

UNITED COMMERCIAL BANK LIMITED
Consolidated Balance Sheet (Un-audited)
As at 31 March 2011

	Notes	Amount in Taka	
		31 Mar. 2011	31 Dec. 2010
<u>PROPERTY & ASSETS</u>			
Cash	3	8,683,572,377	10,029,475,236
Cash in hand (including foreign currencies)		1,512,291,448	1,615,750,667
Balance with Bangladesh Bank & its agent Bank(s) (including foreign currencies)		7,171,280,929	8,413,724,569
Balance with other Banks & financial Institutions	4(a)	712,859,420	1,824,534,862
In Bangladesh		711,987,770	1,278,118,316
Outside Bangladesh		871,650	546,416,546
Money at call and short notice	5	100,000,000	1,120,000,000
Investment	6(a)	16,457,677,481	15,171,379,647
Government		13,562,537,480	12,408,114,292
Others		2,895,140,001	2,763,265,355
Loans and advances	7(a)	100,276,379,944	93,560,701,744
Loans, cash credits, overdrafts etc.		97,324,025,776	91,186,591,801
Bills purchased and discounted		2,952,354,168	2,374,109,943
Fixed assets including premises, furniture & fixtures	8	2,102,474,316	1,966,349,087
Other Assets	9(a)	8,128,582,434	6,101,989,094
Non-Banking Assets		-	-
Total Assets		136,461,545,972	129,774,429,670
<u>LIABILITIES AND CAPITAL</u>			
Liabilities:			
Borrowings from Other banks, financial Institutions and agents	10	70,000,000	-
Deposits and other accounts	11(a)	117,143,147,675	112,970,782,505
Current Accounts & other Accounts		15,314,973,763	16,136,267,104
Bills payable		2,128,197,619	2,542,828,147
Savings Bank Deposits		14,686,556,563	14,130,384,569
Fixed Deposits		85,013,419,730	80,161,302,685
Bearer Certificate of Deposit		-	-
Other Deposits		-	-
Other Liabilities	12(a)	11,134,932,960	8,989,014,745
Total Liabilities		128,348,080,635	121,959,797,250
Capital / Shareholders' Equity			
Paid up Capital	13	2,909,953,500	2,909,953,500
Statutory Reserve		2,559,695,017	2,559,695,017
General Reserve		91,577,961	91,577,961
Other Reserve	14	821,149,512	799,969,603
Retained Earnings	15(a)	1,731,089,250	1,453,436,242
Total Shareholders' Equity		8,113,465,240	7,814,632,323
Non Controlling interest		97	97
Total Shareholders' Equity with non controlling interest		8,113,465,337	7,814,632,420
Total Liabilities and Shareholders Equity		136,461,545,972	129,774,429,670

Amount in Taka	
31 Mar. 2011	31 Dec. 2010

OFF BALANCE SHEET ITEMS

Contingent Liabilities :

	41,184,539,849	40,797,736,864
Acceptances & Endorsements	14,191,667,457	13,680,010,767
Letter of Guarantees	10,418,414,067	10,543,900,599
Irrevocable Letter of Credit	16,208,642,905	16,288,672,250
Bill for Collection	365,815,420	285,153,248
Other Contingent Liabilities	-	-

Other Commitments:

Documentary credit and other 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	41,184,539,849	40,797,736,864

UNITED COMMERCIAL BANK LTD
Consolidated Profit and Loss Account (Un-audited)
For the period ended 31 March 2011.

	Notes	Amount in Taka	
		31 Mar. 2011	31 Mar. 2010
Interest Income	16	3,127,649,752	2,036,708,674
Interest paid on Deposit and Borrowings	17(a)	(2,073,267,234)	(1,160,026,106)
Net Interest Income		1,054,382,518	876,682,568
Income from Investment	18	426,809,224	323,568,662
Commission, Exchange and Brokerage	19(a)	352,919,181	277,601,247
Other Operating Income	20(a)	159,257,763	80,043,515
Total Operating Income (A)		1,993,368,686	1,557,895,992
<u>OPERATING EXPENSES</u>			
Salary and Allowances	21(a)	407,003,670	345,436,651
Rent, taxes, insurance, electricity etc.	22	111,611,424	74,031,728
Legal expenses	23	2,411,856	2,195,489
Postage, stamps, telecommunication etc.	24	15,849,636	10,654,123
Stationery, printing, advertisements etc.	25	45,894,492	20,217,161
Chief Executive's salary and fees	26	2,296,500	2,060,000
Director's fee	27	851,760	660,145
Auditors fees		90,000	-
Depreciation and repair of banks Assets	28	41,632,660	28,844,174
Other expenses	29	182,819,549	97,991,518
Total Operating Expenses (B)		810,461,547	582,090,989
Profit/(Loss) before provision (C) = (A-B)		1,182,907,139	975,805,003
Provision for loans & advance	30	212,215,125	135,262,000
Provision for diminution in value of investments		217,694,271	27,459,000
Other provisions	31	3,868,000	35,293,000
Total Provision (D)		433,777,396	198,014,000
Total Profit before Income Tax (C - D)		749,129,743	777,791,003
Provision for Taxation	32	471,476,735	370,966,730
Current tax		471,476,735	370,966,730
Deferred tax		-	-
Net Profit after Tax		277,653,008	406,824,273
<u>APPROPRIATIONS</u>			
Statutory Reserve		-	-
Retained Surplus		277,653,008	406,824,273
Retained Surplus		277,653,008	406,824,273
Earning Per Ordinary Share (EPS)	33	0.95	1.40

