UTTARA BANK LIMITED FINANCIAL STATEMENTS 31 MARCH 2020 (UN-AUDITED)





UTTARA BANK LIMITED CONSOLIDATED BALANCE SHEET (Un-Audited) AS AT 31 MARCH 2020

	Amount in Taka	
PROPERTY AND ASSETS	31 March 2020	31 December 2019
Cash		
Cash in Hand (including foreign currencies) Balance with Bangladesh Bank and its	4,328,964,695	3,638,226,367
agent Bank(s) (including foreign currencies)	11,261,021,197	11,620,364,558
	15,589,985,892	15,258,590,925
Balance with other Banks and Financial institutions		
In Bangladesh	7,478,868,040	6,691,896,409
Outside Bangladesh	745,406,274	974,717,477
	8,224,274,314	7,666,613,886
Money at call on short notice	300,000,000	2,350,000,000
Investments		
Government	24,942,551,358	23,196,781,829
Others	6,860,324,100	6,997,094,972
	31,802,875,458	30,193,876,801
Loans and Advances		
Loans, cash credits, overdrafts etc.	119,717,291,565	121,950,122,186
Bills purchased and discounted	2,394,944,040	2,550,345,848
Fixed assets including land, building,	122,112,235,605	124,500,468,034
furniture and fixtures	3,019,571,194	3,009,268,837
Other Assets	10,383,619,376	10,033,849,909
Non Banking Assets	64,597,056	64,607,056
TOTAL ASSETS	191,497,158,895	193,077,275,448
LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY LIABILITIES		
Borrowings from other Banks, Financial Institutions and Agents	1,196,667,943	1,393,668,941
Deposits and other accounts		
Current and other accounts	47,736,632,532	51,427,551,126
Bills payable	4,799,040,118	5,049,256,200
Savings bank deposits	50,658,540,415	51,565,540,147
Fixed deposits Other deposits	47,414,614,722 3,704,747,514	44,961,018,776 3,713,005,558
	154,313,575,301	156,716,371,807
Other Liabilities	19,649,581,841	10 212 880 754
TOTAL LIABILITIES	175,159,825,085	<u>19,313,889,754</u> 177,423,930,502
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CAPITAL/SHAREHOLDERS' EQUITY		
Paid up capital Statutory reserve	4,080,819,430 4,780,837,039	4,080,819,430
Other reserves	5,322,007,858	4,780,837,039 5,311,030,630
Surplus in profit and loss account	2,153,634,159	1,480,622,378
	16,337,298,486	15,653,309,477
Non controlling interest	35,324	35,469
TOTAL CAPITAL/SHAREHOLDERS' EQUITY	16,337,333,810	15,653,344,946
TOTAL LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY	191,497,158,895	193,077,275,448
Net Assets Value Per Share (NAVPS)	40.03	38.36

UTTARA BANK LIMITED CONSOLIDATED BALANCE SHEET (Un-Audited) AS AT 31 MARCH 2020

[Amount in Taka	
ז	31 March 2020	31 December 2019
OFF BALANCE SHEET ITEMS		
Contingent Liabilities	5 019 472 540	4,787,275,017
Acceptances & Endorsements Letters of guarantee	5,018,472,540 3,982,032,741	3,864,231,157
Irrevocable letters of credit	14,832,500,809	12,240,452,930
Bills for collection	5,634,704,294	5,431,423,883
	29,467,710,384	26,323,382,987
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	29,467,710,384	26,323,382,987
(IFTEKHAR ZAMAN) Executive General Manager & Secretary (MD. GOLAM MUSTAFA, FC Executive General Manager & G	, , ,	A RABIUL HOSSAIN) Director & CEO
Dated:Dhaka(WALIUL HUQ KHANDKER)31 May 2020Director	(AB) L BARQ ALVI) Director	-3 4)

UTTARA BANK LIMITED CONSOLIDATED PROFIT AND LOSS ACCOUNT (Un-Audited) FOR THE PERIOD ENDED 31 MARCH 2020

	Amount in Taka		
	01 January to 31 March 2020	01 January to 31 March 2019	
OPERATING INCOME			
Interest Income	3,303,245,866	3,159,235,072	
Interest paid on deposits and borrowings etc.	1,439,699,841	1,547,404,113	
Net Interest Income	1,863,546,025	1,611,830,959	
Investment Income	717,883,221	638,723,281	
Commission, Exchange and Brokerage	226,458,242	212,923,581	
Other Operating Income	76,725,255	79,580,420	
Total operating income OPERATING EXPENSES	2,884,612,743	2,543,058,241	
Salary and allowances	1,150,516,150	1,158,936,809	
	171,990,497		
Rent, taxes, insurance, electricity etc.		109,451,984	
Legal expenses	10,848,689	8,447,136	
Postage, stamp, telecommunication etc.	13,985,068	12,514,726	
Stationery, printing, advertisements etc.	29,534,124	27,732,634	
Managing Director's salary & allowances and fees	2,816,660	2,527,566	
Directors' fees	372,000	448,000	
Auditors' fees	615,000	625,000	
Charges on Loan losses	-	-	
Repair, maintenance and depreciation			
of Bank's property	69,062,556	87,048,797	
Other expenses	192,898,891	75,598,919	
Total operating expenses	1,642,639,635	1,483,331,571	
Profit before provision	1,241,973,108	1,059,726,670	
Provision			
Provision for loans and advances & off balance sheet exposures	100,000,000	276,500,000	
Provision for diminution in value of investments	100,000,000	270,000,000	
Provision for others	-	(10,266,786)	
	100,000,000	266,233,214	
Profit before tax	1,141,973,108	793,493,456	
Provision for Taxation			
Current tax	470,636,365	410,708,813	
Deferred tax	(1,674,893)	8,374,933	
	468,961,472	419,083,746	
Profit after taxation	673,011,636	374,409,710	
Non controlling interest	(145)	799	
Profit after taxation without non controlling interest	673,011,781	374,408,911	
Retained earning brought forward	1,480,622,378	1,736,196,016	
Profit available for appropriation	2,153,634,159	2,110,604,927	
Appropriations	2,100,007,103	2,110,007,327	
Statutory reserve			
General reserve			
	-	-	
Retained surplus	2,153,634,159	2,110,604,927	
Earnings Per Share (EPS) - (Restated)	1.65	0.92	

