UTTARA BANK PLC.

FINANCIAL STATEMENTS

30 SEPTEMBER 2026 (UN-AUDITED)

UTTARA BANK PLC.

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UTTARA BANK PLC.
CONSOLIDATED BALANCE SHEET (UN-AUDITED)
AS AT 30 SEPTEMBER 2026

	Notes	Amount in Taka	
		30 September 2026	31 December 2025
PROPERTY AND ASSETS			
Cash			
Cash in Hand (including foreign currencies)		6,154,821,183	5,598,511,446
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)		18,114,228,528	14,083,235,593
		24,269,049,711	**19,681,747,039**
Balance with other Banks and Financial institutions			
In Bangladesh		111,584,324	547,795,248
Outside Bangladesh		3,401,178,731	1,915,657,033
		3,512,763,055	**2,463,452,281**
Money at call on short notice		**2,790,000,000**	**100,000,000**
Investments			
Government		78,081,611,679	64,345,457,140
Others		20,100,623,590	11,172,904,715
		98,182,235,269	**75,518,361,855**
Loans and Advances			
Loans, cash credits, overdrafts etc.		252,472,669,429	213,069,225,244
Bills purchased and discounted		5,698,261,482	4,230,000,196
		258,170,930,911	**217,299,225,440**
Fixed assets including land, building, furniture and fixtures		**3,297,010,000**	**2,952,173,716**
Other Assets		**6,604,184,797**	**3,660,667,641**
Non Banking Assets		**55,319,685**	**55,619,685**
TOTAL ASSETS		**396,881,493,428**	**321,731,247,657**
LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY			
LIABILITIES			
Borrowings from other Banks, Financial Institutions and Agents		**3,073,429,251**	**1,684,045,360**
Deposits and other accounts			
Current and other accounts		92,661,486,466	77,695,286,686
Bills payable		7,165,419,371	9,332,298,204
Savings bank deposits		77,515,291,012	70,252,833,235
Fixed deposits		146,396,557,884	103,009,136,377
Other deposits		10,970,818,433	8,173,048,954
		334,709,573,166	**268,462,603,456**
Other Liabilities		**23,727,392,610**	**20,375,151,271**
Start-up Equity Investment Fund		**209,470,690**	**209,470,690**
TOTAL LIABILITIES		**361,719,865,717**	**290,731,270,777**
CAPITAL/SHAREHOLDERS' EQUITY			
Paid up capital		12,128,360,900	9,702,688,720
Statutory reserve		10,460,000,000	10,460,000,000
Capital Reserve - UB Securities		18,518,637	18,518,637
Other reserves		5,831,026,126	5,490,299,191
Surplus in profit and loss account		6,723,587,580	5,328,445,176
		35,161,493,243	**30,999,951,724**
Non controlling interest		**134,468**	**25,156**
TOTAL CAPITAL/SHAREHOLDERS' EQUITY		**35,161,627,711**	**30,999,976,880**
TOTAL LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY		**396,881,493,428**	**321,731,247,657**

UTTARA BANK PLC.
CONSOLIDATED BALANCE SHEET (UN-AUDITED)
AS AT 30 SEPTEMBER 2026

	Notes	Amount in Taka	
		30 September 2026	31 December 2025
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances & Endorsements		10,830,457,249	9,382,832,606
Letters of guarantee		9,646,367,293	7,972,569,196
Irrevocable letters of credit		31,428,280,397	19,742,038,582
Bills for collection		17,608,618,884	14,230,415,035
		69,513,723,823	**51,327,855,419**
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		**69,513,723,823**	**51,327,855,419**

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

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MD. GOLAM MUSTAFA, FCA)
Executive General Manager & CFO

(MD. ABUL HASHEM)
Managing Director

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

Dated: Dhaka
14 October 2026

UTTARA BANK PLC.

CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)

