

**THIRD QUARTER  
FINANCIAL STATEMENTS  
30 SEPTEMBER 2014 (UN-AUDITED)**



**Uttara Bank Limited**

আবহমান বাংলার ঐতিহ্যে লালিত

**UTTARA BANK LIMITED**  
**CONSOLIDATED BALANCE SHEET (UN-AUDITED)**  
**AS AT 30 SEPTEMBER 2014**

	Amount in Taka	
	30-Sep-2014	31-Dec-2013
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>11,190,107,909</b>	<b>8,775,084,704</b>
Cash in Hand (including foreign currencies)	2,592,939,939	2,685,850,825
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)	8,597,167,970	6,089,233,879
<b>Balance with other Banks and Financial Institutions</b>	<b>1,938,164,872</b>	<b>1,419,777,400</b>
In Bangladesh	1,073,628,415	523,349,441
Outside Bangladesh	864,536,457	896,427,959
<b>Money at call and short notice</b>	<b>1,830,000,000</b>	<b>600,000,000</b>
<b>Investments</b>	<b>42,059,545,843</b>	<b>45,749,476,371</b>
Government	41,789,190,537	44,638,631,012
Others	270,355,306	1,110,845,359
<b>Loans and Advances</b>	<b>67,631,386,147</b>	<b>64,829,765,851</b>
Loans, cash credits, over drafts etc.	64,541,789,687	61,181,473,090
Bills purchased and discounted	3,089,596,460	3,648,292,761
<b>Fixed assets including land, building furniture and fixtures</b>	<b>3,338,340,331</b>	<b>3,204,271,407</b>
<b>Other Assets</b>	<b>7,729,545,743</b>	<b>7,456,268,224</b>
<b>Non Banking Assets</b>	<b>71,596,544</b>	<b>75,399,854</b>
<b>TOTAL ASSETS</b>	<b><u>135,788,687,389</u></b>	<b><u>132,110,043,811</u></b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	2,228,921,977	94,627,649
<b>Deposits and other accounts</b>	<b>109,876,150,471</b>	<b>110,989,817,867</b>
Current and other accounts etc.	41,432,578,896	41,986,398,330
Bills payable	1,763,490,981	1,799,303,242
Saving bank deposits	27,601,586,178	24,984,705,080
Fixed deposits	37,604,109,814	40,484,068,695
Other deposits	1,474,384,602	1,735,342,520
<b>Other Liabilities</b>	<b>11,847,848,578</b>	<b>10,324,454,912</b>
<b>TOTAL LIABILITIES</b>	<b><u>123,952,921,026</u></b>	<b><u>121,408,900,428</u></b>
<b>CAPITAL/SHARE HOLDERS' EQUITY</b>		
Paid up capital	4,000,803,370	3,637,093,980
Statutory reserve	3,680,837,039	3,680,837,039
Other reserves	3,155,979,235	2,390,506,675
Surplus in profit and loss account	998,109,413	992,668,383
<b>Total equity attributable to equity holders</b>	<b><u>11,835,729,057</u></b>	<b><u>10,701,106,077</u></b>
<b>Non controlling interest</b>	<b><u>37,306</u></b>	<b><u>37,306</u></b>
<b>TOTAL LIABILITIES AND SHARE HOLDERS' EQUITY</b>	<b><u>135,788,687,389</u></b>	<b><u>132,110,043,811</u></b>

**UTTARA BANK LIMITED**  
**CONSOLIDATED BALANCE SHEET (UN-AUDITED)**  
**AS AT 30 SEPTEMBER 2014**

OFF BALANCE SHEET ITEMS	Amount in Taka	
	30-Sep-2014	31-Dec-2013
<b>Contingent Liabilities</b>	<b>22,219,460,683</b>	<b>18,775,861,815</b>
Acceptances & endorsements	-	-
Letter of guarantees	2,481,941,673	2,566,881,941
Irrevocable letter of credit	8,819,836,748	6,756,521,762
Bills for collection	5,466,694,787	4,755,492,024
Other contingent liabilities	5,450,987,475	4,696,966,088
<b>Other Commitments</b>	<b>-</b>	<b>-</b>
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	-	-
<b>Total Other Commitments</b>	<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet Items Including Contingent Liabilities</b>	<b>22,219,460,683</b>	<b>18,775,861,815</b>



