	**-**	**6,010,471,614**	**2,942,331,359**	**292,406,565**	**(176,440,026)**	**3,058,297,898**	**2,952,173,716**
Total'2024	**5,451,140,823**	**600,961,906**	**(70,061,962)**	**-**	**5,982,040,767**	**2,728,285,622**	**276,280,494**	**(62,234,757)**	**2,942,331,359**	**3,039,709,408**

Statement of Year wise Tax Assessment Status

AS AT DECEMBER 2025

Accounting Year	Assessment Year	Tax as per Assessment Order	Tax Paid (AIT, TDS & Upfront Tax)	Remarks
2008	2009-2010	930,291,819	828,810,580	Appeal Pending before Hon'ble High Court Division
2011	2012-2013	1,072,878,327	1,088,498,291	Finally settled but tax will be refundable by rectification.
2013	2014-2015	-	-	Refundable by NBR of Tk.2.07 crore subject to verification
2015	2016-2017	966,306,872	636,873,215	Revision pending u/s.121A of the IT Ordinance.
2016	2017-2018	1,147,000,702	651,102,030	Revision pending u/s.121A of the IT Ordinance.
2017	2018-2019	1,276,586,266	965,424,239	Revision pending u/s.121A of the IT Ordinance.
2018	2019-2020	1,710,836,723	1,429,780,259	Revision pending u/s.121A of the IT Ordinance.
2022	2023-2024	2,307,692,683	2,113,948,510	Tribunal Pending
2024	2025-2026	-	3,414,304,083	Return submitted
2025	2026-2027	-	2,300,000,000	Not yet submitted

Annexture -F

Financial Reporting by Segments

AS AT 31 DECEMBER 2025

i) Operating segment (profit & loss account)

Particulars	Conventional Banking	OBU	Total	UBSL	Consolated
Interest Income	23,370,331,232	13,014,600	23,383,345,832	(60,824,589)	23,322,521,243
Interest paid on deposits and borrowings etc.	11,831,980,593	3,997,090	11,835,977,683	(1,367,762)	11,834,609,921
Net Interest Income	**11,538,350,639**	**9,017,510**	**11,547,368,149**	**(59,456,827)**	**11,487,911,322**
Investment Income	6,017,062,361	-	6,017,062,361	(10,919,104)	6,006,143,257
Commission, Exchange and Brokerage	1,620,692,300	329,230	1,621,021,530	37,872,046	1,658,893,576
Other Operating Income	638,279,785	769,127	639,048,912	(3,455,049)	635,593,863
Total operating income	**19,814,385,085**	**10,115,867**	**19,824,500,952**	**(35,958,934)**	**19,788,542,018**
Salary and allowances	5,610,933,168	5,193,714	5,616,126,882	24,556,138	5,640,683,020
Rent, taxes, insurance, electricity etc.	585,061,259	-	585,061,259	4,830	585,066,089
Legal expenses	55,364,328	-	55,364,328	37,950	55,402,278
Postage, stamp, telecommunication etc.	80,253,901	-	80,253,901	380,226	80,634,127
Stationery, printing, advertisements etc.	173,426,489	-	173,426,489	176,992	173,603,481
Managing Director's salary & allowances and fees	12,065,000	-	12,065,000	-	12,065,000
Directors' fees	8,406,677	-	8,406,677	218,500	8,625,177
Auditors' fees	4,611,500	-	4,611,500	69,000	4,680,500
Charges on Loan losses	200,029,747	-	200,029,747	-	200,029,747
Repair, maintenance and depreciation of Bank's property	510,477,547	-	510,477,547	2,696,081	513,173,628
Other expenses	481,993,972	-	481,993,972	7,926,741	489,920,713
Total operating expenses	**7,722,623,588**	**5,193,714**	**7,727,817,302**	**36,066,458**	**7,763,883,760**
Profit before Provision	12,091,761,497	**4,922,153**	**12,096,683,650**	**(72,025,392)**	**12,024,658,258**
Provision for loans and advances & off balance sheet exposures	2,381,936,611	-	2,381,936,611	-	2,381,936,611
Provision for Others	32,000,000	-	32,000,000	-	32,000,000
Total Provision	2,413,936,611	**-**	**2,413,936,611**	**-**	**2,413,936,611**
Profit before tax	9,682,747,039	**-**	**9,682,747,039**	**(72,025,392)**	**9,610,721,647**
Provision for Tax	3,704,264,879	**-**	**3,704,264,879**	**9,172,285**	**3,713,437,164**
Profit after taxation	**5,973,560,007**	**4,922,153**	**5,978,482,160**	**(81,197,677)**	**5,897,284,483**

ii) Operating segment (Balance Sheet)

Particulars	Conventional Banking	OBU	Total	UBSL	Consolated
Cash	19,681,732,013	-	19,681,732,013	15,026	19,681,747,039
Balance with other Banks and Financial institutions	2,413,344,190	6,326,635	2,419,670,825	43,781,456	2,463,452,281
Money at call on short notice	100,000,000	-	100,000,000	-	100,000,000
Investments	73,890,194,605	-	73,890,194,605	1,628,167,250	75,518,361,855
Loans and Advances	219,929,468,089	240,585,523	220,170,053,612	(2,870,828,172)	217,299,225,440
Fixed assets including land, building, furniture and fixtures	2,946,049,244	-	2,946,049,244	6,124,472	2,952,173,716
Other Assets	2,157,646,082	5,704,789	2,163,350,871	1,497,316,770	3,660,667,641
Non Banking Assets	55,619,685	-	55,619,685	-	55,619,685
TOTAL ASSETS	**321,174,053,908**	**252,616,947**	**321,426,670,855**	**304,576,802**	**321,731,247,657**
Total Liabilities	290,228,857,496	117,112,280	290,345,969,776	385,301,001	290,731,270,777
Total Capital/Shareholders' Equity	30,945,196,412	135,504,667	31,080,701,079	(80,724,199)	30,999,976,880
TOTAL LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY	**321,174,053,908**	**252,616,947**	**321,426,670,855**	**304,576,802**	**321,731,247,657**

Financial Highlights on the overall activities of the Bank as at 31 December 2025

Sl. No.	Particulars	Indicator	Amount in Taka	
			Year	
			2025	2024
1	Paid up Capital	Taka	9,702,688,720	8,257,607,420
2	Total Capital (Tier -I+II)	Taka	32,337,863,083	25,853,789,788
3	Capital surplus/(Deficit) after conservation buffer	Taka	8,749,761,327	6,043,000,914
4	Total Assets	Taka	321,426,670,855	268,829,565,287
5	Total Deposits	Taka	268,496,903,886	222,787,507,058
6	Total Loans & Advances	Taka	220,170,053,612	189,123,482,187
7	Total Contingent Liabilities and Commitments	Taka	51,327,855,419	36,907,506,476
8	Advance/ Deposit Ratio	%	80.22%	83.98%
9	Percentage of Classified Loans against total Loans & Advances	%	4.84%	5.62%
10	Profit after tax & provision	Taka	5,978,482,160	4,880,056,822
11	Amount of classified loans during current year	Taka	7,662,128,467	4,870,057,592
12	Provision kept against classified loans	Taka	4,074,000,000	4,311,237,037
13	Provision surplus /(deficit)	Taka	1,120,351,889	6,137,119
14	Cost of Fund	%	5.03%	3.97%
15	Interest Earning Assets	Taka	283,684,757,529	233,854,097,754
16	Non-interest Earning Assets	Taka	37,741,913,326	47,191,340,373
17	Return on Investment (ROI) %	%	8.14	7.77
18	Return on Assets (ROA)%	%	1.86	1.74
19	Investment Income	Taka	6,017,062,361	3,725,260,438
20	Earning Per Share (EPS)	Taka	6.16	5.91
21	Net Income per Share	Taka	6.16	5.91
22	Price Earning Ratio (Times)	Times	3.70	3.79

Uttara Bank PLC. (Off-shore Banking Unit)
Balance Sheet
as at 31 December 2025

	Notes	2025		2024
		USD	BDT	USD
PROPERTY AND ASSETS				
Cash		-	-	-
Cash in hand (Including foreign currencies)		-	-	-
Balance with Bangladesh Bank and its Agent Bank(s) (Including foreign currencies)				
Balance with other Banks and Financial Institutions	3.00	51,732	6,326,635	1,098,868
In Bangladesh		-	-	-
Outside Bangladesh		51,732	6,326,635	1,098,868
Money at call on short notice		-	-	-
Investments		-	-	-
Government				
Others				
Loans and Advances	4.00	1,967,249	240,585,523	311,817
Loans, Cash Credit, Overdrafts etc.		-	-	-
Bill Financing / Bills Purchased & Discounted		1,967,249	240,585,523	311,817
Fixed assets including Land, Building, Furniture and Fixtures				
Other Assets	5.00	46,648	5,704,789	7,527
Non-Banking Assets				
TOTAL ASSETS		2,065,629	252,616,947	1,418,212
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other Banks, Financial Institutions and Agents	6.00	925,407	113,173,019	70,052
Deposits and other accounts		-	-	-
Current and other accounts		-	-	-
Bills payable		-	-	-
Saving bank deposits		-	-	-
Fixed deposits		-	-	-
Other deposits		-	-	-
Other Liabilities	7.00	32,211	3,939,261	280,575
TOTAL LIABILITIES		957,618	117,112,280	350,627
CAPITAL/SHARE HOLDERS' EQUITY				
Paid up capital		-	-	-
Statutory reserve		-	-	-
Other reserves		-	-	-
Foreign Currency Translation Reserves		-	16,868	-
Surplus in profit and loss account		1,108,011	135,487,799	1,067,585
Total equity attributable to equity holders		1,108,011	135,504,667	1,067,585
TOTAL LIABILITIES AND SHARE HOLDERS'		2,065,629	252,616,947	1,418,212

Uttara Bank PLC. (Off-shore Banking Unit)
Balance Sheet
as at 31 December 2025

	Notes	2025		2024
		USD	Taka	USD
OFF BALANCE SHEET ITEMS				
Contingent Liabilities				
Acceptances & Endorsements		-	-	-
Letters of Guarantee		-	-	-
Irrevocable Letters of Credit		-	-	-
Bills for Collection		-	-	-
Other Contingent Liabilities		-	-	-
		-	-	-
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 Other Commitments		-	-	-
Total Off-Balance Sheet Items (Including Contingent Liabilities)		-	-	-

Uttara Bank PLC. (Off-shore Banking Unit)
Profit and Loss Account
for the year ended 31 December 2025

	Notes	2025		2024
		USD	BDT	USD
Interest income	8.00	106,668	13,014,600	191,079
Interest expenses on deposits and borrowings etc.	9.00	32,781	3,997,090	77,894
Net interest income		**73,887**	**9,017,510**	**113,185**
Investment income		-	-	-
Commission, exchange and brokerage	10.00	2,709	329,230	2,096
Other operating income	11.00	6,297	769,127	11,784
Total operating income		**82,893**	**10,115,867**	**127,065**
Salary and allowances		42,467	5,193,714	29,920
Rent, taxes, insurance, electricity etc.		-	-	1,080
Legal expenses		-	-	-
Postage, stamp, telecommunication etc.		-	-	-
Stationery, Printings, Advertisements etc.		-	-	-
Chief Executive's salary and fees		-	-	-
Directors' fees		-	-	-
Auditors' fees		-	-	-
Charges on loan losses		-	-	-
Depreciation and repair of bank's assets		-	-	-
Other expenses		-	-	-
Total operating expenses		**42,467**	**5,193,714**	**31,000**
Profit before provision		**40,426**	**4,922,153**	**96,065**
Provision for loan		**-**	**-**	**-**
Provision for loans and advances and off balance sheet exposures		-		-
Provision for other		-	-	-
Profit before taxes		**40,426**	**4,922,153**	**96,065**
Provision for taxation		**-**	**-**	**-**
Current tax		-	-	-
Deferred tax		-	-	-
Net profit after taxation		**40,426**	**4,922,153**	**96,065**
Retained earnings brought forward		1,067,585	130,565,646	971,520
Retained earnings carried forward		**1,108,011**	**135,487,799**	**1,067,585**

Uttara Bank PLC. (Off-shore Banking Unit)
Cash Flow Statement
for the year ended 31 December 2025

		2025		2024
		USD	BDT	USD
A.	**Cash flows from operating activities**			
	Interest receipts in cash	68,299	8,352,643	332,670
	Interest payments	(20,243)	(2,475,604)	(187,781)
	Fee and commission receipts in cash	1,958	239,401	5,137
	Cash payments to employees	(42,467)	(5,193,519)	-
	Cash payments to suppliers	-	-	-
	Receipts from other operating activities	6,297	770,153	11,784
	Payments for other operating activities	-	-	-
	Operating profit before changes in operating assets and liabilities	**13,844**	**1,693,074**	**161,810**
	Increase/ (decrease) in operating assets and liabilities	**(1,060,980)**	**(129,752,940)**	**399,013**
	Loans and advances to customers (other than Banks)	(1,932,889)	(236,383,453)	3,554,550
	Other assets	-	-	-
	Trading liabilities	855,354	104,605,936	(3,119,991)
	Other liabilities	16,555	2,024,577	(35,546)
	Net cash received from/ (used in) operating activities	**(1,047,136)**	**(128,059,866)**	**560,823**
B.	**Cash flows from investing activities**			
	Payments for purchase of securities	-	-	-
	Purchase of property, plant & equipment	-	-	-
	Sale of property, plant & equipment	-	-	-
	Purchase/sale of subsidiary	-	-	-
	Net cash received from/ (used in) investing activities	**-**	**-**	**-**
C.	**Cash flows from financing activities**			
	Receipts from issue of loan capital and debt security	-	-	-
	Payment for redemptions of loan capital and debt security	-	-	-
	Receipts from issue of ordinary share	-	-	-
	Dividend paid	-	-	-
	Net cash received from/ (used in) financing activities	**-**	**-**	**-**
D.	**Net Increase/ (decrease) in cash & cash equivalents (A+B+C)**	**(1,047,136)**	**(128,059,866)**	**560,823**
E.	**Effects of exchange rate changes on cash and cash equivalents**	-	-	-
F.	**Opening Cash and Cash equivalents**	**1,098,868**	**134,386,501**	**538,045**
G.	**Closing Cash and Cash equivalents (D+E+F)**	**51,732**	**6,326,635**	**1,098,868**
H.	**Closing Cash and Cash equivalents**			
	Cash in hand (including foreign currencies)	-	-	-
	Balance with bangladesh bank & its agent banks (including foreign currencies)	-	-	-
	Balance with other banks and financial institutions	51,732	6,326,635	1,098,868
		51,732	**6,326,635**	**1,098,868**

Uttara Bank PLC. (Off-shore Banking Unit)
Notes to the Financial Statements
as at and for the year ended 31 December 2025

1.0 Status of the Unit

Off-shore Banking Unit is a separate business unit of Uttara Bank PLC., governed under the Rules and Regulations of Bangladesh Bank. The Bank obtained the permission to operate Off-shore Banking Unit (OBU) vide letter no. BRPD(P-3)744(123)/2015-2062 dated March 23, 2015. The Bank started the operation of OBU on July 06, 2015. Presently the Bank has operate 1 (one) Off-shore Banking Unit (OBU) located at Head Office, International Division, Dhaka.

1.1 Nature of Business

The principal activities of the Unit are to provide all kind of Banking Business in accordance with Bangladesh Bank's rules and regulation's for operating Off-shore Banking Unit in Bangladesh.

2.0 Significant accounting policies and bases of preparation of financial statements

2.1 Basis of accounting

The Financial Statements of the Unit as at and for the year ended December 31, 2025 have been prepared under the historical cost convention and in accordance with International Financial Reporting Standards (IFRSs), the First Schedule (Section - 38) of the Banking Companies Act 1991, as amended by Bangladesh Bank vide BRPD circular no. 14 dated 25 June 2003, other Bangladesh Bank circulars, the Companies Act 1994 (as amended up to date), the Securities and Exchange Rules 2020 and other rules and regulations applicable in Bangladesh.

2.2 Functional and Presentation Currency

The functional currency of OBU's is US Dollar. While the financial statements are presented both in USD and equivalent in Bangladesh Taka. Transactions in foreign currencies are recorded in the functional currency at the rate of exchange prevailing on the date of the transactions. Foreign currency assets and liabilities are translated into functional currency at the rate of exchange prevailing at the date of balance sheet.

2.3 Cash Flow Statement

Cash Flow Statement has been prepared in accordance with the International Accounting Standard (IAS) - 7, "Cash Flow Statement" under Direct method as recommended in the BRPD circular no. 14 dated 25 June 2003 issued by the Banking Regulation and Policy Department of Bangladesh Bank.

2.4 Assets and basis of their valuation

2.4.1 Loans and Advances

Loans and Advances of Off-shore Banking Unit (OBU) are stated in the Balance Sheet on gross basis. Interest is calculated on a daily product basis but charged and accounted for on the accrual basis. Interest is not charged on bad and loss loans as per guidelines of Bangladesh Bank. Records of such interest amounts are kept in separate memorandum accounts.

2.5 Revenue recognition

2.5.1 Interest Income

In terms of the provisions of the IAS - 18 "Revenue", the interest income on loans and advances is recognized on the accrual basis.

2.5.2 Interest paid on deposits and borrowings

Interest paid on deposits, borrowings etc. are accounted for on accrual basis.

2.5.3 Fees and Commission Income

Fees and Commission Income arising from different services provided by the Units are recognized as and when received basis.

2.6 General

Figures appearing in these financial statements have been rounded off to the nearest Taka. These financial statements cover from January 01 to December 31, 2025.

Uttara Bank PLC. (Off-shore Banking Unit)
Notes to the Financial Statements
as at and for the year ended 31 December 2025

		2025		2024
		USD	Taka	USD
3.00	**Balance with other banks and financial institutions**			
	In Bangladesh (Note - 3.01)	-	-	-
	Outside Bangladesh (Note - 3.02)	51,732	6,326,635	1,098,868
		51,732	**6,326,635**	**1,098,868**
3.01	**In Bangladesh**	**-**	**-**	**-**
3.02	**Outside Bangladesh**			
	Mashreq Bank, New York, USA (OBU)	51,732	6,326,635	**1,098,868**
4.00	**Loans and Advances**			
	Loans, Cash Credit, Overdraft etc.	-	-	-
	Bill Financing / Bills Purchased & Discounted	1,967,249	239,667,000	311,817
		1,967,249	**239,667,000**	**311,817**
5.00	**Other Assets**			
	Interest Receivable on Bills purchased & discounted	45,306	5,504,613	6,936
	Reimbursement Charge Receivable	1,342	163,072	591
	Suspense Account	-	-	-
	Income Receivable from Reimbursing Bank	-	-	-
		46,648	**5,667,685**	**7,527**
6.00	**Borrowings from other Banks, Financial Institutions and Agents**			
	In Bangladesh	925,407	112,244,142	70,052
	Outside Bangladesh	-	-	-
		925,407	**112,244,142**	**70,052**
7.00	**Other Liabilities**			
	Interest Payable on Borrowings	12,539	1,523,433	-
	Expenditure Payable	-	-	277,457
	Provision for Unclassified Loans & Advances	19,672	2,405,945	3,118
		32,211	**3,929,378**	**280,575**
8.00	**Interest income**			
	Interest on Loans and Advances	106,668	13,014,601	191,079
		106,668	**13,014,601**	**191,079**
9.00	**Interest expenses on deposits and borrowings etc.**			
	Interest on borrowings	32,781	3,997,090	77,894
		32,781	**3,997,090**	**77,894**
10.00	**Commission, exchange and brokerage**			
	Reimbersement charge realised	2,709	329,230	2,096
		2,709	**329,230**	**2,096**
11.00	**Other operating income**			
	Income from Reimbursing Bank (Rebate income)	1,620	197,972	960
	Income/Loss from Currency Conversion	-	-	-
	Income from Reimbursing Bank (AIP Intt. income)	4,677	571,155	10,824
		6,297	**769,127**	**11,784**

FIVE YEARS AT A GLANCE

(Figure in Million– where applicable)

Sl.	Particulars	2025	2024	2023	2022	2021
Income Statement						
1	Gross Income	31,660.0	26,140.6	20,054.3	18,744.5	16,562.4
2	Gross Expenditure	19,563.8	15,167.7	13,109.7	12,792.3	12,125.4
3	Gross Profit	12,096.7	10,972.9	6,944.6	5,952.1	4,437.0
4	Pre Tax Profit	9,682.7	9,136.9	6,016.6	5,071.1	3,628.5
5	Post Tax Profit	5,978.5	4,880.1	3,203.9	2,698.9	2,042.1
Balance Sheet						
6	Authorized Capital	15,000.0	15,000.0	15,000.0	15,000.0	10,000.0
7	Paid up Capital	9,702.7	8,257.6	7,340.1	6,437.4	5,646.8
8	Reserve Fund and Other Reserves	21,378.0	18,223.1	15,344.8	13,901.0	12,771.6
9	Shareholders' Equity	31,080.7	26,480.7	22,684.9	20,338.4	18,418.5
10	Deposit	268,496.9	222,787.5	206,874.0	196,141.2	194,944.4
11	Advances (Gross)	220,170.1	189,123.5	181,731.9	163,965.3	148,985.2
12	Investment	73,890.2	47,939.4	39,719.8	37,081.3	39,579.6
13	Guarantee Business	7,972.6	6,080.6	6,375.3	6,079.8	4,922.3
14	Export Business	56,678.4	46,699.2	38,870.5	38,943.3	33,537.2
15	Import Business	69,847.8	49,992.6	41,585.0	54,493.2	87,070.7
16	Foreign Remittance	12,509.4	7,231.3	6,466.4	18,255.4	23,951.8
17	Fixed Assets	2,946.0	3,033.7	2,714.9	2,755.5	2,837.0
18	Total Assets	321,426.7	268,829.6	263,216.7	245,659.9	239,628.2
19	Classified Loans and Advances	10,646.6	10,619.3	9,918.3	11,196.8	11,222.3
20	Total Off Balance Sheet Exposures	51,327.9	36,907.5	32,370.4	33,600.8	41,990.4
BIS Capital Measures						
21	Required Capital (with Buffer)	23,588.1	19,810.8	18,092.2	16,353.3	15,044.8
22	Actual Capital	32,337.9	25,853.8	22,437.5	20,088.5	18,184.7
Credit Quality						
23	Required Provision	5,974.9	5,382.1	5,580.9	5,499.5	5,240.3
24	Provision Maintained	7,095.3	5,388.2	5,581.9	5,506.7	5,243.5
25	Required Prov.against off Balance sheet exposures	322.5	262.0	234.3	252.5	345.5
26	Provision Maintained	322.5	262.5	234.3	252.6	345.6
Share Information						
27	Earning per Share (Face value Tk.10)	6.16	5.03	3.88	3.68	3.17
28	Market Value Per Share (Face value Tk.10)	22.80	22.40	22.30	23.30	25.50
29	Price Earning Ratio (Time)	3.70	3.79	5.10	5.56	8.04
30	Net Assets value per share	32.03	27.29	27.47	27.71	28.61
31	Advance-Deposit Ratio	0.80:1	0.84:1	0.87:1	0.83:1	0.76:1
32	Class. Advance/Total Advance (%)	4.84%	5.62%	5.46%	6.83%	7.53%
33	Income from Equity (%)	19.24%	18.43%	14.12%	13.27%	11.09%
34	Income from Assets (%)	1.86%	1.74%	1.22%	1.10%	0.85%
Other Information						
35	Number of Shareholders	33,388	32,629	32,121	33,274	34,430
36	Number of Branches	250	249	247	245	243
37	Number of Employees	3,971	3,927	3,958	4,003	3,721
38	Human Resources Development	1,768	1,823	1,812	1,207	559