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

(IFTEKHAR ZAMAN) Executive General Manager & Secretary

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

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Managing Director & CEO end

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(MOHAMMED RABIUL HOSSAIN)

Dated:Dhaka 31 May 2020

(ABUL BARQ ALVI) Director

UTTARA BANK LIMITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Un-Audited) FOR THE PERIOD ENDED 31 MARCH 2020

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	Other Reserves	Retained Earnings	Non Controlling Interest	Total
Balance as at 01 January 2020	4,080,819,430	4,780,837,039	5,311,030,630	1,480,622,378	35,469	15,653,344,946
Transfer to General Reserve	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-
Stock Dividend	-			-		
Restated opening balance	4,080,819,430	4,780,837,039	5,311,030,630	1,480,622,378	35,469	15,653,344,946
Surplus/(deficit) of Revaluation Reserve on Govt. Securities	-	-	10,977,228	-	-	10,977,228
Net profit after Tax	-	-	-	673,011,636	-	673,011,636
Non Controlling Interest	-	-	-	145	(145)	-
Appropriations during the year						
Transfer to Statutory Reserve	-	-	-	-	-	-
Transfer to General Reserve	-	-	-	-	-	-
Balance as at 31 MARCH 2020	4,080,819,430	4,780,837,039	5,322,007,858	2,153,634,159	35,324	16,337,333,810
Balance as at 31 MARCH 2019	4,000,803,370	4,330,837,039	4,660,924,585	2,110,604,927	35,990	15,103,205,911

(IFTEKHAR ZAMAN) Executive General Manager & Secretary

Dated:Dhaka 31 May 2020

(MD. GOLĂM MUSTAFA, FCA)

Executive General Manager & CFO

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(WALIUL HUQ KHANDKER) Director

Zen

(MOHAMMED RABIUL HOSSAIN) Managing Director & CEO

ABUL BARQ ALVI)

Director

UTTARA BANK LIMITED CONSOLIDATED CASH FLOW STATEMENT (Un-Audited) FOR THE PERIOD ENDED 31 MARCH 2020

		Amount ir	n Taka
		01 January to 31 March 2020	01 January to 31 March 2019
A. Cash flows from operating activities		0.070 500 505	0.040 700 445
Interest receipts in cash		3,876,506,535	3,819,788,115
Interest payments		(960,301,160)	(1,092,879,631)
Dividend receipts		15,290,995	36,029,039
Fees and commission receipts in cash Recoveries on loans previously written off		254,144,114	237,933,236
Cash payments to employees		(1,393,332,810)	(1,011,518,135)
Cash payments to suppliers		(1,000,002,010) (236,997,736)	(204,560,197)
Income tax paid		(416,339,475)	(303,408,152)
Receipts from other operating activities		78,372,282	79,997,233
Payments for other operating activities		(36,326,363)	(40,125,932)
Operating cash flow before changes in	n operating	1,181,016,382	1,521,255,576
assets and liabilities		, - ,,	,- ,,
Increase/(decrease) in operating asset	s and liabilities		
Purchase/sale of trading securities		(1,398,577,755)	515,173,600
Loans and advances to other banks		2,050,000,000	(400,000,000)
Loans and advances to customers		2,388,232,429	3,887,202,865
Other assets		194,264,537	200,713,910
Deposits from other Banks		(703,451,697)	(399,028,811)
Deposits from customers		(2,178,743,490)	(7,868,690,102)
Other liabilities		(352,440,100)	(5,018,232,271)
		(716,076)	(9,082,860,809)
Net cash received from/(used in) opera B. Cash flows from investing activities	ating activities	1,180,300,306	(7,561,605,233)
Proceeds from sale/payments for purchas	se of securities	(210,420,901)	(82,371,675)
Purchase of property, plants and equipme	ents	(52,106,513)	(20,772,659)
Sale of property, plants and equipments		-	-
Net cash received from/(used in) inves	ting activities	(262,527,414)	(103,144,334)
C. Cash flows from financing activities		(4,004,000)	(04.4.000)
Dividend paid		(1,031,626)	(614,066)
Net cash received from/(used in) finan	cing activities	(1,031,626)	(614,066)
D. Net Increase/ (decrease) in cash and cash	equivalents (A+B+C)	916,741,266	(7,665,363,633)
E. Effects of exchange rate changes on cash and c	ash equivalents	(27,685,872)	(25,009,655)
F. Opening cash and cash equivalents		22,925,204,812	30,391,588,079
G. Closing cash and cash equivalents (D-	+E+F)	23,814,260,206	22,701,214,791
Closing Cash and cash equivalents			
Cash in hand (including foreign currencie	,	4,328,964,695	3,957,663,557
Bal. with Bangladesh Bank & its agent Banks (inclu	• •	11,261,021,197	9,584,107,086
Balance with other banks and financial ins	stitutions	8,224,274,314	9,159,444,148
	:	23,814,260,206	22,701,214,791
Net Operating Cash Flow Per Share (NOCF	PS) - (Restated)	2.89	(18.53)
Barran		5	Ο.
10	Noteerata	201	38 au
(IFTEKHAR ZAMAN)	(MD. GOLAM NUSTAFA, FCA)		ABIUL HOS\$AIN)
Executive General Manager & Secretary	Executive General Manager & 0	CFO Managing	Director & CEO
LI NA.	12 _ 1,	entran 20)

