UTTARA BANK LIMITED QUARTERLY FINANCIAL STATEMENTS 31 MARCH 2014 (UN-AUDITED)





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UTTARA BANK LIMITED CONSOLIDATED BALANCE SHEET (UN-AUDITED) AS AT 31 MARCH 2014

	Amount	t in Taka
	31-Mar-14	31-Dec-13
ROPERTY AND ASSETS		
Cash	9,699,627,090	8,775,084,704
Cash in Hand (including foreign currencies)	2,156,687,754	2,685,850,825
Balance with Bangladesh Bank and its	7 540 000 006	6 000 000 070
agent Bank(s) (including foreign currencies) Balance with other Banks and	7,542,939,336	6,089,233,879
financial institutions	4 EC7 470 ECE	4 440 777 400
In Bangladesh	1,567,470,666 213,710,661	1,419,777,400 523,349,441
Outside Bangladesh	1,353,760,005	896,427,959
Outside Darigiadesii	1,000,700,000	030,421,333
Money at call and short notice	•	600,000,000
Investments	43,542,195,411	45,749,476,371
Government	43,271,345,705	44,638,631,012
Others	270,849,706	1,110,845,359
Loans and Advances	63,616,132,285	64,829,765,851
Loans, cash credits, over drafts etc.	60,258,526,762	61,181,473,090
Bills purchased and discounted	3,357,605,523	3,648,292,761
Fixed assets including land, building	.,,,.	.,, ., .
furniture and fixtures	3,263,477,030	3,204,271,407
Other Assets	6,893,480,798	7,456,268,224
Non Banking Assets	75,399,854	75,399,854
Total Assets	128,657,783,134	132,110,043,811
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks,		
Financial Institutions and Agents	944,049,434	94,627,649
Deposits and other accounts	105,229,897,170	110,989,817,867
Current and other accounts etc.	39,888,195,704	41,986,398,330
Bills payable	1,794,776,470	1,799,303,242
Saving bank deposits	25,252,486,601	24,984,705,080
Fixed deposits	36,358,252,727	40,484,068,695
Other deposits	1,936,185,668	1,735,342,520
Other liabilities	11,254,790,742	10,324,454,912
Total Liabilities	117,428,737,346	121,408,900,428
Capital/Share Holders' Equity		
Paid up capital	3,637,093,980	3,637,093,980
Statutory reserve	3,680,837,039	3,680,837,039
Other reserves	2,672,557,045	2,390,506,675
Surplus in profit and loss account	1,238,520,418	992,668,383
Total equity attributable to equity holders of the company	11,229,008,482	10,701,106,077
Non Controlling interest	37,306	37,306
Total Liabilities and Share Holders' Equity	128,657,783,134	132,110,043,811

UTTARA BANK LIMITED CONSOLIDATED BALANCE SHEET (UN-AUDITED) AS AT 31 MARCH 2014

	Amount in	n Taka
OFF BALANCE SHEET ITEMS	31-Mar-14	31-Dec-13
Contingent Liabilities	21,772,729,040	18,775,861,815
Acceptances & endorsements	-	-
Letter of guarantees	2,654,381,717	2,566,881,941
Irrevocable letter of credit	9,125,346,209	6,756,521,762
Bills for collection	5,515,223,215	4,755,492,024
Other contingent liabilities	4,477,777,899	4,696,966,088
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	_	
Liabilities against forward purchase & sale		
litigation filed by the Bank	-	-
Total Other Commitments	<u> </u>	-
Total Off-Balance Sheet Items		
Including Contingent Liabilities	21,772,729,040	18,775,861,815







UTTARA BANK LIMITED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE PERIOD ENDED 31 MARCH 2014