Market Value Addition (MVA)

Statement for the year ended 2025

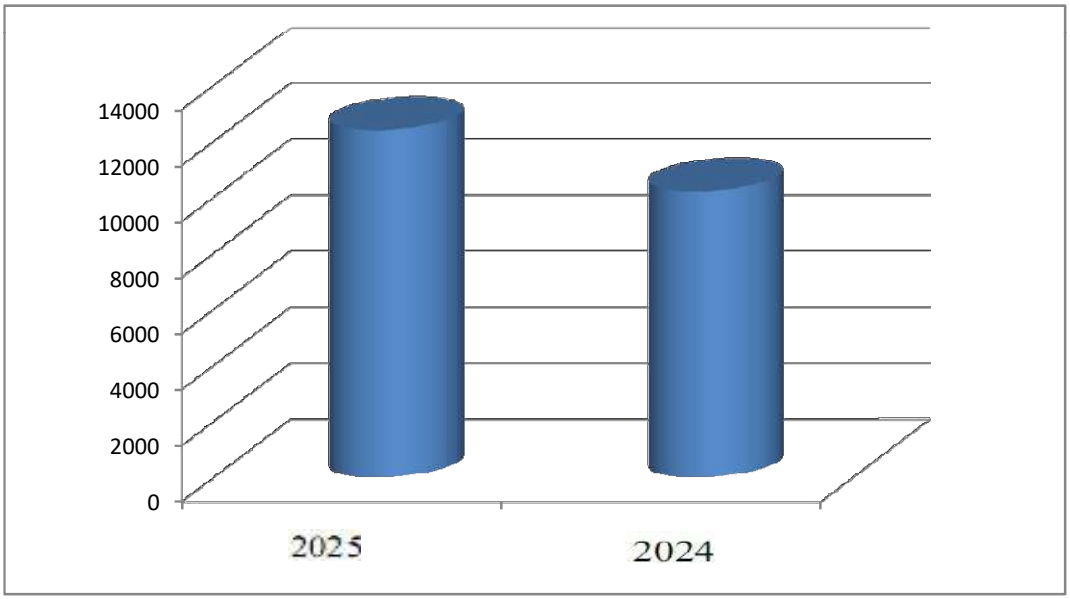
Market Value Added (MVA) is the amount derived from the difference between market capitalization and book value of the shares outstanding in the market. It's the indication of progressive market growth as well as financial strength which the company possesses.

(Amount in Taka)

Particulars	2025	2024
Market value per share	22.80	22.40
Number of shares outstanding	970,268,872	825,760,742
Total market capitalization	22,122,130,282	18,497,040,621
Book value of shares outstanding	9,702,688,720	8,257,607,420
Market value added	**12,419,441,562**	**10,239,433,201**

Market Value Addition

(Taka in Million)

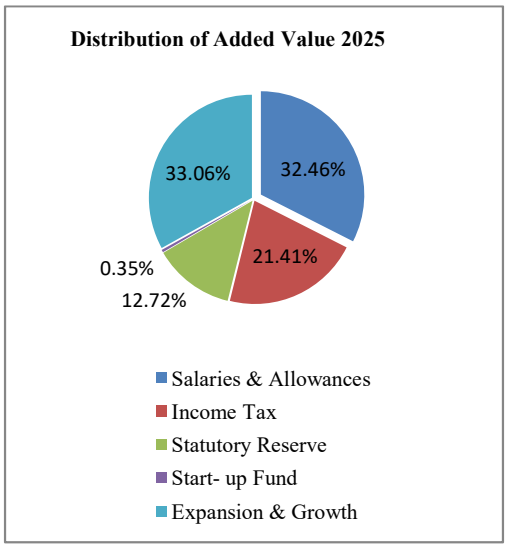


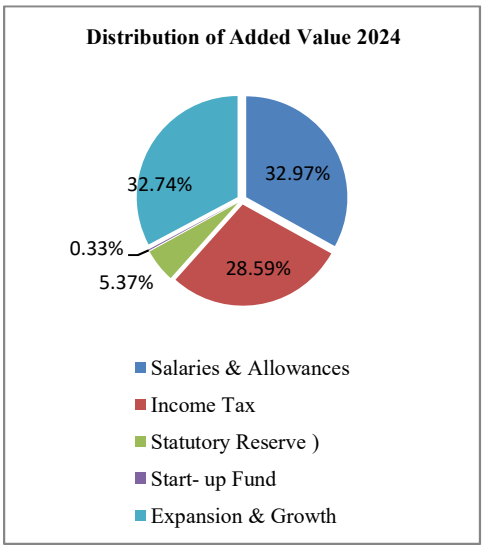
Value Added Statement

for the year ended 31 December 2025

The value added statement of Uttara Bank PLC. shows how the value is created and distributed to the different stakeholders of the Bank. During the year (2025) Value added to the Bank stood at Tk. 17,300,296,317 which was Tk. 14,887,741,663 in the previous year.

Particulars	2025 Taka	%	2024 Taka	%
Income from Banking Services	31,660,478,635		26,140,580,115	
Less : Cost of services & supplies	(13,455,231,790)		(9,886,635,624)	
Value added by Banking Services	18,205,246,845		16,253,944,491	
Add Retained surplus	1,709,015,830		567,922,174	
Less: Loan loss provision & other provision	(2,613,966,358)		(1,934,125,002)	
Total Value Added	**17,300,296,317**	**100.00**	**14,887,741,663**	**100.00**
Distrbution of Value Addition				
To employees as salaries & allowances	5,616,126,882	32.46	4,908,650,508	32.97
To Government as Income tax	3,704,264,879	21.41	4,256,860,611	28.59
To Statutory Reserve	2,200,000,000	12.72	800,000,000	5.37
To Start-up Fund	59,784,822	0.35	48,800,568	0.33
To Expansion & Growth	5,720,119,734	33.06	4,873,429,976	32.74
a) Retained Earnings	5,427,713,168		4,599,178,428	
b)Depreciaton	292,406,566		274,251,548	
Total	**17,300,296,317**	**100.00**	**14,887,741,663**	**100.00**





Economic Value Added Statement (EVA)

for the year ended 2025

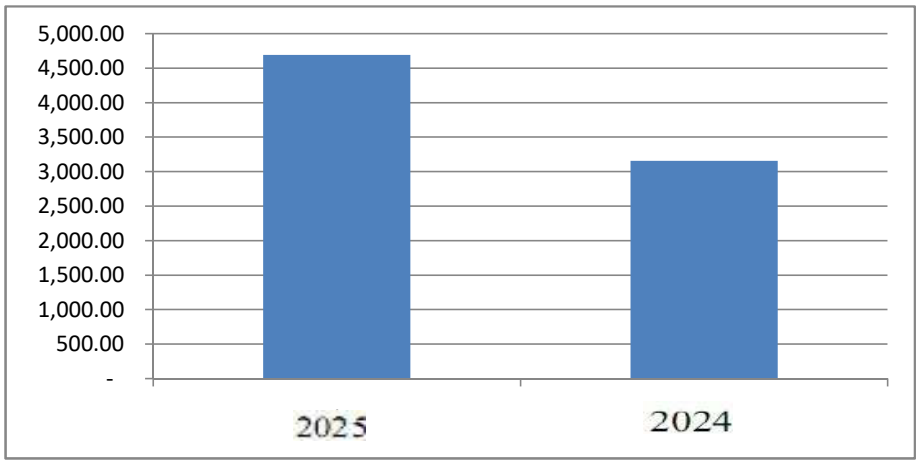
Economic Value Added (EVA) indicates the true economic profit of a Company. EVA is an estimate of the amount by which earnings exceed or fall short of required minimum return for shareholders at comparable risks. EVA of the Bank stood at Tk. 4,688,342,949 as of 31 December 2025 as against Tk. 3,156,467,572 in 31 December 2025. Uttara Bank PLC. is always concern for delivery of value to all of our Shareholders/Equity providers.

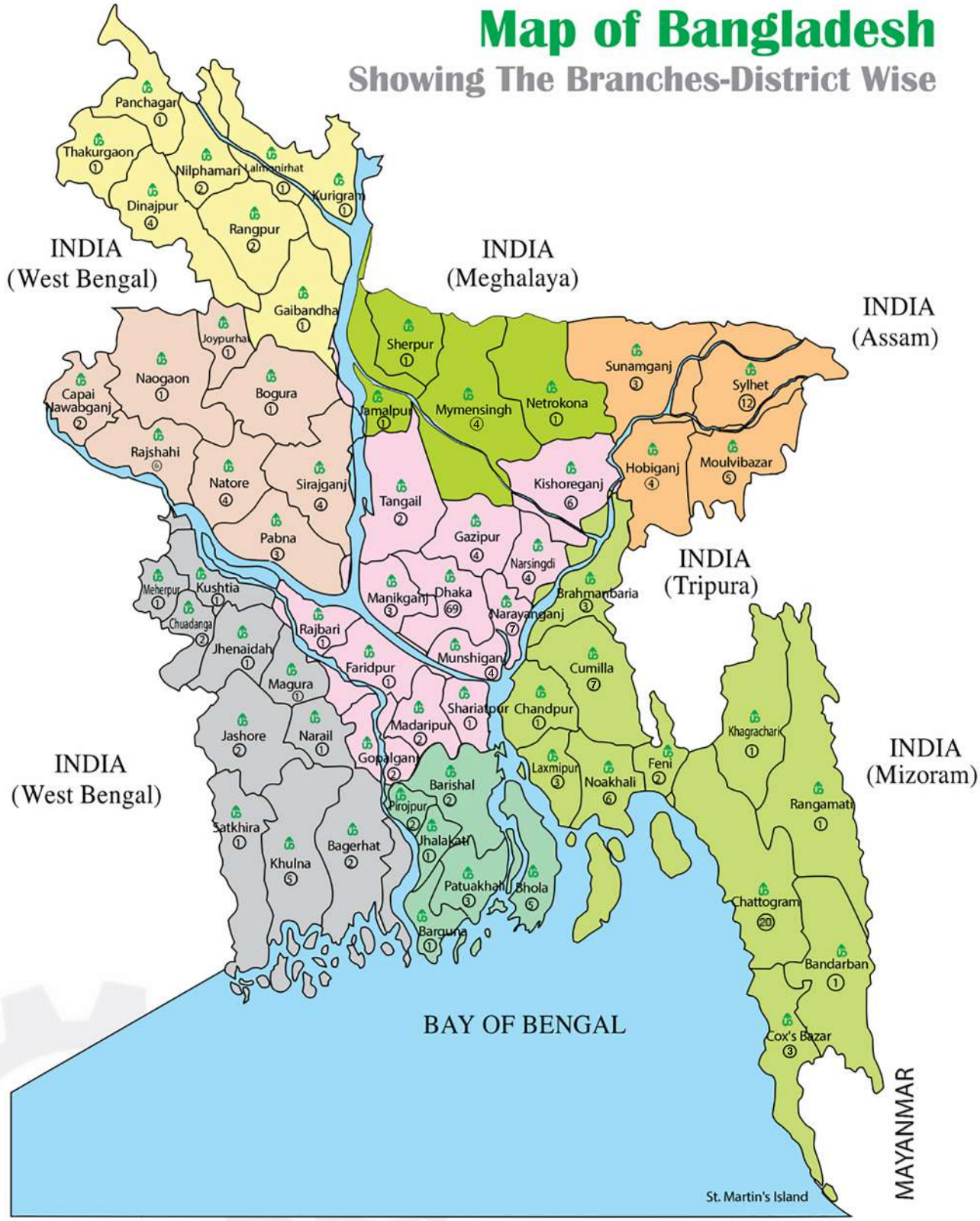
Particulars	2025 Taka	2024 Taka
Total operating income	31,660,478,635	26,140,580,115
less: Operating Expenses	(19,563,794,985)	(15,167,662,682)
Operating Profit	12,096,683,650	10,972,917,433
Less: Income Tax	3,704,264,879	4,256,860,611
Profit after Tax (before provision)	**8,392,418,771**	**6,716,056,822**
Shareholders' Equity	31,080,701,079	26,480,694,751
Average Shareholder's Equity	28,780,697,915	24,582,798,689
Average cost of Equity*	12.87%	14.48%
Equity Cost	**3,704,075,822**	**3,559,589,250**
Economic Value Added	**4,688,342,949**	**3,156,467,572**
Growth over the last year (%)	**48.53**	**129.72**

*Average cost of Equity (12.87%)
Based on rate of 10 years treasury bond issued by the Bangladesh Bank (10.87)+ Risk Premium (2.00%)

Economic Value Added

(Taka in Million)




Map of Bangladesh
Showing The Branches-District Wise
Panchagar 1
Thakurgaon 1
Nilphamari 2
Lalmonirhat 1
Kurigram 1
Dinajpur 4
Rangpur 2
INDIA (West Bengal)
INDIA (Meghalaya)
INDIA (Assam)
Gaibandha 1
Joypurhat 1
Sherpur 1
Sunamganj 3
Sylhet 12
Naogaon 1
Capai Nawabganj 2
Bogura 1
Jamalpur 1
Mymensingh 4
Netrokona 1
Rajshahi 6
Natore 4
Sirajganj 4
Tangail 2
Kishoreganj 6
Hobiganj 4
Moulvibazar 5
Pabna 3
Gazipur 4
Narsingdi 4
INDIA (Tripura)
Meherpur 1
Kushtia 1
Manikganj 3
Dhaka 69
Brahmanbaria 3
Chuadanga 2
Rajbari 1
Narayanganj 7
Jhenaidah 1
Munshiganj 4
Faridpur 1
Cumilla 7
Magura 1
Shariatpur 1
Chandpur 1
Madaripur 2
Khagrachari 1
Jashore 2
Narail 1
Gopalganj 2
Laxmipur 3
Noakhali 6
Feni 2
INDIA (Mizoram)
INDIA (West Bengal)
Barishal 2
Rangamati 1
Pirojpur 2
Satkhira 1
Jhalakati 1
Bagerhat 2
Khulna 5
Patuakhali 3
Bhola 5
Chattogram 20
Barguna 1
Bandarban 1
BAY OF BENGAL
Cox's Bazar 3
MAYANMAR
St. Martin's Island

AUDITORS' REPORT
AND
FINANCIAL STATEMENTS
OF
UTTARA BANK SECURITIES LTD.

MOORE

M. J. ABEDIN & CO
এম. জে. আবেদীন এন্ড কোং
Chartered Accountants

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Independent Auditor's Report
To the Shareholders of
Uttara Bank Securities Limited

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of **Uttara Bank Securities Limited** ("the Company"), which comprise the statement of financial position as at 31 December 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Company as at 31 December 2025, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs), the Companies Act 1994, the Securities and Exchange Rules, 2020 and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements.We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of matters

Without qualifying our opinion, we draw attention to the following matters:

1. Provision has been maintained against negative equity and investments in marketable securities as explained in note-19.

2. Status of interest income recognition against clients having negative equity has been disclosed in note-22.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with International Financial Reporting Standards (IFRSs), the Companies Act 1994, the Securities and Exchange Rules, 2020 and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for audit opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances,but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidences obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidences obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Securities and Exchange Rules 2020, Bangladesh Securities and Exchange Commission (Risk Based Capital Adequacy) Rules 2019, we also report the following:

(a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(b) in our opinion, proper books of account as required by law have been kept by the company so far as it appeared from our examination of those books; and

(c) the statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account.

(d) the expenditure incurred was for the purposes of the Company's business; and

(e) the computation of the year end capital adequacy in the financial statements are accurate.

Dated, Dhaka
23 April 2026

Kamrul Abedin,FCA
Partner
Enrollment No: 527
Firm Reg. No: CAF-001-111
M. J. ABEDIN & CO.
Chartered Accountants
DVC: 2604270527AS186879

Uttara Bank Securities Limited

Statement of Financial Position
As at 31 December 2025

Particulars	Notes	Amount in Taka	
		31.12.2025	31.12.2024
ASSETS			
Non-Current Assets		**289,187,081**	**288,872,588**
Property, Plant and Equipment	3.00	6,124,471	5,973,132
Intangible Assets	4.00	1	1
Value of DSE TREC	5.00	282,320,683	282,320,683
Deferred Tax	6.00	741,926	578,772
Current Assets		**3,421,841,785**	**3,408,214,520**
Advances, Deposits and Prepayments	7.00	200,000	200,000
Advance Income Tax	8.00	98,138,610	120,643,938
Investment in Marketable Securities	9.00	1,628,167,250	1,685,351,049
Accounts Receivables	10.00	1,617,239,013	1,487,633,516
Cash & Cash Equivalents	11.00	78,096,912	114,386,017
Total Assets		**3,711,028,866**	**3,697,087,108**
EQUITY AND LIABILITIES			
Shareholders' Equity		**419,245,803**	**500,443,480**
Share Capital	12.00	500,000,000	500,000,000
Capital Reserve	13.00	18,518,637	18,518,637
Retained Earnings	14.00	(99,272,834)	(18,075,157)
Current Liabilities		**3,291,783,063**	**3,196,643,628**
Accounts Payables	15.00	63,617,112	100,372,208
Short Term Loan	16.00	2,870,828,172	2,703,579,296
Liabilities for Expenses	17.00	359,644	245,810
Other Liabilities	18.00	-	-
Provision for Margin Loan, Negative Equity and Diminution in value of Investment	19.00	255,381,512	255,381,512
Provision for Income Tax	20.00	101,596,623	137,064,802
Total Equity and Liabilities		**3,711,028,866**	**3,697,087,108**

The annexed notes from 1 to 32 are an integral part of these financial statements.

Ar.Abul Quasem Md.Musa	**A.S.M. Ataur Rahman**	**Md.Abul Hashem**
Director	**Director**	**Director**

As per our separate report of even date annexed

M. J. ABEDIN & CO.
Chartered Accountants
DVC: 2604270527AS186879

Dated, Dhaka
23 April 2026

Uttara Bank Securities Limited

Statement of Profit or Loss and Other Comprehensive Income
For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		31-Dec-25	31-Dec-24
Revenue:		**230,991,240**	**262,939,901**
Commission Income	21.00	37,872,046	27,454,211
Interest Income	22.00	203,841,359	187,209,012
Realised Gain/(Loss) on Investment	23.00	(44,445,415)	(5,921,718)
Dividend Income	24.00	33,526,311	53,810,807
Other Operating Income	25.00	196,939	387,589
Expenses:		**303,016,632**	**247,170,671**
Direct Expenses	26.00	5,626,218	4,216,880
Office & Administrative Expenses	27.00	33,856,035	27,274,888
Financial Expenses	28.00	263,534,379	215,678,903
Profit / (Loss) before Provisions and Tax		**(72,025,392)**	**15,769,230**
Provision for Diminution in value of Investment	19.00	-	(91,669,213)
Profit / (Loss) before Tax		**(72,025,392)**	**(75,899,983)**
Current Tax (Expenses)	20.01	(9,335,439)	(20,119,404)
Deferred Tax Income / (Expenses)	6.01	163,154	300,715
		(9,172,285)	(19,818,689)
Net Profit / (Loss) after Tax		**(81,197,677)**	**(95,718,672)**

The annexed notes 1 to 32 are an integral part of these Financial Statements.

Ar.Abul Quasem Md.Musa	**A.S.M. Ataur Rahman**	**Md.Abul Hashem**
Director	**Director**	**Director**

As per our separate report of even date annexed

M. J. ABEDIN & CO.
Chartered Accountants
DVC: 2604270527AS186879

Dated, Dhaka
23 April 2026

Uttara Bank Securities Limited

Statement of Changes in Equity
For the year ended 31 December 2025

Particulars	Share Capital	Capital Reserve	Retained Earnings	Total Equity
Balance as at 01 January 2025	500,000,000	18,518,637	(18,075,157)	500,443,480
Net Profit/ (Loss) for the Year	-	-	(81,197,677)	(81,197,677)
Transfer to Capital Reserve	-	-	-	-
Balance as at 31 December 2025	**500,000,000**	**18,518,637**	**(99,272,834)**	**419,245,803**
Balance as at 01 January 2024	500,000,000	18,518,637	77,643,515	596,162,152
Net Profit/ (Loss) for the Year	-	-	(95,718,672)	(95,718,672)
Transfer to Capital Reserve	-	-	-	-
Balance as at 31 December 2024	**500,000,000**	**18,518,637**	**(18,075,157)**	**500,443,480**

The annexed notes 1 to 32 are an integral part of these Financial Statements.