Dated:Dhaka 31 May 2020

(ABUL BARQ ALVI) Director

UTTARA BANK LIMITED BALANCE SHEET (Un-Audited) AS AT 31 MARCH 2020

31 March 2020 31 December 2019 PROPERTY AND ASSETS 31 December 2019 Cash in Hand (including foreign currencies) 4,328,862,977 Balance with angladesh Bank and its agent Bank(s) (including foreign currencies) 4,328,862,977 Balance with angladesh Bank and Financial institutions in Bangladesh 7,445,186,311 In Bangladesh 7,445,186,311 Outside Bangladesh 7,445,186,311 Outside Bangladesh 7,445,186,311 Outside Bangladesh 919,0592,585 Outside Bangladesh 24,942,551,358 Outside Bangladesh 23,196,781,829 Outside Bangladesh 23,196,781,829 Others 23,949,44,040 Balar ourth Bank 2,550,336,962 Covernment 0,638,450,000 Others 119,800,393,359 Pixed assets including land, building, furniture and fixtures 3,015,969,590 3,005,218,054 Other Assets 0,648,07,055 046,07,055 Outsing Assets 64,897,055 046,07,055 Outsing Assets 1,196,667,943 1,393,668,941 Deposits and other accounts 47,737,509,		Amount in Taka		
Cash 4,328,862,977 3,638,197,465 Salance with Bangladesh Bank and its agent Bankis (including toreign currencies) 11,261,021,197 11,520,364,558 Balance with other Banks and Financial Institutions 7,445,186,311 6,649,548,258 In Bangladesh 7,445,186,311 6,649,548,258 Outside Bangladesh 7,454,186,311 6,649,548,258 Outside Bangladesh 7,454,186,311 6,649,742,255,735 Money at call on short notice 300,000,000 2,350,000,000 Investments 24,942,551,358 6,705,325,947 Coars and Advances 119,809,303,359 122,210,319,278 Loans, cash credits, overdrafts etc. 119,809,303,359 122,21,20,319,278 Bills purchased and discounted 123,494,404 2,550,345,488 Itrimiture and fixtures 3,015,969,590 3,005,218,054 Non Banking Assets 64,697,055 64,607,055 Total, ASSETS 191,564,378,222 193,161,617,588 LiABILITES Non CAPITAL/SHAREHOLDERS' EQUITY 1,196,667,943 1,393,668,941 Deposits and other accounts 47,737,509,045 51,428,719,1441		31 March 2020	31 December 2019	
Cash in Hand (including foreign currencies) 4.328,862,977 3.638,197,465 Balance with Bank Bank and Its agent Bank(s) (including foreign currencies) 11,261,021,197 11,620,364,558 Balance with other Banks and Financial institutions In Bangladesh 7,445,186,311 6.649,548,258 Outside Bangladesh 7,445,186,311 974,717,477 Balance with other Banks and Financial institutions In Bangladesh 7,445,186,311 6.649,548,258 Outside Bangladesh 7,445,186,311 6.649,548,258 977,717,477 Balance with other Banks and Financial institutions 7,624,265,735 976,761,829 6,766,325,947 Outside Bangladesh 24,942,551,358 6,563,543,000 23,909,077,76 Comments 24,942,551,358 23,919,77,76 23,919,77,76 Comes and Advances 119,809,030,359 122,120,319,278 23,93,07,776 Loans, cash crist, overdrist etc. 119,809,030,359 122,120,319,278 23,94,944,040 125,550,345,848 122,120,319,278 Fixed assets including land, building, furniture and fixtures 3,015,969,590 3,005,218,066 10,251,91,878 13,916,667,943 1,393,668,941 Deporsits and	PROPERTY AND ASSETS	·		
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies) 11,281,021,197 11,620,364,558 Balance with other Banks and Financial institutions 7,445,186,311 15,258,562,023 In Bangladesh 7,445,186,311 6,649,548,258 Outside Bangladesh 7,445,186,311 6,649,548,258 Outside Bangladesh 7,452,186,274 9,747,177,477 Romey at call on short notice 300,000,000 2,350,000,000 Investments 6,643,543,000 6,763,25,947 Cohers 6,653,543,000 6,763,259,477 Loans, cash credits, overdrafts etc. 119,800,930,359 22,120,319,218 Loans, cash credits, overdrafts etc. 119,800,930,359 122,120,319,218 Loans, cash credits, overdrafts etc. 119,800,930,359 122,170,319,218 Loans and fixtures 3,015,969,590 3,005,218,054 Chrine S 10,631,366,060 10,285,118,78 No Banking Assets 64,597,056 64,607,056 No Banking Assets 14,16,677,509,045 51,428,719,141 Sorings from other Banks, 11,95,667,943 1,333,668,941 Deposits	Cash			
agent Bank(s) (including foreign currencies) 11,281,021,197 11,620,364,558 Balance with other Banks and Financial institutions In Bangladesh 7,445,186,311 6,649,548,258 Outside Bangladesh 7,445,186,311 6,649,548,258 Outside Bangladesh 7,445,186,311 9,74,71,7477 Roney at call on short notice 300,000,000 2,350,000,000 Investments 6,663,543,000 2,350,000,000 Covernment 24,942,551,358 6,766,325,947 Covernment 2,394,944,040 2,255,345,88 Covernment 2,394,944,040 2,255,345,88 Loans, cash cradits, overdrafts etc. 119,890,930,359 122,120,319,218 Bills purchased and discounted 122,285,874,399 124,670,665,066 Fixed assets including land, building, furniture and fixtures 3,015,969,590 3,005,218,054 Other Assets 10,631,346,060 10,285,118,478 6,4607,056 Current and other accounts 47,737,509,045 51,428,719,141 5,049,262,00 Savings bank deposits 47,615,93,222 193,161,617,588 11,481,477,514 51,928,712,416,974 15,93,266,203		4,328,862,977	3,638,197,465	
Balance with other Banks and Financial institutions In Bangladesh 7,445,186,311 745,406,274 6,649,548,258 97,425,735 Outside Bangladesh 7,445,186,311 745,406,274 974,717,477 9,190,592,585 7,7624,265,735 Money at call on short notice 300,000,000 2,350,000,000 Investments 24,942,551,358 23,196,781,829 Others 31,506,094,358 29,903,107,776 Loans, cash credits, overdrafts etc. 119,890,930,359 122,120,319,218 Bills purchased and discounted 2,394,944,040 2,550,345,848 122,285,874,399 124,470,665,066 10,285,191,878 Fixed assets including land, building, furmiture and fixtures 3,015,969,590 3,005,218,054 Other Assets 10,631,366,0600 10,285,191,878 Son Banking Assets 1,196,667,943 1,393,668,941 Deposits and other accounts 47,737,509,045 51,428,719,141 Suvings bank deposits 51,662,326,421 3,713,005,558 Other Labilities 19,520,500,513 19,184,548,715 Current and other accounts 47,737,509,045 51,428,719,141 Suvings bank deposits 1,569,338,	-			