UNITED COMMERCIAL BANK LTD
Consolidated Cash Flow Statement (Un-audited)
For the period ended 31 March 2011.

	Amount in Taka	
	31 Mar. 2011	31 Mar. 2010
A. Cash flows from operating activities		
Interest receipts in cash	3,443,368,600	2,256,106,813
Interest payments	(2,073,267,234)	(1,160,026,106)
Dividend receipts	21,816,822	29,920
Fees & commission receipts in cash	227,673,445	176,265,227
Recoveries of loan previously written off	1,598,280	-
Cash payments to employees	(409,300,170)	(347,496,651)
Cash payments to suppliers	(173,355,552)	(104,903,012)
Income Tax paid	(399,432,539)	(134,688,018)
Receipts from other operating activities	372,178,773	285,520,138
Payments for other operating activities	(192,856,817)	(105,821,602)
Operating profit before changes in operating assets and liabilities	818,423,608	864,986,709
Increase / (Decrease) in operating assets and liabilities:		
Statutory deposit	(1,149,423,188)	(1,515,565,711)
Purchase of trading securities	(136,874,646)	(133,858,610)
Loans and advances to Customers	(6,715,678,200)	(3,912,721,949)
Other assets	(1,627,160,800)	(691,109,069)
Deposit from other banks	20,441,000	(1,022,045,000)
Deposit from customers	4,151,924,170	557,051,249
Other Liabilities	1,226,894,985	748,805,256
	(4,229,876,680)	(5,969,443,834)
Net cash inflow/(outflow) from Operating Activities (A)	(3,411,453,072)	(5,104,457,125)
B. Cash flows from investing activities		
Proceeds from Sales of Securities	-	-
Payments for purchase of securities	-	(75,000,000)
Purchase of property, plant & equipments	(136,125,229)	(200,574,185)
Proceeds from sale of property, plant & equipments	-	-
Net cash inflow/(outflow) from investing activities (B)	(136,125,229)	(275,574,185)
C. Cash flows from financing activities		
Receipt from borrowing from other banks	70,000,000	350,000,000
Repayment of borrowing	-	-
Cash received from issuing of ordinary shares	-	-
Cash dividend payment	-	-
Net cash inflow/(outflow) from financing activities (C)	70,000,000	350,000,000
Net increase/(decrease) in cash & cash equivalents (A+B+C)	(3,477,578,301)	(5,030,031,310)
Effects of the Changes of Exchange Rate on Cash and cash equivalents*		
Cash and cash equivalent at beginning of the year	12,974,010,098	13,323,033,320
Cash and cash equivalent at the end of the period	9,496,431,797	8,293,002,010
Cash & Cash Equivalent at end of the period		
Cash In hand (Including foreign currency)	1,512,291,448	1,133,187,005
Balance with Bangladesh Bank & its agent Bank	7,171,280,929	5,621,212,146
Balance with Other bank & financial institution	712,859,420	1,538,602,859
Money at call & short notice	100,000,000	-
	9,496,431,797	8,293,002,010

UNITED COMMERCIAL BANK LTD
Consolidated Statement of Changes in Equity (Un-audited)
For the period ended 31 March 2011

