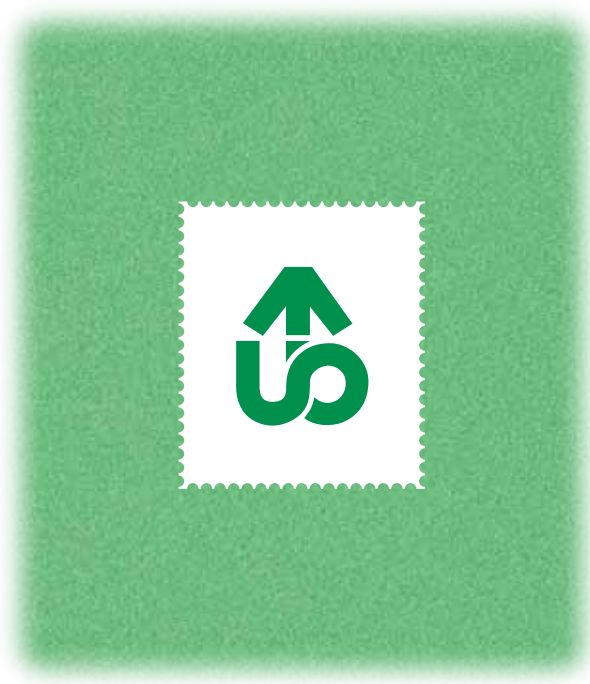


Third Quarter
Financial Statements
September 30, 2015 (Un-audited)



Uttara Bank Limited

আবহমান বাংলার ঐতিহ্যে লালিত

UTTARA BANK LIMITED
CONSOLIDATED BALANCE SHEET (UN-AUDITED)
AS AT SEPTEMBER 30, 2015

	Amount in Taka	
PROPERTY AND ASSETS	30 September 2015	31 December 2014
Cash	12,307,543,815	10,701,403,843
Cash in Hand (including foreign currencies)	2,862,909,816	2,371,010,602
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)	9,444,633,999	8,330,393,241
Balance with other Banks and Financial institutions	1,794,055,915	1,012,268,602
In Bangladesh	1,335,409,942	54,762,804
Outside Bangladesh	458,645,973	957,505,798
Money at call and short notice	3,580,000,000	460,000,000
Investments	43,099,419,465	42,787,914,497
Government	42,171,411,159	42,359,906,191
Others	928,008,306	428,008,306
Loans and Advances	71,499,755,906	74,198,912,815
Loans, cash credits, over drafts etc.	68,585,095,912	71,312,996,622
Bills purchased and discounted	2,914,659,994	2,885,916,193
Fixed assets including land, building furniture and fixtures	3,558,835,491	3,351,964,701
Other Assets	9,040,704,477	7,963,268,899
Non Banking Assets	70,912,083	71,276,237
TOTAL ASSETS	144,951,227,152	140,547,009,594
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	83,741,564	2,068,330,312
Deposits and other accounts	117,331,198,094	113,836,737,696
Current and other accounts etc.	45,833,571,579	43,951,345,758
Bills payable	2,436,315,356	2,417,499,268
Saving bank deposits	31,392,697,090	28,464,319,302
Fixed deposits	36,031,225,710	36,849,717,017
Other deposits	1,637,388,359	2,153,856,351
Other liabilities	14,378,712,779	12,425,360,489
TOTAL LIABILITIES	131,793,652,437	128,330,428,497
CAPITAL/SHARE HOLDERS' EQUITY		
Paid up capital	4,000,803,370	4,000,803,370
Statutory reserve	4,030,837,039	4,030,837,039
Other reserves	3,863,263,036	3,087,257,251
Surplus in profit and loss account	1,262,633,070	1,097,645,237
Total equity attributable to equity holders	13,157,536,515	12,216,542,897
Non controlling interest	38,200	38,200
TOTAL LIABILITIES AND SHARE HOLDERS' EQUITY	144,951,227,152	140,547,009,594
Net Asset Value (NAV) Per Share	32.89	30.54