FOR THE PERIOD ENDED 30 SEPTEMBER 2026

Particulars	Notes	01 January to 30 September 2026	01 January to 30 September 2025	01 July to 30 September 2026	01 July to 30 September 2025
		Taka	Taka	Taka	Taka
OPERATING INCOME					
Interest Income		20,883,902,767	17,002,634,060	7,347,728,056	5,844,493,721
Interest paid on deposits and borrowings etc.		13,444,729,851	8,299,238,652	4,969,551,504	3,157,590,536
Net Interest Income		**7,439,172,916**	**8,703,395,408**	**2,378,176,552**	**2,686,903,185**
Investment Income		6,539,586,824	4,397,776,666	2,395,554,562	2,023,143,936
Commission, Exchange and Brokerage		1,487,389,892	1,121,528,782	540,082,380	358,851,481
Other Operating Income		423,387,346	399,129,615	101,722,941	80,426,478
Total operating income		**15,889,536,978**	**14,621,830,471**	**5,415,536,435**	**5,149,325,080**
OPERATING EXPENSES					
Salary and allowances		4,704,653,379	3,980,227,459	1,618,572,741	1,327,384,599
Rent, taxes, insurance, electricity etc.		492,878,968	435,550,101	189,690,033	156,013,419
Legal expenses		31,919,400	35,263,546	14,666,991	15,818,187
Postage, stamp, telecommunication etc.		59,117,536	57,574,971	21,442,420	20,948,360
Stationery, printing, advertisements etc.		135,029,764	92,115,187	57,230,594	28,711,205
Managing Director's salary & allowances		13,890,822	9,065,000	3,750,000	1,000,000
Directors' fees		5,971,500	5,134,750	2,065,250	1,316,000
Auditors' fees		4,680,500	980,500	-	-
Charges on loan losses		-	-	-	-
Repair, maintenance and depreciation of Bank's property		370,478,929	399,764,555	129,796,875	113,118,282
Other expenses		612,569,862	639,943,742	275,849,016	265,469,354
Total operating expenses		**6,431,190,660**	**5,655,619,811**	**2,313,063,920**	**1,929,779,406**
Profit before provision		**9,458,346,318**	**8,966,210,660**	**3,102,472,515**	**3,219,545,674**
Provision	**4.2**				
Provision for loans & advances		1,357,200,000	2,045,000,000	344,500,000	345,000,000
Provision for diminution in value of investments		-	-	-	-
Provision for others		128,300,000	9,000,000	18,500,000	9,000,000
		1,485,500,000	**2,054,000,000**	**363,000,000**	**354,000,000**
Profit before tax		**7,972,846,318**	**6,912,210,660**	**2,739,472,515**	**2,865,545,674**
Provision for Taxation					
Current tax		3,693,308,987	3,586,783,949	1,144,026,265	1,300,250,907
Deferred tax		(26,405,501)	(27,179,619)	(3,351,818)	(19,262,668)
		3,666,903,486	**3,559,604,330**	**1,140,674,447**	**1,280,988,239**
Profit after taxation		**4,305,942,832**	**3,352,606,330**	**1,598,798,068**	**1,584,557,435**
Non controlling interest		**(6,188)**	**(2,964)**	**(865)**	**276**
Profit after taxation without non controlling interest		**4,305,949,020**	**3,352,609,294**	**1,598,798,933**	**1,584,557,159**
Retained earning brought forward		2,417,638,560	1,690,940,643	2,417,638,560	1,690,940,643
Profit available for appropriations		**6,723,587,580**	**5,043,549,937**	**4,016,437,493**	**3,275,497,802**
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
Retained surplus		**6,723,587,580**	**5,043,549,937**	**4,016,437,493**	**3,275,497,802**
Earnings Per Share (EPS)	**4.5**	**3.55**	**2.76**	**1.32**	**1.31**

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

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MD. GOLAM MUSTAFA, FCA)
Executive General Manager & CFO

(MD. ABUL HASHEM)
Managing Director

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

Dated: Dhaka
14 October 2026

UTTARA BANK PLC.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

FOR THE PERIOD ENDED 30 SEPTEMBER 2026

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	Capital Reserve	Other Reserves	Retained Earnings	Non Controlling Interest	Total
Balance as at 01 January 2026	**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**
Transfer to General Reserve	-	-	-	-	-	-	**-**
Cash Dividend	-	-	-	-	(485,134,436)	-	**(485,134,436)**
Stock Dividend	2,425,672,180		-		(2,425,672,180)	-	**-**
Adjustment of Dividend Payable	-	-	-	-	-	-	**-**
Addition of Non Controlling Interest						115,500	**115,500**
Transfer from Asset Revaluation Reserve	-	-	-	-	-	-	**-**
Surplus/(deficit) of Revaluation Reserve on Govt. Securities	-	-	-	340,726,935	-	-	**340,726,935**
Transfer to Fixed Asset for Asset Revaluation	-	-	-	-	-	-	**-**
Net profit after Tax	-	-	-	-	4,305,942,832	-	**4,305,942,832**
Non Controlling Interest	-	-	-	-	6,188	(6,188)	**-**
Transfer to Statutory Reserve	-	-	-	-	-	-	-
Transfer to General Reserve	-	-	-	-	-	-	-
Transfer to Start-up Fund	-	-	-	-	-	-	-
Deferred Tax recognized directly in equity			-	-			-
Balance as at 30 SEPTEMBER 2026	**12,128,360,900**	**10,460,000,000**	**18,518,637**	**5,831,026,126**	**6,723,587,580**	**134,468**	**35,161,627,711**
Balance as at 30 SEPTEMBER 2025	**9,702,688,720**	**8,260,000,000**	**18,518,637**	**5,759,946,354**	**5,043,549,937**	**27,064**	**28,784,730,712**