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Retained Surplus	Other Reserve	Non Controlling interest	Total
Balance as at ,01 January 2011	2,909,953,500	2,559,695,017	91,577,961	1,453,436,242	799,969,603	-	7,814,632,323
Changes in Accounting Policy	-	-	-	-	-	-	-
Restated Balance	2,909,953,500	2,559,695,017	91,577,961	1,453,436,242	799,969,603	-	7,814,632,323
Surplus/Deficit on Revaluation of Properties	-	-	-	-	-	-	-
Deficit/Surplus on Revaluation of Investments	-	-	-	-	21,179,909	-	21,179,909
Other Deficit/Surplus	-	-	-	-	-	-	-
Net Gains and Losses not recognized in Income Statement	-	-	-	-	-	-	-
Net Profit for the Period	-	-	-	277,653,008	-	-	277,653,008
Dividends	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-
Non Controlling Interest	-	-	-	-	-	97	97
Balance as at 31 March 2011	2,909,953,500	2,559,695,017	91,577,961	1,731,089,250	821,149,512	97	8,113,465,337
Balance as at 31 March 2010	299,204,890	1,841,242,401	363,563,303	2,737,680,550	870,599,901	-	6,112,291,045

UNITED COMMERCIAL BANK LIMITED

Balance Sheet (Un-audited)

As at 31 March 2011

	Notes	Amount in Taka	
		31 Mar. 2011	31 Dec. 2010
<u>PROPERTY & ASSETS</u>			
Cash	3	8,683,572,377	10,029,475,236
Cash in hand (including foreign currencies)		1,512,291,448	1,615,750,667
Balance with Bangladesh Bank & its agent Bank(s) (including foreign currencies)		7,171,280,929	8,413,724,569
Balance with other Banks & financial Institutions	4	712,859,420	1,824,534,862
In Bangladesh		711,987,770	1,278,118,316
Outside Bangladesh		871,650	546,416,546
Money at call and short notice	5	100,000,000	1,120,000,000
Investment	6	16,334,530,338	15,048,232,504
Government		13,562,537,480	12,408,114,292
Others		2,771,992,858	2,640,118,212
Loans and advances	7	99,577,878,417	93,460,374,606
Loans, cash credits, overdrafts etc.		97,324,025,776	91,186,591,801
Bills purchased and discounted		2,253,852,641	2,273,782,805
Fixed assets including premises, furniture & fixtures	8	2,102,474,316	1,966,349,087
Other Assets	9	9,050,404,619	6,427,258,102
Non-Banking Assets		-	-
Total Assets		136,561,719,487	129,876,224,397
<u>LIABILITIES AND CAPITAL</u>			
Liabilities:			
Borrowings from Other banks, financial Institutions and agents	10	70,000,000	-
Deposits and other accounts	11	117,243,147,675	113,070,782,505
Current Accounts & other Accounts		16,114,380,225	16,337,205,176
Bills payable		2,128,197,619	2,542,828,147
Savings Bank Deposits		13,987,150,101	14,030,124,624
Fixed Deposits		85,013,419,730	80,160,624,558
Bearer Certificate of Deposit		-	-
Other Deposits		-	-
Other Liabilities	12	11,134,594,700	8,988,970,000
Total Liabilities		128,447,742,375	122,059,752,505
Capital / Shareholders' Equity			
Paid up Capital	13	2,909,953,500	2,909,953,500
Statutory Reserve		2,559,695,017	2,559,695,017
General Reserve		91,577,961	91,577,961
Other Reserve	14	821,149,512	799,969,603
Retained Earnings	15	1,731,601,122	1,455,275,811
Total Shareholders' Equity		8,113,977,112	7,816,471,892
Total Liabilities and Shareholders Equity		136,561,719,487	129,876,224,397

UNITED COMMERCIAL BANK LTD
Profit and Loss Account (Un-audited)
For the period ended 31 March 2011.

	Notes	Amount in Taka	
		31 Mar. 2011	31 Mar. 2010
Interest Income	16	3,127,649,752	2,036,708,674
Interest paid on Deposit and Borrowings	17	(2,072,973,719)	(1,160,026,106)
Net Interest Income		1,054,676,033	876,682,568
Income from Investment	18	426,809,224	323,568,662
Commission, Exchange and Brokerage	19	351,003,969	277,601,247
Other Operating Income	20	159,099,363	80,043,515
Total Operating Income (A)		1,991,588,589	1,557,895,992
<u>OPERATING EXPENSES</u>			
Salary and Allowances	21	406,551,270	345,436,651
Rent, taxes, insurance, electricity etc.	22	111,611,424	74,031,728
Legal expenses	23	2,411,856	2,195,489
Postage, stamps, telecommunication etc.	24	15,849,636	10,654,123
Stationery, printing, advertisements etc.	25	45,894,492	20,217,161
Chief Executive's salary and fees	26	2,296,500	2,060,000
Director's fee	27	851,760	660,145
Auditors fees		90,000	-
Depreciation and repair of banks Assets	28	41,632,660	28,844,174
Other expenses	29	182,819,549	97,991,518
Total Operating Expenses (B)		810,009,147	582,090,989
Profit/(Loss) before provision (C) = (A-B)		1,181,579,442	975,805,003
Provision for loans & advance	30	212,215,125	135,262,000
Provision for diminution in value of investments		217,694,271	27,459,000
Other provisions	31	3,868,000	35,293,000
Total Provision (D)		433,777,396	198,014,000
Total Profit before Income Tax (C - D)		747,802,046	777,791,003
Provision for Taxation	32	471,476,735	370,966,730
Current tax		471,476,735	370,966,730
Deferred tax		-	-
Net Profit after Tax		276,325,311	406,824,273
<u>Appropriations</u>			
Statutory Reserve		-	-
Retained Surplus		276,325,311	406,824,273
Retained Surplus		276,325,311	406,824,273
Earning Per Ordinary Share (EPS)	33	0.95	1.40