UTTARA BANK LIMITED
CONSOLIDATED BALANCE SHEET (UN-AUDITED)
AS AT SEPTEMBER 30, 2015

OFF BALANCE SHEET ITEMS	Amount in Taka	
	30 September 2015	31 December 2014
Contingent Liabilities	22,037,184,556	25,358,218,368
Acceptances & endorsements	-	-
Letter of guarantees	3,051,531,105	2,394,188,658
Irrevocable letter of credit	10,238,601,345	11,425,493,126
Bills for collection	5,605,273,950	4,726,267,357
Other contingent liabilities	3,141,778,156	6,812,269,227
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	-	-
Total Other Commitments	-	-
Total Off-Balance Sheet Items Including Contingent Liabilities	22,037,184,556	25,358,218,368

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

(MD. FAZLUR RAHMAN)
Deputy Managing Director &
Company Secretary

(SHAIKH ABDUL AZIZ)
Managing Director & CEO

(FARUQUE ALAMGIR)
Director

(AZHARUL ISLAM)
Chairman

UTTARA BANK LIMITED
CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE PERIOD FROM JANUARY 01 TO SEPTEMBER 30, 2015

Particulars	January 01 to Sep 30, 2015	January 01 to Sep 30, 2014	July 01 to Sep 30, 2015	July 01 to Sep 30, 2014
	Taka	Taka	Taka	Taka
Operating income				
Interest Income	7,104,630,608	7,001,902,800	2,263,018,861	2,379,588,814
Interest paid on deposits, borrowings etc.	4,857,053,473	5,570,022,159	1,638,495,576	1,788,852,090
Net Interest Income	2,247,577,135	1,431,880,641	624,523,285	590,736,724
Income from Investment	3,312,950,499	3,226,547,731	1,131,686,322	978,882,595
Commission, Exchange and Brokerage	557,985,543	581,147,800	163,040,172	175,470,588
Other Operating Income	327,821,021	355,759,707	91,031,706	89,440,519
Total operating income	6,446,334,198	5,595,335,879	2,010,281,485	1,834,530,426
OPERATING EXPENSES				
Salary and allowances	2,432,279,478	1,999,313,015	876,243,603	691,188,988
Rent, taxes, insurance, electricity etc.	296,813,262	284,994,663	104,098,655	93,497,421
Legal expenses	17,026,844	12,902,156	6,170,171	4,558,960
Postage, stamp, telecommunication etc.	84,942,001	74,260,629	46,753,180	36,700,001
Stationery, printing, advertisements etc.	77,586,778	89,450,153	18,531,245	20,187,117
Managing Director's salary & allowances and fees	9,075,804	8,274,234	4,357,693	3,948,852
Directors' fees	1,167,000	944,000	493,000	452,000
Auditors' fees	-	-	-	-
Charges on loan losses account	-	-	-	-
Repair, maintenance and depreciation of Bank's property	230,014,295	221,969,958	79,554,290	101,525,928
Other expenses	248,189,570	242,143,626	83,664,089	85,862,334
Total operating expenses	3,397,095,032	2,934,252,434	1,219,865,926	1,037,921,601
Profit before provision	3,049,239,166	2,661,083,445	790,415,559	796,608,825
Provision	750,000,000	600,000,000	100,000,000	210,000,000
Provision for loans & advances	750,000,000	565,000,000	100,000,000	195,000,000
Provision for off balance sheet exposures	-	35,000,000	-	15,000,000
Profit before tax	2,299,239,166	2,061,083,445	690,415,559	586,608,825
Provision for Taxation	1,134,090,660	1,106,368,927	346,126,452	351,663,899
Current tax	1,134,090,660	1,106,368,927	346,126,452	351,663,899
Deferred tax	-	-	-	-
Profit after taxation	1,165,148,506	954,714,518	344,289,107	234,944,926
Retained earning brought forward	97,484,564	43,394,895	97,484,564	43,394,895
Profit available for appropriation	1,262,633,070	998,109,413	441,773,671	278,339,821
Appropriations	-	-	-	-
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Retained earnings	1,262,633,070	998,109,413	441,773,671	278,339,821
Earning per share (EPS)	2.91	2.39	0.86	0.59