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



(SHAIKH ABDUL AZIZ)  
Managing Director & CEO

**UTTARA BANK LIMITED**  
**CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE PERIOD FROM JANUARY 01 TO SEPTEMBER 30, 2014**

Particulars	January 01 to	January 01 to	July 01 to	July 01 to
	Sep 30, 2014	Sep 30, 2013	Sep 30, 2014	Sep 30, 2013
	Taka	Taka	Taka	Taka
<b>OPERATING INCOME</b>				
Interest Income	7,001,902,800	6,837,026,008	2,379,588,814	2,434,318,195
Interest paid on deposits, borrowings etc.	5,570,022,159	6,178,096,892	1,788,852,090	2,142,235,440
<b>Net Interest Income</b>	<b>1,431,880,641</b>	<b>658,929,116</b>	<b>590,736,724</b>	<b>292,082,755</b>
Income from Investment	3,226,547,731	3,114,931,584	978,882,595	1,189,722,121
Commission, Exchange and Brokerage	581,147,800	689,179,783	175,470,588	223,804,331
Other Operating Income	355,759,707	329,120,852	89,440,519	49,324,899
<b>Total operating income</b>	<b>5,595,335,879</b>	<b>4,792,161,335</b>	<b>1,834,530,426</b>	<b>1,754,934,106</b>
<b>OPERATING EXPENSES</b>				
Salary and allowances	1,999,313,015	1,831,356,335	691,188,988	658,153,601
Rent, taxes, insurance, electricity etc.	284,994,663	226,997,497	93,497,421	77,907,463
Legal expenses	12,902,156	7,700,790	4,558,960	3,126,470
Postage, stamp, telecommunication etc.	74,260,629	40,593,184	36,700,001	14,262,072
Stationery, printing, advertisements etc.	89,450,153	74,851,872	20,187,117	29,059,963
Managing Director's salary & allowances and fees	8,274,234	5,791,500	3,948,852	1,930,500
Directors' fees	944,000	1,082,500	452,000	284,500
Auditors' fees	-	-	-	-
Charges on loan losses account	-	-	-	-
Repair, maintenance and depreciation of Bank's property	221,969,958	126,963,442	101,525,928	40,257,679
Other expenses	242,143,626	445,403,127	85,862,334	123,770,660
<b>Total operating expenses</b>	<b>2,934,252,434</b>	<b>2,760,740,247</b>	<b>1,037,921,601</b>	<b>948,752,908</b>
<b>Profit before provision</b>	<b>2,661,083,445</b>	<b>2,031,421,088</b>	<b>796,608,825</b>	<b>806,181,198</b>
<b>Provision</b>	<b>600,000,000</b>	<b>300,000,000</b>	<b>210,000,000</b>	<b>100,000,000</b>
Provision for loans & advances	565,000,000	232,100,000	195,000,000	80,000,000
Provision for off balance sheet exposures	35,000,000	67,900,000	15,000,000	20,000,000
<b>Profit before tax</b>	<b>2,061,083,445</b>	<b>1,731,421,088</b>	<b>586,608,825</b>	<b>706,181,198</b>
<b>Provision for Taxation</b>	<b>1,106,368,927</b>	<b>803,805,290</b>	<b>351,663,899</b>	<b>301,415,705</b>
Current tax	1,106,368,927	803,805,290	351,663,899	301,415,705
Deferred tax	-	-	-	-
<b>Profit after taxation</b>	<b>954,714,518</b>	<b>927,615,798</b>	<b>234,944,926</b>	<b>404,765,493</b>
Retained earning brought forward	43,394,895	23,201,438	43,394,895	23,201,438
<b>Profit available for appropriation</b>	<b>998,109,413</b>	<b>950,817,236</b>	<b>278,339,821</b>	<b>427,966,931</b>
<b>Appropriations</b>	-	-	-	-
Statutory Reserve	-	-	-	-
General Reserve	-	-	-	-
<b>Retained earnings</b>	<b>998,109,413</b>	<b>950,817,236</b>	<b>278,339,821</b>	<b>427,966,931</b>
<b>Earning per share (EPS)</b>	<b>2.39</b>	<b>2.32</b>	<b>0.59</b>	<b>1.01</b>