UNITED COMMERCIAL BANK LTD
Cash Flow Statement (Un-audited)
For the period ended on 31 March 2011.

	Amount in Taka	
	31 Mar. 2011	31 Mar. 2010
A. Cash flows from operating activities		
Interest receipts in cash	3,443,368,600	2,256,106,813
Interest payments	(2,072,973,719)	(1,160,026,106)
Dividend receipts	21,816,822	29,920
Fees & commission receipts in cash	225,758,233	176,265,227
Recoveries od loan previously written off	1,598,280	-
Cash payments to employees	(408,847,770)	(347,496,651)
Cash payments to suppliers	(173,355,552)	(104,903,012)
Income Tax paid	(399,432,539)	(134,688,018)
Receipts from other operating activities	372,020,373	285,520,138
Payments for other operating activities	(192,856,817)	(105,821,602)
Operating profit before changes in operating assets and liabilities	817,095,911	864,986,709
Increase / (decrease) in operating assets and liabilities:		
Statutory deposit	(1,149,423,188)	(1,515,565,711)
Purchase of trading securities	(136,874,646)	(133,858,610)
Loans and advances tocCustomers	(6,117,503,811)	(3,912,721,949)
Other assets	(2,223,713,978)	(691,109,069)
Deposit from other banks	20,441,000	(1,022,045,000)
Deposit from customers	4,151,924,170	557,051,249
Other Liabilities	1,226,601,470	748,805,256
	(4,228,548,983)	(5,969,443,834)
Net cash inflow/(outflow) from Operating Activities (A)	(3,411,453,072)	(5,104,457,125)
B. Cash flows from investing activities		
Proceeds from Sales of Securities	-	-
Payments for purchase of securities	-	(75,000,000)
Purchase of property, plant & equipments	(136,125,229)	(200,574,185)
Proceeds from sale of property, plant & equipments	-	-
Net cash inflow/(outflow) from investing activities (B)	(136,125,229)	(275,574,185)
C. Cash flows from financing activities		
Receipt from borrowing from other banks	70,000,000	350,000,000
Repayment of borrowing	-	-
Cash received from issuing of ordinary shares	-	-
Cash dividend payment	-	-
Net cash inflow/(outflow) from financing activities (C)	70,000,000	350,000,000
Net increase/(decrease) in cash & cash equivalents (A+B+C)	(3,477,578,301)	(5,030,031,310)
Effects of the Changes of Exchange Rate on Cash and cash equivalents*		
Cash and cash equivalent at beginning of the year	12,974,010,098	13,323,033,320
Cash and cash equivalent at the end of the period	9,496,431,797	8,293,002,010
Cash & Cash Equivalent at end of the period		
Cash In hand (Including foreign currency)	1,512,291,448	1,133,187,005
Balance with Bangladesh Bank & its agent Bank	7,171,280,929	5,621,212,146
Balance with Other bank & financial institution	712,859,420	1,538,602,859
Money at call & short notice	100,000,000	-
	9,496,431,797	8,293,002,010

UNITED COMMERCIAL BANK LTD
Statement of Changes in Equity (Un-audited)
For the period ended on 31 March 2011

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Retained Surplus	Other Reserve	Total
Balance as at ,01 January 2011	2,909,953,500	2,559,695,017	91,577,961	1,455,275,811	799,969,603	7,816,471,892
Changes in Accounting Policy	-	-	-	-	-	-
Restated Balance	2,909,953,500	2,559,695,017	91,577,961	1,455,275,811	799,969,603	7,816,471,892
Surplus/Deficit on Revaluation of Properties	-	-	-	-	-	-
Deficit/Surplus on Revaluation of Investments	-	-	-	-	21,179,909	21,179,909
Other Deficit/Surplus	-	-	-	-	-	-
Net Gains and Losses not recognized in Income Statement	-	-	-	-	-	-
Net Profit for the Period	-	-	-	276,325,311	-	276,325,311
Dividends	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-
Balance as at 31 March 2011	2,909,953,500	2,559,695,017	91,577,961	1,731,601,122	821,149,512	8,113,977,112
Balance as at 31 March 2010	299,204,890	1,841,242,401	363,563,303	2,737,680,550	870,599,901	6,112,291,045