Ar.Abul Quasem Md.Musa	**A.S.M. Ataur Rahman**	**Md.Abul Hashem**
Director	**Director**	**Director**

As per our separate report of even date annexed

M. J. ABEDIN & CO.
Chartered Accountants
DVC: 2604270527AS186879

Dated, Dhaka
23 April 2026

Uttara Bank Securities Limited

Statement of Cash Flows
For the year ended 31 December 2025

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
A.	**Cash Flows from Operating Activities**		
	Net Profit During the Year	(81,197,677)	(95,718,672)
	Depreciation & Amortization Charged	2,278,411	2,028,946
	Finance Cost	263,534,379	215,678,903
	(Increase)/Decrease in Accounts Receivable	(129,605,497)	(106,495,501)
	(Increase)/Decrease in Advance Income Tax	22,505,328	(14,201,464)
	(Increase)/Decrease in investment in securities	57,183,799	102,168,317
	Increase/(Decrease) in Accounts Payable	(36,755,096)	(61,708,475)
	Increase/(Decrease) in Liabilities for Expenses	113,834	(79,239)
	Increase/(Decrease) in Provision for Diminution in Value of Investment	-	120,391,543
	Increase/(Decrease) in Other Liabilities	-	(28,722,330)
	Increase/(Decrease) in Deferred Tax	(163,154)	(300,715)
	Increase/(Decrease) in Provision for Current Tax	(35,468,179)	15,386,876
	Net Cash Flows from Operating Activities	**62,426,148**	**148,428,189**
B.	**Cash Flow from Investing Activities**		
	Investment in Fixed Asset	(2,429,750)	(36,802)
	Investment in FDR	-	-
	Net Cash Flows from Investing Activities	**(2,429,750)**	**(36,802)**
C.	**Cash Flows from Financing Activities**		
	Increase/(Decrease) in Short Term Loan	167,248,876	(2,503,028)
	Finance Cost	(263,534,379)	(215,678,903)
	Net Cash Used in Financing Activities	**(96,285,503)**	**(218,181,931)**
D.	**Net Cash Increase/ (Decrease) (A+B+C)**	**(36,289,105)**	**(69,790,544)**
E.	Cash and Cash Equivalents at the Beginning of the Year	114,386,017	184,176,561
F.	Cash and Cash Equivalents at the End of the Year	**78,096,912**	**114,386,017**
	Cash and Cash Equivalents		
	Cash in Hand	15,026	15,953
	Cash at Bank	78,081,886	114,370,064
		78,096,912	**114,386,017**

The annexed notes 1 to 32 are an integral part of these Financial Statements.

Ar.Abul Quasem Md.Musa	A.S.M. Ataur Rahman	Md.Abul Hashem
Director	Director	Director

As per our separate report of even date annexed

M. J. ABEDIN & CO.
Chartered Accountants
DVC: 2604270527AS186879

Dated, Dhaka
23 April 2026

01. Company and its activities:

1.01 Legal status of the company:

Uttara Bank Securities Limited ("the Company") was incorporated as a public limited company with the Registrar of Joint Stock Companies and Firms, Dhaka, Bangladesh on 13 June 2013 under the Companies Act, 1994 bearing registration no-C- 109691/13. The company is a subsidiary of Uttara Bank PLC.

1.02 Address of Registered Office and Principal Place of Business:

The registered office as well as the principal place of business of the company is located at Uttara Bank Bhaban, 47, Shahid Bir Uttam Asfaqus Samad Sarak (Former 90, Motijheel C/A) Dhaka - 1000.

1.03 Principal activities of the company:

The company is a Trading Right Entitlement Certificate (TREC) holder of Dhaka Stock Exchange Limited and also a full service DP of Central Depository Bangladesh Limited (CDBL). The main activities of the company is to act as a TREC holder of stock exchange and to carry on the business of Stock-Dealer and Stock-Broker in stocks, shares, securities, bonds, mutual funds and other financial instruments as mention in the Memorandum & Articles of Association of the Company under the rules and regulations of the Bangladesh Securities and Exchange Commission (BSEC), Dhaka Stock Exchange Limited (DSE), Central Depository Bangladesh Limited (CDBL) and other related bodies. Uttara Bank Securities Limited possesses the following registrations and licenses from various regulatory authorities:

Name of Authority	License/Registration	Purpose
Bangladesh Securities and Exchange Commission (BSEC)	3.1/DSE-250/2014/518	Stock Dealer Business with DSE
Bangladesh Securities and Exchange Commission (BSEC)	3.1/DSE-250/2014/519	Stock Broker Business with DSE
Bangladesh Securities and Exchange Commission (BSEC)	CDBL-DP 408	Depository Functions with Central Depository Bangladesh Limited (CDBL)
Dhaka Stock Exchange Limited (DSE)	TREC No. 250	Trading with DSE

02. Significant Accounting Policies & Disclosures:

2.01 Statement of compliance:

These Financial Statements have been prepared in accordance with International Financial Reporting Standards (IFRSs) and as per the requirements of the Companies Act 1994, the Securities and Exchange Rules 2020 and Bangladesh Securities and Exchange Commission (Risk Based Capital Adequacy) Rules 2019 and other applicable laws and regulation in Bangladesh.

2.02 Basis of measurement:

These Financial Statements have been prepared under the historical cost convention.

2.03 Going Concern Basis:

The company has adequate resources to continue its operation for the foreseeable future. For this reason the directors continue to adopt going concern basis following accrual basis accounting in preparing the financial statements.

2.04 Reporting Period:

The financial period of the company covers one calendar year from January 01, 2025 to December 31, 2025.

2.05 Functional and Presentational Currency:

The financial statements are prepared and presented in Bangladesh Currency (Taka), which is the company's functional currency. All financial information presented has been rounded off to the nearest Taka.

2.06 Comparative Information:

Comparative information has been disclosed in respect of the year 2024 for all numerical information in the Statement of Financial Position, Statement of Profit or Loss and Other Comprehensive Income, Statement of Cash Flows for understanding of the current year's financial statements.

2.07 Rearrangements:

Wherever considered necessary, previous year's figures have been rearranged for the purpose of comparison with current period's presentation without any impact on the profit/ (loss) and value of assets and liabilities as reported in the Financial Statements.

2.08 Materiality and aggregation

Each material item as considered by management significant has been presented separately in financial statements. No amount has been set off unless the Company has a legal right to set off the amounts and intends to settle on net basis. Income and expenses are presented on a net basis only when permitted by the relevant accounting standards.

2.09 Components of the Financial Statements:

According to the *IAS 01: Presentation of Financial Statements,* the complete set of financial statements includes the following components:

a. Statement of Financial Position;
b. Statement of Profit or Loss and Other Comprehensive Income;
c. Statement of Changes in Equity;
d. Statement of Cash Flows;
e. Notes to the Financial Statements.

2.10 Recognition & Measurement of Fixed Assets:

Fixed Assets are capitalized at historical cost and subsequently stated at cost less accumulated depreciation.

2.11 Depreciation:

Depreciation is calculated on the cost of fixed assets in order to write off such amounts over the estimated useful lives of such assets. The rates of depreciation used on a straight-line method are as follows:

Name of Fixed Assets	Depreciation Rate (%)
Computer & Computer Equipment	20
Furniture and Fixture	10
Software	20
Electrical Equipment	20
Office Decoration	10

a) All fixed assets will be stated at cost less accumulated depreciation as per IAS-16 "Property, Plant and Equipment".

b) Depreciation at applicable rates will be charged on additions to fixed assets from the month of acquisition of the assets (full month).

c) Upon sale or retirement of any item of fixed assets, depreciation will be charged up to the month of disposal or retirement, the net book value will be eliminated from accounts and any resulting gain or loss will be transferred to profit and loss account.

2.12 Intangible assets and amortization of intangible assets

Intangible assets acquired separately are measured on initial recognition at cost and are carried at cost less accumulated amortization and accumulated impairment losses if any. Amortization is calculated using the straight-line method to write down the cost of intangible assets to their residual values over their estimated useful lives based on the management best estimates. Subsequent expenditure on software assets is capitalized only when it increases the future economic benefits in the specifications to which it relates. All other expenditure is treated as expense as incurred.

2.13 Investments in listed securities:

Investments in listed securities are carried at cost. Provision has been maintained under circular: BSEC/ SMMID/NE/95/105/2024/303, dated: 24 April, 2025 and BSEC Risk Based Capital Adequacy Rules 2019.

2.14 Accrual Expenses and Other Payable:

Liabilities are recognized for the goods and services received, whether paid or not for those goods and services. Payables are not interest bearing stated at their nominal value.

2.15 Cash and cash equivalents:

Cash and cash equivalents consist of cash in hand bank balances and deposits held with banks and financial institutions and short-term liquid investments that are readily convertible to known amount of cash and that are subject to an insignificant risk of change in value.
Cash flow statement has been prepared in accordance with the International Accounting Standards (IAS) 7, "Cash flow statement" under indirect method.

2.16 Revenue Recognition:

Revenue is recognized only when it is probable that the economic benefits associated with the transaction will flow to the enterprise the revenue during the year and in accordance with the IFRS-15 "Revenue from Contracts with Customers".

a. Brokerage commission:

Brokerage commission is recognized as income when selling or buying order executed.

b. Interest Income from margin loan:

Interest Income from margin loan is recognized on accrual basis. Such income is calculated on daily margin loan balance of the respective parties. Income is recognized on quarterly basis.

c. Dividend income and profit/ (loss) on sale of marketable securities:

Dividend income is recognized when right to receive payment is established whereas profit or loss arising from the sale of securities is accounted for only when shares are sold in the market and profit is realized or loss is incurred.

2.17 Capital reserve:

As per Risk Based Capital Adequacy Rules 2019 Part B [rule (1)(b); rule 5(2)] the entity shall maintain a mandatory provision at least @ 10% of profit after tax of last year as capital reserve and the full amount of such reserve shall be accounted for in computing total capital.

2.18 General provision:

As per RBCA Rules 2019, (e) (ii) of rule (1)(b); rule 5(2) part -B, the Company has maintained general provision of 1% of outstanding margin loan at the end of the period, as disclosed in note 19.

2.19 Related party disclosure:

As per International Accounting Standards (IAS)-24 "Related Party Disclosures", parties are considered to be related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. The Company carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with related parties.
Related party disclosures have been given in Note- 31.

2.20 Application of International Accounting Standards (IASs):

The Financial Statements have been prepared in compliance with requirement of IFRS. The following IASs and IFRSs are applicable for the financial statements for the period under review:

IAS- 1 Presentation of Financial Statements
IAS- 7 Statement of Cash Flows
IAS- 8 Accounting Policies Changes in Accounting Estimates and Errors
IAS- 12 Income Taxes
IAS- 16 Property Plant and Equipment
IAS- 24 Related Party Disclosure
IAS- 32 Financial Instruments Presentation
IAS- 33 Earnings Per Share.
IAS- 36 Impairment of Assets
IAS- 37 Provisions Contingent Liabilities and Contingent Assets
IAS- 38 Intangible Assets
IFRS- 7 Financial Instruments: Disclosures
IFRS- 13 Fair Value Measurement
IFRS- 15 Revenue from Contracts with Customers

2.21 Use of Estimates and Judgments:

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires disclosures of contingent assets and liabilities at the year end.

Provisions and accrued expenses are recognized in the financial statements in line with International Accounting Standard (IAS) 37: "Provisions, Contingent Liabilities and Contingent Assets" when,

i. The Company has a legal or constructive obligation as a result of past event;
ii. It is probable that an outflow of economic benefit will be required to settle the obligation; and
iii. A reliable estimate can be made for the amount of the obligation.

2.22 Tax provision:

Current tax:
Provision for current tax is made on the basis of the profit for the year as adjusted for taxation purpose in accordance with the provision of Income Tax Act, 2023 and amendments thereto.

Deferred tax:
The company accounts for deferred tax as per I*AS 12* Income Taxes. This is provided using the liability method for all temporary timing differences arising between the tax base of the assets and liabilities and their carrying value for financial reporting purposes. Tax rate prevailing at the statement of financial position date is used to determine deferred tax asset or liability.
In calculating deferred tax, temporary difference arising from depreciation of fixed assets is considered.

2.23 Earnings Per Share:

The company calculates earnings per share in accordance with International Accounting Standard (IAS)-33 "Earnings per Share" which has been shown in note-29.

2.24 IFRS-16:

Upon review of company's lease rental agreement, termination clause include a clause like "Both party can cancel the agreement with 3(Three) months prior notice, which indicates that lease term is not more than 1 year . So company need not to include in Right of Use (ROU) assets "However the company will review and implement IFRS 16 from the next financial year, if applicable.

2.25 Provision of negative equity exposure and unrealized loss on investment in marketable securities:

100% provision is required negative equity exposure and unrealized loss on investment in marketable securities. However BSEC has allowed exemption to the company and provision has been maintained accordingly as disclosed in note# 19.

	Amount in Taka	
	31-Dec-2025	31-Dec-2024
3.00 Property, Plant and Equipment		
A. Cost		
Opening Balance	18,845,299	18,808,497
Add: Addition during the period	2,429,750	36,802
Total acquisition	21,275,049	18,845,299
Less: Disposal during the period	-	-
Closing Balance (A)	**21,275,049**	**18,845,299**
B. Accumulated Depreciation		
Opening Balance	12,872,167	10,843,221
Add: Charged during the period	2,278,411	2,028,946
Accumulated Depreciation	15,150,578	12,872,167
Less: Adjustment made during the period	-	-
Closing Balance (B)	**15,150,578**	**12,872,167**
Written Down Value (A-B)	**6,124,471**	**5,973,132**

A schedule of property, plant and equipment is given in Annexure - A

4.00 Intangible Assets		
A. Cost		
Opening Balance	1,990,000	1,990,000
Add: Addition during the period	-	-
Total acquisition	1,990,000	1,990,000
Less: Disposal during the period	-	-
Closing Balance (A)	**1,990,000**	**1,990,000**
B. Accumulated Amortization		
Opening Balance	1,989,999	1,989,999
Add: Charged during the period	-	-
Accumulated Amortization	1,989,999	1,989,999
Less: Adjustment made during the period	-	-
Closing Balance (B)	**1,989,999**	**1,989,999**
Written Down Value (A-B)	**1**	**1**

A schedule of Intangible Assets is given in Annexure - B

5.00 Value of DSE TREC	**282,320,683**	**282,320,683**

Uttara Bank Securities Limited (UBSL) bought the membership of Dhaka Stock Exchange Limited (DSE) at a value of Tk.320,200,000. Membership of DSE had been changed to Trading Right Entitlement Certificate (TREC) under the Exchange Demutualization Act 2013 by allotting 7,215,106 nos of share of DSE. The said membership/TREC was produced to conduct broker & dealer business in DSE. As DSE included Shenzhen Stock Exchange (SZSE) and Shanghai Stock Exchange (SSE) as strategic partner, DSE transferred 1,803,777 nos of share on behalf of each TREC to the SZSE and SSE at an amount of Tk.37,879,317 for each TREC. For this transfer of shares, neither business nor TREC of UBSL hampered. Hence, the management decided to record the proceeds of the share transfer as recovery of TREC cost and reduce the carrying value of the TREC by the same amount.

6.00	**Deferred tax Asset**		
	Opening balance	578,772	278,057
	Addition during the year (Note-6.01)	163,154	300,715
	Closing balance	**741,926**	**578,772**
6.01	**Addition during the year**		
	Property, Plant & Equiptments		
	WDV of accounting base	6,124,473	5,973,133
	WDV of tax base	8,822,387	8,077,757
	Dedactable temporary difference	2,697,914	2,104,624
	Company tax rate	27.5%	27.5%
	Closing Deferred tax Assets	**741,926**	**578,772**
	Less: Opening Deferred Tax Assets	578,772	278,057
	Deferred tax (expenses)/ income during the year	**163,154**	**300,715**
7.00	**Advances, Deposits and Prepayments**		
	Security Deposit to CDBL	200,000	200,000
		200,000	**200,000**
8.00	**Advance Income Tax**		
	Opening Balance	**120,643,938**	**106,442,474**
	Corporate Tax	33,246,131	31,416,391
	TDS on FDR & STD Interest	5,114,852	5,442,391
	TDS on Turnover(Commission Income)	47,474,179	42,678,092
	TDS on Trade License Fees	21,000	15,000
	TDS on Dividend Income	34,787,776	26,890,600
	Add. Advance Income Tax	**9,555,771**	**2,405,656**
	Corporate Tax for the year 2020 (AY 2021-22)	-	575,916
	Corporate Tax for the year 2021 (AY 2022-23)	8,272,038	-
	Corporate Tax for the year 2023 (AY 2024-25)	-	1,329,740
	Corporate Tax for the year 2024 (AY 2025-26)	1,283,733	500,000
	Add. Advance Income Tax for the year	**12,742,519**	**16,528,336**
	TDS on FDR & STD Interest	486,573	250,701
	TDS on Turnover(Commission Income)	5,568,692	5,709,759
	TDS on Trade License Fees	9,000	9,000
	TDS on Dividend Income	6,678,254	10,558,876
		142,942,228	**125,376,466**
		AY 2022-2023	**AY 2021-2022**
	Less. Adjustment during the year	**44,803,618**	**4,732,528**
	Corporate Tax AY 2022-2023	23,805,082	575,916
	TDS on FDR & STD Interest AY 2022-2023	1,065,516	578,240
	TDS on Dividend Income AY 2022-2023	2,567,319	2,661,700
	TDS on Trade Licence Fees AY 2022-2023	3,000	3,000
	TDS on Turnover(Commission Income) AY 2022-2023	17,362,701	913,672
		98,138,610	**120,643,938**
9.00	**Investment in Marketable Securities**		
	Dealer Account (Note:9.01)	1,225,873,732	1,283,057,381
	Special Fund (Note:9.02)	400,731,282	396,823,482
	BO Accounts (Special Fund)	1,562,236	5,470,186
		1,628,167,250	**1,685,351,049**

Investment in Marketable Securities has been shown at cost to keep the consistency with parent company, as the parent company, Uttara Bank PLC, is regulated by the rules & regulations of Bangladesh Bank.

9.01 Dealer Account

Sector	Total Cost	Market Value	Unrealized Gain/ (Loss)
Bank	273,404,714	204,796,742	(68,607,972)
Corporate Bond	2,573,515	1,539,000	(1,034,515)
Cement	157,131,082	104,111,065	(53,020,017)
Ceramic	5,169,348	2,118,694	(3,050,655)
Engineering	36,359,070	14,496,221	(21,862,849)
Financial Institutions	140,071,646	18,724,787	(121,346,859)
Food & Allied	1,079,036	580,365	(498,671)
Fuel & Power	138,889,931	55,767,581	(83,122,351)
Insurance	86,367,138	41,943,127	(44,424,011)
Miscellaneous	52,789,855	38,350,374	(14,439,481)
Mutual Funds	82,981,557	31,072,661	(51,908,895)
Pharmaceuticals & Chemicals	3,440,858	3,216,327	(224,531)
Tannery Industries	76,128	10,626	(65,502)
Telecommunication	1,409,766	1,031,600	(378,166)
Textile	244,130,088	92,495,482	(151,634,606)
Total Investment	**1,225,873,732**	**610,254,652**	**(615,619,081)**

9.02 Special Fund

Sector	Total Cost	Market Value	Unrealized Gain/ (Loss)
Bank	30,595,744	31,793,653	1,197,909
Cement	21,939,275	15,411,000	(6,528,275)
Engineering	85,145,393	25,687,072	(59,458,321)
Financial Institutions	42,046,596	10,071,831	(31,974,765)
Food & Allied	8,572,668	4,711,568	(3,861,100)
Fuel & Power	41,571,184	17,099,991	(24,471,193)
Insurance	84,196,230	31,109,837	(53,086,393)
Pharmaceuticals & Chemicals	81,376,280	50,729,057	(30,647,224)
Telecommunication	5,287,913	3,868,500	(1,419,413)
Total	**400,731,282**	**190,482,507**	**(210,248,775)**

10.00 Accounts Receivables

Receivable from Clients*	1,232,378	1,296,350
Receivable from Margin Clients**	1,615,519,673	1,484,507,953
Receivable from DSE- Stock Broker	486,962	1,829,213
	1,617,239,013	**1,487,633,516**

*Receivable from clients arising from trading in securities under negative balance and for due to CDBL charge, BO renewal fees etc.

**Receivable from Margin Clients represents loan entitled to clients for trading of shares on the secondary capital market in Bangladesh. Margin loans extended on ratio based on the equity invested by individual customers.

11.00 Cash & Cash Equivalents

Cash in Hand	15,026	15,953
Cash at Bank (Note - 11.01)	78,081,886	114,370,064
	78,096,912	**114,386,017**

11.01 Cash at Bank

Name of the Bank	A/c Type	A/c Number	Amount (Tk.)	Amount (Tk.)
ONE Bank PLC	SND-Customer	0013000000853	6,452,685	6,059,438
ONE Bank PLC	SND-Dealer	0013000001492	920,253	1,198,732
Mercantile Bank PLC	SND-Customer	1131000047121	35,041,368	24,578,942
Mercantile Bank PLC	SND-Dealer	1131000047131	1,367,150	8,991,260
Uttara Bank PLC	SND-Customer	0014100041171	33,668,960	72,295,999
Uttara Bank PLC	C/A-G-Sec	0012200213073	966	1,739
Uttara Bank PLC	SND-SF	0014100041172	1,158	502,857
Uttara Bank PLC	C/A-Corporate	0012200212459	629,346	741,097
			78,081,886	**114,370,064**

12.00 Share Capital

Authorised Capital		
(100,000,000 Ordinary shares of Tk.10 each)	**1,000,000,000**	**1,000,000,000**
Issued, Subscribed & Paid-up Capital		
(50,000,000 Ordinary shares of Tk.10 each)	**500,000,000**	**500,000,000**

Percentage of Shareholdings as on 31 December 2025

Name of Shareholders	No. of Shares	Amount (Tk.)	% of Holdings
a) Corporate			
Uttara Bank PLC	49,997,000	499,970,000	99.994
b) Individual			
Mr. Iftekharul Islam	500	5,000	0.001
Mr. Avirul Islam	500	5,000	0.001
Mr. A.S.M. Ataur Rahman	500	5,000	0.001
Mr. Bibhuti Bhusan Sarker	500	5,000	0.001
Ar. Abul Quasem Md. Musa	500	5,000	0.001
Mr. Md. Majibullah Khan	500	5,000	0.001
	50,000,000	**500,000,000**	**100**

13.00 Capital Reserve

Capital Reserve	18,518,637	18,518,637
	18,518,637	**18,518,637**

As per Risk Based Capital Adequacy Rules,2019,Part B [rule(1)(b);rule 5(2)] the entity shall maintain a mandatory provision at least @10% of profit after tax of last year as capital reserve and the full amount of such reserve shall be accounted for in computing total capital.