Financial institutions 7,445,186,311 6,649,548,258 In Bangladesh 7,445,186,311 6,649,548,258 Outside Bangladesh 7,45,106,274 974,717,477 8,190,592,585 7,624,265,735 Money at call on short notice 300,000,000 2,350,000,000 Investments 24,942,551,358 6,706,325,947 Others 6,663,543,000 6,706,325,947 Loans, cash credits, overdrafts etc. 119,890,930,359 2,903,107,776 Loans, cash credits, overdrafts etc. 119,890,930,359 3,005,218,654 Bills purchased and discounted 122,228,874,399 124,670,665,066 Fixed assets including land, building, furniture and fixtures 3,015,969,590 3,005,218,054 Other Assets 10,631,366,060 10,228,191,878 Non Banking Assets 64,597,056 64,607,056 TOTAL ASSETS 191,584,376,222 193,161,617,588 LIABILITIES 1,196,667,943 1,393,668,941 Deposits and other accounts 47,737,509,045 51,428,719,141 Stationy reserves 3,744,474,514 3,713,005,558	Deleves with other Device and	15,589,884,174	15,258,562,023	
In Bangladesh 7,445,186,311 6,649,542,258 Outside Bangladesh 7,445,186,311 9,7445,186,311 Outside Bangladesh 7,754,265,735 Money at call on short notice 300,000,000 2,350,000,000 Investments 24,942,551,358 23,196,781,829 Others 31,506,094,358 29,903,107,776 Loans, cash credits, overfarls etc. 119,890,930,359 122,120,319,218 Bills purchased and discounted 2,394,944,040 2,550,345,848 Turniture and fixtures 3,015,969,590 3,005,218,054 Other Assets 10,631,366,060 10,285,118,178 Non Banking Assets 64,597,056 64,607,056 TOTAL ASSETS 191,584,376,222 193,161,617,588 LIABILITIES 1,196,667,943 1,393,668,941 Deposits and other accounts 47,737,509,045 51,428,719,141 Silvag bank deposits 1,196,667,943 1,393,668,941 Deposits and other accounts 47,737,509,045 51,428,719,141 Silvag bank deposits 1,54,562,864 156,921,216,974 Other Liabilities 19,520,500,513 19,184,548,715 TotAL LIAB				
Outside Bangladesh 745.406.274 8,190,592,585 974,717,477 Money at call on short notice 300,000,000 2,350,000,000 Investments 6,563,543,000 2,350,000,000 Government 6,563,543,000 6,706,325,947 Loans, cash credits, overdrafts etc. 119,880,930,358 29,903,107,776 Bills purchased and discounted 2,394,944,040 2,550,345,848 Fixed assets including land, building, furniture and fixtures 3,015,969,590 3,005,218,054 Other Assets 10,631,366,060 10,285,191,878 Non Banking Assets 64,597,056 64,007,056 Other Assets 11,91,584,378,222 193,161,617,588 LIABILITIES 11,916,667,943 1,393,668,941 Deposits and other accounts 47,737,509,045 51,428,719,141 Storewings from other Banks, 51,602,6061 51,428,719,141 Pille payable 9,704,747,514 5,140,87,492,62,000 Savings bank deposits 1,196,667,943 1,393,668,941 Deposits and other accounts 47,737,509,045 51,428,719,417,475,41 Statuory is bank deposits 17		7 445 186 311	6 649 548 258	
8,190,592,585 7,624,265,735 Money at call on short notice 300,000,000 2,350,000,000 Investments 300,000,000 2,350,000,000 Government 6,663,543,000 6,706,325,947 Others 31,506,094,358 29,903,107,776 Loans, cash cordits, overdrafts etc. 119,880,930,359 2,234,944,040 J.2,212,0319,218 2,550,345,848 122,120,319,218 Jills purchased and discounted 12,349,440,00 2,550,345,848 Tixed assets including land, building, furniture and fixtures 3,015,969,590 3,005,218,054 Other Assets 10,631,366,060 10,285,191,878 Non Banking Assets 64,597,056 64,607,056 TOTAL ASSETS 191,584,378,222 193,161,617,588 LIABILITIES 11,96,667,943 1,393,668,941 Deposits and other accounts 47,737,509,045 51,428,719,141 Savings bank deposits 1,747,751,499,342,630 51,642,667,456 Savings bank deposits 1,9,520,500,513 19,184,548,715 Fixed deposits 175,235,797,320 177,7499,434,630 Ch	0			
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TOTAL ASSETS 191,584,378,222 193,161,617,588 LIABILITIES Borrowings from other Banks, 1,196,667,943 1,393,668,941 Deposits and other accounts 47,737,509,045 51,428,719,141 Bills payable 4,799,040,118 5,049,256,200 Savings bank deposits 50,661,338,888 51,569,368,619 Fixed deposits 47,615,993,229 45,160,867,456 Other deposits 3,704,747,514 3,713,005,558 TOTAL LIABILITIES 195,205,00,513 19,184,548,715 Other Liabilities 19,520,500,513 19,184,548,715 TOTAL LIABILITIES 175,235,797,320 177,499,434,630 CAPITAL/SHAREHOLDERS' EQUITY 4,080,819,430 4,780,837,039 Paid up capital 4,080,819,430 4,780,837,039 Statutory reserve 5,322,007,858 5,311,030,630 Surplus in profit and loss account 2,164,316,575 1,489,495,859 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 16,348,580,9002 15,662,182,958 TOTAL CAPITAL/SHAREHOLDERS' EQUITY 16,348,580,902 15,662,182,958	Other Assets			
LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY LIABILITIES Borrowings from other Banks, Financial institutions and Agents Deposits and other accounts Current and other accounts Bills payable Savings bank deposits Fixed deposits Other deposits Other deposits Other Liabilities TOTAL LIABILITIES Satuory reserve Surplus in profit and loss account TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY	Non Banking Assets	64,597,056	64,607,056	
LIABILITIES Borrowings from other Banks, Financial institutions and Agents Current and other accounts Current and other accounts Bills payable Savings bank deposits Fixed deposits Other deposits Other deposits Other Liabilities 19,520,500,513 19,520,500,513 19,520,500,513 19,520,500,513 19,520,500,513 19,520,500,513 19,520,500,513 19,520,500,513 19,520,500,513 19,184,548,715 TOTAL LIABILITIES Other reserves Surplus in profit and loss account TOTAL CAPITAL/SHAREHOLDERS' EQUITY Paid up capital Statutory reserve Other reserves Surplus in profit and loss account TOTAL CAPITAL/SHAREHOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 16,348,580,902 15,662,182,958 107,439,430,630 <td< td=""><td>TOTAL ASSETS</td><td>191,584,378,222</td><td>193,161,617,588</td></td<>	TOTAL ASSETS	191,584,378,222	193,161,617,588	