Notes to the Financial Statements as on 31st March,2011

	Amount in Taka	
	31 Mar. 2011	31 Dec. 2010
3.00 Cash in Hand and with Bangladesh Bank & Sonali Bank	8,683,572,377	10,029,475,236
3.01 Cash in Hand		
In Local Currency	1,431,095,636	1,547,546,769
Cash in ATM	57,264,300	47,717,200
In Foreign Currency	23,931,512	20,486,698
	<u>1,512,291,448</u>	<u>1,615,750,667</u>
3.02 Balance with Bangladesh Bank & Sonali Bank		
In Local Currency	7,026,348,602	7,212,467,382
In Foreign Currency	144,932,327	1,201,257,187
	<u>7,171,280,929</u>	<u>8,413,724,569</u>
	<u>8,683,572,377</u>	<u>10,029,475,236</u>
3.02.01 Balance with Bangladesh Bank		
In Local Currency	6,768,027,661	6,184,329,937
In Foreign Currency	144,932,327	1,201,257,187
	<u>6,912,959,988</u>	<u>7,385,587,124</u>
3.02.02 Balance with Sonali Bank		
In Local Currency	258,320,941	1,028,137,445
In Foreign Currency	-	-
	<u>258,320,941</u>	<u>1,028,137,445</u>
4.00 Balance with Other Bank and Financial Institutions		
Inside Bangladesh (<i>Note - 4.01</i>)	711,987,770	1,278,118,316
Outside Bangladesh	871,650	546,416,546
	<u>712,859,420</u>	<u>1,824,534,862</u>
4.01 Inside Bangladesh		
a. Current Account		
Janata Bank	43,581,868	121,063,319
Agrani Bank	41,567,967	129,670,967
Rupali Bank	7,648,521	2,008,519
Sonali Bank (Local)	62,511	46,727
Standard Chartered Bank (Visa Card)	117,000,167	17,454,265
Dutch Bangla Bank Ltd.	22,019,949	37,697,997
	<u>231,880,983</u>	<u>307,941,794</u>
b. STD Account		
Janata Bank	-	34,516,595
Rupali Bank	-	5,555,541
Sonali Bank B.B Avenue	106,787	104,386
	<u>106,787</u>	<u>40,176,522</u>
c. Fixed Deposit		
Exim Bank Ltd.	-	400,000,000
Hajj Finance Company Ltd.	-	50,000,000
Peoples Leasing	280,000,000	280,000,000
Prime Finance & Investment Ltd.	200,000,000	200,000,000
	<u>480,000,000</u>	<u>930,000,000</u>
	<u>711,987,770</u>	<u>1,278,118,316</u>

		Amount in Taka	
		31 Mar. 2011	31 Dec. 2010
4(a) Consolidated Balance with Other Bank and Financial Institutions			
Inside Bangladesh			
United Commercial Bank Limited	711,987,770	1,278,118,316	
UCB Securities Limited	100,000,000	100,000,000	
	811,987,770	1,378,118,316	
Less: Inter Company balance eliminated	100,000,000	100,000,000	
	711,987,770	1,278,118,316	
Outside Bangladesh			
United Commercial Bank Limited	871,650	546,416,546	
	871,650	546,416,546	
	712,859,420	1,824,534,862	
5.00 Money at Call and Short Notice			
Dhaka Bank Ltd.	-	200,000,000	
Agrani Bank	100,000,000	-	
One Bank Ltd.	-	500,000,000	
Arab Bangladesh Bank Ltd.	-	150,000,000	
National Bank of Pakistan	-	100,000,000	
Mutual Trust Bank Ltd.	-	70,000,000	
BRAC Bank Ltd.	-	100,000,000	
	100,000,000	1,120,000,000	
6.00 Investments			
Government Securities	13,562,537,480	12,408,114,292	
Other Investments	2,771,992,858	2,640,118,212	
	16,334,530,338	15,048,232,504	
a) Government Securities			
Treasury bills			
28 days Treasury bills	-	-	
91 days Treasury bills	-	-	
182 days Treasury bills	-	-	
364 days Treasury bills	393,361,368	-	
2 years Treasury bills	-	-	
5 years Treasury bills	-	-	
Add: Reverse Repo with Other Bank	-	-	
Less: Repo with Other Bank	-	-	
Total Treasury bills	393,361,368	-	
Government Bonds			
Prize Bonds	4,580,700	5,619,500	
Government Bonds	13,164,595,412	12,402,494,792	
Total Government Bonds	13,169,176,112	12,408,114,292	
Total Government Securities	13,562,537,480	12,408,114,292	
b) Other investments			
Shares in listed companies	1,739,436,411	1,582,562,167	
Shares in un-listed companies	932,558,057	932,558,057	
Debentures	20,000,000	25,000,000	
ACI 20% Convertible Zero Coupon Bond	79,998,390	99,997,988	
Total other investments	2,771,992,858	2,640,118,212	
Total Investments (a+b)	16,334,530,338	15,048,232,504	