	Amount	in Taka
	Jan. to MARCH31, 2014	Jan. to MARCH31, 2013
OPERATING INCOME		
Interest Income	2,259,564,080	2,167,999,736
Interest paid on deposits, borrowings etc.	1,964,111,686	1,948,975,281
Net Interest Income	295,452,394	219,024,455
Income from Investment	1,138,131,907	908,591,650
Commission, Exchange and Brokerage	196,057,583	226,305,213
Other Operating Income	89,132,674	68,618,199
Total operating income	1,718,774,558	1,422,539,517
OPERATING EXPENSES		
Salary and allowances	648,125,875	576,594,830
Rent, taxes,insurance,electricity etc.	64,510,070	68,630,446
Legal expenses	3,120,443	2,255,736
Postage,stamp,telecommunication etc.	7,241,482	9,063,403
Stationery, printing, advertisements etc.	32,398,683	27,217,177
Managing Director's salary & allowances and fees	2,123,550	1,930,500
Directors' fees	264,000	205,000
Auditors' fees	-	· =
Charges on Loan losses account	-	=
Repair, maintenance and depreciation		
of Bank's property	61,801,573	43,092,919
Other expenses	65,667,175	228,525,254
Total operating expenses	885,252,851	957,515,265
Profit before provision	833,521,707	465,024,252
Provision	240,000,000	106,000,000
Provision for loans & advances	210,000,000	106,000,000
Provision for off balance sheet exposures	30,000,000	-
Profit before tax	593,521,707	359,024,252
Provision for Taxation		
Current tax	347,669,672	191,294,710
Deferred tax	-	•
	347,669,672	191,294,710
Profit after taxation	245,852,035	167,729,542
Non Controlling Interest	,,	•
Profit after taxation -without Non Controlling Interest	245,852,035	167,729,542
Retained earning brought forward	992.668.383	909,813,710
Profit available for appropriation	1,238,520,418	1,077,543,252
Appropriation	.,,, •	-
Statutory reserve	_	
General reserve	_	
Retained surplus	1,238,520,418	1,077,543,252
Earning per share (EPS)	0.68	0.46
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UTTARA BANK LIMITED

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED) FOR THE PERIOD ENDED 31 MARCH 2014

Particulars	Paid up Capital	Statutory Reserve	Other Reserves	Retained Earnings	Total
Balance as at 01 January 2014	3,637,093,980	3,680,837,039	2,390,506,675	992,668,383	10,701,106,077
Changes in accounting policy	1	-	1	1	1
Restated balance	3,637,093,980	3,680,837,039	2,390,506,675	992,668,383	10,701,106,077
Transferred to Fixed Assets from asset. Rev. reserve	1	-	1	-	1
Revaulation Reserve Govt. Securities	1	-	282,050,370	-	282,050,370
Net Profit After Tax	1	_	1	245,852,035	245,852,035
Appropriations during the period:	-	_	1	-	_
Transfer to statutory reserve	_	_	_	-	_
Transfer to general reserve	-	_	-	-	_
Balance as at 31 MARCH2014	3,637,093,980	3,680,837,039	2,672,557,045	1,238,520,418	11,229,008,482
Balance as at 31 MARCH2013	3,306,449,088	3,330,837,039	2,272,764,113	1,077,543,252	9,987,593,492



