Union Capital Limited

Building a sustainable future

Price Sensitive Information

This is for information of all concerned that the Board of Directors of Union Capital Limited in its 332nd Meeting held on 30 October 2025 has approved the Un-Audited Consolidated Financial Statements of the Company for the Third Quarter (Q3) ended on 30 September 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 Financial Statements for the period of 09 (nine) months from 01 January 2025 to 30 September 2025:

Particulars	01 Jan 2025 to 30 Sept. 2025		01 Jan 2024 to 30 Sept. 2024	
	Consolidated	Union Capital Limited	Consolidated	Union Capital Limited
Profit/(loss) before Tax & Provision (Tk. in crore)	(62.53)	(60.22)	(54.05)	(53.42)
Profit/(loss) after Tax (Tk. in crore)	(30.32)	(27.16)	(64.84)	(62.40)
Earnings Per Share (EPS) in Tk.	(1.76)	(1.57)	(3.76)	(3.62)
Net Asset Value (Tk. in crore) *As on 31 December 2024	(1,117.93)	(1,091.78)	*(1,087.61)	*(1,064.63)
Net Asset Value Per Share – (NAVPS) in Tk. **As on 31 December 2024	(64.78)	(63.26)	**(63.02)	**(61.69)
Net Operating Cash Flow Per Share (NOCFPS) in Tk.	2.22	2.56	2.02	2.02

ii) As per provisional and Un-Audited Financial Statements for the period of 03 (three) months from 01 July 2025 to 30 September 2025 (for the 3rd quarter):

Particulars	01 July 2025 to 30 Sept. 2025		01 July 2024 to 30 Sept. 2024	
	Consolidated	Union Capital Limited	Consolidated (Restated)	Union Capital Limited
Profit/(loss) before Tax & Provision (Tk. in crore)	(16.15)	(18.02)	(20.90)	(20.34)
Profit/(loss) after Tax (Tk. in crore)	(2.74)	(4.17)	(32.36)	(31.45)
Earnings Per Share (EPS) in Tk.	(0.16)	(0.24)	(1.88)	(1.82)

Explanation:

a) Consolidated EPS for the period ended 30 September 2025 has been increased from the same period of previous year due to i) increase recovery from loan account that resulted release of provision 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 third quarter ended 30 September 2025, the Consolidated NAV stands at BDT (64.78) per share which was BDT (63.02) as on 31 December 2024. NAV as of 30 September 2025 has been decreased from the 31 December 2024 due to incurring net loss after tax of about BDT 30.32 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

30 October 2025

Sd/-
Company Secretary(CC)

The details of the published third quarter ended Un-Audited Consolidated Financial Statements are available on the website (www.unicap-bd.com) of the company.