		Amount in Taka	
		31 Mar. 2011	31 Dec. 2010
6.01	Government Securities are classified as per Bangladesh Bank circular		
	Held to Maturity (HTM)	2,600,487,532	2,600,487,532
	Held for Trading (HFT)	10,564,107,880	9,802,007,260
	Treasury Bill	393,361,368	-
	Other Securities (Prize Bond)	4,580,700	5,619,500
		13,562,537,480	12,408,114,292
6(a)	Consolidated Investments Government Securities		
	United Commercial Bank Ltd.	13,562,537,480	12,408,114,292
	Off-shore Banking Unit (OBU)	-	-
	UCB Securities Ltd	-	-
		13,562,537,480	12,408,114,292
	Other Investments		
	United Commercial Bank Ltd.	2,771,992,858	2,640,118,212
	Off-shore Banking Unit (OBU)	-	-
	UCB Securities Ltd	123,147,143	123,147,143
		2,895,140,001	2,763,265,355
		16,457,677,481	15,171,379,647
7.00	Loans and Advances	99,577,878,417	93,460,374,606
	a) Inside Bangladesh		
	Loan	55,559,991,186	51,997,720,417
	Cash Credits	18,183,458,379	17,809,421,548
	Overdrafts	23,580,576,211	21,379,449,836
		97,324,025,776	91,186,591,801
	b) Outside Bangladesh	-	-
		97,324,025,776	91,186,591,801
	Bills Purchased & Discounted		
	Inland Bills Purchased	1,879,599,331	1,910,762,352
	Local Bills Discounted	-	-
	b) Payable Outside Bangladesh		
	Foreign Bills Purchased & Discounted	374,253,310	363,020,453
		2,253,852,641	2,273,782,805
		99,577,878,417	93,460,374,606
7(a)	Consolidated loans and advances, cash credits and overdrafts etc.		
	United Commercial Bank Ltd.	97,324,025,776	91,186,591,801
	UCB Securities Ltd.	-	-
	Off-shore Banking Unit (OBU)	-	-
		97,324,025,776	91,186,591,801
	Bills purchased and discounted		
	United Commercial Bank Ltd.	2,253,852,641	2,273,782,805
	UCB Securities Ltd.	-	-
	Off-shore Banking Unit (OBU)	698,501,527	100,327,138
		2,952,354,168	2,374,109,943
		100,276,379,944	93,560,701,744

		Amount in Taka	
		31 Mar. 2011	31 Dec. 2010
8.00 Premises and Fixed Assets			
Immovable Property (Land)		677,579,138	677,579,138
Immovable Property (Building)		557,806,074	582,858,071
Furniture and Fixture		324,779,226	377,055,827
Office Equipments		229,923,497	326,456,544
Computer & Equipments		211,399,339	353,825,803
Banks Car/ Scooter/Vehicle		80,797,339	173,660,200
Computer Software		20,189,703	59,589,702
		2,102,474,316	2,551,025,285
Less: Accumulated Depreciation and Amortization		-	584,676,198
		2,102,474,316	1,966,349,087
9.00 Other Assets			
Stationery, Stamps & Security Paper		37,009,367	37,911,785
Advance Rent		713,357,100	784,800,347
Stock of Credit Card		3,203,712	3,420,880
Security Deposit		1,358,276	1,358,276
Advance Deposit		2,001,029	2,004,320
Suspense Account		471,122,530	367,759,491
Others		929,230,701	185,055,214
Advance Income Tax paid Account		4,075,278,846	3,675,846,307
Branch Adjustment A/C		1,434,087,114	643,895,071
UCB International School Project		2,195,759	2,186,759
Interest Receivable		392,501,537	357,882,526
Accrued Income		22,307,416	22,683,650
Prepaid Expenses		7,875,000	9,000,000
Branch Preliminary Expenses		6,765,131	6,765,131
Inv In share of UCB Securities Ltd.		99,999,900	99,999,900
Receivable from UCB Securities Ltd.		125,750,373	125,750,373
Receivable from Offshore banking Unit		726,360,828	100,938,072
		9,050,404,619	6,427,258,102
9(a) Consolidated Other Assets			
United Commercial Bank Ltd.		9,050,404,619	6,427,258,102
UCB Securities Ltd.		-	-
Off-shore Banking Unit (OBU)		3,334,550	1,419,337
		9,053,739,169	6,428,677,439
Less; Inter Company balance eliminated		925,156,735	326,688,345
Receivable from UCB Securities Ltd.		125,750,373	125,750,373
Investment in shares of UCB Securities Ltd.		99,999,900	99,999,900
Receivable from Off-shore Banking Unit		699,406,462	100,938,072
		8,128,582,434	6,101,989,094
10.00 Borrowings from Other Banking Companies, Financial Institution, Agents etc			
In Bangladesh		70,000,000	-
Out Side Bangladesh		-	-
		70,000,000	-
Secured		70,000,000	-
Unsecured		-	-
		70,000,000	-