Executive General Manager & CFO

(SHAIKH ABDUL AZIZ) Managing Director & CEO



UTTARA BANK LIMITED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED) FOR THE PERIOD ENDED 31 MARCH 2014

		Amount	in Taka
	Particulars	Jan. to March 31,2014	Jan. to March 31,2013
A.	Cash flows from operating activities	ounto muron or jeura	out to major of just to
	Interest receipts in cash	3,403,486,153	3,041,062,996
	Interest payments	(1,964,111,686)	(1,948,975,281)
	Dividend receipts	27,110,071	-
	Fees, commission & exchange receipts in cash	196,057,583	226,305,213
	Recoveries of loans previously written off	-	
	Cash payments to employees	(650,249,425)	(578,525,330)
	Cash payments to suppliers	(39,312,267)	(34,036,852)
	Income tax paid	(360,469,757)	(310,063,573)
	Receipts from other operating activities	89,132,674	68,618,199
	Payments for other operating activities	(265,918,033)	(313,016,929)
	Cash generated from operating activities before changes	435,725,313	151,368,443
	in operating assets and liabilities	400,720,010	131,300,443
	Increase/(decrease) in operating assets and liabilities	(172,726,168)	697,131,654
	Statutory deposits	(172,720,100)	037,131,034
	Purchase/sale of trading securities	1,338,838,831	3,694,171,830
	Loans and advances to other banks	600,000,000	(700,000,000)
	Loans and advances to outer banks		
	Other assets	1,213,633,566	1,966,561,099
		997,629,686	(437,659,722)
	Deposits from other Banks/borrowings	44,670,318	(114,417,711)
	Deposits from customers (other than Banks) Other liabilities on account of customers	(5,804,591,015)	6,156,040,336
		8,882,407	(4,245,404)
	Other liabilites	1,428,210,039	(9,863,318,774)
	Net Cash received / (used) from operating activities	262,999,145	848,500,097
B.	Cash flows from investing activities		
	Proceeds from sale / payments for purchase of securities	868,442,129	(1,083,377,136)
	Purchase of property, plants and equipments	(59,205,622)	(40,848,178)
	Sale of property, plants and equipments	- 1	- 1
	Purchase/sale/Adjustment of subsidiary	- 1	-
	Net Cash received / (used) in investing Activities	809,236,507	(1,124,225,314)
C.	Cash flows from financing activities		
	Receipts from issue of loan capital and debt securities	-	-
	Payment for redemptions of loan capital and debt securities	- 1	-
	Receipts from issue of ordinary share	- 1	-
	Dividend paid	- 1	-
	Net cash received / (used) from financing activities		-
D.	Net (Increase) /decrease in cash & cash equivalents (A+B+C)	1,072,235,652	(275,725,217)
E.	Effects of exchange rate changes on cash and cash-equivalents	- 1	-
F.	Opening cash and cash equivalents	10,194,862,104	9,216,339,406
G.	Closing cash and cash-equivalents (D+E+F)	11,267,097,756	8,940,614,189
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	2,156,687,754	2,111,718,763
	Bal. with Bangladesh Bank & its agent Banks (including foreign currencies)	7,542,939,336	6,156,680,480
	Balance with other banks and financial institutions	1,567,470,666	672,214,946
		11,267,097,756	8,940,614,189
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UTTARA BANK LIMITED BALANCE SHEET (UN-AUDITED) AS AT 31 MARCH 2014