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

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MD. GOLAM MUSTAFA, FCA)
Executive General Manager & CFO

(MD. ABUL HASHEM)
Managing Director

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

Dated: Dhaka
14 October 2026

UTTARA BANK PLC.
CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE PERIOD ENDED 30 SEPTEMBER 2026

	Notes	Amount in Taka	
		01 January to 30 September 2026	01 January to 30 September 2025
A. Cash flows from operating activities			
Interest receipts in cash		26,267,048,429	20,663,397,525
Interest payments		(10,328,376,406)	(6,122,445,442)
Dividend receipts		357,887,651	175,170,116
Fees and commission receipts in cash		1,550,748,192	1,289,618,989
Recoveries on loans previously written off		-	455,000,000
Cash payments to employees		(5,013,863,001)	(4,175,106,316)
Cash payments to suppliers		(834,185,450)	(770,948,244)
Income tax paid		(3,258,709,757)	(2,791,447,161)
Receipts from other operating activities		422,775,810	399,129,615
Payments for other operating activities		(756,455,651)	(743,785,777)
Operating cash flow before changes in operating assets and liabilities		**8,406,869,817**	**8,378,583,305**
Increase/(decrease) in operating assets and liabilities			
Purchase/sale of trading securities		(11,458,583,765)	(23,502,275,064)
Loans and advances to customers		(40,871,705,471)	(3,977,553,103)
Other assets		1,141,021,865	(299,620,704)
Deposits from other Banks		-	-
Deposits from customers		63,130,616,265	19,264,048,994
Other liabilities		294,126,270	670,313,458
		12,235,475,164	**(7,845,086,419)**
Net cash received from/(used in) operating activities		**20,642,344,981**	**533,496,886**
B. Cash flows from investing activities			
Proceeds from sale/payments for purchase of securities		(11,216,328,549)	(3,808,393,398)
Purchase of property, plants and equipments		(572,299,136)	(109,768,470)
Sale of property, plants and equipments		-	-
Net cash received from/(used in) investing activities		**(11,788,627,685)**	**(3,918,161,868)**
C. Cash flows from financing activities			
Dividend paid		(474,784,450)	(1,424,509,759)
Net cash received from/(used in) financing activities		**(474,784,450)**	**(1,424,509,759)**
D. Net Increase/ (decrease) in cash and cash equivalents (A+B+C)		**8,378,932,846**	**(4,809,174,741)**
E. Effects of exchange rate changes on cash and cash equivalents		**(63,358,300)**	**(168,090,207)**
F. Opening cash and cash equivalents		**22,274,506,420**	**26,466,399,581**
G. Closing cash and cash equivalents (D+E+F)		**30,590,080,966**	**21,489,134,633**
Closing Cash and cash equivalents			
Cash in hand (including foreign currencies)		6,154,821,183	5,513,528,019
Bal. with Bangladesh Bank & its agent Banks (including foreign currencies)		18,114,228,528	9,093,888,553
Balance with other banks and financial institutions		3,512,763,055	1,777,446,761
Money at call		2,790,000,000	5,080,000,000
Prize Bond		18,268,200	24,271,300
		30,590,080,966	**21,489,134,633**

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

(MUHAMMAD KHALED BASHAR)	**(MD. GOLAM MUSTAFA, FCA)**	**(MD. ABUL HASHEM)**
General Manager & Secretary	Executive General Manager & CFO	Managing Director

Dated: Dhaka	**(ABUL BARQ ALVI)**	**(KAZI MASUDUR RAGEB)**
14 October 2026	Director	Director