Amount in Taka	
31 Mar. 2011	31 Dec. 2010

11.00 Deposit and Other Accounts

a. Current Accounts & Other Accounts

Current Deposit	10,281,238,931	10,054,396,567
Sundry Deposits (<i>Note - 11.01</i>)	5,434,888,385	5,800,821,325
Cash Credit Cr.Balance	-	-
Deposit in Foreign Currency (<i>Note - 11.02</i>)	63,748,338	40,787,434
Overdraft	12,516,484	10,784,130
Secured Overdraft	199,779,052	248,970,224
C.C (Hypo)	112,475,205	174,026,379
C.C Pledge	4,911,483	4,127,568
C.C Others	2,059,147	357,301
IPO Subscription-NRB (Dollar)	2,434,607	2,605,655
IPO Subscription-NRB (Pound)	249,868	249,868
IPO Subscription-NRB (Euro)	78,725	78,725
	<u>16,114,380,225</u>	<u>16,337,205,176</u>

b. Bills Payable

Pay Order	1,692,232,515	2,185,602,956
Demand Draft Payable	435,816,604	357,085,691
T,T Payable	148,500	139,500
	<u>2,128,197,619</u>	<u>2,542,828,147</u>

c. Savings Deposits & Others Accounts

Savings Bank Deposits	13,987,150,101	14,030,124,624
	<u>13,987,150,101</u>	<u>14,030,124,624</u>

d. Fixed Deposit

Fixed Deposit	64,346,453,524	62,718,950,632
Short Term Deposit	15,360,966,664	12,504,957,267
Staff Security Deposit	2,964,446	2,934,446
Deposit Pension Scheme	39,823,214	42,011,434
Monthly Savings Schemes	3,041,321,630	3,054,049,164
UCB Money Multiplier	980,637,545	793,516,588
UCB Monthly Time Return	71,035,321	71,040,384
UCB Quarterly Time Return	25,388,250	25,894,125
UCB Multi Millionaire	306,968,523	261,996,176
UCB Monthly Savings Plus	654,909,055	531,303,532
UCB Earning Plus (Monthly Interest)	56,620,125	52,116,750
UCB Earning Plus (Quarterly Interest)	30,110,750	30,428,690
UCB Money Maximizer (Double)	96,216,351	71,416,294
Salary Account Corp. Bodies	4,332	9,076
	<u>85,013,419,730</u>	<u>80,160,624,558</u>
Total Deposit and Other Accounts (A+B+C+D)	<u>117,243,147,675</u>	<u>113,070,782,505</u>