PROPERTY AND ASSETS		Amount	in Taka
Cash 9,699,620,274 8,775,084,704 Cash in Hand (including foreign currencies) 2,156,680,938 2,685,850,825 Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies) 7,542,939,336 6,089,233,879 Balance with other Banks and financial institutions 1,567,470,666 1,419,777,400 In Bangladesh 213,710,661 523,349,441 Outside Bangladesh 43,542,195,411 45,749,476,371 Government 43,271,345,705 44,638,631,012 Others 270,849,706 64,829,765,851 Coans, cash credits, over drafts etc. 60,259,526,762 61,181,473,090 Bills purchased and discounted 3,357,605,523 3,648,292,761 Fixed assets including land, building furniture and fixtures 3,263,477,030 3,204,271,407 Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 75,399,854 75,399,854 TOTAL ASSETS 128,932,132,228 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 <t< th=""><th></th><th></th><th></th></t<>			
Cash in Hand (including foreign currencies) 2,156,680,938 2,685,850,825 Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies) 7,542,939,336 6,089,233,879 Balance with other Banks and financial institutions 1,567,470,666 1,419,777,400 In Bangladesh 213,710,661 523,349,441 Outside Bangladesh 43,542,195,411 45,749,476,371 Government 43,271,345,705 44,638,631,012 Others 270,849,706 1,110,845,359 Loans and Advances 63,616,132,285 64,829,765,851 Loans, cash credits, over drafts etc. 60,258,526,762 61,181,473,090 Bills purchased and discounted 3,357,605,523 3,648,292,761 Fixed assets including land, building furniture and fixtures 3,263,477,030 3,204,271,407 Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 75,399,854 75,399,854 TOTAL ASSETS 128,932,132,228 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Bills payable 1,794,776,470 1,799,303,243 Saving bank deposits			
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies) 7,542,939,336 6,089,233,879 Balance with other Banks and financial institutions 1,567,470,666 1,419,777,400 In Bangladesh 213,710,661 523,349,441 Outside Bangladesh - 600,000,000 Money at call and short notice - 600,000,000 Investments 43,542,195,411 45,749,476,371 Government 43,271,345,705 44,638,631,012 Others 270,849,706 1,110,845,359 Loans and Advances 63,616,132,285 64,829,765,851 Loans, cash credits, over drafts etc. 60,258,526,762 61,181,473,090 Bills purchased and discounted 3,357,605,523 3,648,292,761 Fixed assets including land, building furniture and fixtures 3,263,477,030 3,204,271,407 Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 7,167,836,708 7,731,712,331 TOTAL ASSETS 128,932,132,228 132,385,487,918 Liabilities 105,546,228,357 111,300,124,942 Current and other accounts			
Balance with other Banks and financial institutions 1,567,470,666 1,419,777,400 In Bangladesh 213,710,661 523,349,441 Outside Bangladesh 1,353,760,005 896,427,959 Money at call and short notice - 600,000,000 Investments 43,542,195,411 45,749,476,371 Government 43,271,345,705 44,638,631,012 Others 270,849,706 1,110,845,359 Loans and Advances 63,616,132,285 64,829,765,851 Loans, cash credits, over drafts etc. 60,258,526,762 61,181,473,090 Bills purchased and discounted 3,357,605,523 3,648,292,761 Fixed assets including land, building furniture and fixtures 3,263,477,030 3,204,271,407 Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 7,5399,854 75,399,854 TOTAL ASSETS 128,932,132,228 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 Deposits and other accounts etc. 39,919,302,531	, , ,	2,156,680,938	2,685,850,825
financial institutions 1,567,470,666 1,419,777,400 In Bangladesh 213,710,661 523,349,441 Outside Bangladesh 1,353,760,005 896,427,959 Money at call and short notice - 600,000,000 Investments 43,542,195,411 45,749,476,371 Government 43,271,345,705 44,638,631,012 Others 270,849,706 1,110,845,359 Loans and Advances 63,616,132,285 64,829,765,851 Loans, cash credits, over drafts etc. 60,258,526,762 61,181,473,090 Bills purchased and discounted 3,357,605,523 3,648,292,761 Fixed assets including land, building furniture and fixtures 3,263,477,030 3,204,271,407 Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 75,399,854 75,399,854 TOTAL ASSETS 128,932,132,228 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 Deposits and other accounts etc. 39,919,302,531 42,014,024,108		7,542,939,336	6,089,233,879
In Bangladesh		1 567 470 666	1 410 777 400
Outside Bangladesh 1,353,760,005 896,427,959 Money at call and short notice - 600,000,000 Investments 43,542,195,411 45,749,476,371 Government 43,271,345,705 44,638,631,012 Others 270,849,706 1,110,845,359 Loans and Advances 63,616,132,285 64,829,765,851 Loans, cash credits, over drafts etc. 60,258,526,762 61,181,473,090 Bills purchased and discounted 3,357,605,523 3,648,292,761 Fixed assets including land, building furniture and fixtures 3,263,477,030 3,204,271,407 Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 75,399,854 75,399,854 TOTAL ASSETS 128,932,132,228 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 Deposits and other accounts 105,546,228,357 111,300,124,942 42,014,024,108 1,799,303,243 Bills payable 1,794,776,470 1,799,303,243 42,014,024,108 1,799,303,243 42,014,024,108			