UTTARA BANK PLC.
BALANCE SHEET (UN-AUDITED)
AS AT 30 SEPTEMBER 2026

	Notes	Amount in Taka	
		30 September 2026	31 December 2025
PROPERTY AND ASSETS			
Cash			
Cash in Hand (including foreign currencies)		6,154,684,658	5,598,496,420
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)		18,114,228,528	14,083,235,593
		24,268,913,186	**19,681,732,013**
Balance with other Banks and Financial institutions			
In Bangladesh		90,073,753	504,013,792
Outside Bangladesh		3,401,178,731	1,915,657,033
		3,491,252,484	**2,419,670,825**
Money at call on short notice		**2,790,000,000**	**100,000,000**
Investments			
Government		78,081,611,679	64,345,457,140
Others		18,472,730,192	9,544,737,465
		96,554,341,871	**73,890,194,605**
Loans and Advances			
Loans, cash credits, overdrafts etc.		253,554,151,994	215,940,053,416
Bills purchased and discounted		5,698,261,482	4,230,000,196
		259,252,413,476	**220,170,053,612**
Fixed assets including land, building, furniture and fixtures		**3,292,310,557**	**2,946,049,244**
Other Assets		**6,951,309,150**	**2,163,350,871**
Non Banking Assets		**55,319,685**	**55,619,685**
TOTAL ASSETS		**396,655,860,409**	**321,426,670,855**
LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY			
LIABILITIES			
Borrowings from other Banks, Financial institutions and Agents		**3,073,429,251**	**1,684,045,360**
Deposits and other accounts			
Current and other accounts		92,720,497,433	77,729,587,116
Bills payable		7,165,419,371	9,332,298,204
Savings bank deposits		77,515,291,012	70,252,833,235
Fixed deposits		146,396,557,884	103,009,136,377
Other deposits		10,970,818,433	8,173,048,954
		334,768,584,133	**268,496,903,886**
Other Liabilities		**23,259,005,221**	**19,955,549,840**
Start-up Equity Investment Fund		**209,470,690**	**209,470,690**
TOTAL LIABILITIES		**361,310,489,295**	**290,345,969,776**
CAPITAL/SHAREHOLDERS' EQUITY			
Paid up capital		12,128,360,900	9,702,688,720
Statutory reserve		10,460,000,000	10,460,000,000
Other reserves		5,831,026,126	5,490,299,191
Surplus in profit and loss account		6,925,984,088	5,427,713,168
TOTAL CAPITAL/SHAREHOLDERS' EQUITY	**4.0**	**35,345,371,114**	**31,080,701,079**
TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY		**396,655,860,409**	**321,426,670,855**

UTTARA BANK PLC.
BALANCE SHEET (UN-AUDITED)
AS AT 30 SEPTEMBER 2026

	Notes	Amount in Taka	
		30 September 2026	31 December 2025
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances & Endorsements		10,830,457,249	9,382,832,606
Letters of guarantee		9,646,367,293	7,972,569,196
Irrevocable letters of credit		31,428,280,397	19,742,038,582
Bills for collection		17,608,618,884	14,230,415,035
		69,513,723,823	**51,327,855,419**
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		**69,513,723,823**	**51,327,855,419**

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

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MD. GOLAM MUSTAFA, FCA)
Executive General Manager & CFO

(MD. ABUL HASHEM)
Managing Director

Dated: Dhaka
14 October 2026

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

UTTARA BANK PLC.

PROFIT AND LOSS ACCOUNT (UN-AUDITED)

FOR THE PERIOD ENDED 30 SEPTEMBER 2026

Particulars	Notes	01 January to 30 September 2026	01 January to 30 September 2025	01 July to 30 September 2026	01 July to 30 September 2025
		Taka	Taka	Taka	Taka
OPERATING INCOME					
Interest Income		21,004,976,692	17,029,698,774	7,365,693,246	5,855,937,154
Interest paid on deposits and borrowings etc.		13,446,621,780	8,299,239,024	4,969,609,087	3,157,590,536
Net Interest Income		**7,558,354,912**	**8,730,459,750**	**2,396,084,159**	**2,698,346,618**
Investment Income		6,505,461,182	4,413,381,313	2,385,368,064	2,015,966,951
Commission, Exchange and Brokerage		1,454,915,624	1,092,761,747	528,881,528	342,747,408
Other Operating Income		425,596,141	393,403,711	102,132,817	72,892,381
Total Operating Income		**15,944,327,859**	**14,630,006,521**	**5,412,466,568**	**5,129,953,358**
OPERATING EXPENSES				-	
Salary and allowances		4,684,995,143	3,960,809,408	1,612,950,781	1,322,100,019
Rent, taxes, insurance, electricity etc.		492,878,968	435,545,271	189,690,033	156,008,589
Legal expenses		31,364,600	35,234,796	14,181,191	15,792,437
Postage, stamp, telecommunication etc.		58,838,119	57,291,245	21,353,054	20,852,279
Stationery, printing, advertisements etc.		134,828,374	91,991,715	57,189,624	28,671,069
Managing Director's salary & allowances		13,890,822	9,065,000	3,750,000	1,000,000
Directors' fees		5,810,500	4,991,000	2,025,000	1,316,000
Auditors' fees		4,611,500	911,500	-	-
Charges on loan losses		-	-	-	-
Repair, maintenance and depreciation of Bank's property		368,435,495	397,716,233	128,951,960	112,406,463
Other expenses		602,899,947	634,253,528	270,566,393	262,636,137
Total Operating Expenses		**6,398,553,468**	**5,627,809,696**	**2,300,658,036**	**1,920,782,993**
Profit before Provision		**9,545,774,391**	**9,002,196,825**	**3,111,808,532**	**3,209,170,365**
Provision					
Provision for loans & advances	4.2	1,357,200,000	2,045,000,000	344,500,000	345,000,000
Provision for others		128,300,000	9,000,000	18,500,000	9,000,000
		1,485,500,000	**2,054,000,000**	**363,000,000**	**354,000,000**
Profit before tax		**8,060,274,391**	**6,948,196,825**	**2,748,808,532**	**2,855,170,365**
Provision for Taxation	4.3				
Current tax		3,677,561,072	3,573,104,861	1,138,908,731	1,294,386,890
Deferred tax		(26,364,217)	(26,911,240)	(3,317,838)	(19,162,083)
		3,651,196,855	**3,546,193,621**	**1,135,590,893**	**1,275,224,807**
Profit after taxation	4.4	**4,409,077,536**	**3,402,003,204**	**1,613,217,639**	**1,579,945,558**
Retained earning brought forward		**2,516,906,552**	**1,709,015,830**	**2,516,906,552**	**1,709,015,830**
Profit available for appropriation		**6,925,984,088**	**5,111,019,034**	**4,130,124,191**	**3,288,961,388**
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
Retained surplus		**6,925,984,088**	**5,111,019,034**	**4,130,124,191**	**3,288,961,388**
Earnings Per Share (EPS)	4.5	**3.64**	**2.80**	**1.33**	**1.30**