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

  
(SHAIKH ABDUL AZIZ)  
Managing Director & CEO



**UTTARA BANK LIMITED**  
**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)**  
**FOR THE PERIOD FROM JANUARY 01 TO SEPTEMBER 30, 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	-	-	-	-	-
Restated balance	3,637,093,980	3,680,837,039	2,390,506,675	992,668,383	10,701,106,077
Revaluation Reserve Govt. Securities	-	-	725,472,560	-	725,472,560
Net profit after Tax	-	-	-	954,714,518	954,714,518
<b>Appropriations during the period</b>					
Issue of Bonus Share	363,709,390	-	-	(363,709,390)	-
Cash Dividend	-	-	-	(545,564,098)	(545,564,098)
Transfer to Statutory Reserve	-	-	-	-	-
Transfer to General Reserve	-	-	40,000,000	(40,000,000)	-
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
Balance as at 30 September 2013	3,637,093,997	3,330,837,039	2,383,999,433	950,817,236	10,302,747,705



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



(SHAIKH ABDUL AZIZ)  
 Managing Director & CEO

**UTTARA BANK LIMITED**  
**CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)**  
**FOR THE PERIOD FROM JANUARY 01 TO SEPTEMBER 30, 2014**

Particulars	Amount in Taka	
	January 01 to Sep- 30, 2014	January 01 to Sep- 30, 2013
<b>Cash flows from operating activities</b>		
Interest receipts in cash	10,099,066,934	9,821,156,201
Interest payments	(5,570,022,159)	(6,178,096,892)
Dividend receipts	78,247,045	52,645,117
Fees, commission & exchange receipts in cash	581,147,800	689,179,783
Recoveries of loans previously written off	-	-
Cash payments to employees	(2,007,587,249)	(1,837,147,835)
Cash payments to suppliers	(126,346,280)	(97,403,103)
Income tax paid	(987,816,743)	(722,170,059)
Receipts from other operating activities	355,759,707	329,120,852
Payments for other operating activities	(757,064,050)	(851,459,130)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>1,665,385,005</b>	<b>1,205,824,934</b>
<b>Increase/(decrease) in operating assets and liabilities</b>	<b>191,909,368</b>	<b>2,690,372,833</b>
Statutory deposits	-	-
Purchase/sale of trading securities	2,019,025,266	(1,488,103,174)
Loans and advances to other banks	(1,230,000,000)	100,000,000
Loans and advances to customers ( other than Banks)	(2,801,620,296)	(3,614,409,790)
Other assets	(2,423,430,880)	2,541,321,335
Deposits from other Banks/borrowings	113,186,683	(187,430,711)
Deposits from customers (other than Banks)	(1,456,179,761)	13,567,235,974
Other liabilities on account of customers	5,555,919	(5,094,898)
Other liabilities	5,965,372,437	(8,223,145,903)
<b>Net Cash received / (used) from operating activities</b>	<b>1,857,294,373</b>	<b>3,896,197,767</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale / payments for purchase of securities	1,670,905,262	(762,486,738)
Purchase of property, plants and equipments	(134,068,924)	(202,929,163)
Sale of property, plants and equipments	-	-
Purchase/sale/Adjustment of subsidiary	-	-
<b>Net Cash received / (used) in investing Activities</b>	<b>1,536,836,338</b>	<b>(965,415,901)</b>
<b>Cash flows from financing activities</b>		
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	(460,720,034)	(495,967,363)
<b>Net cash received / (used) from financing activities</b>	<b>(460,720,034)</b>	<b>(495,967,363)</b>
<b>Net Increase/(decrease) in cash &amp; cash equivalents (A+B+C)</b>	<b>2,933,410,677</b>	<b>2,434,814,503</b>
<b>Effects of exchange rate changes on cash and cash-equivalents</b>	-	-
<b>Opening cash and cash equivalents</b>	<b>10,194,862,104</b>	<b>9,216,339,406</b>
<b>Closing cash and cash-equivalents (D+E+F)</b>	<b>13,128,272,781</b>	<b>11,651,153,909</b>
<b>Cash and cash equivalents at end of the period</b>		
Cash in hand (including foreign currencies )	2,592,939,939	2,207,121,789
Bal. with Bangladesh Bank & its agent Banks (including foreign currencies)	8,597,167,970	8,805,222,267
Balance with other Banks and Financial Institutions	1,938,164,872	638,809,853
	<b>13,128,272,781</b>	<b>11,651,153,909</b>