Financial institutions and Agents 1,196,667,943 1,393,668,941 Deposits and other accounts 47,737,509,045 51,428,719,141 Bills payable 4,799,040,118 5,049,256,200 Savings bank deposits 50,661,338,888 51,569,368,619 Fixed deposits 47,615,993,299 45,160,867,456 Other deposits 3,704,747,514 3,713,005,558 TOTAL LIABILITIES 19,520,500,513 19,184,548,715 CAPITAL/SHAREHOLDERS' EQUITY 4,080,819,430 4,780,837,039 Paid up capital 4,780,837,039 5,311,030,630 Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 16,348,580,902 15,662,182,958				
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Current and other accounts 47,737,509,045 51,428,719,141 Bills payable 4,799,040,118 5,049,256,200 Savings bank deposits 50,661,338,888 51,569,368,619 Fixed deposits 47,615,993,299 45,160,867,456 Other deposits 3,704,747,514 3,713,005,558 TOTAL LIABILITIES 19,520,500,513 19,184,548,715 CAPITAL/SHAREHOLDERS' EQUITY 4,080,819,430 4,080,819,430 Paid up capital 4,080,819,430 4,780,837,039 Statutory reserve 5,322,007,858 5,311,030,630 Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	Financial institutions and Agents	1,196,667,943	1,393,668,941	
Bills payable 4,799,040,118 5,049,256,200 Savings bank deposits 50,661,338,888 51,569,368,619 Fixed deposits 47,615,993,299 45,160,867,456 Other deposits 3,704,747,514 3,713,005,558 Other Liabilities 19,520,500,513 19,184,548,715 TOTAL LIABILITIES 175,235,797,320 177,499,434,630 CAPITAL/SHAREHOLDERS' EQUITY 4,080,819,430 4,080,819,430 Paid up capital 4,780,837,039 4,780,837,039 Statutory reserve 5,322,007,858 5,311,030,630 Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	Deposits and other accounts			
Savings bank deposits 50,661,338,888 51,569,368,619 Fixed deposits 47,615,993,299 45,160,867,456 Other deposits 3,704,747,514 3,713,005,558 154,518,628,864 156,921,216,974 Other Liabilities 19,520,500,513 19,184,548,715 TOTAL LIABILITIES 175,235,797,320 177,499,434,630 CAPITAL/SHAREHOLDERS' EQUITY 4,080,819,430 4,080,819,430 Paid up capital 4,780,837,039 4,780,837,039 Statutory reserve 5,322,007,858 5,311,030,630 Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	Current and other accounts	47,737,509,045	51,428,719,141	
Fixed deposits 47,615,993,299 45,160,867,456 Other deposits 3,704,747,514 3,713,005,558 154,518,628,864 156,921,216,974 Other Liabilities 19,520,500,513 19,184,548,715 TOTAL LIABILITIES 175,235,797,320 177,499,434,630 CAPITAL/SHAREHOLDERS' EQUITY 4,080,819,430 4,080,819,430 Paid up capital 4,780,837,039 4,780,837,039 Statutory reserve 4,780,837,039 5,322,007,858 Other reserves 5,322,007,858 5,311,030,630 Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	Bills payable			
Other deposits 3,704,747,514 3,713,005,558 Other Liabilities 154,518,628,864 156,921,216,974 Other Liabilities 19,520,500,513 19,184,548,715 TOTAL LIABILITIES 175,235,797,320 177,499,434,630 CAPITAL/SHAREHOLDERS' EQUITY 4,080,819,430 4,080,819,430 Paid up capital 4,780,837,039 4,780,837,039 Statutory reserve 4,780,837,039 4,780,837,039 Other reserves 5,322,007,858 5,311,030,630 Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL CAPITAL/SHAREHOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	Savings bank deposits			
154,518,628,864 156,921,216,974 Other Liabilities 19,520,500,513 19,184,548,715 TOTAL LIABILITIES 175,235,797,320 177,499,434,630 CAPITAL/SHAREHOLDERS' EQUITY 4,080,819,430 4,080,819,430 Paid up capital 4,780,837,039 4,780,837,039 Statutory reserve 5,322,007,858 5,311,030,630 Other reserves 2,164,916,575 1,489,495,859 TOTAL CAPITAL/SHAREHOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	-			
Other Liabilities 19,520,500,513 19,184,548,715 TOTAL LIABILITIES 175,235,797,320 177,499,434,630 CAPITAL/SHAREHOLDERS' EQUITY 4,080,819,430 4,080,819,430 Paid up capital 4,080,819,430 4,780,837,039 Statutory reserve 4,780,837,039 4,780,837,039 Other reserves 5,322,007,858 5,311,030,630 Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL CAPITAL/SHAREHOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	Other deposits			
TOTAL LIABILITIES 175,235,797,320 177,499,434,630 CAPITAL/SHAREHOLDERS' EQUITY 4,080,819,430 4,080,819,430 Paid up capital 4,080,819,430 4,080,819,430 Statutory reserve 4,780,837,039 4,780,837,039 Other reserves 5,322,007,858 5,311,030,630 Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL CAPITAL/SHAREHOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588		154,518,628,864	156,921,216,974	
CAPITAL/SHAREHOLDERS' EQUITY Paid up capital 4,080,819,430 4,080,819,430 Statutory reserve 4,780,837,039 4,780,837,039 Other reserves 5,322,007,858 5,311,030,630 Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL CAPITAL/SHAREHOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	Other Liabilities	19,520,500,513	19,184,548,715	
Paid up capital 4,080,819,430 4,080,819,430 Statutory reserve 4,780,837,039 4,780,837,039 Other reserves 5,322,007,858 5,311,030,630 Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL CAPITAL/SHAREHOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	TOTAL LIABILITIES	175,235,797,320	177,499,434,630	
Statutory reserve 4,780,837,039 4,780,837,039 Other reserves 5,322,007,858 5,311,030,630 Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL CAPITAL/SHAREHOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	CAPITAL/SHAREHOLDERS' EQUITY			
Other reserves 5,322,007,858 5,311,030,630 Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL CAPITAL/SHAREHOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	Paid up capital	4,080,819,430	4,080,819,430	
Surplus in profit and loss account 2,164,916,575 1,489,495,859 TOTAL CAPITAL/SHAREHOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	Statutory reserve	4,780,837,039	4,780,837,039	
TOTAL CAPITAL/SHAREHOLDERS' EQUITY 16,348,580,902 15,662,182,958 TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	Other reserves			
TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY 191,584,378,222 193,161,617,588	Surplus in profit and loss account		1,489,495,859	
Net Assets Value Per Share (NAVPS) 40.06 38.38	TOTAL LIABILITIES AND CAPITAL/SHARE HOLDERS' EQUITY	191,584,378,222	193,161,617,588	
	Net Assets Value Per Share (NAVPS)	40.06	38.38	