14.00 Retained Earnings

Opening Balance	(18,075,157)	77,643,515
Transfer to Capital Reserve	-	-
Add: Profit/ (Loss) during the year	(81,197,677)	(95,718,672)
	(99,272,834)	**(18,075,157)**

15.00 Accounts Payable

Payable to Clients- Trading*	48,322,055	62,103,018
Payable to DSE- Stock Broker	14,503,521	26,195,977
Payable to Suppliers	180,000	-
Interest Payable for CCA Bank Interest Received	611,536	12,073,213
	63,617,112	**100,372,208**

*Payable to clients represent the balances of the clients' B/O Acccounts.

16.00 Short Term Loan

Uttara Bank PLC- OD A/c-2413	2,463,608,484	2,296,453,656
Uttara Bank PLC- OD A/c-2414	407,219,688	407,125,640
	2,870,828,172	**2,703,579,296**

17.00 Liabilities for Expenses

Amber IT Limited	3,857	3,664
Audit Fees	60,000	40,000
CDBL Expenses	105,753	37,644
Dhaka Guard Ltd.	31,752	31,752
Link3 Limited	15,666	14,883
VAT Payable	60,725	52,982
Withholding Tax Payables	81,891	64,885
	359,644	**245,810**

18.00 Other Liabilities

Interest Suspense: opening Balance	-	28,722,330
Less: Transfer to Provision for Diminution in value of Investment	-	(28,722,330)
	-	**-**

19.00 Provision for Margin Loan, Negative Equity and Diminution in value of Investment

Opening Balance	255,381,512	134,989,969
Add: Provision made during the Year *	-	91,669,213
Add: Transfer from Interest Suspense A/c	-	28,722,330
Closing Balance	**255,381,512**	**255,381,512**

*Further provision has not been charged this year since provision maintained in 2024 is higher than provision required in 2025 as mentioned below.

Details of provisions	Rate	Amount	Provision
Unrealized loss in Dealer Account	15.07	615,619,081	92,753,186
Unrealized loss in Special Fund	14	210,248,775	29,434,828
Margin loan to Clients	1	1,615,519,673	16,155,197
Negative Equity of Margin Loan	9.34	1,252,766,028	117,038,301
			255,381,512

*Provision has been maintained at the above mentioned rates under circular:BSEC/ mukhopatro/02/2024/186, dated: 13 november, 2025.

BSEC has allowed UBSL time extension up to 31.12.2030 to build up 100% provision as given below:

Year	Provision Requirement
2025	5%
2026	10%
2027	15%
2028	20%
2029	25%
2030	25%

20.00 Provision for Income Tax

Opening Balance	137,064,802	121,677,926
Add: Provision during the year (20.01)	9,335,439	20,119,404
Less: Adjustment made during the year	(44,803,618)	(4,732,528)
	101,596,623	**137,064,802**

20 Current Tax Expense

Provision during the year	17,120,075	20,119,404
Less: Excess provision written back for the year 2021 AY 2022-2023	(7,784,636)	-
	9,335,439	**20,119,404**

21.00 Commission Income

Commission Income means the amount of commission charged against the total volume of trades of shares, debentures, bonds, mutual funds and any other securities listed in Dhaka Stock Exchange Limited through Uttara Bank Securities Limited during the year.	37,872,046	27,454,211
	37,872,046	**27,454,211**

22.00 Interest Income

Interest Income on Bank Deposit (Note- 22.01)	2,572,656	883,614
Interest Income from Bond	244,890	944,547
Interest income from CCA	8,428,942	-
Interest on Margin Loan *	192,594,871	185,380,851
	203,841,359	**187,209,012**

*UBSL has ceased to charge interest income against clients with negative equity as instructed by BSEC effective from the date under circular :BSEC/SMMID/NE/NP/2025/108/629 ,dated 13 November 2025.

22.01 Interest Income on Bank Deposit

Name of the Bank	A/c Type	A/c number	Amount (Tk.)	Amount (Tk.)
Uttara Bank PLC	SND-Client	0014100041171	1,366,940	-
Uttara Bank PLC	SND-Client	0014100041172	822	10,634
Mercantile Bank PLC	SND-Client	1131000047121	952,312	-
Mercantile Bank PLC	SND-Dealer	1131000047131	199,252	628,802
ONE Bank PLC	SND-Client	0013000000853	39,685	-
ONE Bank PLC	SND-Dealer	0013000001492	13,645	244,179
			2,572,656	**883,614**

23.00 Realised Gain on Investment in Marketable Securities

Capital Gain/(Loss) from Dealer Account	(44,445,415)	(5,921,718)
Capital Gain from Special Fund	-	-
	(44,445,415)	**(5,921,718)**

24.00 Dividend Income

Dividend Income from Dealer Account (Note- 24.01)	24,727,576	41,874,354
Dividend Income from Special Fund (Note- 24.02)	8,798,735	11,936,453
	33,526,311	**53,810,807**

24.01 Dividend Income from Dealer Account

Agricultural Marketing Company Ltd. (Pran)	9,171	9,171
Aman Cotton Fibrous Ltd.	2,067,290	2,067,290
Bangladesh Autocars Ltd.	10,320	10,320
Bangladesh Export Import Company Ltd.	-	300,000
Baraka Patenga Power Ltd.	69,348	173,370
BRAC Bank PLC.	-	243,000
Dhaka Bank PLC.	2,856,900	5,713,779
Dhaka Electric Supply Company Ltd.	-	126,150
Dhaka Stock Exchange PLC.	1,785,739	2,164,532
Eastern Bank PLC	6,120,847	3,028,138
Evince Textiles Ltd.	-	28,916
GPH Ispat Ltd.	221,550	105,500
Grameenphone Ltd.	112,000	64,000
IFIC Bank PLC.	-	6
INDEXAGRO	65,983	52,786
IPDC Finance Ltd.	715	696
Kattali Textile Ltd.	-	125,767
Khulna Power Company Ltd.	200,168	200,168
Lafarge Holcim Bangladesh Ltd.	8,248,628	12,240,007

Linde Bangladesh Ltd.	411,320	5,799,612
Meghna Petroleum Ltd.	314,500	296,000
National Housing Fin. and Inv. Ltd.	20	530,278
Oimex Electrode Ltd.	50,498	-
Peoples Insurance Ltd.	399,000	380,000
Power Grid Company of Bangladesh Ltd.	-	1,300,000
Provati Insurance Ltd.	16,422	20,528
Pubali Bank PLC.	14,069	12,500
Queen South Textile Mills Ltd.	174,633	523,900
RAK Ceramics (BD) Ltd.	96,744	96,744
SK Trims Industries Ltd.	-	70,606
Square Pharmaceuticals Ltd.	178,145	4,315,500
Standard Bank PLC.	-	242,115
Standard Insurance Ltd.	702,939	702,939
Trust Bank PLC.	521,961	773,307
Walton Hi-Tech Industries PLC	78,667	156,730
	24,727,576	**41,874,354**

24.02 Dividend Income from Special Fund

Agricultural Marketing Company Ltd. (Pran)	74,454	74,454
Beximco Pharma Ltd.	1,249,060	1,092,928
Dhaka Bank PLC	288,754	577,493
Eastern Bank PLC	350,000	-
GPH Ispat Ltd.	1,605,442	764,497
Grameenphone Ltd.	420,000	240,000
Khulna Power Company Ltd.	253,880	253,880
Lafarge Holcim Bangladesh Ltd.	1,221,000	1,627,000
Linde Bangladesh Limited.	200,200	2,822,820
National Housing Fin. and Inv. Ltd.	10	357,194
Olympic Industries Ltd.	-	296,352
Orion Pharma Ltd.	-	50,000
Power Grid Company of Bangladesh Ltd.	-	400,000
Provati Insurance Company Limited	367,459	459,324
Pubali Bank Ltd.	21,919	19,502
Rupali Insurance Ltd.	981,552	981,552
Square Pharmaceuticals Ltd.	968,000	1,050,000
The City Bank Ltd.	797,005	869,457
	8,798,735	**11,936,453**

25.00 Other Operating Income

BO Account Opening Fee	54,349	82,800
BO Account Renewal Fee	142,550	262,550
IPO Application Fee	40	7,070
DSE Mobile App Service Fee	-	28,125
Miscellaneous Income - Head Office	-	7,044
	196,939	**387,589**

26.00 Direct Expenses

DSE Transaction Fee	3,755,226	2,836,899
CDBL Expenses - Daily Settlement (Pay In/Out)	1,870,992	1,379,981
	5,626,218	**4,216,880**

27.00 Office & Administrative Expenses

Salary & Allowances	24,556,138	18,849,207
Rent, Taxes, Insurance, Electricity etc. (Note- 27.01)	3,643,200	3,198,290
Renewal and Registration Fees (Note- 27.02)	332,800	320,900
Postage, Stamp, Telecommunication etc. (Note- 27.03)	380,226	368,229
Stationery, Printing, Advertisements etc. (Note- 27.04)	176,992	111,355
Directors' Fees and Meeting Expenses (Note- 27.05)	258,732	212,750
Audit Fees (Note- 27.06)	69,000	46,000
Depreciation on Fixed Assets (Note-3 & 4 and Annexure A)	2,278,411	2,028,946
Other Operating Expenses (Note- 27.07)	2,160,536	2,139,211
	33,856,035	**27,274,888**

27.01 Rent, Taxes, Insurance, Electricity etc.

Office Rent Expenses	3,643,200	3,170,550
Electricity Charge	-	27,740
	3,643,200	**3,198,290**

27.02 Renewal and Registration Fees

Annual Subscription for DBA Membership	25,000	12,500
Authorized Representative Registration Fees	5,500	32,600
DP Registration Fees	57,500	-
Stock Broker & Stock Dealer Certificate Fees	100,000	100,000
Trade License Fees	44,800	44,800
TREC Registration Fees	100,000	100,000
Trader Work Station Registration Fees	-	31,000
	332,800	**320,900**

27.03 Postage, Stamp, Telecommunication etc.

Government Fees & Stamp Duty	1,360	6,110
Internet Connectivity Charge	367,320	349,509
Telephone Expenses	11,546	12,610
	380,226	**368,229**

27.04 Stationery, Printing, Advertisements etc.

Stationery	176,992	111,355
	176,992	**111,355**

27.05 Directors' Fees and Meeting Expenses

Directors' Fees	218,500	212,750
Board Meeting Expenses	40,232	-
	258,732	**212,750**

27.06 Audit Fees

Statutory Audit Fee	69,000	46,000
	69,000	**46,000**

27.07 Other Operating Expenses

Annual Maintenance Fee- Back Office Software	163,800	163,800
Annual Maintenance Fee- Firewall Computer Network	170,000	170,000
CDBL Charges-CDS Connection Fee	6,000	6,000
Conveyance	44,430	28,170
Entertainment	430,456	357,551
Investor Protection Fund Charges	13,571	10,730
Office Maintenance	266,392	286,938
RJSC Expenses	4,830	28,757
Security Service Expenses (Outsourcing)	480,831	484,380
Cleaning Service Expense (Outsourcing)	144,900	144,900
Credit Rating Fees	22,000	22,000
Legal and Professional Fees	37,950	212,750
IT Fees and Charges	203,650	131,310
Staff Training & Development by BSEC & BACM	8,000	-
DSE Mobile App Service Fee	9,375	-
Repair & Maintenance	151,278	69,610
Miscellaneous Expenses	3,073	22,315
	2,160,536	**2,139,211**

28.00 Financial Expenses

Bank Charge	13,193	9,621
Interest on Bank Guarantee	1,150,000	1,150,000
Govt. Excise Duty	223,000	173,000
Interest on Overdraft	262,148,186	214,346,282
	263,534,379	**215,678,903**

29.00 Earnings Per Share (EPS)

Net Profit after Tax	(81,197,677)	(95,718,672)
Number of Ordinary Share	50,000,000	50,000,000
	(1.62)	**(1.91)**

Net Asset Value Per Share

Net asset value	419,245,803	500,443,480
Number of Ordinary Share	50,000,000	50,000,000
	8.38	**10.01**

Net Operating Cash Flow Per Share

Cash flows form operating activities as per statement of cash flows	62,426,148	148,428,189
Number of Ordinary Share	50,000,000	50,000,000
	1.25	**2.97**

30.00 Increase of Share Capital:

The Board of UBSL has approved the increase of Authorized Capital and Paid-up Capital to BDT 3,000,000,000 and BDT 2,500,000,000 respectively at the Board Meeting held on 22 December 2025. Subsequently, Bangladesh Bank provided consent to an increase of Paid-up Capital up to a total BDT 2,425,700,000 on 31 March 2026. Ultimately, the Shareholders agreed to subscribe to a 1:4 Right Share Issue at the Extra-ordinary General Meeting held on 16 April 2026.

Ar.Abul Quasem Md.Musa	A.S.M. Ataur Rahman	Md.Abul Hashem
Director	Director	Director

31.00 Related Party Disclosure:

Uttara Bank Securities Ltd. has undertaken the following related party transactions in the normal course of business:

Name of the Party	Related by	Nature of Transaction	Balance as on 01 Jan 2025	Transaction		Balance as on 31 Dec 2025
				Debit TK	Credit TK	
Uttara Bank PLC	Parent Company	Floor Rent (Head Office & Digital Booth)	Nil	1,740,000	1,740,000	Nil
Uttara Bank PLC	Parent Company	Commision on Bank Guarantee	Nil	1,150,000	1,150,000	Nil
Uttara Bank PLC	Parent Company	SND-Customer	72,295,999.02	1,547,541,732	1,507,414,693	32,168,960
Uttara Bank PLC	Parent Company	SND-SF	502,857.20	7,554,877	7,053,178	1,158
Uttara Bank PLC	Parent Company	C/A-Corporate	1,189,651.08	54,730,106	54,607,965	1,067,511
Uttara Bank PLC	Parent Company	C/A-Bond Application	1,739.13	104,123	103,350	966
Uttara Bank PLC	Parent Company	Overdraft	- 2,296,453,655.71	234,292,412	67,137,583	- 2,463,608,484
Uttara Bank PLC	Parent Company	Overdraft	- 407,125,640.42	28,594,047	28,500,000	- 407,219,688

32.00 Tax Assessment Status:

Accounting Year	Assessment Year	Year wise Tax Provision	Tax paid (AIT, TDS & Upfront Tax)	Tax Assessment by Tax Authority	Present Status
2015	2016-2017	2,090,619	2,285,994	4,749,352	ITA No. 6182 of 2020-2021: Tribunal completed waiting for revised order.
2016	2017-2018	4,096,518	4,809,406	13,753,351	ITA No. 6183 of 2020-2021: Tribunal completed waiting for revised order.
2017	2018-2019	5,466,771	5,422,464	22,956,963	Appeal Submitted
2018	2019-2020	4,310,780	3,965,610	12,150,906	Appeal Submitted
2019	2020-2021	2,921,075	7,191,494	7,772,062	Appeal Submitted
2022	2023-2024	33,043,300	27,640,325		Return submitted
2023	2024-2025	14,235,416	13,735,416		Return submitted
2024	2025-2026	18,312,069	17,028,350		Return submitted
2025	2026-2027	9,335,439	12,742,519		Return filling under process

ANNEXTURE-A

UTTARA BANK SECURITIES LIMITED

SCHEDULE OF FIXED ASSETS

As at 31 December 2025

Amount in Taka

Property, Plant and Equipment

Particulars	Cost				Rate of Depreciation in (%)	Depreciation				Written Down Value as on 31.12.2025
	Balance as on 01.01.2025	Addition during the Period	Disposal/ adjustment during the Period	Balance as on 31.12.2025		Balance as on 01.01.2025	Charged during the Period	Adjustment during the Period	Balance as on 31.12.2025	
Electrical Equipment	4,297,245	-	-	4,297,245	20	3,074,395	485,750	-	3,560,145	737,100
Furniture & Fixtures	1,680,226	-	-	1,680,226	10	943,364	130,153	-	1,073,517	606,709
Computer & Computer Equipment	5,496,448	2,429,750	-	7,926,198	20	3,800,037	972,516	-	4,772,553	3,153,645
Office Decoration	7,371,380	-	-	7,371,380	10	5,054,371	689,992	-	5,744,363	1,627,017
Total	**18,845,299**	**2,429,750**	**-**	**21,275,049**		**12,872,167**	**2,278,411**	**-**	**15,150,578**	**6,124,471**
Closing Balance 2024	**18,808,497**	**36,802**	**-**	**18,845,299**		**10,843,221**	**2,028,946**	**-**	**12,872,167**	**5,973,132**

ANNEXTURE-B

Intangible Assets

Particulars	Cost				Rate of Depreciation in (%)	Depreciation				Written Down Value as on 31.12.2025
	Balance as on 01.01.2025	Addition during the Period	Disposal/ adjustment during the Period	Balance as on 31.12.2025		Balance as on 01.01.2025	Charged during the Period	Adjustment during the Period	Balance as on 31.12.2025	
Software	1,990,000	-	-	1,990,000	20	1,989,999	-	-	1,989,999	1
Total	**1,990,000**	**-**	**-**	**1,990,000**		**1,989,999**	**-**	**-**	**1,989,999**	**1**
Closing Balance 2024	**1,990,000**	**-**	**-**	**1,990,000**		**1,989,999**	**-**	**-**	**1,989,999**	**1**

Uttara Bank Securities Limited
CAPITAL ADEQUACY REPORT
For the year ended 31 December 2025

Risk based Capital Adequacy:

Capital Adequacy means the level of total capital against the total risk exposure of a registered entity that need to be maintained as per the regulatory instruction to ensure continuation of a safe and efficient market operation and be able to withstand against any unforeseen losses.

Computation of Capital adequacy ratio (CAR) as per [rule-4(2)] of the Bangladesh Securities and Exchange Commission (Risk Based Capital Adequacy), Rules, 2019:

Capital Adequacy Ratio (CAR):

$$\text{Capital Adequacy Ratio (CAR)} = \frac{\text{Total Capital (TC)}}{\text{Total Risk Requirement (TRR)}} \times 100$$

Maintained a mandatory Capital Adequacy ratio minimum 120% or 1.20 times as per [rule-4(3) (a) of the Bangladesh Securities and Exchange Commission (Risk Based Capital Adequacy),Rules,2019.

$$\text{Capital Adequacy Ratio (CAR) of UBSL} = \frac{599,628,381}{372,732,293} \times 100$$

Capital Adequacy Ratio (CAR) = 161%

Statement of Total Capital Computation

(Schedule-C, Part A of Risk based Capital Adequacy Rules, 2019.)

SL.	Component	B/S Amount	Haircut	Eligible Amount	Sum
a.	Paid-up-capital	500,000,000	-	500,000,000	-
b.	Share Premium	-	-	-	-
c.	General Reserve	-	-	-	-
d.	Capital Reserve	18,518,637	-	18,518,637	-
e.	Retained Earnings	(99,272,834)	-	(99,272,834)	-
	Sum of core capital - (A)	**419,245,803**		**-**	**419,245,803**
f.	General Provision	16,155,197	20%	12,924,158	12,924,158
g.	Specific Provision	239,226,315	30%	167,458,421	167,458,421
h.	Revaluation Surplus or unrealized gain on:	**-**		-	-
i.	Fixed Assets (Property, plant & equipment other than Intangible assets)	-	30%	-	-
ii.	Investment in Listed Securities	-	20%	-	-
iii.	Investment in Non-Listed securities (other than closed end mitual fund)	-	35%	-	-
iv.	Investment in strategic holding	-	25%	-	-
i.	Preference Share	-	25%	-	-
j.	Subordinated Debt	-	-	@20% of total issued value	-
	Sum of supplementary capital - (B)	**255,381,512**	-	**-**	**180,382,578**
	Total Capital = (A+B)	**674,627,315**	-	**-**	**599,628,381**

Uttara Bank Securities Limited
For the year ended 31 December 2025

(Schedule-D, Part A of Risk based Capital Adequacy Rules, 2019.)