Money at call and short notice - 600,000,000			
Investments	Outside Barigiadesii	1,000,700,000	030,421,333
Government Others 43,271,345,705 270,849,706 44,638,631,012 1,110,845,359 Loans and Advances Loans, cash credits, over drafts etc. 63,616,132,285 61,852,6762 61,181,473,090 3,257,605,523 61,181,473,090 3,648,292,761 Fixed assets including land, building furniture and fixtures Other Assets 7,167,836,708 7,731,712,331 75,399,854 75,	Money at call and short notice	-	600,000,000
Government Others 43,271,345,705 270,849,706 44,638,631,012 1,110,845,359 Loans and Advances Loans, cash credits, over drafts etc. 63,616,132,285 61,852,6762 61,181,473,090 3,257,605,523 61,181,473,090 3,648,292,761 Fixed assets including land, building furniture and fixtures Other Assets 7,167,836,708 7,731,712,331 75,399,854 75,	Investments	43,542,195,411	45,749,476,371
Loans and Advances 63,616,132,285 64,829,765,851 Loans, cash credits, over drafts etc. 60,258,526,762 61,181,473,090 Bills purchased and discounted 3,357,605,523 3,648,292,761 Fixed assets including land, building furniture and fixtures 3,263,477,030 3,204,271,407 Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 75,399,854 75,399,854 TOTAL ASSETS 128,932,132,228 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Liabilities Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 Deposits and other accounts 105,546,228,357 111,300,124,942 Current and other accounts etc. 39,919,302,531 42,014,024,108 Bills payable 1,794,776,470 1,799,303,243 Saving bank deposits 25,252,568,788 24,984,787,267 Fixed deposits 36,643,394,900 40,766,667,804 Other deposits 1,936,185,668 1,735,342,520 Other liabilities 11,239,048,457 10,311,382,299 TOTAL LIABILITIES 117,729,	Government	43,271,345,705	44,638,631,012
Loans, cash credits, over drafts etc. 60,258,526,762 61,181,473,090 Bills purchased and discounted 3,357,605,523 3,648,292,761 Fixed assets including land, building furniture and fixtures 3,263,477,030 3,204,271,407 Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 75,399,854 75,399,854 TOTAL ASSETS 128,932,132,228 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 Deposits and other accounts 105,546,228,357 111,300,124,942 Current and other accounts etc. 39,919,302,531 42,014,024,108 Bills payable 1,794,776,470 1,799,303,243 Saving bank deposits 25,252,568,788 24,984,787,267 Fixed deposits 36,643,394,900 40,766,667,804 Other deposits 1,936,185,668 1,735,342,520 Other liabilities 11,239,048,457 10,311,382,299 TOTAL LIABILITIES 117,729,326,248 121,706,134,890 CAPITAL/SHARE HOLDERS' EQUITY	Others	270,849,706	1,110,845,359
Loans, cash credits, over drafts etc. 60,258,526,762 61,181,473,090 Bills purchased and discounted 3,357,605,523 3,648,292,761 Fixed assets including land, building furniture and fixtures 3,263,477,030 3,204,271,407 Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 75,399,854 75,399,854 TOTAL ASSETS 128,932,132,228 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 Deposits and other accounts 105,546,228,357 111,300,124,942 Current and other accounts etc. 39,919,302,531 42,014,024,108 Bills payable 1,794,776,470 1,799,303,243 Saving bank deposits 25,252,568,788 24,984,787,267 Fixed deposits 36,643,394,900 40,766,667,804 Other deposits 1,936,185,668 1,735,342,520 Other liabilities 11,239,048,457 10,311,382,299 TOTAL LIABILITIES 117,729,326,248 121,706,134,890 CAPITAL/SHARE HOLDERS' EQUITY	Loans and Advances	63.616.132.285	64,829.765.851
Bills purchased and discounted 3,357,605,523 3,648,292,761 Fixed assets including land, building furniture and fixtures 3,263,477,030 3,204,271,407 Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 75,399,854 75,399,854 TOTAL ASSETS 128,932,132,228 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 Deposits and other accounts 105,546,228,357 111,300,124,942 Current and other accounts etc. 39,919,302,531 42,014,024,108 Bills payable 1,794,776,470 1,799,303,243 Saving bank deposits 25,252,568,788 24,984,787,267 Fixed deposits 36,643,394,900 40,766,667,804 Other deposits 1,936,185,668 1,735,342,520 Other liabilities 11,239,048,457 10,311,382,299 TOTAL LIABILITIES 117,729,326,248 121,706,134,890 CAPITAL/SHARE HOLDERS' EQUITY 3,637,093,980 3,637,093,980 3,680,837,039 Statutory rese			
Fixed assets including land, building furniture and fixtures 3,263,477,030 3,204,271,407 Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 75,399,854 75,399,854 TOTAL ASSETS 128,932,132,228 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 Deposits and other accounts 105,546,228,357 111,300,124,942 Current and other accounts etc. 39,919,302,531 42,014,024,108 Bills payable 1,794,776,470 1,799,303,243 Saving bank deposits 25,252,568,788 24,984,787,267 Fixed deposits 36,643,394,900 40,766,667,804 Other deposits 1,936,185,668 1,735,342,520 Other liabilities 11,239,048,457 10,311,382,299 TOTAL LIABILITIES 117,729,326,248 121,706,134,890 CAPITAL/SHARE HOLDERS' EQUITY Paid up capital 3,637,093,980 3,637,093,980 Statutory reserve 3,680,837,039 3,680,837,039		1 ' ' '	