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



(SHAIKH ABDUL AZIZ)  
Managing Director & CEO



**UTTARA BANK LIMITED**  
**BALANCE SHEET (UN-AUDITED)**  
**AS AT 30 SEPTEMBER 2014**

	Amount in Taka	
	30-Sep-2014	31-Dec-2013
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>11,190,107,909</b>	<b>8,775,084,704</b>
Cash in Hand (including foreign currencies)	2,592,939,939	2,685,850,825
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)	8,597,167,970	6,089,233,879
<b>Balance with other Banks and Financial Institutions</b>	<b>1,938,164,872</b>	<b>1,419,777,400</b>
In Bangladesh	1,073,628,415	523,349,441
Outside Bangladesh	864,536,457	896,427,959
<b>Money at call and short notice</b>	<b>1,830,000,000</b>	<b>600,000,000</b>
<b>Investments</b>	<b>42,059,545,843</b>	<b>45,749,476,371</b>
Government	41,789,190,537	44,638,631,012
Others	270,355,306	1,110,845,359
<b>Loans and Advances</b>	<b>67,631,386,147</b>	<b>64,829,765,851</b>
Loans, cash credits, over drafts etc.	64,541,789,687	61,181,473,090
Bills purchased and discounted	3,089,596,460	3,648,292,761
<b>Fixed assets including land, building furniture and fixtures</b>	<b>3,338,340,331</b>	<b>3,204,271,407</b>
<b>Other Assets</b>	<b>8,002,176,214</b>	<b>7,731,712,331</b>
<b>Non Banking Assets</b>	<b>71,596,544</b>	<b>75,399,854</b>
<b>TOTAL ASSETS</b>	<b>136,061,317,860</b>	<b>132,385,487,918</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	2,228,921,977	94,627,649
<b>Deposits and other accounts</b>	<b>110,202,013,144</b>	<b>111,300,124,941</b>
Current and other accounts etc.	41,469,192,051	42,014,024,108
Bills payable	1,763,490,981	1,799,303,242
Saving bank deposits	27,601,669,684	24,984,787,267
Fixed deposits	37,893,275,826	40,766,667,804
Other deposits	1,474,384,602	1,735,342,520
<b>Other Liabilities</b>	<b>11,828,234,738</b>	<b>10,311,382,299</b>
<b>TOTAL LIABILITIES</b>	<b>124,259,169,859</b>	<b>121,706,134,889</b>
<b>CAPITAL/SHARE HOLDERS' EQUITY</b>		
Paid up capital	4,000,803,370	3,637,093,980
Statutory reserve	3,680,837,039	3,680,837,039
Other reserves	3,155,979,235	2,390,506,676
Surplus in profit and loss account	964,528,357	970,915,334
<b>Total equity attributable to equity holders</b>	<b>11,802,148,001</b>	<b>10,679,353,029</b>
<b>TOTAL LIABILITIES AND SHARE HOLDERS' EQUITY</b>	<b>136,061,317,860</b>	<b>132,385,487,918</b>

**UTTARA BANK LIMITED**  
**BALANCE SHEET (UN-AUDITED)**  
**AS AT 30 SEPTEMBER 2014**

OFF BALANCE SHEET ITEMS	Amount in Taka	
	30-Sep-2014	31-Dec-2013
<b>Contingent Liabilities</b>	<b>22,219,460,683</b>	<b>18,775,861,815</b>
Acceptances & endorsements	-	-
Letter of guarantees	2,481,941,673	2,566,881,941
Irrevocable letter of credit	8,819,836,748	6,756,521,762
Bills for collection	5,466,694,787	4,755,492,024
Other contingent liabilities	5,450,987,475	4,696,966,088
<b>Other Commitments</b>	<b>-</b>	<b>-</b>
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	-	-
<b>Total Other Commitments</b>	<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet Items Including Contingent Liabilities</b>	<b>22,219,460,683</b>	<b>18,775,861,815</b>

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

  
(SHAIKH ABDUL AZIZ)  
Managing Director & CEO



**UTTARA BANK LIMITED**  
**PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE PERIOD FROM JANUARY 01 TO SEPTEMBER 30, 2014**