Area of Risk	Computation Formula	Risk Factor Amount	Risk Factor	Applicable for Registered Entity
Operation Risk Requirement (ORR)	Based on Average Annual Gross Income (see clause (b) of sub-rule (7.1) of rule 7	2,591,396	5%	All
	i. Proprietary position in Equity securities:			All
	Value of "A" category securities	103,845,415	10%	
	Value of "B/G/N" category securities	34,024,340	12%	
	Value of "Z" category instruments	45,692,205	15%	
	Value of "OTC" category instruments		20%	
	Value of Non-Listed instruments		25%	
	ii. Proprietary positions in MFs & CISs:			All
	Value of listed funds	8,298,156	10%	
	Value of Non-listed funds		3%	
	Value of AIFs		25%	
	iii. Proprietary positions in Debt Instruments & ABSs:			All
	Value of listed debt Instruments	128,676	5%	
	Value of non-listed debt Instruments		10%	
	Value of ABS		10%	
	iv. Proprietary positions in strategic investments:			All
	Value of listed strategic investments		10%	
	Value of non-listed strategic investments		25%	
	v. Proprietary Positions in money market instruments:			All
	Value of Government securities/instruments		0%	
	Value of commercial paper		10%	
	i. Exposure of credit facilities to Clients	129,241,574	8%	Stock Broker,
	ii. Exposure of Guarantee Provided to counterparty		2%	
Underwriting Risk Requirement (URR)	Sum of Underwriting Commitment against the followings:			
	i. Public Issue of Equity Instruments (IPO)		10%	
	ii. Public Issue of Equity Instruments (Right Issue)		15%	
	iii. Public Issue of Debt Instruments		15%	
Large Exposure Risk Requirement (LERR)	**Sum of Large Exposures against the followings:**		-	All
	Sum of all Large Exposure to a Single counterparty	48,384,653	7%	
	Sum of all Large Exposure to a Single Equity		10%	
	Sum of all Large Exposure to Debt Instruments		3%	
Liability Risk Requirement (LRR)	i. Exposure of Asset under Management (AUM)		1%	
	ii. Exposure of Fund Under Management (FUM)		1%	
	iIi. Exposure of Institutional Fund Under Management (IFUM)		0.25%	
	iv. Annual Revenue Reported in last year	525,880	0.20%	
Total		**372,732,293**		

FINANCIAL LITERACY PROGRAM OF BANK

Name of the FLP: Uttara Bank PLC.

Total Number of Branches: 250 Total Number of Sub-branches: 48	Total Number of District Covered: 64	Period: 'January –December' 2025

SI	Program	Program Type	Number of District Covered	Program Area (Urban / Rural)	Target Group	Participants			Trainers			Session Tropics	Communication Tools
						Male	Female	Total	Male	Female	Total		
1	General Financial Literacy Progs.	–	–	–	–	–	–	–	–	–	–	–	–
2	Target Group Based FinLit Progs.	Seminar/ Workshop	52	Urban	Farmers/low income marginal people/migrant workers/ underprivileged people/ students/ cottage & micro entrepreneurs/ women (individual & entrepreneurs)/ retailers	1163	916	**2079**	141	9	150	Basic financial education, advantages of Digital Banking Platform, Financial planning, Saving habit and awareness for sending foreign remittance through banking channel	Face to Face
			12	Rural		179	230	**409**	33	1	34		Face to Face
3	Others	–	–	–	–	–	–	–	–	–	–	–	–
	Total					**1342**	**1146**	**2,488**	**174**	**10**	**184**		

List of the Branches under Different Zones

Under Direct Control of Head Office

Corporate Branch
Local Office

Dhaka Central Zone	Dhaka North Zone	Dhaka South Zone
Aulad Hossain Market	Amin Bazar Branch	Azimpur Branch
Bangabandhu Avenue Branch	AERE-EPZ Branch	Babu Bazar Branch
Badda Branch	Ashulia Branch	Bangla Bazar Branch
Banasree Branch	Banijya Shakha	Chawk Bazar Branch, Dhaka
Circle-01 Branch, Gulshan	BKSP Branch	Dholaikhal Branch
Dilkusha Branch	Darus Salam Road Branch	Donia Branch
Eastern Plaza Branch	Gazipura Branch	Elephant Road Branch
Eskaton Branch	Gheor Branch	English Road Branch
Fakirapool Branch	Joarshahara Branch	Hatkhola Branch
Foreign Exchange Branch	Joydevpur Branch	Imamgonj Branch
Fulbaria Branch	Kalabagan Branch	Islampur Branch
Green Road Branch	Konabari Branch	Jatrabari Branch
Gulshan Branch	Manikgonj Branch	Johnson Road Branch
Hotel Intercontinental Branch	Mirpur Branch	Kaligonj Branch, Dhaka
Hotel Ishakha International Branch	Mohammadpur Branch	Mitford Road Branch
Kawran Bazar Branch	Nabagram Branch	Moulovibazar Branch, Dhaka
Ladies Branch	Pallabi Branch	Nawabgonj Branch
Malibagh Chowdhury Para Branch	Rokeya Sarani Branch	Naya Bazar Branch
Moghbazar Branch	Satmasjid Road Branch	New Market Branch
Mohakhali Branch	Savar Branch	Peelkhana Branch
Mugdapara Branch	Shyamoli Branch	Posta Branch
Nawabpur Branch	Shibalaya Branch	Sadarghat Branch, Dhaka
North Shahjahanpur Branch	Tongi Branch	Tipu Sultan Road Branch
Panthapath Branch	Uttara Branch	
Ramna Branch	**Bogura Zone**	
Shantinagar Branch	Bogura Branch	
	Dinajpur Branch	
	Gaibandha Branch	
	Joypurhat Branch	
Narayangonj Zone	Kurigram Branch	**Mymensingh Zone**
Araihazar Branch	Lalmonirhat Branch	Atia Branch
Bhulta Branch	Noagaon Branch	Bhagalpur Branch
D.I.T. Branch	Nilphamari Branch	Bhairab Bazar Branch
Ghorasal Branch	Panchagarh Branch	Bhaluka Branch
Ichhapura Branch	Phulbari Branch	Charpara Branch
Postogola Branch	Poura Park Market Branch, Rangpur	Haluaghat Branch
Madhabdi Bazar Branch	Pulhat Branch	Jamalpur Branch
Munshigonj Branch	Rangpur Branch	Karimgonj Branch
Narayangonj Branch	Saidpur Branch	Katiadi Branch
Narshingdi Branch	Shahjadpur Branch	Kishoregonj Branch
Netaigonj Branch	Sirajgonj Branch	Mothkhola Branch
Rekabi Bazar Branch	Station Road Branch, Dinajpur	Mymensingh Branch
Sarkarkhana Branch	Subgacha Branch	Netrokona Branch
Sonargaon Branch	Thakurgaon Branch	Sherpur Branch
Tan Bazar Branch	Ullapara Branch	Tangail Branch

List of the Branches under Different Zones

Cumilla Zone	Barishal Zone	Chattogram Zone
Baraiyarhat Branch	Barishal Branch	Agrabad Branch
Bashurhat Branch	Barguna Branch	Bandarban Branch
Begumganj Branch	Bhola Branch	Bandartila Branch
BGSL Branch	Charfashion Branch	Bibirhat Branch
Birinchi Branch	Chawk Bazar Branch, Barishal	Chakaria Branch
Brahmanbaria Branch	Daulatkhan Branch	Chaktai Branch
Chandina Branch	Faridpur Branch	Chawk Bazar Branch, Chattogram
Chandpur Branch	Galachipa Branch	Cox's Bazar Branch
Chandragonj Branch	Jhalokathi Branch	Halishahar Branch
Chowmuhani Branch	Khepupara Branch	Jubilee Road Branch
Companigonj Branch, Cumilla	Lalmohan Branch	Katghar Branch
Cumilla Branch	Madaripur Branch	Khagrachhari Branch
Dharkhar Branch	Mathbaria Branch	Khatungonj Branch
Feni Branch	Patuakhali Branch	Laldighi Branch
Gopinathpur Branch	Pirojpur Branch	Lalkhan Bazar Branch
Hatiya Branch	Rajbari Branch	Lohagara Branch
Laxmipur Branch	Shariatpur Branch	Nasirabad Branch
Maijdee Court Branch	Tajumuddin Branch	Patiya Branch
Mudaforgonj Branch	Tekerhat Branch	Rangamati Branch
Raipur Branch		Reazuddin Bazar Branch
Rajgonj Road Branch		Sadarghat Branch, Chattogram
Sonapur Branch		Sandwip Branch
Laksam Branch	**Sylhet Zone**	Sitakunda Branch
	Ambarkhana Branch	SK. Mujib Road Branch
	Barlekha Branch	Teknaf Branch
	Beanibazar Branch	
	Bishwanath Branch	
	Chhatak Branch	
Khulna Zone	Companigonj Branch, Sylhet	**Rajshahi Zone**
Bagerhat Branch	Chunarughat Branch	Bhangura Branch
Chuadanga Branch	Dhaka Dakshin Branch	Bonpara Branch
Daulatpur Branch	Fenchugonj Branch	Chanchkoir Branch
Gopalgonj Branch	Goalabazar Branch	Chapai Nawabgonj Branch
Jashore Branch	Habigonj Branch	Ishwardi Branch
Jhenaidah Branch	Jagannathpur Branch	Kansat Branch
K.D.A. Branch	Jaintapur Branch	Keshorhat Branch
Khalishpur Branch	Kulaura Branch	Kushtia Branch
Lower Jashore Road Branch	Laldighirpar Branch	Lalpur Branch
Magura Branch	Mirpurbazar Branch	Mahisalbari Branch
Mongla Branch	Mostafapur Branch	Meherpur Branch
Narail Branch	Moulvibazar Branch, Sylhet	Natore Branch
Noapara Branch	Nabiganj Branch	New Market Branch, Rajshahi
Ramdia Bazar Branch	Nazir Bazar Branch	Pabna Branch
Sarojganj Branch	Shahjalal Uposhahar Branch	Puthia Branch
Satkhira Branch	Sreemangal Branch	Rani Bazar Branch, Rajshahi
Sir Iqbal Road Branch	Sunamganj Branch	Shaheb Bazar Branch, Rajshahi
	Sylhet Branch	

List of The Branches

Authorised to Handle Foreign Exchange

SL	Name & Address	Cable Address
1	**Local Office** 50, Shahid Bir Uttam Asfaqus Samad Sarak, Motijheel C/A, Dhaka-1000	02223350839, 02223388625 01991-144486-89 E-mail: localoffice.manager@uttarabank-bd.com Swift: UTBLBDDH432
2	**Corporate Branch** 47, Shahid Bir Uttam Asfaqus Samad Sarak, Motijheel C/A, Dhaka-1000	02223388186, 02223357307 01991-144496-97 E-mail: corporate.manager@uttarabank-bd.com Swift: UTBLBDDH452
	Dhaka Central Zone	
3	**Banga Bandhu Avenue Br.** 12, Banga Bandhu Avenue, Dhaka-1000	(02) 47123390,02223389396 01991-144117 E-mail: bbavenue.manager@uttarabank-bd.com Swift: UTBLBDDH449
4	**Dilkusha Branch** 42, Dilkusha C/A, Dhaka-1000	(02) 223381718, (02) 223351747 01991-144120 E-mail: dilkusha.manager@uttarabank-bd.com Swift: UTBLBDDH433
5	**Foreign Exchange Branch** 69, Kabir Court (1st Floor), Dilkusha C/A, Dhaka-1000	02223351745, 02223382375 01991-144124 E-mail: foreignexch.manager@uttarabank-bd.com Swift: UTBLBDDH435
6	**Gulshan Branch** 2 No Metropoliton Shopping Plaza (1st Floor), Gulshan Circle-2, Dhaka-1212	02222289667, 58814476 01991-144126 E-mail: gulshan.manager@uttarabank-bd.com Swift: UTBLBDDH458
7	**Kawran Bazar Branch** Jamuna Bhaban (1st Floor), 2, Kawran Bazar, Tejgaon, Dhaka-1215	(02) 8180054, 8180055, 8180056 01991-144130 E-mail: kawranbazar.manager@uttarabank-bd.com Swift: UTBLBDDH455
8	**Nawabpur Branch** 153, Haji Osman Gani Road, Majed Sarder Tower-01, Dhaka-1000	(02) 9552302, 9555690 01991-144136 E-mail: nawabpur.manager@uttarabank-bd.com Swift: UTBLBDDH454
9	**Ramna Branch** 2/2, Comrade Monisingh Road, Purana Paltan, Mukti Bhaban (1st Floor), Dhaka-1000	(02) 9565764 01991-144138 E-mail: ramna.manager@uttarabank-bd.com Swift: UTBLBDDH438
10	**Shantinagar Branch** Kulsum Tower 40-41, Siddeswari Circular Road, Shantinagar, Dhaka-1217	(02) 48310898, 48319041 01991-144139 E-mail: shantinagar.manager@uttarabank-bd.com Swift: UTBLBDDH451
	Dhaka North Zone	
11	**AERE EPZ Branch** DEPZ Ganakbari, Dhamsona, Ashulia, Dhaka-1349	(02) 996689561, 996689208 01991-144151 E-mail: epz.manager@uttarabank-bd.com Swift: UTBLBDDH460
12	**Banijya Shakha Branch** Garib-E- Newaz Avenue, House-34, Sector-13, Uttara, Dhaka-1230	(02) 8932614, 8932615 01991-144154 E-mail: banijya.manager@uttarabank-bd.com Swift: UTBLBDDH453
13	**Darus Salam Road Branch** 2, Darus Salam Road (1st Floor), Mirpur-1, Dhaka-1216	(02) 48036887, 58051474 01991-144155 E-mail: darussalam.manager@uttarabank-bd.com Swift: UTBLBDDH462
14	**Kalabagan Branch** 157, Lake Circus, Kalabagan, Dhaka-1205	(02) 58155671,02222240715 01991-144162 E-mail: kalabagan.manager@uttarabank-bd.com Swift: UTBLBDDH461
15	**Pallabi Branch** Shimanta Plaza (1st Floor), 26/D Main Road-3, Section-11, Pallabi, Mirpur, Dhaka-1216	02226623036, 02226623037 01991-144168 E-mail: pallabi.manager@uttarabank-bd.com Swift: UTBLBDDH457
16	**Satmasjid Road Branch** House No. 50, Bhasha Shoinik Toaha Shorok, Road 9/A, Eastern Elite Centre (1st Floor), Dhanmondi R/A, Dhaka-1209	(02) 48122562, (02) 48122685 01991-144171 E-mail:satmashjidroad.manager@uttarabank-bd.com Swift: UTBLBDDH463
17	**Uttara Branch** Ahmed Plaza (1st Floor), Plot-6, Road-2, Sector -3, Uttara Model Town, Dhaka-1230	(02) 58951039, 48963372 01991-144176 E-mail: uttara.manager@uttarabank-bd.com Swift: UTBLBDDH465
	Dhaka South Zone	
18	**Chawk Bazar Branch** 5, Begum Bazar (1st Floor) Chawk Bazar, Dhaka-1100	(02) 57312168, 57319173 01991-144194 E-mail: chawkbzrdhk.manager@uttarabank-bd.com Swift: UTBLBDDH434
19	**English Road Branch** 79, Shahid Syed Nazrul Islam Sarani, English Road, Dhaka-1100	(02) 9556388, 47114527, 01991-144197 E-mail: englishrd.manager@uttarabank-bd.com Swift: UTBLBDDH464
20	**Islampur Branch** 95, Islampur Road, Mostofa Mansion (1st Floor), Islampur, Dhaka-1100	(02) 57390379, 57392546 01991-144200 E-mail: islampur.manager@uttarabank-bd.com Swift: UTBLBDDH436
21	**Moulvibazar Branch** 66/2, Moulvi Bazar, Tajmahal Tower Complex (1st Floor), Dhaka-1100	(02) 57315839, 57317219 01991-144202 E-mail: moulovibazardhk.manager@uttarabank-bd.com Swift: UTBLBDDH448

SL	Name & Address	Cable Address

Narayangonj Zone

22 Narayanganj Branch

Uttara Bank Bhavan, 231/34, B. B. Road, Narayanganj-1400	(02) 7633655,7633653 01991-144229 E-mail: narayangonj.manager@uttarabank-bd.com Swift: UTBLBDDH437

Cumilla Zone

23 Cumilla Branch

115/1-2, Nazrul Avenue Roy Complex, Kandirpar, Cumilla-3500	(081) 76271, 76878, 01991-144310 E-mail: cumilla.manager@uttarabank-bd.com Swift: UTBLBDDH441

Mymensingh Zone

24 Haluaghat Branch

Uttar Bazar, Haluaghat, Mymensingh-2260	(09026)56160, 01991-144249 E-mail: haluaghat.manager@uttarabank-bd.com Swift: UTBLBDDH470

25 Mymensingh Branch

41/A, Chotta Bazar (1st Floor), Bipin Sen Road, Kotowali, Mymensingh-2200	029996667144, 0299669218 01991-144253 E-mail: mymensingh.manager@uttarabank-bd.com Swift: UTBLBDDH459

Chattogram Zone

26 Agrabad Branch

74, Agrabad C/A, Chattogram-4100	02223350839, 02223388625 01991-144266 E-mail: agrabad.manager@uttarabank-bd.com Swift: UTBLBDDH439

27 Khatungonj Branch

M. J. Trade Center (2nd Floor), 263/284 Khatunganj, Ward-35, Chattogram City Corporation, Kotwali, Chattogram-4000	(031)611306, 638447 01991-144275 E-mail: khatungonj.manager@uttarabank-bd.com Swift: UTBLBDDH442

28 Laldighi Branch

120, Laldighi, West Kotwali, Chattogram-4000	(031) 630729, 637276 01991-144276 E-mail: laldighictg.manager@uttarabank-bd.com Swift: UTBLBDDH450

Rajshahi Zone

29 Natore Branch

Kanaikhali, Natore Sadar, Natore-6400	02588872669, 02588873908 01991-144342 E-mail: natore.manager@uttarabank-bd.com Swift: UTBLBDDH467

30 Pabna Branch

0484-001, Century Plaza, Aurongojeb Road, Pabna Sadar, Pabna-6600	0258846089, 0258846180 01991-144344 E-mail: pabna.manager@uttarabank-bd.com Swift: UTBLBDDH466

31 Shaheb Bazar Branch

Uttara Bank Bhavan, 109, Boalia, Rajshahi-6000	02588854906, 02588857182 01991-144347 E-mail: shahebbzr.manager@uttarabank-bd.com Swift: UTBLBDDH445

Bogura Zone

32 Bogura Branch

Habib Mansion (1st floor), Kazi Nazrul Islam Road, Bogura, 5800	(051) 66228, 78439, 66376, 01991-144356 E-mail: bogura.manager@uttarabank-bd.com Swift: UTBLBDDH447

33 Naogaon Branch

Mafizuddin Market, Main Road, Noagaon-6500	(0741) 62184, 62540 01991-144363 E-mail: naogaon.manager@uttarabank-bd.com Swift: UTBLBDDH469

34 Rangpur Branch

New Jamal Market,0011-00, Station Road, Rangpur-5400	(0521) 62132, 66209, 63497 01991-144367 E-mail: rangpur.manager@uttarabank-bd.com Swift: UTBLBDDH446

Khulna Zone

35 Jashore Branch

Ishaque Tower (1st Floor), M.K. Road, Jashore-7400	(0421) 64081, 01991-144389 E-mail: Jashore.manager@uttarabank-bd.com Swift: UTBLBDDH456

36 Sir Iqbal Road Branch

2/A, Sir Iqbal Road, Khulna-9100	02477720417, 02477720427,02477721090 01991-144401 E-mail: siriqbalrd.manager@uttarabank-bd.com Swift: UTBLBDDH443

Barishal Zone

37 Barishal Branch

Aryya Laxmi Bhaban, 99, Sadar Road, Barishal-8200	(0431) 64175, 64407 01991-144416 E-mail: barishal.manager@uttarabank-bd.com Swift: UTBLBDDH444

Sylhet Zone

38 Sylhet Branch

Shahir Plaza (1st Floor), East Zindabazar, Sylhet-3100	(0821) 714484, 711998 01991-144472 E-mail: sylhet.manager@uttarabank-bd.com Swift: UTBLBDDH440

39 Sunamganj Branch

Hotel Palace (1st Floor), Holding No. 0717-00, Station Road (Mejor Ikbal Road), Sunamganj-3000	(0871) 61329, 61671 01991-144471 E-mail: sunamganj.manager@uttarabank-bd.com Swift: UTBLBDDH468

List of Our Correspondents with Whom We Have RMA Arrangements as on 31 December 2025