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

(MD. FAZLUR RAHMAN)
Deputy Managing Director &
Company Secretary

(SHAIKH ABDUL AZIZ)
Managing Director & CEO

(FARUQUE ALAMGIR)
Director

(AZHARUL ISLAM)
Chairman



UTTARA BANK LIMITED
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE PERIOD FROM JANUARY 01 TO SEPTEMBER 30, 2015

Particulars	Paid up Capital	Statutory Reserve	Other Reserves	Retained Earnings	Total
Balance as at 01 January 2015	4,000,803,370	4,030,837,039	3,087,257,251	1,097,645,237	12,216,542,897
Changes in accounting policy	-	-	-	-	-
Restated opening balance	4,000,803,370	4,030,837,039	3,087,257,251	1,097,645,237	12,216,542,897
Revaluation Reserve on Govt. Securities	-	-	576,005,785	-	576,005,785
Net profit after Tax	-	-	-	1,165,148,506	1,165,148,506
Appropriations during the period					
Issue of Bonus Share	-	-	-	-	-
Cash Dividend	-	-	-	(800,160,674)	(800,160,674)
Transfer to Statutory Reserve	-	-	-	-	-
Transfer to General Reserve	-	-	200,000,000	(200,000,000)	-
Balance as at 30 September 2015	4,000,803,370	4,030,837,039	3,863,263,036	1,262,633,069	13,157,536,514
Balance as at 30 September 2014	4,000,803,370	3,680,837,039	3,155,979,235	998,109,413	11,835,729,057

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

(MD. FAZLUR RAHMAN)
Deputy Managing Director &
Company Secretary

(SHAIKH ABDUL AZIZ)
Managing Director & CEO

(FARUQUE ALAMGIR)
Director

(AZHARUL ISLAM)
Chairman

UTTARA BANK LIMITED
CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE PERIOD FROM JANUARY 01 TO SEPTEMBER 30, 2015

	Amount in Taka	
	January 01 to Sep 30, 2015	January 01 to Sep 30, 2014
A. Cash flows from operating activities		
Interest receipts in cash	10,205,899,160	10,099,066,934
Interest payments	(4,704,878,102)	(5,267,210,880)
Dividend receipts	81,201,054	78,247,045
Fees, commission & exchange receipts in cash	557,985,543	581,147,800
Recoveries of loans previously written off	-	-
Cash payments to employees	(2,571,355,282)	(2,007,587,249)
Cash payments to suppliers	(107,051,050)	(126,346,280)
Income tax paid	(494,425,788)	(987,816,743)
Receipts from other operating activities	327,821,021	355,759,707
Payments for other operating activities	(667,472,519)	(757,064,050)
Cash generated from operating activities before changes in operating assets and liabilities	2,627,724,037	1,968,196,284
Increase/(decrease) in operating assets and liabilities	2,903,331,714	(110,901,911)
Statutory deposits	-	-
Purchase/sale of trading securities	1,932,779,313	2,019,025,266
Loans and advances to other banks	(3,120,000,000)	(1,230,000,000)
Loans and advances to customers	2,699,156,909	(2,801,620,296)
Other assets	(452,164,744)	(2,652,756,562)
Deposits from other Banks	(205,497,899)	113,186,683
Deposits from customers	3,547,782,926	(1,529,665,358)
Other liabilities account of customers	(9,432,189)	5,555,919
Other liabilities	(1,489,292,602)	5,965,372,437
Net Cash received / (used) from operating activities	5,531,055,751	1,857,294,373
B. Cash flows from investing activities		
Proceeds from sale / payments for purchase of securities	(2,244,284,281)	1,670,905,262
Purchase of property, plants and equipments	(207,770,450)	(134,068,924)
Sale of property, plants and equipments	-	-
Net Cash received / (used) in investing Activities	(2,452,054,731)	1,536,836,338
C. Cash flows from financing activities		
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	(691,073,735)	(460,720,034)
Net cash received / (used) from financing activities	(691,073,735)	(460,720,034)
D. Net Increase/(decrease) in cash & cash equivalents (A+B+C)	2,387,927,285	2,933,410,677
E. Effects of exchange rate changes on cash and cash-equivalents	-	-
F. Opening cash and cash equivalents	11,713,672,445	10,194,862,104
G. Closing cash and cash-equivalents (D+E+F)	14,101,599,730	13,128,272,781
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies)	2,862,909,816	2,592,939,939
Balance with Bangladesh Bank & its agent Banks (including foreign currencies)	9,444,633,999	8,597,167,970
Balance with other banks and financial institutions	1,794,055,915	1,938,164,872
	14,101,599,730	13,128,272,781
H. Net Operating Cash Flow Per Share (NOCFPS)	13.82	4.64