furniture and fixtures 3,263,477,030 3,204,271,407 Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 75,399,854 75,399,854 TOTAL ASSETS 128,932,132,228 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 Deposits and other accounts 105,546,228,357 111,300,124,942 Current and other accounts etc. 39,919,302,531 42,014,024,108 Bills payable 1,794,776,470 1,799,303,243 Saving bank deposits 25,252,568,788 24,984,787,267 Fixed deposits 36,643,394,900 40,766,667,804 Other deposits 1,936,185,668 1,735,342,520 Other liabilities 11,239,048,457 10,311,382,299 TOTAL LIABILITIES 117,729,326,248 121,706,134,890 CAPITAL/SHARE HOLDERS' EQUITY 93,680,837,039 3,680,837,039 3,680,837,039	·	0,001,000,020	0,010,202,101
Other Assets 7,167,836,708 7,731,712,331 Non Banking Assets 75,399,854 75,399,854 TOTAL ASSETS 128,932,132,228 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 Deposits and other accounts 105,546,228,357 111,300,124,942 Current and other accounts etc. 39,919,302,531 42,014,024,108 Bills payable 1,794,776,470 1,799,303,243 Saving bank deposits 25,252,568,788 24,984,787,267 Fixed deposits 36,643,394,900 40,766,667,804 Other deposits 1,936,185,668 1,735,342,520 Other liabilities 11,239,048,457 10,311,382,299 TOTAL LIABILITIES 117,729,326,248 121,706,134,890 CAPITAL/SHARE HOLDERS' EQUITY Paid up capital 3,637,093,980 3,680,837,039 Statutory reserve 3,680,837,039 3,680,837,039	· · · · · ·	3.263.477.030	3.204.271.407
Non Banking Assets 75,399,854 75,399,854 75,399,854 132,385,487,918 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 Deposits and other accounts 105,546,228,357 111,300,124,942 Current and other accounts etc. 39,919,302,531 42,014,024,108 Bills payable 1,794,776,470 1,799,303,243 Saving bank deposits 25,252,568,788 24,984,787,267 Fixed deposits 36,643,394,900 40,766,667,804 Other deposits 1,936,185,668 1,735,342,520 Other liabilities 11,239,048,457 10,311,382,299 TOTAL LIABILITIES 117,729,326,248 121,706,134,890 CAPITAL/SHARE HOLDERS' EQUITY Paid up capital 3,637,093,980 3,637,093,980 Statutory reserve 3,680,837,039 3,680,837,039			
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Borrowings from other Banks, Financial Institutions and Agents 944,049,434 94,627,649 Deposits and other accounts 105,546,228,357 111,300,124,942 Current and other accounts etc. 39,919,302,531 42,014,024,108 Bills payable 1,794,776,470 1,799,303,243 Saving bank deposits 25,252,568,788 24,984,787,267 Fixed deposits 36,643,394,900 40,766,667,804 Other deposits 1,936,185,668 1,735,342,520 Other liabilities 11,239,048,457 10,311,382,299 TOTAL LIABILITIES 117,729,326,248 121,706,134,890 CAPITAL/SHARE HOLDERS' EQUITY 93,680,837,039 3,687,093,980 Statutory reserve 3,680,837,039 3,680,837,039			
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Deposits and other accounts 105,546,228,357 111,300,124,942 Current and other accounts etc. 39,919,302,531 42,014,024,108 Bills payable 1,794,776,470 1,799,303,243 Saving bank deposits 25,252,568,788 24,984,787,267 Fixed deposits 36,643,394,900 40,766,667,804 Other deposits 1,936,185,668 1,735,342,520 Other liabilities 11,239,048,457 10,311,382,299 TOTAL LIABILITIES 117,729,326,248 121,706,134,890 CAPITAL/SHARE HOLDERS' EQUITY Paid up capital 3,637,093,980 3,637,093,980 Statutory reserve 3,680,837,039 3,680,837,039	•	944,049,434	94,627,649
Current and other accounts etc. 39,919,302,531 42,014,024,108 Bills payable 1,794,776,470 1,799,303,243 Saving bank deposits 25,252,568,788 24,984,787,267 Fixed deposits 36,643,394,900 40,766,667,804 Other deposits 1,936,185,668 1,735,342,520 Other liabilities 11,239,048,457 10,311,382,299 TOTAL LIABILITIES 117,729,326,248 121,706,134,890 CAPITAL/SHARE HOLDERS' EQUITY Paid up capital 3,637,093,980 3,637,093,980 Statutory reserve 3,680,837,039 3,680,837,039	•	, ,	, ,
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TOTAL LIABILITIES 117,729,326,248 121,706,134,890 CAPITAL/SHARE HOLDERS' EQUITY Paid up capital 3,637,093,980 3,637,093,980 Statutory reserve 3,680,837,039 3,680,837,039	Other deposits	1,936,185,668	1,735,342,520
CAPITAL/SHARE HOLDERS' EQUITY Paid up capital 3,637,093,980 3,637,093,980 Statutory reserve 3,680,837,039 3,680,837,039	Other liabilities	11,239,048,457	
Paid up capital 3,637,093,980 3,637,093,980 Statutory reserve 3,680,837,039 3,680,837,039	TOTAL LIABILITIES	117,729,326,248	121,706,134,890
Paid up capital 3,637,093,980 3,637,093,980 Statutory reserve 3,680,837,039 3,680,837,039	CAPITAL/SHARE HOLDERS' FOLLITY		
Statutory reserve 3,680,837,039 3,680,837,039		3,637,093,980	3,637,093,980
·			
	Other reserves	2,672,557,045	2,390,506,675
Surplus in profit and loss account 1,212,317,916 970,915,334			
Total equity attributable to equity holders 11,202,805,980 10,679,353,028	• •		
TOTAL LIABILITIES AND SHARE HOLDERS' EQUITY 128,932,132,228 132,385,487,918			