Sl	Correspondent Name	Correspondent Country Name	Sl	Correspondent Name	Correspondent Country Name
01	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	AUSTRALIA	47	NRB BANK LIMITED	BANGLADESH
02	UNICREDIT BANK AUSTRIA AG	AUSTRIA	48	ONE BANK PLC	BANGLADESH
03	ERSTE GROUP BANK AG	AUSTRIA	49	PRIME BANK PLC.	BANGLADESH
04	RAIFFEISEN BANK INTERNATIONAL AG	AUSTRIA	50	THE PREMIER BANK PLC	BANGLADESH
05	ICICI BANK LTD	BAHRAIN	51	PUBALI BANK PLC	BANGLADESH
06	UNITED BANK LIMITED	BAHRAIN	52	RUPALI BANK PLC.	BANGLADESH
07	AB BANK PLC.	BANGLADESH	53	SBAC BANK PLC.	BANGLADESH
08	AGRANI BANK PLC	BANGLADESH	54	STATE BANK OF INDIA	BANGLADESH
09	AL-ARAFAH ISLAMI BANK PLC.	BANGLADESH	55	STANDARD CHARTERED BANK	BANGLADESH
10	BANK ALFALAH LIMITED (BANGLADESH - DHAKA BRANCH)	BANGLADESH	56	STANDARD BANK PLC.	BANGLADESH
11	BANK ASIA PLC.	BANGLADESH	57	SOUTHEAST BANK PLC.	BANGLADESH
12	BANGLADESH BANK	BANGLADESH	58	SHIMANTO BANK PLC	BANGLADESH
13	ICB ISLAMIC BANK LIMITED	BANGLADESH	59	SHAHJALAL ISLAMI BANK PLC.	BANGLADESH
14	BANGLADESH COMMERCE BANK LTD.	BANGLADESH	60	SOCIAL ISLAMI BANK PLC	BANGLADESH
15	BENGAL COMMERCIAL BANK PLC	BANGLADESH	61	TRUST BANK PLC.	BANGLADESH
16	BANGLADESH DEVELOPMENT BANK LIMITED (BDBL)	BANGLADESH	62	UNION BANK PLC.	BANGLADESH
17	BANGLADESH KRISHI BANK	BANGLADESH	63	UNITED COMMERCIAL BANK PLC	BANGLADESH
18	BASIC BANK LIMITED	BANGLADESH	64	UTTARA BANK PLC.	BANGLADESH
19	BRAC BANK PLC	BANGLADESH	65	CBC BANQUE S.A.	BELGIUM
20	SONALI BANK PLC	BANGLADESH	66	BNP PARIBAS FORTIS (FORTIS BANK SA/NV)	BELGIUM
21	COMMERCIAL BANK OF CEYLON PLC	BANGLADESH	67	BELFIUS BANK SA/NV	BELGIUM
22	CITY BANK PLC.	BANGLADESH	68	KBC BANK NV	BELGIUM
23	CITIZENS BANK PLC	BANGLADESH	69	BANK OF BHUTAN LIMITED	BHUTAN
24	COMMUNITY BANK BANGLADESH PLC.	BANGLADESH	70	BHUTAN NATIONAL BANK LTD	BHUTAN
25	DUTCH-BANGLA BANK PLC.	BANGLADESH	71	BANCO DO ESTADO DO RIO GRANDE DO SUL S/A	BRAZIL
26	DHAKA BANK PLC.	BANGLADESH	72	BANCO SANTANDER (BRASIL) S.A.	BRAZIL
27	EASTERN BANK PLC.	BANGLADESH	73	FIRST INVESTMENT BANK AD	BULGARIA
28	EXPORT IMPORT BANK OF BANGLADESH PLC.	BANGLADESH	74	DSK BANK (FORMERLY STATE SAVINGS BANK)	BULGARIA
29	PADMA BANK PLC	BANGLADESH	75	UNITED BULGARIAN BANK AD	BULGARIA
30	FIRST SECURITY ISLAMI BANK PLC.	BANGLADESH	76	BANQUE NATIONALE DU CANADA	CANADA
31	HABIB BANK LTD.	BANGLADESH	77	HABIB CANADIAN BANK	CANADA
32	WOORI BANK, DHAKA	BANGLADESH	78	ICICI BANK CANADA	CANADA
33	ISLAMI BANK BANGLADESH PLC.	BANGLADESH	79	THE BANK OF NOVA SCOTIA	CANADA
34	IFIC BANK PLC	BANGLADESH	80	AGRICULTURAL BANK OF CHINA, THE	CHINA
35	JAMUNA BANK PLC.	BANGLADESH	81	BANK OF ANSHAN CO., LTD. (FORMERLY ANSHAN CITY COMMERCIAL BANK)	CHINA
36	JANATA BANK PLC.	BANGLADESH	82	AUSTRALIA AND NEW ZEALAND BANK (CHINA) COMPANY LIMITED	CHINA
37	MERCANTILE BANK PLC.	BANGLADESH	83	BANK OF CHINA	CHINA
38	MIDLAND BANK PLC	BANGLADESH	84	BANK OF HUZHOU CO.,LTD	CHINA
39	MEGHNA BANK PLC.	BANGLADESH	85	BANK OF JINING CO.LTD	CHINA
40	MODHUMOTI BANK PLC	BANGLADESH	86	BANK OF NINGBO	CHINA
41	MUTUAL TRUST BANK PLC.	BANGLADESH	87	BANK OF JIANGSU CO LTD	CHINA
42	NATIONAL BANK LIMITED	BANGLADESH	88	CITIBANK (CHINA) CO., LTD.	CHINA
43	NATIONAL BANK OF PAKISTAN	BANGLADESH	89	BANK OF COMMUNICATIONS,CO. LTD.	CHINA
44	NATIONAL CREDIT AND COMMERCE BANK PLC	BANGLADESH	90	CHONGQING RURAL COMMERCIAL BANK	CHINA
45	GLOBAL ISLAMI BANK PLC	BANGLADESH	91	CHANGSHU RURAL COMMERCIAL BANK	CHINA
46	NRBC BANK PLC.	BANGLADESH	92	ZHEJIANG CHOUZHOU COMMERCIAL BANK CO.,LTD	CHINA

Sl	Correspondent Name	Correspondent Country Name	Sl	Correspondent Name	Correspondent Country Name
93	BANK OF DALIAN	CHINA	133	COMMERZBANK AG	GERMANY
94	CHINA GUANGFA BANK CO., LTD	CHINA	134	DEUTSCHE BANK AG	GERMANY
95	JIANGSU HAIAN RURAL COMMERCIAL BANK CO.,LTD	CHINA	135	COMMERZBANK AG (FORMERLY DRESDNER BANK AG)	GERMANY
96	HUA XIA BANK	CHINA	136	HAMBURGER SPARKASSE AG	GERMANY
97	INDUSTRIAL AND COMMERCIAL BANK OF CHINA	CHINA	137	HAMBURG COMMERCIAL BANK AG	GERMANY
98	ICICI BANK LIMITED	CHINA	138	ICICI BANK UK PLC	GERMANY
99	BANK OF XI'AN (FORMERLY XI'AN CITY COMMERCIAL BANK)	CHINA	139	LANDESBANK SAAR	GERMANY
100	BANK OF JILIN CO., LTD	CHINA	140	STANDARD CHARTERED BANK AG	GERMANY
101	JIANGSU ZIJIN RURAL COMMERCIAL BANK CO., LTD.	CHINA	141	ALPHA BANK SA	GREECE
102	JIANGSU JIANGYIN RURAL COMMERCIAL BANK	CHINA	142	AB INTERNATIONAL FINANCE LTD	HONG KONG
103	LAISHANG BANK CO., LTD (FORMERLY LAIWU CITY COMMERCIAL BANK CO., LTD)	CHINA	143	BANK OF AMERICA, NATIONAL ASSOCIATION, HK BRANCH (ORGANISED WITH LIMITED LIABILITY UNDER THE LAWS OF USA)	HONG KONG
104	BANK OF NANJING (FORMERLY NANJING CITY COMMERCIAL BANK)	CHINA	144	CITIBANK N.A.	HONG KONG
105	NANXUN BANK	CHINA	145	DEUTSCHE BANK AG	HONG KONG
106	WELLS FARGO BANK, NA, SHANGHAI BRANCH	CHINA	146	DBS BANK (HONG KONG) LIMITED	HONG KONG
107	JIANGSU JINGJIANG RURAL COMMERCIAL BANK CO., LTD	CHINA	147	EBL FINANCE (HK) LIMITED	HONG KONG
108	JIANGSU ZHANGJIAGANG RURAL COMMERCIAL BANK CO.,LTD.	CHINA	148	EXIM FINANCE (HONG KONG) LIMITED	HONG KONG
109	JIANGSU JIANGNAN RURAL COMMERCIAL BANK CO.,LTD.(FORMALY JIANGSU WUJIN RURAL BANK)	CHINA	149	HDFC BANK LTD	HONG KONG
110	STANDARD CHARTERED BANK (CHINA) LIMITED	CHINA	150	HABIB BANK ZURICH (HONG KONG) LIMITED	HONG KONG
111	SHANGHAI PUDONG DEVELOPMENT BANK	CHINA	151	ICICI BANK LTD	HONG KONG
112	PING AN BANK CO., LTD.	CHINA	152	MIZUHO BANK, LTD. HONG KONG BRANCH	HONG KONG
113	HANKOU BANK (FORMERLY WUHAN URBAN COMMERCIAL BANK)	CHINA	153	MASHREQBANK PSC., HONG KONG BRANCH	HONG KONG
114	WEIFANG RURAL COMMERCIAL BANK CO., LTD	CHINA	154	WELLS FARGO BANK, N.A., HONG KONG BRANCH	HONG KONG
115	YINZHOU BANK	CHINA	155	PBL FINANCE (HONG KONG) LIMITED	HONG KONG
116	BANK OF RUIFENG	CHINA	156	STANDARD CHARTERED BANK (HONG KONG) LIMITED	HONG KONG
117	ZHONGSHAN RURAL COMMERCIAL BANK COMPANY LIMITED	CHINA	157	AB BANK LIMITED	INDIA
118	ALPHA BANK CYPRUS LTD	CYPRUS	158	INDIAN BANK(FORMERLY ALLAHABAD BANK)	INDIA
119	COMMERZBANK AG	CZECHIA	159	UNION BANK OF INDIA, FORMERLY ANDHRA BANK	INDIA
120	CESKA SPORITELNA A.S.	CZECHIA	160	AXIS BANK LIMITED	INDIA
121	DANSKE BANK A/S	DENMARK	161	BANK OF CEYLON	INDIA
122	BANQUE DU CAIRE	EGYPT	162	BANK OF INDIA	INDIA
123	MASHREQ BANK	EGYPT	163	BANK OF AMERICA, N.A. MUMBAI	INDIA
124	DANSKE BANK A/S, FINLAND BRANCH	FINLAND	164	MUFG BANK, LTD.	INDIA
125	OP CORPORATE BANK PLC	FINLAND	165	SONALI BANK	INDIA
126	CM - CIC BANQUES	FRANCE	166	CENTRAL BANK OF INDIA	INDIA
127	COMMERZBANK AG, PARIS BRANCH	FRANCE	167	CANARA BANK	INDIA
128	NATIXIS	FRANCE	168	FEDERAL BANK LIMITED, THE	INDIA
129	JOH. BERENBERG,GOSSLER UND CO.KG	GERMANY	169	HDFC BANK LIMITED	INDIA
130	COMMERZBANK AG	GERMANY	170	ICICI BANK LIMITED	INDIA
131	COMMERZBANK AG	GERMANY	171	INDUSIND BANK LIMITED	INDIA
132	COMMERZBANK AG	GERMANY	172	INDIAN OVERSEAS BANK	INDIA

Sl	Correspondent Name	Correspondent Country Name	Sl	Correspondent Name	Correspondent Country Name
173	KARNATAKA BANK LTD.	INDIA	218	IM BANK (FORMERLY KNOWN AS DAEGU BANK)	KOREA, REPUBLIC OF
174	MIZUHO BANK, LTD.	INDIA	219	WOORI BANK, SEOUL	KOREA, REPUBLIC OF
175	MASHREQ BANK	INDIA	220	INDUSTRIAL BANK OF KOREA	KOREA, REPUBLIC OF
176	PUNJAB NATIONAL BANK	INDIA	221	KEB HANA BANK	KOREA, REPUBLIC OF
177	STATE BANK OF INDIA	INDIA	222	WELLS FARGO BANK, N.A., SEOUL BRANCH	KOREA, REPUBLIC OF
178	STANDARD CHARTERED BANK	INDIA	223	BUSAN BANK	KOREA, REPUBLIC OF
179	THE SOUTH INDIAN BANK LTD	INDIA	224	SHINHAN BANK	KOREA, REPUBLIC OF
180	UNION BANK OF INDIA	INDIA	225	BURGAN BANK K.P.S.C	KUWAIT
181	UCO BANK	INDIA	226	COMMERCIAL BANK OF KUWAIT KPSC	KUWAIT
182	YES BANK LIMITED	INDIA	227	NATIONAL BANK OF KUWAIT S.A.K.P.	KUWAIT
183	PT BANK KB BUKOPIN TBK	INDONESIA	228	BANK OF BEIRUT S.A.L.	LEBANON
184	BANK MANDIRI (PERSERO), PT	INDONESIA	229	RHB ISLAMIC BANK BERHAD	MALAYSIA
185	BANK NEGARA INDONESIA - PT (PERSERO)	INDONESIA	230	RHB BANK BERHAD	MALAYSIA
186	MUFG BANK, LTD. JAKARTA BRANCH	INDONESIA	231	STANDARD CHARTERED BANK MALAYSIA BERHAD	MALAYSIA
187	PT. BANK RAKYAT INDONESIA (PERSERO), TBK	INDONESIA	232	HIMALAYAN BANK LTD.	NEPAL
188	CITIBANK, N.A.	INDONESIA	233	NEPAL BANK LIMITED	NEPAL
189	PT. BANK MAYAPADA INTERNATIONAL TBK	INDONESIA	234	NIC ASIA BANK LIMITED	NEPAL
190	PT. BANK SBI INDONESIA	INDONESIA	235	STANDARD CHARTERED BANK NEPAL LIMITED	NEPAL
191	STANDARD CHARTERED BANK	INDONESIA	236	ABN AMRO BANK N.V.	NETHERLANDS
192	DANSKE BANK A/S	IRELAND	237	COMMERZBANK AG BENELUX BRANCH	NETHERLANDS
193	BANCO BPM SPA	ITALY	238	ANZ BANK NEW ZEALAND LIMITED	NEW ZEALAND
194	INTESA SANPAOLO SPA	ITALY	239	DANSKE BANK A/S	NORWAY
195	BANCA NAZIONALE DEL LAVORO S.P.A.	ITALY	240	BANK MUSCAT SAOG	OMAN
196	MUFG BANK, LTD.	ITALY	241	UNIMONI EXCHANGE LLC	OMAN
197	BANCA POPOLARE DELL'ALTO ADIGE/SUEDTIROLER VOLKSBANK	ITALY	242	BANK AL HABIB LIMITED	PAKISTAN
198	BPER BANCA S.P.A.	ITALY	243	MCB ISLAMIC BANK LIMITED	PAKISTAN
199	CASSA DI RISPARMIO DI ASTI SPA	ITALY	244	HABIB METROPOLITAN BANK LIMITED	PAKISTAN
200	COMMERZBANK AG	ITALY	245	NATIONAL BANK OF PAKISTAN	PAKISTAN
201	CASSA DI RISPARMIO DI BOLZANO S.P.A.	ITALY	246	BANK MAKRAMAH LIMITED (FORMERLY SUMMIT BANK LIMITED)	PAKISTAN
202	BANCA MONTE DEI PASCHI DI SIENA S.P.A.	ITALY	247	UNITED BANK LIMITED	PAKISTAN
203	BANCA UBAE SPA	ITALY	248	AUSTRALIA AND NEW ZEALAND BANKING GROUP (PNG) LTD.	PAPUA NEW GUINEA
204	UNICREDIT S.P.A.	ITALY	249	BANCO DE CREDITO DEL PERU	PERU
205	MUFG BANK, LTD.	JAPAN	250	BANCO INTERNACIONAL DEL PERU (INTERBANK)	PERU
206	CHIBA KOGYO BANK, LTD., THE	JAPAN	251	ALIOR BANK SPOLKA AKCYJNA	POLAND
207	KOOKMIN BANK	JAPAN	252	BANK MILLENNIUM S.A.	POLAND
208	RESONA BANK, LTD., TOKYO	JAPAN	253	PKO BANK POLSKI S.A.	POLAND
209	MIZUHO BANK, LTD.	JAPAN	254	BANK POLSKA KASA OPIEKI SA - BANK PEKAO SA	POLAND
210	WELLS FARGO BANK, N.A., TOKYO BRANCH	JAPAN	255	BNP PARIBAS BANK POLSKA S.A.	POLAND
211	SAITAMA RESONA BANK, LIMITED	JAPAN	256	MASHREQ BANK	QATAR
212	STANDARD CHARTERED BANK	JAPAN	257	STANDARD CHARTERED BANK	QATAR
213	SUMITOMO MITSUI BANKING CORPORATION	JAPAN	258	UNITED BANK LIMITED, DOHA	QATAR
214	CITIBANK N.A. NAIROBI	KENYA	259	BANCA COMERCIALA ROMANA S.A	ROMANIA
215	NATIONAL BANK OF KENYA LTD.	KENYA	260	URALSIB BANK	RUSSIAN FEDERATION
216	CITIBANK KOREA INC	KOREA, REPUBLIC OF	261	UNICREDIT BANK AO	RUSSIAN FEDERATION
217	KOOKMIN BANK	KOREA, REPUBLIC OF	262	ARAB NATIONAL BANK	SAUDI ARABIA

Sl	Correspondent Name	Correspondent Country Name	Sl	Correspondent Name	Correspondent Country Name
263	BANKMUSCAT	SAUDI ARABIA	309	BANK OF AYUDHYA PUBLIC COMPANY LIMITED, BANGKOK OFFICE	THAILAND
264	NATIONAL BANK OF PAKISTAN	SAUDI ARABIA	310	CITIBANK N.A.	THAILAND
265	AL RAJHI BANK	SAUDI ARABIA	311	EXPORT-IMPORT BANK OF THAILAND	THAILAND
266	SAUDI INVESTMENT BANK, THE	SAUDI ARABIA	312	KASIKORNBANK PUBLIC COMPANY LIMITED	THAILAND
267	RAIFFEISEN BANKA A.D.	SERBIA	313	MIZUHO BANK, LTD., BANGKOK BRANCH	THAILAND
268	AUSTRALIA AND NEW ZEALAND BANKING GROUP	SINGAPORE	314	STANDARD CHARTERED BANK (THAI) PCL	THAILAND
269	AXIS BANK LIMITED	SINGAPORE	315	SIAM COMMERCIAL BANK PCL., THE	THAILAND
270	BANK OF INDIA	SINGAPORE	316	SUMITOMO MITSUI BANKING CORPORATION	THAILAND
271	BANK OF AMERICA, N.A. SINGAPORE	SINGAPORE	317	TURKIYE FINANS KATILIM BANKASI A.S.	TURKIYE
272	CITIBANK,N.A.	SINGAPORE	318	AKBANK T.A.S.	TURKIYE
273	COMMERZBANK AG, SINGAPORE BRANCH	SINGAPORE	319	ANADOLUBANK A.S.	TURKIYE
274	DBS BANK LTD	SINGAPORE	320	ALBARAKA TURK PARTICIPATION BANK	TURKIYE
275	ICICI BANK LIMITED	SINGAPORE	321	TURKIYE HALK BANKASI A.S. (HEAD OFFICE)	TURKIYE
276	KBC BANK N.V. SINGAPORE BRANCH	SINGAPORE	322	JSC 'BANK CREDIT DNIPRO' (HEAD OFFICE)	UKRAINE
277	MIZUHO BANK, LTD. SINGAPORE BRANCH	SINGAPORE	323	ABU DHABI COMMERCIAL BANK	UNITED ARAB EMIRATES
278	WELLS FARGO BANK, NA	SINGAPORE	324	AXIS BANK LIMITED, DIFC BRANCH (REGULATED BY DFSA)	UNITED ARAB EMIRATES
279	RHB BANK BERHAD	SINGAPORE	325	BANK OF BARODA	UNITED ARAB EMIRATES
280	STANDARD CHARTERED BANK (SINGAPORE)	SINGAPORE	326	MASHREQBANK PSC.	UNITED ARAB EMIRATES
281	STANDARD CHARTERED BANK	SINGAPORE	327	EMIRATES NBD BANK PJSC	UNITED ARAB EMIRATES
282	SUMITOMO MITSUI BANKING CORPORATION	SINGAPORE	328	AL FARDAN EXCHANGE LLC	UNITED ARAB EMIRATES
283	UNICREDIT BANK CZ AND SK, SK BRANCH	SLOVAKIA	329	HABIB BANK AG ZURICH	UNITED ARAB EMIRATES
284	FIRSTRAND BANK LIMITED	SOUTH AFRICA	330	WOORI BANK DUBAI BRANCH	UNITED ARAB EMIRATES
285	BANCO DE SABADELL, S.A.	SPAIN	331	FIRST ABU DHABI BANK PJSC	UNITED ARAB EMIRATES
286	BANCO SANTANDER S.A.	SPAIN	332	NATIONAL BANK OF FUJAIRAH	UNITED ARAB EMIRATES
287	ABANCA CORPORACION BANCARIA, S.A.	SPAIN	333	STANDARD CHARTERED BANK	UNITED ARAB EMIRATES
288	CAIXABANK, S.A.	SPAIN	334	AL ROSTAMANI INTERNATIONAL EXCHANGE L.L.C.	UNITED ARAB EMIRATES
289	BANCO SANTANDER S.A.	SPAIN	335	UNIVERSAL EXCHANGE CENTER	UNITED ARAB EMIRATES
290	BANCO SANTANDER S.A. (FORMERLY BANCO POPULAR ESPANOL, S.A.)	SPAIN	336	UNITED BANK LTD.	UNITED ARAB EMIRATES
291	BANK OF CEYLON	SRI LANKA	337	SONALI BANGLADESH (UK) LIMITED (SBUK)	UNITED KINGDOM
292	COMMERCIAL BANK OF CEYLON PLC	SRI LANKA	338	CITIBANK N.A.	UNITED KINGDOM
293	STANDARD CHARTERED BANK	SRI LANKA	339	HBL BANK UK LIMITED	UNITED KINGDOM
294	SEYLAN BANK PLC	SRI LANKA	340	HABIB BANK ZURICH PLC	UNITED KINGDOM
295	DANSKE BANK	SWEDEN	341	ICICI BANK UK PLC	UNITED KINGDOM
296	BANQUE DE COMMERCE ET DE PLACEMENTS	SWITZERLAND	342	MASHREQ BANK PSC	U.K
297	COMMERZBANK AG	SWITZERLAND	343	WELLS FARGO BANK, N.A., LONDON BRANCH	UNITED KINGDOM
298	HABIB BANK AG ZURICH	SWITZERLAND	344	STANDARD CHARTERED BANK	UNITED KINGDOM
299	LUZERNER KANTONALBANK	SWITZERLAND	345	BANK OF AMERICA, N.A.	UNITED STATES OF AMERICA
300	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED, TAIPEI BRANCH	TAIWAN	346	BANK OF AMERICA, N.A.	UNITED STATES OF AMERICA
301	BANK OF CHINA LIMITED TAIPEI BRANCH	TAIWAN	347	MUFG BANK LTD.	UNITED STATES OF AMERICA
302	DBS BANK (TAIWAN) LTD	TAIWAN	348	JPMORGAN CHASE BANK, N.A.	UNITED STATES OF AMERICA
303	THE BANK OF NEW YORK MELLON, TAIPEI BRANCH	TAIWAN	349	CITY NATIONAL BANK	UNITED STATES OF AMERICA
304	WELLS FARGO BANK, N.A., TAIPEI BRANCH	TAIWAN	350	CITIBANK N.A.	UNITED STATES OF AMERICA
305	STANDARD CHARTERED BANK (TAIWAN) LIMITED	TAIWAN	351	HAB BANK	UNITED STATES OF AMERICA
306	TAIPEI FUBON COMMERCIAL BANK CO., LTD	TAIWAN	352	WOORI AMERICA BANK, NEW YORK	UNITED STATES OF AMERICA
307	CRDB BANK PLC	TANZANIA, UNITED REPUBLIC OF	353	WOORI BANK, LOS ANGELES	UNITED STATES OF AMERICA
308	BANK OF AYUDHYA PUBLIC COMPANY LIMITED	THAILAND	354	ICICI BANK LIMITED	UNITED STATES OF AMERICA

Sl	Correspondent Name	Correspondent Country Name	Sl	Correspondent Name	Correspondent Country Name
355	THE BANK OF NEW YORK MELLON	USA	365	SUMITOMO MITSUI BANKING CORPORATION	USA
356	KEYBANK NATIONAL ASSOCIATION	USA	366	WELLS FARGO BANK, N.A.	USA
357	MIZUHO BANK, LTD. NEW YORK BRANCH	USA	367	ASIA COMMERCIAL BANK	VIET NAM
358	MASHREQBANK PSC., NEW YORK BRANCH	USA	368	JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE	VIET NAM
359	WELLS FARGO BANK, N.A.	USA	369	JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AN	VIET NAM
360	WELLS FARGO BANK, N.A.	USA	370	MUFG BANK, LTD., HO CHI MINH CITY BRANCH	VIET NAM
361	WELLS FARGO BANK, N.A.	USA	371	STANDARD CHARTERED BANK (VIETNAM) LIMITED	VIET NAM
362	WELLS FARGO BANK, N.A.	USA	372	TIENPHONG COMMERCIAL JOINT STOCK BANK	VIET NAM
363	STANDARD CHARTERED BANK	USA	373	VIETNAM PUBLIC JOINT STOCK COMMERCIAL BANK (PV	VIET NAM
364	SHINHAN BANK	USA	374	ZAMBIA NATIONAL COMMERCIAL BANK PLC	ZAMBIA

BASEL III PILLAR III

MARKET DISCIPLINE
OF
UTTARA BANK PLC.