Particulars	January 01 to Sep 30, 2014	January 01 to Sep 30, 2013	July 01 to Sep 30, 2014	July 01 to Sep 30, 2013
	Taka	Taka	Taka	Taka
<b>OPERATING INCOME</b>				
Interest Income	7,001,902,800	6,837,026,008	2,379,588,814	2,434,318,195
Interest paid on deposits, borrowings etc.	5,590,558,941	6,189,263,966	1,794,392,964	2,146,312,802
<b>Net Interest Income</b>	<b>1,411,343,859</b>	<b>647,762,042</b>	<b>585,195,850</b>	<b>288,005,393</b>
Income from Investment	3,226,547,731	3,114,931,584	978,882,595	1,189,722,121
Commission, Exchange and Brokerage	581,147,800	689,179,783	175,470,588	223,804,331
Other Operating Income	357,735,357	329,953,890	90,093,379	49,602,617
<b>Total operating income</b>	<b>5,576,774,747</b>	<b>4,781,827,299</b>	<b>1,829,642,412</b>	<b>1,751,134,462</b>
<b>OPERATING EXPENSES</b>				
Salary and allowances	1,999,313,015	1,831,356,335	691,188,988	658,153,601
Rent, taxes, insurance, electricity etc.	284,812,691	226,882,753	93,432,964	77,882,515
Legal expenses	12,884,156	7,700,790	4,540,960	3,126,470
Postage, stamp, telecommunication etc.	74,260,629	40,593,184	36,700,001	14,262,072
Stationery, printing, advertisements etc.	89,445,055	74,851,872	20,184,019	29,059,963
Managing Director's salary & allowances and fees	8,274,234	5,791,500	3,948,852	1,930,500
Directors' fees	870,000	1,050,500	440,000	270,500
Auditors' fees	-	-	-	-
Charges on loan losses account	-	-	-	-
Repair, maintenance and depreciation of Bank's property	221,969,958	126,963,442	101,525,928	40,257,679
Other expenses	242,058,498	443,044,682	85,825,872	121,466,585
<b>Total operating expenses</b>	<b>2,933,888,236</b>	<b>2,758,235,058</b>	<b>1,037,787,584</b>	<b>946,409,885</b>
<b>Profit before provision</b>	<b>2,642,886,511</b>	<b>2,023,592,241</b>	<b>791,854,828</b>	<b>804,724,577</b>
<b>Provision</b>	<b>600,000,000</b>	<b>300,000,000</b>	<b>210,000,000</b>	<b>100,000,000</b>
Provision for loans & advances	585,000,000	232,100,000	195,000,000	80,000,000
Provision for off balance sheet exposures	35,000,000	67,900,000	15,000,000	20,000,000
<b>Profit before tax</b>	<b>2,042,886,511</b>	<b>1,723,592,241</b>	<b>581,854,828</b>	<b>704,724,577</b>
<b>Provision for Taxation</b>	<b>1,100,000,000</b>	<b>800,000,000</b>	<b>350,000,000</b>	<b>300,000,000</b>
Current tax	1,100,000,000	800,000,000	350,000,000	300,000,000
Deferred tax	-	-	-	-
<b>Profit after taxation</b>	<b>942,886,511</b>	<b>923,592,241</b>	<b>231,854,828</b>	<b>404,724,577</b>
Retained earning brought forward	21,641,846	10,545,038	21,641,846	10,545,038
<b>Profit available for appropriation</b>	<b>964,528,357</b>	<b>934,137,279</b>	<b>253,496,674</b>	<b>415,269,615</b>
<b>Appropriations</b>	-	-	-	-
Statutory Reserve	-	-	-	-
General Reserve	-	-	-	-
<b>Retained earnings</b>	<b>964,528,357</b>	<b>934,137,279</b>	<b>253,496,674</b>	<b>415,269,615</b>
<b>Earning per share (EPS)</b>	<b>2.36</b>	<b>2.31</b>	<b>0.58</b>	<b>1.01</b>