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

(MD. FAZLUR RAHMAN)
Deputy Managing Director &
Company Secretary

(SHAIKH ABDUL AZIZ)
Managing Director & CEO

(FARUQUE ALAMGIR)
Director

(AZHARUL ISLAM)
Chairman



UTTARA BANK LIMITED
BALANCE SHEET (UN-AUDITED)
SEPTEMBER 30, 2015

	Amount in Taka	
PROPERTY AND ASSETS	30 September 2015	31 December 2014
Cash	12,307,543,704	10,701,384,089
Cash in Hand (including foreign currencies)	2,862,909,705	2,370,990,848
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)	9,444,633,999	8,330,393,241
Balance with other Banks and Financial institutions	1,792,394,431	1,011,778,121
In Bangladesh	1,333,748,458	54,272,323
Outside Bangladesh	458,645,973	957,505,798
Money at call and short notice	3,580,000,000	460,000,000
Investments	43,099,419,465	42,787,914,497
Government	42,171,411,159	42,359,906,191
Others	928,008,306	428,008,306
Loans and Advances	71,499,755,906	74,198,912,815
Loans, cash credits, over drafts etc.	68,585,095,912	71,312,996,622
Bills purchased and discounted	2,914,659,994	2,885,916,193
Fixed assets including land, building furniture and fixtures	3,552,981,330	3,351,964,701
Other Assets	9,303,935,781	8,227,107,532
Non Banking Assets	70,912,083	71,276,237
TOTAL ASSETS	145,206,942,700	140,810,337,992
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	83,741,564	2,068,330,312
Deposits and other accounts	117,658,734,106	114,158,703,043
Current and other accounts etc.	45,924,140,303	43,990,723,384
Bills payable	2,436,315,356	2,417,499,268
Saving bank deposits	31,395,014,813	28,467,666,049
Fixed deposits	36,265,875,275	37,128,957,991
Other deposits	1,637,388,359	2,153,856,351
Other liabilities	14,351,007,643	12,403,404,063
TOTAL LIABILITIES	132,093,483,313	128,630,437,418
CAPITAL/SHARE HOLDERS' EQUITY		
Paid up capital	4,000,803,370	4,000,803,370
Statutory reserve	4,030,837,039	4,030,837,039
Other reserves	3,863,263,036	3,087,257,251
Surplus in profit and loss account	1,218,555,942	1,061,002,914
Total equity attributable to equity holders	13,113,459,387	12,179,900,574
TOTAL LIABILITIES AND SHARE HOLDERS' EQUITY	145,206,942,700	140,810,337,992
Net Asset Value (NAV) Per Share	32.78	30.44

UTTARA BANK LIMITED
BALANCE SHEET (UN-AUDITED)
SEPTEMBER 30, 2015

	Amount in Taka	
OFF BALANCE SHEET ITEMS	30 September 2015	31 December 2014
Contingent Liabilities	22,037,184,556	25,358,218,368
Acceptances & endorsements	-	-
Letter of guarantees	3,051,531,105	2,394,188,658
Irrevocable letter of credit	10,238,601,345	11,425,493,126
Bills for collection	5,605,273,950	4,726,267,357
Other contingent liabilities	3,141,778,156	6,812,269,227
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	-	-
Total Other Commitments	-	-
Total Off-Balance Sheet Items Including Contingent Liabilities	22,037,184,556	25,358,218,368