Disclosure on Risk Based Capital
Annual Disclosure for the year ended December 31, 2025

Foreword

Meaningful information about common key risk metrics to market participants is a fundamental tenet of a sound banking system that reduces information asymmetry and helps promote comparability of banks' risk profiles within and across jurisdictions. Pillar III of the Basel framework aims to promote market discipline through regulatory disclosure requirements. These requirements enable market participants to access key information relating to a bank's regulatory capital and risk exposures in order to increase transparency and confidence about a bank's exposure to risk and the overall adequacy of its regulatory capital.

With a view to ensuring transparency in the financial sector, in line with the recommendations of Basel Committee on Banking Supervision popularly known as Basel Accords, Bangladesh Bank has formulated "Guidelines on Risk Based Capital Adequacy" in terms of Bangladesh context. Under this guideline, market disclosure occupies a decisive share since the public disclosure of prudential information is an important component of Basel-III framework of capital measurement and capital adequacy. This disclosure aims at enhancing transparency in the financial market of Bangladesh through setting up minimum requirement for disclosure of information on the risk management and capital adequacy.

The following detailed qualitative and quantitative disclosures of the Bank are furnished in accordance with the BRPD Circular No: 18 of 21st December, 2014 to enable our stakeholders make informed assessment regarding the bank's financial health and to identify the risks relating to the assets and capital adequacy as on December 31, 2025.

Uniformity and Validation:

The quantitative disclosures are made on the basis of consolidated audited financial statements of Uttara Bank PLC. and its Subsidiaries as at and for the year ended December 31, 2025; prepared under relevant International Accounting & Financial Reporting Standards as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) and related circulars/ instructions issued by Bangladesh Bank from time to time.

The assets, liabilities, revenues and expenses of the subsidiaries are combined with those of the parent company (UBPLC.), eliminating intra-company transactions. Assets of the subsidiaries were risk weighted and equities of subsidiaries were crossed out with the investment of UBPLC. while consolidating.

The information presented in this Pillar III Report is not required to be, and has not been, subject to external audit. UBPLC. has not omitted any disclosures on the grounds that the information may be proprietary or confidential.

So, information presented in the 'Quantitative Disclosures' section can easily be verified and validated with corresponding information presented in the consolidated audited financial statements 2025 of UBPLC.

Components of Disclosure:

Disclosure is organized as per Bangladesh Bank requirement in the following components:

1. Scope of Application
2. Capital Structure
3. Capital Adequacy
4. Credit Risk
5. Equities: Disclosures for Banking Book Positions
6. Interest Rate Risk in the Banking Book
7. Market Risk
8. Operational Risk
9. Leverage Ratio
10. Liquidity Ratio
11. Remuneration

1. Scope of Application

1.1. Qualitative Disclosure

a) Top corporate entity in the Group to which this guideline applies

The framework applies to Uttara Bank PLC. (UBPLC.) on 'Consolidated Basis' as there was one (01) subsidiaries of the Bank as on the reporting date i.e. December 31, 2025. However, 'Solo Basis' information has been presented beside those of 'Consolidated Basis' to facilitate comparison.

b) An outline of differences in the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group that are:

- ***Fully consolidated***
- ***Given a deduction treatment &***
- ***Neither consolidated nor deducted***

Entities within the Group: The Bank has one (01) fully owned subsidiary incorporated for respective operations.

a) Uttara Bank Securities Ltd. was incorporated as a Public Limited Company with the Registrar of Joint Stock Companies and Firms, Dhaka Bangladesh on June 13, 2013 under the Bank Company Act, 1994 bearing Registration No.109691/13.

Financials are fully consolidated, inter-company transactions & balances are eliminated.

c) Any restrictions, or major impediments, on transfer of funds or regulatory capital within the Bank.

The rules and regulations of 'Single Borrower Exposure Limit' for the customers are equally applicable for the Bank in financing its own subsidiaries.

1.2. Quantitative Disclosures

d) Surplus capital of insurance subsidiaries in the capital of the consolidated group.

Not Applicable.

2. Capital Structure

2.1. Qualitative Disclosure

a) Main features of all capital instruments, eligible for inclusion in CET 1, Additional Tier 1 or Tier 2.

For the purpose of calculating capital under capital adequacy framework, the capital of banks has been classified into two (02) tiers. Total regulatory capital consists of sum of the following categories:

1. Tier 1 Capital (***Going Concern Capital***)

- **a)** Common Equity Tier 1
- **b)** Additional Tier 1

2. Tier 2 Capital (***Gone Concern Capital***)

Conditions	Status
• CET 1 ≥ 4.5% of total RWA.	Complied.
• Tier 1 ≥ 6% of total RWA.	Complied.
• Minimum CRAR ≥ 10% of total RWA.	Complied.
• AT1 ≤ 1.5% of total RWA/ 33.33% of CET1, whichever is higher.	Complied.
• Tier 2 ≤ 4% of total RWA or 88.89% of CET1, whichever is higher.	Complied.

2.2. Quantitative Disclosures

a) Amount of Regulatory capital, with separate disclosure of: CET1 Capital, Additional Tier 1 Capital, Total Tier 1 Capital & Tier 2 Capital.

b) Regulatory Adjustments/ Deductions from Capital.

c) Total Eligible Capital.

In Crore

	Components of Capital	Solo (Bank)	Consolidated
A	**Tier-1 Capital (Going Concern Capital)**	**2,899.41**	**2,891.33**
	1. Common Equity Tier-1	**2,899.41**	**2,891.33**
a	Fully Paid-up Capital	970.27	970.27
	Statutory Reserve	1,046.00	1,047.85
	General Reserve	335.56	335.56
	Retained Earnings	542.77	532.84
	Dividend Equalization Reserve	6.44	6.44
	Minority Interest in Subsidiaries	0.00	0.00
	Less: Intangible Assets	-1.64	-1.64
	2. Additional Tier-1 Capital	-	-
B	**Tier-2 Capital (Gone Concern Capital)**	**334.38**	**334.38**
	General Provision	334.38	334.38
	Minority Interest in Subsidiaries	0.00	0.00
	Total Regulatory Capital (A+B)	**3,233.79**	**3,225.71**

3. Capital Adequacy

3.1. Qualitative Disclosure

a) Bank's capital adequacy assessment approaches to support current & future activities.

Regulatory capital assessment is an integrated and comprehensive process. Consistent to its level of capital, Bank manages its exposure through sound risk management, careful selection of credit exposures and conservative business strategy. Credit policy and investment policy of the bank are designed in such a way that ensures the safety of all concerned stakeholders.

On behalf of the Board of Directors, Risk Management Committee (RMC) ensures the implementation of Supervisory Review Process, that states capital adequacy goals with respect to risk, taking account of the bank's strategic focus and business plan to ensure the integrity of the overall risk management process so that all material risks faced by the bank can be addressed in the capital assessment process.

UBPLC. has adopted the Standardized Approach for computation of capital charge for credit risk and market risk while Basic Indicator Approach for operational risk, in line with the RBCA guideline.

3.2. Quantitative Disclosures

a) Capital Requirement for Credit Risk, Market Risk & Operational Risk.

b) Total capital, CET1 capital, Total Tier 1 capital and Tier 2 capital ratio:

- ***For the Consolidated Group; and***
- ***For Stand Alone***

c) Minimum Capital Requirement (MCR) & Capital Conservation Buffer.

d) Capital under Pillar 2 Requirement.

In Crore

Particulars			Solo (Bank)	Consolidated
Pillar I - Minimum Capital Requirement				
Credit Risk		Tk.	1,501.14	1,482.77
Market Risk		Tk.	79.83	95.85
Operational Risk		Tk.	306.08	306.34
		Tk.	**1,887.05**	**1,884.96**
Total Regulatory Capital			**3,233.79**	**3,225.71**
Risk Weighted Assets			**18,870.48**	**18,849.59**
Capital to Risk Weighted Assets Ratio				
Capital to RWA	**Min**	10%	17.14%	17.11%
CET-1 + Conservation Buffer	**Min**	7%	15.36%	15.34%
Tier-1 Capital	**Min**	6%	15.36%	15.34%
Tier-2 Capital	**Max**	4%	1.77%	1.77%
Capital Conservation Buffer	**Min**	2.5%	7.14%	7.11%
Pillar II - Available Capital		Tk.	334.38	334.38

4. Credit Risk

4.1. Qualitative Disclosure

a) The general qualitative disclosure with respect to credit risk, including:

- ***Definitions of Past Due and Impaired (for accounting purposes);***
- ***Description of approaches followed for specific, general allowances & statistical methods;***
- ***Discussion of the bank's Credit Risk Management policy.***

Credit risk is defined as the probability of the loss (due to the non-recovery of) emanating from the credit extended because of the non-fulfilment of contractual obligations arising from inability or unwillingness of the counterparty or for any other reason.

➢ **Past due & Impaired Loans**

According to "Guidelines on Risk Based Capital Adequacy", "Past Due" means overdue for 60 days or more that include SMA, SS, DF & BL.

➢ **Approaches for Specific & General Allowances/ Provision**

General and Specific Provisions on loans and advances are made quarterly by management review as per instructions contained in BRPD Circular. Provisions and interest suspense are separately shown under other liabilities as per 1st schedule of Bank Company Act 1991 (amendment up to 2013), instead of netting off with loans. Criteria for loan classification & provisioning is as below:

Type of Facility	Sub Standard (SS)		Doubtful (DF)		Bad & Loss (BL)	
	Overdue	% of Base for Provision	Overdue	% of Base for Provision	Overdue	% of Base for Provision
Continuous Loan	≥ 3 Months but < 6 Months	20%	≥ 6 Months but < 12 Months	50%	≥ 12 Months	100%
Demand Loan						
Fixed Term Loan						
ShortTerm Agricultural Credit						

BRPD Circular No. 15 dated 27 Nov 2024

General provisions for unclassified loans & advances and contingent assets are measured as per Bangladesh Bank prescribed provisioning rates as mentioned below:

Unclassified (including SMA)	General Provision	
	STD-0, STD-1, STD-2	SMA
General Loans & Advances	1.00%	5.00%
Small, Cottage & Micro Credit	0.50%	0.50%
Loans to BHs/ MBs/ SDs against Shares Etc.	1.00%	5.00%
Housing Finance	1.00%	5.00%
Loans for Professionals	1.00%	5.00%
Consumer Financing	1.00%	5.00%
Consumer Financing (Card)	1.00%	5.00%
Short Term Agricultural Credit	0.50%	0.50%
Off Balance Sheet Exposures	1.00%	5.00%

- **Credit Risk Management Policy:**

Sound credit risk management presupposes the presence of a good system of credit analysis that will prop up the credit risks to be dealt with. Our endeavor in identifying, measuring, monitoring and controlling credit risk for each borrower and also at the portfolio level are working as the guiding principles of credit risk management.

Uttara Bank PLC. always acknowledges effective Risk Management as the key to steady and stable growth for the Bank. The Bank's own lending policy has been introduced in the Bank in line with the directives received from the Bangladesh Bank and the Government.

The Branches are the business unit of the banking system. The loan application assessment process starts at branch level by the Relationship Managers, through zonal office and ends at Credit Approval Department of Head Office. Credit Marketing Department analyze the proposal from different perspectives in line with lending policy of the Bank, while Credit Approval Department analyze business worthiness of the proposal and forward towards Credit Committee.

4.2. Quantitative Disclosures

a) Total gross credit risk exposure broken down by major types of credit exposure.

In Crore

Sn	Exposures Type	Solo (Bank)	Consolidated
1	Banks & NBFI	75.43	75.43
2	Commercial Real Estate	138.06	138.06
3	Consumer Finance	36.38	36.38
4	Corporate	5,930.02	5,642.94
5	Residential Mortgage	1,051.66	1,051.66
6	Retail/ Individual	1,782.36	1,782.36
7	Staff Loan	208.06	208.06
8	SME	10,584.79	10,584.79
9	Bills Purchased/ Disc/ Neg.	423.00	423.00
10.	Past Due	1,787.25	1,787.25
		22,017.01	**21,729.93**

b) Geographical distribution of credit exposure.

In Crore

Sn	Division	Amount
1	Dhaka Division	12,514.23
2	Chittagong Division	2,729.30
3	Khulna Division	1,534.05
4	Barisal Division	659.11
5	Rajshahi Division	1,606.37
6	Sylhet Division	609.08
7	Rangpur Division	1,675.98
8	Mymensingh Division	688.89
		22,017.01

c) Industry or Counterparty type distribution of credit exposure.

In Crore

Sn	Sector	Amount
1	ICT	52.81
2	Jute and Jute Products	40.93
3	Fuel and Power	30.36
4	Agriculture (Crops)	146.93
5	Drugs & Pharmaceuticals	46.63
6	Leather & Leather Products	214.98
7	Plastic & Plastic Products	158.93
8	Manufacturing of Chemical & Chemical Products	456.72
9	Paper, Paper Products & PUBPLC.ishing	163.35
10	Food & Beverage	18.81
11	Construction- Commercial	1,769.74
12	Iron & Steels	688.90
13	Agriculture (Non-Crops)	615.84
14	Consumer Loan	1,065.06
15	Textile Others	544.05
16	RMG	998.31
17	Manufacturing of Non-Metallic	501.38
18	NGOs and MFIs	1,075.78
19	Agro Based Industries	1,816.27
20	Construction- Apartment/ Housing	166.89
21	Trading- Retail	3,294.76
22	Trading- Wholesale	4,045.25
23	Others	4,104.33
		22,017.01

d) Residual contractual maturity breakdown of the whole portfolio.

In Crore

Sn	Maturity Bucket	Amount
1	Repayable on demand up to 1 month	1,864.20
2	Over 1 month but not more than 3 months	3,291.33
3	Over 3 months but not more than 1 year	11,056.48
4	Over 1 year but not more than 5 years	3,579.78
5	Over 5 years	2,225.22
		22,017.01

e) Sector wise exposure of Classified loans & Past due loans.

In Crore

Sn	Sector	Amount
1	Manufacturing of Chemical & Chemical Products	2.82
2	Plastic & Plastic Products	3.77
3	ICT	0.05
4	Iron & Steels	53.43
5	Food & Beverage	1.65
6	Consumer Loan	26.36
7	Construction- Commercial	20.80
8	Drugs & Pharmaceuticals	-
9	Paper, Paper Products & PUBPLC.ishing	8.54
10	Agriculture (Crops)	19.00
11	RMG	74.52
12	Construction- Apartment/ Housing	298.32
13	Agro Based Industries	88.80
14	Agriculture (Non-Crops)	38.13
15	NGOs and MFIs	20.29
16	Manufacturing of Non-Metallic	88.59
17	Others	443.34
18	Textile Others	38.74
19	Trading- Retail	236.03
20	Trading- Wholesale	324.07
		1,787.25

5. Equities: Disclosures for Banking Book Positions

5.1. Qualitative Disclosure

a) Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons.

Investment in equity securities by UBPLC. is broadly categorized into two parts: Quoted securities (Ordinary shares, Mutual Fund) and Un-quoted securities.

- **Quoted Securities** are those placed into the trading book assets, are traded in the secondary market.
- **Un-Quoted Securities** are categorized as banking book equity exposure.

b) Important policies of Equity holdings in the banking book including the valuation methodologies & accounting techniques, key assumptions practices affecting valuation as well as significant changes in these practices.

Investments in these equity securities have been initiated with a view to making capital gain by selling them in the future or hold for dividend income. Both quoted and un-quoted equity securities are valued at cost and requisite provisions are maintained to offset the price shock i.e. if prices fall below the cost price.

5.2. Quantitative Disclosures

a) Fair value & Market value of Investments; comparison to publicly quoted share values where the share price is materially different from fair value; for quoted securities.

In Crore

Sn	Investment Value	Solo (Bank)	Consolidated
1	Fair Value	116.49	278.49
2	Market Value	273.48	353.55

b) Gains (Losses) arising from sales & liquidations.

- ***Cumulative Realized Gains (Losses)***
- ***Total Unrealized Gains (Losses)***
- ***Total Latent Revaluation Gains (Losses)Any amounts of the above included in Tier 2 capital.***

Not Applicable.

c) Capital requirements broken down by appropriate equity groupings, as well as the aggregate amounts and the type of equity investments subject to any supervisory provisions regarding regulatory capital requirements.

In Crore

Sn	Market Risk	Solo (Bank)	Consolidated
1	Specific Market Risk	16.87	24.87
2	General Market Risk	16.87	24.87

6. Interest Rate Risk in the Banking Book (IRRBB)

6.1. Qualitative Disclosure

a) The general qualitative disclosure requirement including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behaviour of non-maturity deposits, and frequency of IRRBB measurement.

Interest rate risk in the banking book (IRRBB) is the current or potential risk to the interest rate sensitive assets and liabilities of a bank's balance sheet as well as the off-balance sheet items arising out of adverse or volatile movements in market interest rate. Volatile movements of market interest rate adversely affect the value of interest rate sensitive assets and liabilities that consequentially results in the loss of equity value.

IRRBB arises from differences between the timing of rate changes and the timing of cash flows (re-pricing risk); from changing rate relationships among yield curves that affect bank activities (basis risk); from changing rate relationships across the range of maturities (yield curve risk); and from interest rate related options embedded in bank products (option risk).

The process of interest rate risk management by the bank involves determination of the business objectives, expectation about future macro-economic variables & understanding the money markets and debt market in which it operates. Interest rate risk management also includes quantifying the appetite for market risk to which bank is comfortable. The Bank uses the following two (02) approaches to manage interest rate risks inherent in the Balance sheet:

- Simple Sensitivity Analysis and
- Duration Gap Analysis

6.2. Quantitative Disclosures

a) The increase (decline) in earnings or economic value for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (as relevant).

Particulars	Basis	Before Shock	After Shock		
DGAP	Years	0.31	**Minor (1%)**	**Moderate (2%)**	**Major (3%)**
Regulatory Capital	Crore Tk.	3,233.79	3,146.46	3,059.12	2,971.79
RWA	Crore Tk.	18,870.48	18,173.15	18,695.81	18,608.48
CRAR	%	17.14%	16.75%	16.36%	15.97%

7. Market Risk

7.1. Qualitative Disclosure

a) Views of BOD on trading/ investment activities

Market Risk, possibility of losing assets in balance sheet & off-balance sheet positions arising out of volatility in market variables i.e. interest rate, exchange rate and price.

- ***Interest Rate risk*** arises due to changes in yield curves, credit spreads and implied volatilities on interest rate options.
- ***Equity Position Risk*** arises due to changes in equity price, indices, baskets & implied volatilities on related options.
- ***Foreign Exchange Risk*** arises due to changes in exchange rates & implied volatilities on foreign exchange options.
- ***Commodity Risk***; arises due to changes in exchange rates & implied volatilities on foreign exchange options.

All Market risk related policies/ guidelines are duly approved by the BOD. The BOD sets limit, review & update the compliance on regular basis targeting to mitigate market risk.

b) Methods used to measure Market risk

Bank applies maturity method in measuring interest rate risk in respect of securities in trading book. The capital charge for entire market risk exposure is computed under the standardized approach using the maturity method and in accordance with the guideline issued by Bangladesh Bank.

c) Market Risk Management System

To manage the interest rate risk, ALCO regularly monitors various ratios and parameters. Of the ratios, the key ratios that ALCO regularly monitors are Liquid asset to Total Assets, Volatile Liability Dependency Ratio, MTF Ratio, Snap Liquidity Ratio and Short-Term Borrowing to Liquid Assets Ratio. ALCO also regularly monitors the interest rate sensitive gap and duration gap of total portfolio.