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

  
(SHAIKH ABDUL AZIZ)  
Managing Director & CEO

**UTTARA BANK LIMITED**  
**STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)**  
**FOR THE PERIOD FROM JANUARY 01 TO SEPTEMBER 30, 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	970,915,334	10,679,353,028
Changes in accounting policy	-	-	-	-	-
<b>Restated balance</b>	<b>3,637,093,980</b>	<b>3,680,837,039</b>	<b>2,390,506,675</b>	<b>970,915,334</b>	<b>10,679,353,028</b>
Revaluation Reserve Govt. Securities	-	-	725,472,560	-	725,472,560
Net profit after Tax	-	-	-	942,886,511	942,886,511
<b>Appropriations during the period</b>					
Issue of Bonus Share	363,709,390	-	-	(363,709,390)	-
Cash Dividend	-	-	-	(545,564,098)	(545,564,098)
Transfer to Statutory Reserve	-	-	-	-	-
Transfer to General Reserve	-	-	40,000,000	(40,000,000)	-
<b>Balance as at 30 September 2014</b>	<b>4,000,803,370</b>	<b>3,680,837,039</b>	<b>3,155,979,235</b>	<b>964,528,357</b>	<b>11,802,148,001</b>
<b>Balance as at 30 September 2013</b>	<b>3,637,093,997</b>	<b>3,330,837,039</b>	<b>2,383,999,433</b>	<b>934,137,279</b>	<b>10,286,067,748</b>

  
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**UTTARA BANK LIMITED**  
**CASH FLOW STATEMENT (UN-AUDITED)**  
**FOR THE PERIOD FROM JANUARY 01 TO SEPTEMBER 30, 2014**

	Amount in Taka	
	January 01 to Sep-30, 2014	January 01 to Sep-30, 2013
<b>A. Cash flows from operating activities</b>		
Interest receipts in cash	10,099,066,934	9,818,392,861
Interest payments	(5,590,558,941)	(6,189,263,966)
Dividend receipts	78,247,045	52,645,117
Fees, commission & exchange receipts in cash	581,147,800	689,179,783
Recoveries of loans previously written off	-	-
Cash payments to employees	(2,007,587,249)	(1,837,147,835)
Cash payments to suppliers	(126,346,280)	(97,403,103)
Income tax paid	(987,816,743)	(725,759,659)
Receipts from other operating activities	357,735,357	329,953,890
Payments for other operating activities	(756,699,852)	(848,953,941)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>1,647,188,071</b>	<b>1,191,643,147</b>
<b>Increase/(decrease) in operating assets and liabilities</b>	<b>210,106,302</b>	<b>2,704,554,620</b>
Statutory deposits	-	-
Purchase/sale of trading securities	2,019,025,266	(1,488,103,174)
Loans and advances to other banks	(1,230,000,000)	100,000,000
Loans and advances to customers ( other than Banks)	(2,801,620,296)	(3,614,409,790)
Other assets	(2,656,469,371)	2,364,675,872
Deposits from other Banks/borrowings	113,186,683	(187,430,711)
Deposits from customers (other than Banks)	(1,211,298,480)	13,753,501,388
Other liabilities on account of customers	2,573,534	(5,094,898)
Other liabilities	5,974,708,966	(8,218,584,067)
<b>Net Cash received / (used) from operating activities</b>	<b>1,857,294,373</b>	<b>3,896,197,767</b>
<b>B. Cash flows from investing activities</b>		
Proceeds from sale / payments for purchase of securities	1,670,905,262	(762,486,738)
Purchase of property, plants and equipments	(134,068,924)	(202,929,163)
Sale of property, plants and equipments	-	-
Investment in subsidiary -UBSL	-	-
<b>Net Cash received / (used) in investing activities</b>	<b>1,536,836,338</b>	<b>(965,415,901)</b>
<b>C. Cash flows from financing activities</b>		
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	(460,720,034)	(495,967,363)
<b>Net cash received / (used) from financing activities</b>	<b>(460,720,034)</b>	<b>(495,967,363)</b>
<b>D. Net Increase/(decrease) in cash &amp; cash equivalents (A+B+C)</b>	<b>2,933,410,677</b>	<b>2,434,814,503</b>
<b>E. Effects of exchange rate changes on cash and cash-equivalents</b>	<b>-</b>	<b>-</b>
<b>F. Opening cash and cash-equivalents</b>	<b>10,194,862,104</b>	<b>9,216,339,406</b>
<b>G. Closing cash and cash-equivalents (D+E+F)</b>	<b>13,128,272,781</b>	<b>11,651,153,909</b>
<b>Cash and cash equivalents at end of the period</b>		
Cash in hand (including foreign currencies )	2,592,939,939	2,207,121,789
Bal. with Bangladesh Bank & its agent Banks (including foreign currencies)	8,597,167,970	8,805,222,267
Balance with other Banks and Financial Institutions	1,938,164,872	638,809,853
	<b>13,128,272,781</b>	<b>11,651,153,909</b>

  
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