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

(MD. FAZLUR RAHMAN)
 Deputy Managing Director &
 Company Secretary

(SHAIKH ABDUL AZIZ)
 Managing Director & CEO

(FARUQUE ALAMGIR)
 Director

(AZHARUL ISLAM)
 Chairman



UTTARA BANK LIMITED
PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE PERIOD FROM JANUARY 01 TO SEPTEMBER 30, 2015

Particulars	January 01 to Sep 30, 2015	January 01 to Sep 30, 2014	July 01 to Sep 30, 2015	July 01 to Sep 30, 2014
	Taka	Taka	Taka	Taka
Operating income				
Interest Income	7,104,630,608	7,001,902,800	2,263,018,861	2,379,588,814
Interest paid on deposits, borrowings etc.	4,874,034,281	5,590,558,941	1,644,103,916	1,794,392,964
Net Interest Income	2,230,596,327	1,411,343,859	618,914,945	585,195,850
Income from Investment	3,312,950,499	3,226,547,731	1,131,686,322	978,882,595
Commission, Exchange and Brokerage	557,624,358	581,147,800	162,848,080	175,470,588
Other Operating Income	329,699,434	357,735,357	91,581,297	90,093,379
Total operating income	6,430,870,618	5,576,774,747	2,005,030,644	1,829,642,412
OPERATING EXPENSES				
Salary and allowances	2,429,371,990	1,999,313,015	875,016,115	691,188,988
Rent, taxes, insurance, electricity etc.	296,616,815	284,812,691	104,030,223	93,432,964
Legal expenses	16,983,844	12,884,156	6,127,171	4,540,960
Postage, stamp, telecommunication etc.	84,909,582	74,260,629	46,734,961	36,700,001
Stationery, printing, advertisements etc.	77,430,798	89,445,055	18,411,205	20,184,019
Managing Director's salary & allowances and fees	9,075,804	8,274,234	4,357,693	3,948,852
Directors' fees	1,115,000	870,000	485,000	440,000
Auditors' fees	-	-	-	-
Charges on loan losses a/c.	-	-	-	-
Repair, maintenance and depreciation of Bank's property	229,657,983	221,969,958	79,197,978	101,525,928
Other expenses	248,079,100	242,058,498	83,631,362	85,825,872
Total operating expenses	3,393,240,916	2,933,888,236	1,217,991,708	1,037,787,584
Profit before provision	3,037,629,702	2,642,886,511	787,038,936	791,854,828
Provision	750,000,000	600,000,000	100,000,000	210,000,000
Provision for loans & advances	750,000,000	565,000,000	100,000,000	195,000,000
Provision for off balance sheet exposures	-	35,000,000	-	15,000,000
Profit before tax	2,287,629,702	2,042,886,511	687,038,936	581,854,828
Provision for Taxation	1,129,916,000	1,100,000,000	344,916,000	350,000,000
Current tax	1,129,916,000	1,100,000,000	344,916,000	350,000,000
Deferred tax	-	-	-	-
Profit after taxation	1,157,713,702	942,886,511	342,122,936	231,854,828
Retained earning brought forward	60,842,240	21,641,846	60,842,240	21,641,846
Profit available for appropriation	1,218,555,942	964,528,357	402,965,176	253,496,674
Appropriations	-	-	-	-
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Retained earnings	1,218,555,942	964,528,357	402,965,176	253,496,674
Earning per share (EPS)	2.89	2.36	0.86	0.58

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

(MD. FAZLUR RAHMAN)
Deputy Managing Director &
Company Secretary

(SHAIKH ABDUL AZIZ)
Managing Director & CEO

(FARUQUE ALAMGIR)
Director

(AZHARUL ISLAM)
Chairman



UTTARA BANK LIMITED
STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE PERIOD FROM JANUARY 01 TO SEPTEMBER 30, 2015

Particulars	Paid up Capital	Statutory Reserve	Other Reserves	Retained Earnings	Total
Balance as at 01 January 2015	4,000,803,370	4,030,837,039	3,087,257,251	1,061,002,914	12,179,900,574
Changes in accounting policy	-	-	-	-	-
Restated opening balance	4,000,803,370	4,030,837,039	3,087,257,251	1,061,002,914	12,179,900,574
Revaluation Reserve on Govt. Securities	-	-	576,005,785	-	576,005,785
Net profit after Tax	-	-	-	1,157,713,702	1,157,713,702
Appropriations during the period					
Issue of Bonus Share	-	-	-	-	-
Cash Dividend	-	-	-	(800,160,674)	(800,160,674)
Transfer to Statutory Reserve	-	-	-	-	-
Transfer to General Reserve	-	-	200,000,000	(200,000,000)	-
Balance as at 30 September 2015	4,000,803,370	4,030,837,039	3,863,263,036	1,218,555,942	13,113,459,387
Balance as at 30 September 2014	4,000,803,370	3,680,837,039	3,155,979,235	964,528,357	11,802,148,001