To manage foreign exchange risk of the bank, the Bank has adopted the limit by central bank to monitor foreign exchange open positions. Foreign Exchange Risk is computed on the sum of net short positions or net long positions, whichever is higher of the foreign currency positions held by the Bank.

d) Policies and processes for mitigating Market Risk

To mitigate Market Risk, Asset & Liability Management Department (ALMD) takes following measures:

- ***Interest Rate Risk Management:*** ALMD reviews the risks of changes in income of the Bank as a result of movements in market interest rates. In the usual course of business, the Bank tries to minimize the mismatch between the duration of interest sensitive assets and liabilities. Effective interest rate management is done through market analysis and Gap analysis.
- ***Foreign Exchange Risk Management:*** It is the risk that arises from potential fluctuations in the exchange rate, adverse exchange positioning or change in the market. ALMD mitigates this risk by supervising day to day trading activities and by setting limits.
- ***Equity Risk Management:*** Equity risk is defined as losses due to changes in market price of the equity held. To measure and identify the risk, market valuation of the share portfolio is done.

7.2. Quantitative Disclosures

a) The capital requirements for:
Interest Rate risk; Equity Position risk; Foreign Exchange risk; and Commodity risk.

In Crore

Particulars	Solo (Bank)	Consolidated
Interest Rate Risk	21.42	21.42
Equity Position Risk	33.74	49.75
Forex Risk	24.67	24.68
Commodity Risk	-	-
Total Capital Charge	**79.83**	**95.85**

8. Operational Risk

8.1. Qualitative Disclosure

a) Views of BOD on system to reduce Operational Risk
Performance gap of executives and staffs
Potential external events
Policies and processes for mitigating Operational Risk
Approach for calculating capital charge for Operational Risk

Operational risk is the risk of loss arising from fraud, unauthorized activities, error, omission, inefficiency, systems failure or external events. It is inherent in every business organization and covers a wide spectrum of issues. We seek to minimize exposure to operational risk, subject to cost benefit trade-offs. The bank captures some pre-identified risk events associated with all functional departments of the bank through standard reporting format.

All the policies/ guidelines including Internal Control and Compliances and Board audit are duly approved by BOD. Audit Committee of the Board directly oversees the activities of internal control and compliances aiming to check all types of lapses and irregularities inherent with operational activities of the Bank and thereby may create a notable downfall risk for the Bank. Operational Risk includes legal risk, but excludes strategic and reputation risk. It arises from:

- Transaction Processing
- Operation Control
- Technology and Systems
- Risks of Physical and Logical Security
- Unique Risk arises due to Outsourcing

- **Performance Gap of Executives and Staffs**

  The BOD of the Bank is always keen to provide a competitive, attractive and handsome remuneration package for its employees. Besides, the recruitment policies of the Bank always emphasize on sorting out fresh graduate from the reputed universities and nurture them until transformation to a 'Human Capital' of highest quality. Besides, the Bank's name and fame as top tier. Bank of the country acts as moral boosting factor for the employees. An accommodating, welcoming, co-operative and congenial work atmosphere motivates its employees to act as a family towards achievement of goal. As such, there exists no performance gap in the bank.

- **Potential External Events**

  We understand that business operates in an umbrella of inter connected socio-economic and political environment. Few externalities affect business performance directly such as macro-economic conditions, regulatory changes, change in demand, status of infrastructure whereas few factors affect operations of the business directly or indirectly such as force shut down due to political instability, threat of vandalism to the bank's sophisticated physical outlets including IT equipment's etc.

- **Operational Risk Mitigation Policies and Procedure**

  Operational Risks results from inadequate or failed internal process, people and systems or from external events. Within the Bank, Operational Risk may arise from negligence and dishonesty of the employees, lack of management supervision, inadequate operational control, lack of physical security, poor technology, lack of automation, non- compliance of regulatory requirements, internal and external fraud etc. Operational Risk Management Framework has been designed to provide a sound and well-controlled operational environment and thereby mitigate the degree of operational risk.

- **Approach for Calculating Capital Charge for Operational Risk**

  The bank applies *'Basic Indicator Approach'* as prescribed by Bangladesh Bank in revised RBCA guidelines. Under this approach, banks have to calculate average annual gross income of last three years and multiply the result by 15% to determine required capital charge.

8.2. Quantitative Disclosures

a) The capital requirements for Operational Risk

	Basis	Solo (Bank)	Consolidated
Capital Requirement for Operational Risk	Crore Tk.	306.08	306.34

9. Leverage Ratio

9.1. Qualitative Disclosure

a) Views of BOD on system to reduce Liquidity Risk
Methods used to measure Liquidity Risk
Liquidity Risk Management System
Policies and processes for mitigating Liquidity Risk

The BOD assumes the responsibility of ensuring the bank's adequate liquidity for both normal operations and unanticipated stress events. By approving the policy statement, the Board specifically:

- Approves policy limits, monitoring and reporting systems
- Sets up line management responsibilities.
- Puts systems in place to review actual performance relative to policies & controls.
- Hold management accountable to measure, monitor & control liquidity risk.
- Regular reviews liquidity reports to ensure liquidity risk is within policy limits.
- Reviews Contingency Funding Plans.

➢ **Methods used to Measure Liquidity Risk**

Banks provide maturity transformation. Taking deposits that are callable on demand or that on average has shorter maturity than the average maturity of the financing contracts they sell. While maturity transformation provides liquidity insurance to the depositors, which is valued by them, it exposes banks to liquidity risk themselves. Since banks specialize in maturity transformation they take pool deposits and take care to match their cash inflows and outflows in order to address the liquidity risk they face. Following are the ways to measure liquidity risk:

- Judging the timing of bank's cash in- and out-flows.
- Anticipating change in the cost of capital or availability of funding.
- Abnormal behaviour of financial markets under stress.
- Range of assumptions used in predicting cash flows.
- Breakdown in payments and settlement system.
- Macroeconomic imbalances.

➢ **Liquidity Risk Management System**

- Identify the primary sources of funding.
- Provide for alternative responses to business scenarios.
- Deal with temporary, short-term and long-term liquidity disruptions.
- Operate within liquidity risk tolerance levels.
- Consider and manage volatile liability dependence.
- Consider contingent exposures like undrawn credit lines.

➢ **Liquidity Risk Mitigation Policy**

Liquidity risk management process has been developed with the objective of optimizing the relationship between liquidity risk and other forms of risk such as interest rate risk, credit risk and capital risk, while providing maximum returns to stockholders. The process includes:

- Identify the primary sources of funding.
- Provide for alternative responses to business scenarios.

- Deal with temporary, short-term and long-term liquidity disruptions.
- Operate within liquidity risk tolerance levels.
- Incorporate periodic review of assumptions used in liquidity projections.
- Utilize cash flow projections.
- Maintain target levels of unpledged liquid asset reserves.
- Consider and manage volatile liability dependence.
- Address funding concentrations.
- Consider contingent exposures like undrawn credit lines.
- Provide management reporting of the type and frequency specified in the policy.

9.2. Quantitative Disclosures

a) Liquidity Coverage Ratio (LCR)
Net Stable Funding Ratio (NSFR)
Stock of High Quality Liquid Assets
Total Net Cash Outflows over the next 30 calendar days
Available Amount of Stable Funding
Required Amount of Stable Funding

Sn	Particulars	Basis	Amount
1	Liquidity Coverage Ratio (LCR)	%	349.45%
2	Net Stable Funding Ratio (NSFR)	%	116.28%
3	Stock of High Quality Liquid Assets	Crore Tk.	8,264.98
4	Total Net Cash Outflows over the next 30 calendar days	Crore Tk.	2,365.12
5	Available Amount of Stable Funding	Crore Tk.	28,391.22
6	Required Amount of Stable Funding	Crore Tk.	24,415.89

10. Liquidity Ratio

10.1. Qualitative Disclosure

a) Views of BOD on system to reduce Excessive Leverage
Policies and processes to manage excessive On and Off-Balance Sheet Leverage
Approach for Calculating Exposure

Leverage Ratio was introduced into the Basel III framework as a non-risk-based backstop limit, to supplement risk-based capital requirements. In order to avoid building up excessive on and off-balance sheet leverage in the banking system, a simple, transparent, non-risk-based leverage ratio has been introduced by the Bangladesh Bank. The leverage ratio is calibrated to act as a credible supplementary measure to the risk-based capital requirements.

The BOD assumes that increasing quality capital base as well as reducing bad assets is the ways to latch on to the dependency on the excessive leverage. Leverage being the staple feature of banking business cannot be minimized but careful management would certainly yield profit from this.

- **Excessive Leverage Management Policy**
  To manage excessive leverage, banks either have to reduce their asset base, increase their capital, or both. It can be achieved by selling assets, reducing outstanding credit on accounting books by calling back loans, issuing additional share capital & retaining earnings. In many cases a combination of all these is pursued.

➢ **Exposure Calculation**

To measure the exposure consistent with financial accounts, following principles are followed:

- On balance sheet, non-derivative exposures are calculated as net of specific provisions and valuation adjustments.
- Physical or financial collateral, guarantee or CRM technique is not considered to reduce On-balance sheet exposure.
- Netting of loans and deposits is not considered.

On-Balance Sheet Items are included using accounting balance sheet.

Off-Balance Sheet Items are calculated by applying a uniform 100% Credit Conversion Factor (CCF) and for unconditionally cancellable commitments, 10% CCF is applied.

10.2. Quantitative Disclosures

a) Leverage Ratio

On Balance Sheet Exposure

Off Balance Sheet Exposure

Sn	Particulars	Basis	Solo (Bank)	Consolidated
1	Leverage Ratio	%	8.65%	8.62%
2	On Balance Sheet Exposure	Crore Tk.	31,735.27	31,765.72
3	Off Balance Sheet Exposure	Crore Tk.	1,794.31	1,794.31
4	Total Exposure	Crore Tk.	33,527.93	33,558.39

11. Remuneration

11.1. Qualitative Disclosure

a) Information regarding bodies that oversee remuneration

The remuneration of the bank is governed by the "Pay Structure" of the bank which is approved by the Board from time to time. Human Resources Division is solely responsible for overseeing the pay structure followed by the HR policy Guidelines.

➢ **Composition**

Managing Director → Additional Managing Director → Deputy Managing Director → Executive General Manager → General Manager → Deputy General Manager → Assistant General Manager → Other Operational Officer.

➢ **Mandate**

HRD places the position of remuneration, the matters & recommendations associated to it before the Board of Directors for approval of its restructuring, rearrangement modification in line with the industry best practices as per requirement.

➢ **External Consultants**

Bank does not deploy any external consultant regarding remuneration & its process.

➢ **Scope of the Remuneration Policy**

The remuneration policy does not discriminate by regional basis and business lines. The bank does not have any foreign subsidiaries branches outside Bangladesh as on 31/12/2025.

- **Material Risk Takers**
  Actually, the senior management, branch manager and employees engaged in different departments and division at Head Office (except the employees involved in internal control and compliance) are considered as main risk takers of UBPLC.

b) Information relating to the design and structure of remuneration

- **Key features and objectives of Remuneration Policy**
  UBPLC. is committed to maintain a performance-based reward policy that recognizes the contribution of each of the employees and links to the market competitive pay. Main features and objectives are:
  - Avoid decimation in the pay structure
  - Retention of interest of the stakeholders
  - To cope up with the industry practice
  - To focus on sustainable growth &
  - To bring employees satisfaction.

- **Remuneration Policy: Change in Last Year**
  In the last financial year, bank does not bring any changes in the remuneration policy.

- **How Risk and Compliance Employees are remunerated independently**
  The performance of each employee is evaluated annually as per predetermined set criteria and accordingly the result of the performance varies from one to another and this is considered only for promotion purposes.

c) Description of the ways in which current and future risks are considered in the remuneration processes

- **Key risks involve in Remuneration Measures**
  The key risks that the bank considers when implementing remuneration measures are:
  - Default risk that arises from providing loans.
  - Reputation risk arising from not providing satisfactory customer services.
  - Liquidity risk that arises from unavailability of payment obligations.
  - Compliance risk arising due to comply the pay structure perfectly.

- **Nature and Type of the Key Measures**
  Risk is difficult to measure in absolute figures. Risk can be minimized in various ways if the institutions try and take account of those risks seriously. The bank at first makes a budget of loans, deposits and profit and tries to achieve the target by taking measure of reducing NPL, sustaining growth rate of credit deposit ratio increasing asset quality, minimizing cost of fund and maximizing spread of income, increasing provision coverage ratio as well as doing compliance status accurately and satisfactory up to the regulatory bodies from time to time.

- **How they affect Remuneration**
  Remuneration is the main and largest components of administrative cost of a bank. So, effective management of remunerating depends on the proper implementation of the above measures.

- **Key Measures: Change in last year**
  No material changes had been made during the year 2025 that could affect the remuneration.

d) Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration

- **Main Performance Metrics**
  Business target is fixed up upon some key performance indicators (KPIs) which are set and approved by the Board and Senior Management of the bank. The management set appropriate tools, techniques, and business planning and strategic planning in line with set target. The most common KPI's are LD ratio, NPL ratio, Cost of Fund, Yield of Funds, CRAR, ROA, ROE, LCR, CRR, SLR etc.

- **How Remuneration amount is linked to Performance**
  Remuneration of the employees of the bank is paid based on bank's service rule (set in HR policy). Sometimes (though rare in our bank, three (03) special increments may be granted to an individual based up on his best performances by desecrating power of CEO.

- **Measures taken for Weak Performance Metrics**
  In fact, no adjustment was made in payment of remuneration for weak performance metrics.

e) Description of the ways in which the bank seeks to adjust remuneration to take account of longer-term performance

- **Variable Remuneration Policy**
  As per our HR policy the Managing Director may allow at best three (03) special increment for best performers. But in the last financial year, the bank did not allow any such increments. The banks' remuneration is paid on cash basis. So, no deferred remuneration was found in the last financial year.

- **Policy and Criteria for adjusting Deferred Remuneration**
  Not applicable.

f) Description of the different forms of variable remuneration that the bank utilises and the rationale for using these different forms

- **Forms of Variable Remuneration**
  Under our HR policy, the bank offers two forms of variable remuneration to the best performers in the banking business:
  - *Special Increments:* The Managing Director may allow at best three special increment.
  - *Cash Rewards:* A lump sum amount in the form of cash is given to the performers.

- **Factors for the Mix and Forms of Variable Remuneration**
  In the last financial year, the bank paid no such variable remuneration. So, there was no use of the different forms of variable remuneration.

11.2. Quantitative Disclosures

a) Number of meetings held by the main body overseeing remuneration during the financial year and remuneration paid to its member

Not Applicable as there is no specific committee for remuneration.

b) No of Employees and amount got different forms of remuneration & award during the financial year.

- **Variable Remuneration**
  Not applicable.

- **Incentive Bonus**

Particulars	Basis	2025
Incentive Bonus	Crore Tk.	45.35

- **Sign-on Awards**
  There are no sign-on awards made in 2025.

- **Severance Payments**
  No such payment was made during the fiscal year.

c) Deferred Remuneration

- **Outstanding**
  Not applicable.
- **Paid Out**
  Not applicable.

d) Breakdown of amount of remuneration awards for the financial year to show

- ***Fixed and variable.***
- ***Deferred and non-deferred.***
- ***Different forms used (cash, shares and share linked instruments, other forms).***

Not applicable.

e) Employees' exposure to implicit and explicit adjustments of deferred and retained remuneration

Not applicable.

BANGLADESH ASSOCIATION OF PUBLICLY LISTED COMPANIES

Renewed Certificate

This is to certify that

UTTARA BANK PLC.

is an Ordinary Member of Bangladesh Association of Publicly Listed Companies and is entitled to all the rights and privileges appertaining thereto.

This certificate remains current until 31st December, **2026**

Ref. No. **CM-2026/010**

Date of issue : **January 20, 2026**

BAPLC

Secretary General

Notes:

উত্তরা ব্যাংক পিএলসি.

রেজিস্টার্ড ও হেড অফিস
৪৭, শহীদ বীর উত্তম আশফাকুস সামাদ সড়ক
মতিঝিল বাণিজ্যিক এলাকা, ঢাকা- ১০০০

৪৩তম বার্ষিক সাধারণ সভা

"প্রতিনিধি পত্র"

(PROXY FORM)

আমি/ আমরা ..... ব্যাংকের সাধারণ শেয়ারহোল্ডার হিসাবে জনাব/বেগম..... কে অথবা তাঁর অনুপস্থিতিতে জনাব/বেগম ..... কে আগামী ১৫ই জুন, ২০২৬ রোজ সোমবার সকাল ১১.০০ টায় "Digital Platform" এ live webcast এর মাধ্যমে অনুষ্ঠিতব্য ব্যাংকের ৪৩তম বার্ষিক সাধারণ সভায় এবং উহার মুলতবী ঘোষিত সভায় (যদি হয়) উপস্থিত হওয়া এবং ভোট দেয়ার জন্য প্রতিনিধি নিযুক্ত করলাম। আমার/ আমাদের সামনে তিনি ..... তারিখে স্বাক্ষর প্রদান করেছেন।

রেভিনিউ ষ্ট্যাম্প

প্রতিনিধির স্বাক্ষর ঃ .....

ক) শেয়ার হোল্ডারের স্বাক্ষর ঃ	খ) শেয়ার হোল্ডারের স্বাক্ষর ঃ .....
ইনডেক্স/ বিও নং ঃ	ইনডেক্স/ বিও নং ঃ .....
শেয়ারের সংখ্যা ঃ	শেয়ারের সংখ্যা ঃ .....

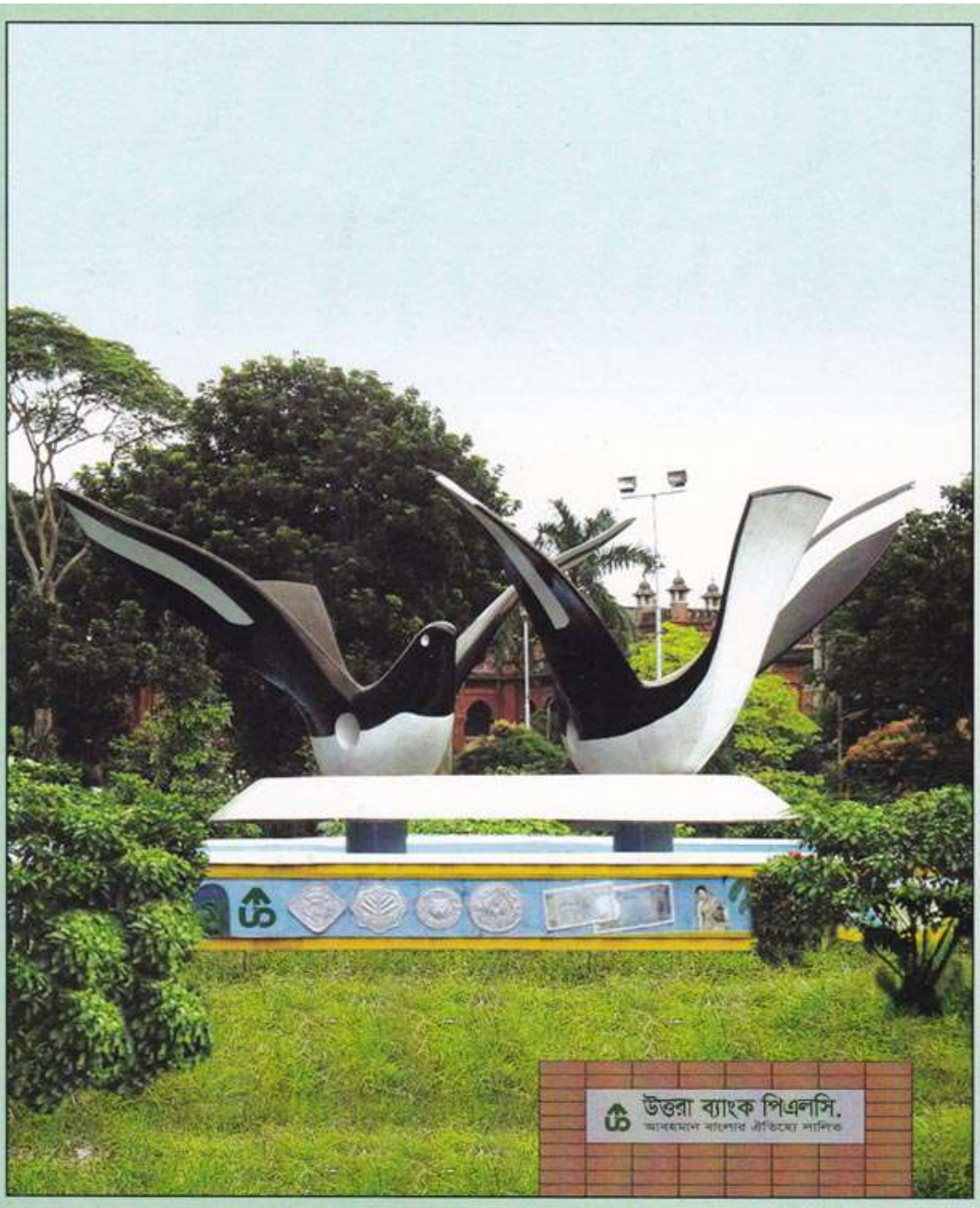
বিঃ দ্রঃ

১. শেয়ার হোল্ডারগণ বার্ষিক সাধারণ সভায় উপস্থিত ও ভোট প্রদানের জন্য প্রতিনিধি নিয়োগ করতে পারবেন।

২. এক্ষেত্রে প্রতিনিধি পত্র যথাযথভাবে পূরণ ও স্বাক্ষর প্রদান করে ১০০.০০ (একশত) টাকার রেভিনিউ স্ট্যাম্প সহযোগে সভার কমপক্ষে ৪৮ ঘণ্টা আগে অর্থাৎ ১৩ই জুন, ২০২৬ রোজ শনিবার সকাল ১১.০০ টার মধ্যে ব্যাংকের রেজিস্টার্ড অফিসে/অনলাইনে/ইমেইলে (share@uttarabank-bd.com) অবশ্যই জমা দিতে হবে, অন্যথায় তা বাতিল বলে গণ্য হবে।

৩. প্রতিনিধি পত্রে শেয়ার হোল্ডার কর্তৃক প্রদত্ত স্বাক্ষর ব্যাংকের অথবা Depository Participants (CDBL) এ নথিভুক্ত স্বাক্ষরের সাথে সামঞ্জস্যপূর্ণ হবে।





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