UTTARA BANK LIMITED BALANCE SHEET (UN-AUDITED) AS AT 31 MARCH 2014

	Amount in	n Taka
OFF BALANCE SHEET ITEMS	31-Mar-14	31-Dec-13
Contingent Liabilities	21,772,729,040	18,775,861,815
Acceptances & endorsements Letter of guarantees	2,654,381,717	2,566,881,941
Irrevocable letter of credit	9,125,346,209	6,756,521,762
Bills for collection	5,515,223,215 4,477,777,899	4,755,492,024 4,696,966,088
Other contingent liabilities	4,411,111,099	4,090,900,000
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	-	-
Liabilities against forward purchase & sale litigation filed by the Bank	_	
illigation lieu by the balls		

21,772,729,040



Total Off-Balance Sheet Items Including Contingent Liabilities



18,775,861,815



UTTARA BANK LIMITED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE PERIOD ENDED 31 MARCH 2014

	Amoun	t in Taka
	Jan. to March 31, 2014	Jan. to March 31, 2013
OPERATING INCOME		
Interest Income	2,259,564,080	2,167,999,736
Interest paid on deposits, borrowings etc.	1,971,299,196	1,952,515,340
Net Interest Income	288,264,884	215,484,396
Income from Investment	1,138,131,907	908,591,650
Commission, Exchange and Brokerage	196,057,583	226,305,213
Other Operating Income	89,156,659	68,618,199
Total operating income	1,711,611,033	1,418,999,458
OPERATING EXPENSES		
Salary and allowances.	648,125,875	576,594,830
Rent, taxes,insurance,electricity etc.	64,510,070	68,630,446
Legal expenses	3,120,443	2,255,736
Postage,stamp,telecommunication etc.	7,241,482	9,063,403
Stationery, printing, advertisements etc.	32,398,683	27,217,177
Managing Director's salary & allowances and fees	2,123,550	1,930,500
Directors' fees	230,000	205,000
Auditors' fees	-	-
Charges on Loan losses account	-	-
Repair, maintenance and depreciation		
of Bank's property	61,801,573	43,092,919
Other expenses	65,656,775	228,437,754
Total operating expenses	885,208,451	957,427,765
Profit before provision	826,402,582	461,571,693
Provision		
Provision for loans & advances & off balance sheet exposures	210,000,000	106,000,000
Provision for off balance sheet exposures	30,000,000	-
·	240,000,000	106,000,000
Profit before tax	586,402,582	355,571,693
Provision for Taxation	345,000,000	190,000,000
Current tax	345,000,000	190,000,000
Deferred tax	-	-
Profit after taxation	241,402,582	165,571,693
Retained earning brought forward	970,915,334	897,157,310
Profit available for appropriation	1,212,317,916	1,062,729,003
Appropriation		
Statutory reserve	-	-
General reserve	-	-
Retained surplus	1,212,317,916	1,062,729,003
Earning per share (EPS) after split	0.66	0.46
· , , ,		