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

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MD. GOLAM MUSTAFA, FCA)
Executive General Manager & CFO

(MD. ABUL HASHEM)
Managing Director

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

Dated: Dhaka
14 October 2026

UTTARA BANK PLC.
STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE PERIOD ENDED 30 SEPTEMBER 2026

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	Other Reserves	Retained Earnings	Total
Balance as at 01 January 2026	**9,702,688,720**	**10,460,000,000**	**5,490,299,191**	**5,427,713,168**	**31,080,701,079**
Transfer to General Reserve	-	-	-	-	**-**
Cash Dividend	-	-	-	(485,134,436)	**(485,134,436)**
Stock Dividend	2,425,672,180	-	-	(2,425,672,180)	**-**
Adjustment of Dividend Payable	-	-	-	-	**-**
Transfer from Asset Revaluation Reserve	-	-	-	-	**-**
Surplus/(deficit) of Revaluation Reserve on Govt. Securities	-	-	340,726,935	-	**340,726,935**
Transfer to Deferred Tax Liability for Asset Revaluation	-	-	-	-	**-**
Transfer to Fixed Asset for Asset Revaluation	-	-	-	-	**-**
Net profit after Tax	-	-	-	4,409,077,536	**4,409,077,536**
Transfer to Statutory Reserve	-	-	-	-	-
Transfer to General Reserve	-	-	-	-	-
Transfer to Start-up Fund	-	-	-	-	-
Deferred Tax recognized directly in equity			-		-
Balance as at 30 SEPTEMBER 2026	**12,128,360,900**	**10,460,000,000**	**5,831,026,126**	**6,925,984,088**	**35,345,371,114**
Balance as at 30 SEPTEMBER 2025	**9,702,688,720**	**8,260,000,000**	**5,759,946,354**	**5,111,019,034**	**28,833,654,108**

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

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MD. GOLAM MUSTAFA, FCA)
Executive General Manager & CFO