UTTARA BANK LIMITED BALANCE SHEET (Un-Audited) AS AT 31 MARCH 2020

	Amount i	n Taka
	31 March 2020	31 December 2019
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances & Endorsements	5,018,472,540	4,787,275,017
Letters of guarantee	3,982,032,741	3,864,231,157
Irrevocable letters of credit	14,832,500,809	12,240,452,930
Bills for collection	5,634,704,294	5,431,423,883
	29,467,710,384	26,323,382,987
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	29,467,710,384	26,323,382,987
(IFTEKHAR ZAMAN) Executive General Manager & Secretary (MD. GOLAM MU Executive General Manager & Secretary		AMED RABIUL HOSSAIN) Iging Director & CEO

Dated:Dhaka 31 May 2020

LI it ill L (WALIUL HUQ KHANDKER)

Director

nor ABUL BARQ ALVI) Director

UTTARA BANK LIMITED PROFIT AND LOSS ACCOUNT (Un-Audited) FOR THE PERIOD ENDED <u>31 MARCH 2020</u>

	Amount in Taka		
	01 January to 31 March 2020	01 January to 31 March 2019	
OPERATING INCOME			
Interest Income	3,306,181,425	3,161,914,790	
Interest paid on deposits and borrowings etc.	1,441,451,110	1,550,257,531	
Net Interest Income	1,864,730,315	1,611,657,259	
Investment Income	717,203,073	633,744,718	
Commission, Exchange and Brokerage	225,402,460	210,794,584	
Other Operating Income	77,060,805	80,000,180	
Total operating income	2,884,396,653	2,536,196,741	
OPERATING EXPENSES			
Salary and allowances	1,149,165,748	1,157,642,666	
Rent, taxes, insurance, electricity etc.	171,923,873	109,371,672	
Legal expenses	10,848,689	8,447,136	
Postage, stamp, telecommunication etc.	13,929,316	12,456,371	
Stationery, printing, advertisements etc.	29,531,584	27,720,804	
Managing Director's salary & allowances and fees	2,816,660	2,527,566	
Directors' fees	352,000	448,000	
Auditors' fees	600,000	600,000	
Charges on Loan losses	-	-	
Repair, maintenance and depreciation			
of Bank's property	68,608,060	86,273,543	
Other expenses	192,692,614	74,942,625	
Total operating expenses	1,640,468,544	1,480,430,383	
Profit before Provision Provision	1,243,928,109	1,055,766,358	
Provision for loans and advances & off balance sheet exposures Provision for Others	100,000,000	276,500,000	
	100 000 000	276 500 000	
Profit before tax	100,000,000	276,500,000	
Provision for Taxation	1,143,928,109	779,266,358	
Current tax	470,079,542	409,713,797	
Deferred tax			
Defensed tax	(1,572,149)	8,463,051	
Profit after taxation	468,507,393	418,176,848	
Retained earning brought forward	675,420,716 1,400,405,050	361,089,510	
5 5	1,489,495,859	1,749,695,726	
Profit available for appropriations Appropriations	2,164,916,575	2,110,785,236	
•• •		ГI	
Statutory reserve General reserve	-	-	
General reserve	<u> </u>	· · ·	
Retained surplus	2,164,916,575	2,110,785,236	
Earnings Per Share (EPS) - Restated	1.66	0.88	
	1.00	0.8	

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

(IFTEKHAR ZAMAN) Executive General Manager & Secretary

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

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(MOHAMMED RABIUL HOSSAIN) Managing Director & CEO

Dated:Dhaka 31 May 2020

en (ABUL BARQ ALVI) Director

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UTTARA BANK LIMITED STATEMENT OF CHANGES IN EQUITY (Un-Audited) FOR THE PERIOD ENDED 31 MARCH 2020