UTTARA BANK LIMITED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED) FOR THE PERIOD ENDED 31 MARCH 2014

Particulars	Paid up Capital	Statutory Reserves	Other Reserve	Retained Earnings	Total
Balance as at 01 January 2014	3,637,093,980	3,680,837,039	2,390,506,675	970,915,334	10,679,353,028
Changes in accounting policy	ı	1	1	ı	ı
Restated balance	3,637,093,980	3,680,837,039	2,390,506,675	970,915,334	10,679,353,028
Transferred to Fixed Assets from asset. Rev. reserve	1	1	1	1	1
Revaulation Reserve Govt. Securities	ı	1	282,050,370	-	282,050,370
Net Profit After Tax	ı	1	1	241,402,582	241,402,582
Appropriations during the period:	1	-	1	-	1
Transfer to statutory reserve	ı	1	1	1	1
Transfer to general reserve	1	-	1	-	1
Balance as at 31 MARCH2014	3,637,093,980	3,680,837,039	2,672,557,045	1,212,317,916	11,202,805,980
Balance as at 31 MARCH2013	3,306,449,088	3,330,837,039	2,272,764,113	1,062,729,003	9,972,779,243
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UTTARA BANK LIMITED CASH FLOW STATEMENT (UN-AUDITED) FOR THE PERIOD ENDED 31 MARCH 2014

Amount in Taka

		,	
	Particulars	January 01 to	January 01 to
	r ai liculai 5	March 31, 2014	March 31, 2013
Α.	Cash flows from operating activities	Walcii 31, 2014	March 31, 2013
Λ.	Interest receipts in cash	3,397,836,153	3,041,589,676
	Interest payments	(1,971,299,196)	(1,952,515,340)
	Dividend receipts	27,110,071	(1,002,010,040)
	Fees, commission & exchange receipts in cash	196,057,583	226,305,213
	Recoveries of loans previously written off	190,037,303	220,303,213
	Cash payments to employees	(650,249,425)	(578,525,330)
	Cash payments to employees Cash payments to suppliers	(39,312,267)	(34,036,852)
	Income tax paid	(360,469,757)	(309,529,911)
	Receipts from other operating activities	89,156,659	68,618,199
	Payments for other operating activities	(265,873,633)	(313,476,109)
	Cash generated from operating activities before changes	422,956,188	148,429,546
	in operating assets and liabilities	422,550,100	140,423,340
	Increase/(decrease) in operating assets and liabilities	(159,963,858)	700,070,551
	Statutory deposits	(100,000,000)	700,070,331
	Purchase/sale of trading securities	1,338,838,831	3,694,171,830
	Loans and advances to other banks	600,000,000	(700,000,000)
	Loans and advances to customers (other than Banks)	1,213,633,566	1,966,561,099
	Other assets	1,013,464,531	(441,742,686)
	Deposits from other Banks/borrowings	44,670,318	(114,417,711)
	Deposits from customers (other than Banks)	(5,798,566,902)	6,158,354,937
	Other liabilities on account of customers	8,882,407	(4,245,404)
	Other liabilities	1,419,113,390	(9,858,611,514)
	Other habilities	1,410,110,000	(0,000,011,014)
	Net Cash received / (used) from operating activities	262,992,329	848,500,097
В.	Cash flows from investing activities	202,002,020	040,000,001
٥.	Proceeds from sale / payments for purchase of securities	868,442,129	(1,083,377,136)
	Purchase of property, plants and equipments	(59,205,622)	(40,848,178)
	Sale of property, plants and equipments	(00,200,022)	(10,010,110)
	Purchase/sale/Adjustment of subsidiary		_
	Net Cash received / (used) in investing Activities	809,236,507	(1,124,225,314)
C.	Cash flows from financing activities	000,200,007	(1,121,220,011)
0.	Receipts from issue of loan capital and debt securities		_
	Payment for redemptions of loan capital and debt securities		_
	Receipts from issue of ordinary share		_
	Dividend paid		_
	Net cash received / (used) from financing activities		
D.	Net (Increase) /decrease in cash & cash equivalents (A+B+C)	1,072,228,837	(275,725,217)
E.	Effects of exchange rate changes on cash and cash-equivalents	-	(=: 0,:=0,=)
F.	Opening cash and cash equivalents	10,194,862,104	9,216,339,406
G.	Closing cash and cash-equivalents (D+E+F)	11,267,090,940	8,940,614,189
	Cash and cash equivalents at end of the year	, , , , , ,	
	Cash in hand (including foreign currencies)	2,156,680,938	2,111,718,763
	Bal. with Bangladesh Bank & its agent Banks (including foreign currencies)	7,542,939,336	6,156,680,480
	Balance with other banks and financial institutions	1,567,470,666	672,214,946
	Salario Tra Galo Bullio and illianolal illoadationo	11,267,090,940	8,940,614,189
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