



Price Sensitive Information

This is for information of all concerned that the Board of Directors of Union Capital Limited in its 327th Meeting held on 29 July 2025 has approved the Un-Audited Consolidated Financial Statements of the Company for the Half Yearly and the Second Quarter (Q-2) ended on 30 June 2025.

The following information is published as per the regulatory requirement based on the approved Un-Audited Consolidated Financial Statements.

i) As per provisional and Un-Audited Half Yearly Financial Statements for period 06 (six) months from 01 January 2025 to 30 June 2025:

Particulars	01 Jan 2025 to 30 June 2025		01 Jan 2024 to 30 June 2024	
	Consolidated	Union Capital Limited (Solo)	Consolidated	Union Capital Limited (Solo)
Profit/(loss) before Tax & Provision (Tk. in crore)	(46.38)	(42.20)	(33.15)	(33.08)
Profit/(loss) after Tax (Tk. in crore)	(27.57)	(22.99)	(32.47)	(30.95)
Net Asset Value (Tk. in crore) *As on 31 December 2024	(1,115.18)	(1,087.62)	*(1,087.61)	*(1,064.63)
Earnings Per Share (EPS) in Tk.	(1.60)	(1.33)	(1.88)	(1.79)
Net Asset Value Per Share – (NAVPS) in Tk. *As on 31 December 2024	(64.62)	(63.02)	*(63.02)	*(61.69)
Net Operating Cash Flow Per Share (NOCFPS) in Tk.	0.89	1.49	1.55	1.68

ii) As per provisional and Un-Audited Financial Statements for the Second Quarter (Q-2) for the period of 03 (three) months from 01 April 2025 to 30 June 2025:

Particulars	01 April 2025 to 30 June 2025		01 April 2024 to 30 June 2024	
	Consolidated	Union Capital Limited (Solo)	Consolidated	Union Capital Limited (Solo)
Profit/(loss) before Tax & Provision (Tk. in crore)	(29.90)	(28.42)	(15.80)	(15.23)
Profit/(loss) after Tax (Tk. in crore)	(26.39)	(24.74)	(11.81)	(10.60)
Earnings Per Share (EPS) in Tk.	(1.53)	(1.43)	(0.68)	(0.61)

Explanation:

- a) Consolidated EPS for half year ended 30 June 2025 has been increased from the same period of previous year which is mainly due to i) the release of excess provisions against loans, advances, and leases ii) increase recovery from written off clients and iii) lower operating expenses, driven by effective control over operational costs.
- b) During the period ended 30 June 2025, the Consolidated NAV stands at Tk. (64.62) per share which was Tk. (63.02) as on 31 December 2024. NAV as of 30 June 2025 has been decreased from the 31 December 2024 due to incurring net loss after tax of about Tk. 27.57 crore and the main reasons for this loss are i) decrease of net interest income; ii) reduce of income against fees, commissions, exchange and brokerage and iii) decrease of other operating income.

By order of the Board

Sd/-

Md. Abdul Hannan

Company Secretary (CC)

29 July 2025