(MD. ABUL HASHEM)
Managing Director

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

Dated: Dhaka
14 October 2026

UTTARA BANK PLC.
CASH FLOW STATEMENT (UN-AUDITED)
FOR THE PERIOD ENDED 30 SEPTEMBER 2026

		Notes	Amount in Taka	
			01 January to 30 September 2026	01 January to 30 September 2025
A.	**Cash flows from operating activities**			
	Interest receipts in cash		26,388,084,167	20,734,907,654
	Interest payments		(10,330,268,335)	(6,122,445,814)
	Dividend receipts		323,800,196	146,329,348
	Fees and commission receipts in cash		1,518,273,924	1,260,851,954
	Recoveries on loans previously written off		-	455,000,000
	Cash payments to employees		(4,994,204,765)	(4,155,688,265)
	Cash payments to suppliers		(833,105,446)	(770,221,842)
	Income tax paid		(3,242,914,811)	(2,771,639,098)
	Receipts from other operating activities		425,596,141	393,403,711
	Payments for other operating activities		(746,069,005)	(737,992,200)
	Operating cash flow before changes in operating assets and liabilities		**8,509,192,066**	**8,432,505,448**
	Increase/(decrease) in operating assets and liabilities			
	Purchase/sale of trading securities		(11,458,857,617)	(23,559,458,713)
	Loans and advances to customers		(39,082,359,864)	(4,077,289,753)
	Other assets		(719,825,740)	(38,159,358)
	Deposits from other banks		-	-
	Deposits from customers		63,155,326,802	19,280,606,493
	Other liabilities		260,999,512	494,863,609
			12,155,283,093	**(7,899,437,722)**
	Net cash received from/(used in) operating activities	4.8	**20,664,475,159**	**533,067,726**
B.	**Cash flows from investing activities**			
	Proceeds from sale/payments for purchase of securities		(11,216,328,549)	(3,808,393,398)
	Purchase of property, plants and equipments		(572,279,928)	(107,338,720)
	Sale of property, plants and equipments		-	-
	Net cash received from/(used in) investing activities		**(11,788,608,477)**	**(3,915,732,118)**
C.	**Cash flows from financing activities**			
	Dividend paid		(474,784,450)	(1,424,509,759)
	Net cash received from/(used in) financing activities		**(474,784,450)**	**(1,424,509,759)**
D.	**Net Increase/(decrease) in cash and cash equivalents (A+B+C)**		**8,401,082,232**	**(4,807,174,151)**
E.	**Effects of exchange rate changes on cash and cash equivalents**		**(63,358,300)**	**(168,090,207)**
F.	**Opening cash and cash equivalents**		**22,230,709,938**	**26,425,555,256**
G.	**Closing cash and cash equivalents (D+E+F)**		**30,568,433,870**	**21,450,290,898**
	Closing cash and cash equivalents			
	Cash in hand (including foreign currencies)		6,154,684,658	5,513,519,156
	Bal. with Bangladesh Bank & its agent Bank(s) (including foreign currencies)		18,114,228,528	9,093,888,553
	Balance with other banks and financial institutions		3,491,252,484	1,738,611,889
	Money at call		2,790,000,000	5,080,000,000
	Prize Bond		18,268,200	24,271,300
			30,568,433,870	**21,450,290,898**

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

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MD. GOLAM MUSTAFA, FCA)
Executive General Manager & CFO

(MD. ABUL HASHEM)
Managing Director

(ABUL BARQ ALVI)
Director

(KAZI MASUDUR RAGEB)
Director

Dated: Dhaka
14 October 2026

Selected explanatory notes to the Financial Statements
as at and for the period ended 30 September 2026

1.0 Legal status and Nature of the Bank

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

The Registered Office of the Bank is located at 47, Shahid Bir Uttam Asfaqus Samad Sarak (Former 90, Motijheel C/A), Dhaka-1000. It has 251 branches, 51 sub-branches, 12 CRM Booth and 23 ATM booths all over Bangladesh through which it carries out all its banking activities.

2.0 Principal activities

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

3.0 Accounting policies

Accounting policies in the third quarter (Q3) Financial Statements as at and for the period ended 30 September 2026 are same as those were applied on its last annual Financial Statements of December 31, 2025. Consolidated Financial Statements include the position of Uttara Bank PLC. and Uttara Bank Securities Limited.

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

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

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

4.0 Shareholders' Equity - Solo

Particulars	Amount in Taka	
	30 September 2026	30 September 2025
Paid up capital (Number of Ordinary shares 1,212,836,090 for 30 September 2026 & 970,268,872 for 30 September 2025 @ Tk. 10 each)	12,128,360,900	9,702,688,720
Statutory reserve	10,460,000,000	8,260,000,000
General reserve	3,355,633,339	3,355,633,339
Fixed assets revaluation reserve	1,250,209,475	1,455,576,933
Investment revaluation reserve	1,160,756,312	884,309,082
Dividend equalisation reserve	64,427,000	64,427,000
Retained earnings	6,925,984,088	5,111,019,034
	35,345,371,114	**28,833,654,108**

4.1 Operating profit (Solo)

Bank's operating profit for the third quarter (Q3) ended 30 September 2026 increased by Tk. 543,577,566 compared to its previous corresponding quarter ended 30 September 2025 mainly due to increase of Investment Income, commission, Exchange & Brokerage Income etc.

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

Provision against loans and advances has been made as per Bangladesh Bank's rules and regulations in force. Provision has been decreased by Tk. 687,800,000/- for the third quarter (Q3) ended 30 September 2026 compared to the previous corresponding third quarter (Q3) ended 30 September 2025.