Particulars	Paid up Capital	Statutory Reserve	Other Reserves	Retained Earnings	Total
Balance as at 01 January 2020	4,080,819,430	4,780,837,039	5,311,030,630	1,489,495,859	15,662,182,958
Transfer to General Reserve	-	-	-	-	-
Cash Dividend	-	-	-	-	-
Stock Dividend	-			-	-
Restated opening balance	4,080,819,430	4,780,837,039	5,311,030,630	1,489,495,859	15,662,182,958
Surplus/(deficit) of Revaluation Reserve on Govt. Securities	-	-	10,977,228	-	10,977,228
Net profit after Tax	-	-	-	675,420,716	675,420,716
Appropriations during the year					
Transfer to Statutory Reserve	-	-	-	-	-
Transfer to General Reserve	-	-	-	-	-
Balance as at 31 MARCH 2020	4,080,819,430	4,780,837,039	5,322,007,858	2,164,916,575	16,348,580,902
Balance as at 31 MARCH 2019	4,000,803,370	4,330,837,039	4,660,924,585	2,110,785,236	15,103,350,230

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(IFTEKHAR ZAMAN) Executive General Manager & Secretary

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

(MOHAMMED RABIUL HOSSAIN) Managing Director & CEO

Dated:Dhaka 31 May 2020 WALIUL HUQ KHANDKER) Director

ABUL BARQ ALVI) Director

(Amount in Taka)

UTTARA BANK LIMITED CASH FLOW STATEMENT (Un-Audited) FOR THE PERIOD ENDED 31 MARCH 2020

		Amount i	n Taka
		01 January to 31 March 2020	01 January to 31 March 2019
Α.	Cash flows from operating activities		
	Interest receipts in cash	3,879,267,000	3,817,489,287
	Interest payments	(962,514,882)	(1,117,089,385)
	Dividend receipts	10,427,991	33,171,653
	Fees and commission receipts in cash	253,088,332	235,804,239
	Recoveries on loans previously written off	-	-
	Cash payments to employees	(1,391,982,408)	(1,010,223,992)
	Cash payments to suppliers	(236,867,503)	(204,083,625)
	Income tax paid	(413,999,831)	(302,272,982)
	Receipts from other operating activities	77,060,805	80,000,180
	Payments for other operating activities	(36,075,924)	(39,533,327)
	Operating cash flow before changes in operating assets and liabilities	1,178,403,580	1,493,262,048
	Increase/(decrease) in operating assets and liabilities		
	Purchase/sale of trading securities	(1,398,577,755)	515,173,600
	Loans and advances to other banks	2,050,000,000	(400,000,000)
	Loans and advances to customers	2,384,790,667	3,887,296,214
	Other assets	201,525,156	204,432,303
	Deposits from other banks	(703,451,697)	(399,028,811)
	Deposits from customers	(2,178,072,641)	(7,843,228,378)
	Other liabilities	(351,735,471)	(5,017,410,413)
		4,478,259	(9,052,765,485)
В.	Net cash received from/(used in) operating activities Cash flows from investing activities	1,182,881,839	(7,559,503,437)
Б.	Proceeds from sale/payments for purchase of securities	(204,408,827)	(142,454,377)
	Purchase/Sale of property, plants and equipments	(52,106,513)	(142,454,577) (20,772,659)
	Sale of property, plants and equipments	(32,100,313)	(20,772,009)
	Net cash received from/(used in) investing activities	(256,515,340)	(163,227,036)
C.	Cash flows from financing activities	(200,010,040)	(100,221,000)
	Dividend paid	(1,031,626)	(614,066)
	Net cash received from/(used in) financing activities	(1,031,626)	(614,066)
D.	Net Increase/(decrease) in cash and cash equivalents (A+B+C)	925,334,873	(7,723,344,539)
Ε.	Effects of exchange rate changes on cash and cash equivalents	(27,685,872)	(25,009,655)
F.	Opening cash and cash equivalents	22,882,827,758	30,322,110,747
G.		23,780,476,759	22,573,756,553
	Closing cash and cash equivalents		
	Cash in hand (including foreign currencies)	4,328,862,977	3,957,634,490
	Bal. with Bangladesh Bank & its agent Bank(s) (including foreign currencies)	11,261,021,197	9,584,107,086
	Balance with other banks and financial institutions	8,190,592,585	9,032,014,977
	Net Operating Cash Flow Per Share (NOCFPS) - (Restated)	23,780,476,759	22,573,756,553
	Net Operating Cash Flow Fer Share (NOCFFS) - (Nestated)	2.90	(18.52)
	Borron	¥	
	Bar. Nopervator	- Alts	4 au
	(IFTEKHAR ZAMAN) (MD. GOLAM MUSTAFA, FC	A) (MOHAMMED R	ABIUL HØSSAIN)
I	Executive General Manager & Secretary Executive General Manager &		irector & CEO
)	
)	

Dated:Dhaka 31 May 2020

ABUL BARQ ALVI) Director

Selected explanatory notes to the Financial Statements as at and for the period ended 31 March 2020

1.0 Legal status and Nature of the Bank

Uttara Bank Limited (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 converted 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. The Bank is listed in the Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly quoted company for trading of its shares.

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 in Bangladesh.

3.0 Accounting policies

Accounting policies in the first quarter Financial Statements are same as that were applied on its last annual Financial Statements of December 31, 2019. Consolidated Financial Statements include the position of Uttara Bank Limited, Uttara Bank Securities Limited and UB Capital and Investment 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 regulation from various Government bodies:
 - 1. The Bank Company ACT, 1991 and amendment thereon;
 - 2. The Companies Act, 1994;
 - 3. Circulars, Rules and Regulations issued by Bangladesh Bank(BB) 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 ordinance, 1984 and amendment thereon;
- 6. The Value Added Tax Act, 1991 and amendment thereon;
- 7. Dhaka Stock Exchange Limited(DSE), Chittagong Stock Exchange Limited (CSE) and Central
- Depository Rules and Regulations and
- 8. Financial Reporting Act 2015.

In case any reqirement of the Bank Company Act 1991, and provitions 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

Donticulons	Amount in Taka		
Particulars	31 March 2020	31 March 2019	
Paid up capital (Tk.4,080,819,430 & Tk.4,000,803,370 and 408,081,943 & 400,080,337 Ordinary shares of Tk. 10 each)	4,080,819,430	4,000,803,370	
Statutory reserve	4,780,837,039	4,330,837,039	
General reserve	3,155,633,339	2,355,633,339	
Fixed assets revaluation reserve	1,919,528,511	1,919,528,511	
Investment revaluation reserve	182,419,008	321,335,735	
Dividend equalisation reserve	64,427,000	64,427,000	
Retained earnings	2,164,916,575	2,110,785,236	
	16,348,580,902	15,103,350,230	

4.1 Operating profit (Solo)

Bank's operating profit has increased by Tk. 188,161,751 due to increase of business growth such as interest income, investment income, commission, exchange and brokerage and decrease of interest paid to deposits and borrowings, repair, maintenance and depreciation of bank's property etc. over the same period of last year.