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

(MD. FAZLUR RAHMAN)
Deputy Managing Director &
Company Secretary

(SHAIKH ABDUL AZIZ)
Managing Director & CEO

(FARUQUE ALAMGIR)
Director

(AZHARUL ISLAM)
Chairman

UTTARA BANK LIMITED
CASH FLOW STATEMENT (UN-AUDITED)
FOR THE PERIOD FROM JANUARY 01 TO SEPTEMBER 30, 2015

	Amount in Taka	
	January 01 to Sep 30, 2015	January 01 to Sep 30, 2014
A. Cash flows from operating activities		
Interest receipts in cash	10,205,899,161	10,099,066,934
Interest payments	(4,721,699,607)	(5,287,747,662)
Dividend receipts	81,201,054	78,247,045
Fees, commission & exchange receipts in cash	557,624,358	581,147,800
Recoveries of loans previously written off	-	-
Cash payments to employees	(2,568,447,794)	(2,007,587,249)
Cash payments to suppliers	(106,895,070)	(126,346,280)
Income tax paid	(488,480,204)	(987,816,743)
Receipts from other operating activities	329,699,434	357,735,357
Payments for other operating activities	(666,951,998)	(756,699,852)
Cash generated from operating activities before changes in operating assets and liabilities	2,621,949,334	1,949,999,350
Increase/(decrease) in operating assets and liabilities	2,902,100,896	(92,704,977)
Statutory deposits	-	-
Purchase/sale of trading securities	1,932,779,313	2,019,025,266
Loans and advances to other banks	(3,120,000,000)	(1,230,000,000)
Loans and advances to customers	2,699,156,909	(2,801,620,296)
Other assets	(457,502,999)	(2,656,469,371)
Deposits from other Banks	(205,497,899)	113,186,683
Deposits from customers	3,553,194,288	(1,514,109,759)
Other liabilities account of customers	(9,432,189)	2,573,534
Other liabilities	(1,490,596,527)	5,974,708,966
	5,524,050,230	1,857,294,373
B. Cash flows from investing activities		
Proceeds from sale / payments for purchase of securities	(2,244,284,281)	1,670,905,262
Purchase of property, plants and equipments	(201,916,289)	(134,068,924)
Sale of property, plants and equipments	-	-
Net Cash received / (used) in investing Activities	(2,446,200,570)	1,536,836,338
C. Cash flows from financing activities		
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	(691,073,735)	(460,720,034)
Net cash received / (used) from financing activities	(691,073,735)	(460,720,034)
D. Net Increase/(decrease) in cash & cash equivalents (A+B+C)	2,386,775,925	2,933,410,677
E. Effects of exchange rate changes on cash and cash-equivalents	-	-
F. Opening cash and cash equivalents	11,713,162,210	10,194,862,104
G. Closing cash and cash-equivalents (D+E+F)	14,099,938,135	13,128,272,781
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies)	2,862,909,705	2,592,939,939
Balance with Bangladesh Bank & its agent Banks (including foreign currencies)	9,444,633,999	8,597,167,970
Balance with other banks and financial institutions	1,792,394,431	1,938,164,872
	14,099,938,135	13,128,272,781
H. Net Operating Cash Flow Per Share (NOCFPS)	13.81	4.64

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

(MD. FAZLUR RAHMAN)
Deputy Managing Director &
Company Secretary

(SHAIKH ABDUL AZIZ)
Managing Director & CEO

(FARUQUE ALAMGIR)
Director

(AZHARUL ISLAM)
Chairman



UTTARA BANK LIMITED
Selective Notes to the Financial Statements
as of and for the Third Quarter ended on 30 September, 2015

1. Accounting Policies:
 - 1.1 Accounting policies in the Third Quarter Financial Statements are same as that were applied its last Annual Financial Statements of December 31, 2014. Consolidated Financial Statements include the position of Uttara Bank Limited, UB Capital and Investment Limited and Uttara Bank Securities Limited.
 - 1.2 The provision against loans and advances has been made as per Bangladesh Bank's rules and regulation in force.
 - 1.3 Provision for Income Tax has been calculated @40%, as prescribed in Finance Act, 2015 on the accounting profit made by the Bank after considering some of the taxable add backs of income and disallowances of expenditures including provision for loans.
2. Presentation of Financial Statements
The Financial Statements of the Bank for Third Quarter (Q3) ended on 30 September, 2015 have been prepared and presented as per the provision of Bangladesh Accounting Standard (BAS)-34 "Interim Financial Reporting".
3. General:
 - 3.1 Figures appearing in these Financial Statements have been rounded off to the nearest Taka.
 - 3.2 Figures of previous period have been rearranged wherever necessary to conform to current period's presentation.
4. Capital/Shareholders' Equity:
Cash Dividend of Tk. 800,160,674.00 for the year ended December 31, 2014 was approved in the 32nd AGM held on April 23, 2015 and disbursed the same. Therefore, the Paid up Capital of Tk. 4,000,803,370.00 remains unchanged.

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