4.3 Provision for taxation (Solo)

Provision for income tax has been shown @37.50%, as prescribed in Finance Act-2026 of the accounting profit made by the bank after considering some of the taxable income including provision for loans & advances. Mentionable here that current & deferred tax of the bank as on 30 September 2026 stands at Tk. 3,677,561,072 and Tk. (26,364,217) respectively.

Deferred Tax (Asset)

Particulars	Amount in Taka	
	30 September 2026	30 September 2025
Carrying Value of depreciable fixed assets	1,424,617,270	1,247,864,963
Tax base value of depreciable fixed assets	1,571,162,897	1,395,869,317
Net taxable temporary difference -Liability/Assets	**(146,545,627)**	**(148,004,354)**
Tax Rate	**37.50%**	**37.50%**
Closing Deferred Tax Liability/Assets	**(54,954,610)**	**(55,501,633)**
Opening Deferred Tax Liability/Assets	**(28,590,393)**	**(28,590,393)**
Deferred Tax Expense / (income) for the period ended 30 September 2026	**(26,364,217)**	**(26,911,240)**

4.4 Net profit after taxation (Solo)

Net profit after taxation for the third quarter (Q3) ended 30 September 2026 increased by Tk. 1,007,074,032 compared to its previous corresponding quarter ended 30 September 2025 mainly due to increase of Investment Income, commission, Exchange & Brokerage Income and decrease of provision against loans & Advances.

4.5 Earnings Per Share (EPS)*

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

	01 January to 30 September 2026	01 January to 30 September 2025	01 July to 30 September 2026	01 July to 30 September 2025
Net profit after taxation - Solo (Taka)	4,409,077,536	3,402,003,204	1,613,217,639.00	1,579,945,558
Net profit after taxation - Consolidated (Taka)	4,305,942,832	3,352,606,330	1,598,798,068.00	1,584,557,435
Number of shares outstanding	**1,212,836,090**	**1,212,836,090**	**1,212,836,090**	**1,212,836,090**
Earnings Per Share (EPS) calculation				
Earnings Per Share (EPS) - Solo (Taka)	**3.64**	**2.80**	**1.33**	**1.30**
Earnings Per Share (EPS) - Consolidated (Taka)	**3.55**	**2.76**	**1.32**	**1.31**

*During the period Earnings Per Share (EPS) increased due to higher investment income as well as commission & fees income and reduction in provision against loans and advances .

4.6 Net Asset Value (NAV) per share*

	30 September 2026	30 September 2025
Net Asset Value (NAV) - Solo (Taka)	35,345,371,114	28,833,654,108
Net Asset Value (NAV)-Consolidated (Taka)	35,161,627,711	28,784,730,712
Number of Shares outstanding	**1,212,836,090**	**1,212,836,090**
Net Asset Value (NAV) calculation		
Net Asset Value (NAV) per share -Solo (Taka)	**29.14**	**23.77**
Net Asset Value (NAV) per share - Consolidated (Taka)	**28.99**	**23.73**

* Net Asset Value Per Share (NAVPS) increased compared to the previous year due to the growth in shareholders' equity resulting from higher retained earnings generated by increased net profit after tax during the period.

4.7 Net Operating Cash Flow Per Share (NOCFPS)*

	30 September 2026	30 September 2025
Net Operating Cash Flow (NOCFPS) - Solo (Taka)	20,664,475,159	533,067,726
Net Operating Cash Flow (NOCFPS) - Consolidated (Taka)	20,642,344,981	533,496,886
Number of Shares outstanding	**1,212,836,090**	**1,212,836,090**
Net Operating Cash Flow calculation		
Net Operating Cash Flow Per Share (NOCFPS) - Solo (Taka)	**17.04**	**0.44**
Net Operating Cash Flow Per Share (NOCFPS) - Consolidated (Taka)	**17.02**	**0.44**

* Net Operating Cash Flow Per Share (NOCFPS) increased compared to the same period last year due to higher investment income as well as commission & fees and significant growth in deposit from customer.