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.176,500,000 for the first quarter (Q1) ended 31 March 2020 compared to the previous corresponding first quarter (Q1) ended 31 March 2019.

4.3 Provision for taxation (Solo)

Provision for income tax has been shown @ 37.50%, as prescribed in finance act, 2019 of the accounting profit made by the bank after considering some of the taxable income including provision for loans & advances. Mentionable here that current & deffered tax of the bank as on 31 March 2020 stands at Tk.470,079,542 and Tk.(1,572,149) respectively.

Particulars	Amount in Taka		
Farticulars	31 March 2020	31 March 2019	
Carrying Value of depreciable fixed assets	1,214,092,688	1,253,981,937	
Tax base value	1,196,772,812	1,124,599,483	
Net taxable temporary difference -liability	17,319,876	129,382,455	
Tax Rate	37.50%	37.50%	
Closing Deferred Tax Liability	6,494,953	48,518,421	
Opening Deferred Tax Liability	8,067,102	14,666,217	
Deferred Tax Exp./(income) for the year	(1,572,149)	33,852,204	
Deferred Tax Expense / (income) for the period ended 31 March 2020	(1,572,149)	8,463,051	

Deffered Tax (Asset)

4.4 Net profit after taxation (Solo)

Net profit after taxation for the first quarter (Q1) ended 31 March 2020 increased by Tk. 314,331,206 compared to its previous corresponding quarter ended ended 31 March 2019 mainly due to increase of net operating profit and decrease in provisions against Loans & Advances.

4.5 Earnings Per Share (EPS)* (Restated)

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

	31 March 2020	31 March 2019
Net profit after taxation - Solo (Taka)	675,420,716	361,089,510
Net profit after taxation - Consolidated (Taka)	673,011,636	374,409,710
Number of shares outstanding	408,081,943	408,081,943
Earnings Per Share (EPS) calculation		

Earnings Per Share (EPS) - Solo (Taka)

Earnings Per Share (EPS) - Consolidated (Taka)

*Earnings Per Share (EPS) has been increased due to increase of interest income, commission exchange and brokerage and decrease of interest paid to deposits and borrowings and decrease in provisions against Loans & Advances.

4.6 Net Asset Value (NAV) per share* (Restated)

	31 March 2020	31 March 2019
Net Asset Value (NAV) - Solo (Taka)	16,348,580,902	15,103,350,230
Net Asset Value (NAV) Consolidated (Taka)	16,337,333,810	15,103,205,911
Number of Shares outstanding	408,081,943	408,081,943
Net Asset Value (NAV) calculation		

40.06	37.01
40.03	37.01

1.66

1.65

0.88

0.92

* Net Asset Value Per Share (NAVPS) has been increased in the current period mainly due to increase of Paid up Capital, General Reserve, Investment Revalution Reserve and Retained Earnings compared to the previous corresponding period.

4.7 Net Operating Cash Flow Per Share (NOCFPS)* (Restated)

Net Operating Cash Flow (NOCFPS) -Solo (Taka) Net Operating Cash Flow (NOCFPS) -Consolidated (Taka)

Number of Shares outstanding

Net Operating Cash Flow calculation Net Operating Cash Flow Per Share (NOCFPS) - Solo (Taka)

Net Operating Cash Flow Per Share (NOCFPS) - Consolidated (Taka)

31 March 2020	31 March 2019
1,182,881,839	(7,559,503,437)
1,180,300,306	(7,561,605,233)
408,081,943	408,081,943

2.90	(18.52)
2.89	(18.53)

* Net Operating Cash Flow Per Share (NOCFPS) has been increased in the current period mainly due to increase of deposit from other banks, deposit from customers and decrease of loans advances to customers and other assets etc. compared to the previous corresponding period.

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

	31 March 2020	31 March 2019
Profit after taxation	675,420,716	361,089,510
Adjustment of non cash and non operating it	ems	
Depreciation	41,354,977	45,051,778
Provision (Tax)	468,507,393	418,176,848
Provision (loan and others)	100,000,000	276,500,000
Effects on Exchange Loss on Foreign Currency	27,685,872	25,009,655
Decrease in Bonus Paybale	(240,000,000)	149,946,240
Income taxes paid	(413,999,831)	(302,272,982)
Decrease in interest receivable	(133,689,507)	21,833,712
Increase in interest payable	478,936,228	433,168,146
Decrease in dividend Receivable on Shares	-	33,167,720
Increase in total Expenditure payable	5,770,353	(13,313,013)
Increase in other payable	168,417,379	44,904,434
	502,982,864	1,132,172,538
Changes in operating assets and liabilties		
Changes in loans and advances	4,434,790,667	3,487,296,214
Changes in Deposit and other accounts	(2,881,524,338)	(8,242,257,189)
Changes in investments /Purchase/sale of trading securities	(1,398,577,755)	515,173,600
Changes in other assets	201,525,156	204,432,303
Changes in other liabilities	(351,735,472)	(5,017,410,413)
	4,478,259	(9,052,765,485)
Net Cash Received From Operating Activities	1,182,881,839	(7,559,503,437)
General		

5.0 General

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

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

5.3 Approval of First Quarter un-audited Financial Statements

The first quarter (Q1) un-audited Financial Statements as at and for the period ended on 31 March 2020 were approved by the board of directors of the Bank in it's 714th of board of directors meeting held on 31 May 2020.

(IFTEKHAR ZAMAN) Executive General Manager & Secretary

Dated:Dhaka 31 May 2020

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

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(WALIUL HUQ KHANDKER) Director

(MOHAMMED RABIUL HOSSAIN) Managing Director & CEO

(ABUL BAR Director