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

	30 September 2026	30 September 2025
Profit after taxation	**4,409,077,536**	**3,402,003,204**
Adjustment of non cash and non operating items		
Depreciation	226,018,615	216,347,841
Provision (Tax)	3,651,196,855	3,546,193,621
Provision (loan and others)	1,485,500,000	2,054,000,000
Effects on Exchange Loss on Foreign Currency	63,358,300	168,090,207
Decrease in Bonus Paybale	(295,318,800)	(185,813,857)
Income taxes paid	(3,242,914,811)	(2,771,639,098)
Recovery of amounts previously written off	-	455,000,000
Decrease in interest receivable	(798,553,511)	(561,843,085)
Increase in interest payable	3,116,353,445	2,176,793,210
decrease in total Expenditure payable	(4,143,105)	(4,025,219)
decrease in other payable	(101,382,458)	(62,601,376)
	4,100,114,530	**5,030,502,244**
Changes in operating assets and liabilties		
Changes in loans and advances	(39,082,359,864)	(4,077,289,753)
Changes in Deposit and other accounts	63,155,326,802	19,280,606,493
Changes in investments /Purchase/sale of trading securities	(11,458,857,617)	(23,559,458,713)
Changes in other assets	(719,825,740)	(38,159,358)
Changes in other liabilities	260,999,512	494,863,609
	12,155,283,093	**(7,899,437,722)**
Net Cash Received From Operating Activities	**20,664,475,159**	**533,067,726**

4.9 Unclaimed Dividend Account

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

	30 September 2026
Particular	**Amount in Tk.**
Dividend Payable-2018	23,182,292
Dividend Payable-2019	9,403,470
Dividend Payable-2020	18,292,920
Dividend Payable-2021	21,941,409
Dividend Payable-2022	25,885,233
Dividend Payable-2023	36,754,913
Dividend Payable-2024	40,472,737
Dividend Payable-2025	14,233,036
Total	**190,166,010**

5.0 Credit Rating (Surveillance)

As per the BRPD circular No. 06 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Agency of Bangladesh (CRAB) on 30 June 2026 based on the audited financial statements of 31 December 2025 and the following rating was awarded:

Credit Rating Report (Surveillance) on Uttara Bank PLC. for the year 2025 and 2024 respectively furnish below

Particular	Ratings	
	Year	
	2025	2024
Long term	AA_1	AA
Short Term	ST-2	ST-2
Outlook	**Stable**	**Stable**
Valid From	Wednesday, July 1, 2026	Tuesday, July 1, 2025
Valid Till	Wednesday, June 30, 2027	Tuesday, June 30, 2026
Rating Action	Surveillance	Surveillance
Date of Rating	Tuesday, June 30, 2026	Monday, June 30, 2025
Rated By	Credit Rating Agency of Bangladesh (CRAB)	Emerging Credit Rating Limited (ECRL)

6.0 Related Party Transactions

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

i)

Name of the Party	Related by	Nature of Transaction	Outstanding as on 01-Jan-26	Transaction		Outstanding as on 30-Sep-26
				Debit (Taka)	Credit (Taka)	
Navana Real Estate	Mr. Shafiul Islam Kamal (Chairman of M/s. Navana Real Estate Ltd.) as brother of Mr. Azharul Islam (Chairman of Uttara Bank PLC.) as Guarantor	Any other Term Loan	(1,688,231,870)	174,948,405	-	(1,863,180,275)

ii)

Name of the Party	Related by	Nature of Transaction	Balance as on 01 Jan 2026	Transaction		Balance as on 30 Sep 2026
				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	1,305,000	1,305,000	Nil
Uttara Bank Securities Ltd.	Subsidiary Company	Commission on Bank Guarantee	Nil	1,150,000	1,150,000	Nil
Uttara Bank Securities Ltd.	Subsidiary Company	SND-Customer	32,168,959.95	1,026,772,583	1,053,444,100	58,840,477
Uttara Bank Securities Ltd.	Subsidiary Company	SND-SF	1,158.36	5,176,349	5,181,584	6,393
Uttara Bank Securities Ltd.	Subsidiary Company	C/A-Corporate	1,067,510.56	1,969,923,969	1,969,064,156	207,698
Uttara Bank Securities Ltd.	Subsidiary Company	C/A-Bond Application	966.43	1,122,404	1,123,100	1,662
Uttara Bank Securities Ltd.	Subsidiary Company	Overdraft	(2,463,608,484.34)	130,794,736	1,920,000,000	(674,403,220)
Uttara Bank Securities Ltd.	Subsidiary Company	Overdraft	(407,219,687.77)	21,259,657	21,400,000	(407,079,345)

7.0 General

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

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

7.3 Approval of Third Quarter Un-audited Financial Statements

The third quarter (Q3) un-audited Financial Statements as at and for the periods ended on 30 September 2026 were reviewed by the Bank's Board Audit Committee in its 188th meeting held on 12.10. 2026 and was subsequently approved by the Board of Directors of the Bank in its 869th Board of Directors' meeting held on 14.10. 2026.

(MUHAMMAD KHALED BASHAR)
General Manager & Secretary

(MD. GOLAM MUSTAFA, FCA)
Executive General Manager & CFO

(MD. ABUL HASHEM)
Managing Director

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Dated: Dhaka
14 October 2026