	Amount in Taka	
	31 Mar. 2011	31 Dec. 2010
11.01 Sundry Deposits		
Sundry Creditors	196,952,824	272,572,060
Security Deposit	54,389,715	81,182,423
Outward Bill for Collection	6,700,900	6,874,480
Collection Clearing Adjustment A/c	54,629,522	188,780,144
Foreign Correspondence Charge	349,418,231	383,326,105
Exporters Retention Quota	164,865,140	106,064,294
Cash Assistance to Exporters	371,323	7,371,683
Margin		
Letter of Guarantees	679,173,299	682,478,694
Letter of Credit	1,192,026,101	3,601,966,118
Usance Letter of Credit (Normal)	72,074,378	86,169,703
Margin on usance (B/B)	2,379,681,579	-
Inland Bill Purchased	371,590	24,727,372
Dues to Government Agencies		
Tax at Source	122,570,425	143,614,845
Value added Tax (VAT)	51,172,770	52,705,366
Excise Duty	3,788,306	86,098,679
Credit Card	1	6,000
Dedit Card	32,019,846	-
Others	74,682,435	76,883,359
	5,434,888,385	5,800,821,325
11.02 Deposit in Foreign Currency		
Non-Resident FC A/c (\$)	45,380,138	21,937,943
Non-Resident F.C Deposit	1,095,240	2,541,504
Resident F.C Deposit	17,272,960	16,307,987
	63,748,338	40,787,434
11 (a) Consolidated Deposits and other accounts		
Current deposits & other accounts		
United Commercial Bank Ltd.	16,114,380,225	16,337,205,176
UCB Securities Ltd.	-	-
Off-shore Banking Unit (OBU)	-	-
	16,114,380,225	16,337,205,176
Less: Inter Company balance eliminated	799,406,462	200,938,072
	15,314,973,763	16,136,267,104
Bills Payable		
United Commercial Bank Ltd.	2,128,197,619	2,542,828,147
UCB Securities Ltd.	-	-
Off-shore Banking Unit (OBU)	-	-
	2,128,197,619	2,542,828,147
Savings Bank deposits		
United Commercial Bank Ltd.	13,987,150,101	14,030,124,624
UCB Securities Ltd.	-	-
Off-shore Banking Unit (OBU)	699,406,462	100,259,945
	14,686,556,563	14,130,384,569

	Amount in Taka	
	31 Mar. 2011	31 Dec. 2010
Fixed deposits		
United Commercial Bank Ltd.	85,013,419,730	80,160,624,558
UCB Securities Ltd.	-	-
Off-shore Banking Unit (OBU)	-	678,127
	85,013,419,730	80,161,302,685
	117,143,147,675	112,970,782,505

12.00 Other Liabilities

Provision for Classified Loans & Advances	418,136,000	292,504,875
Provision for Classified Investment	322,261,271	104,567,000
Provision for Classified Fixed Assets	3,972,000	3,972,000
Provision for Classified Other Assets	9,447,125	16,447,125
Provision for unclassified Loans & Advance	499,052,000	464,732,000
Provision for Special Mention A/c	55,770,000	38,524,000
Provision for Small & Medium Entp (SME)	392,202,000	379,425,000
Provision for Consumer Finance (Credit Card)	56,798,000	56,908,000
Provision for Consumer Finance (House Finance)	50,337,000	50,337,000
Provision for Consumer Finance (L.p)	324,000	292,000
Provision for Consumer Finance (Others)	162,488,000	139,886,000
Provision for Short Term Agri Micro Finance	11,844,000	12,875,000
Provision for Off-Balance Sheet Exposure	411,865,000	407,997,000
Provision for Taxation (Current Tax)	4,824,043,908	4,352,567,173
Deferred Tax Liability	181,445,374	181,445,374
Provision for UCB Foundation	39,534,987	39,534,987
Provision for Off-Shore Banking Unit (OBU)	7,045,000	1,028,000
Provision for Merchant Bank	1,731,000	-
Dividend Payable	41,400	41,400
Adjusting A/c Credit	660,367,049	-
Sundry Liabilities	135,260,456	73,439,721
Interest Suspense Account	449,958,684	396,914,067
Provision for Festival Bonus	3,766,770	-
Provision for Incentive Bonus	330,976,476	330,976,477
Interest Payable	1,892,440,454	1,347,361,595
Accrued Expenses	213,486,746	297,194,206
	11,134,594,700	8,988,970,000

12 (a) Consolidated Other Liabilities

United Commercial Bank Ltd.	11,134,594,700	8,988,970,000
UCB Securities Ltd.	125,785,373	125,785,373
Off-shore Banking Unit (OBU)	303,260	9,745
	11,260,683,333	9,114,765,118
Less: Inter Company balance eliminated	125,750,373	125,750,373
	11,134,932,960	8,989,014,745

		Amount in Taka	
		31 Mar. 2011	31 Dec. 2010
13.00 Share Capital			
	Opening Balance	2,909,953,500	1,193,827,100
	Bonus shares issue and paid	-	1,716,126,400
	290,995,350 ordinary shares of Tk-10 each	2,909,953,500	2,909,953,500
13.01 Authorized Capital			
	800,000,000 ordinary shares of Tk 10 each	8,000,000,000	8,000,000,000
14.00 Other Reserve			
	Asset Revaluation Reserve	456,496,559	456,496,559
	Revaluation Reserve on HFT Securities	285,293,626	264,113,717
	Revaluation Reserve on HTM Securities	79,359,327	79,359,327
		821,149,512	799,969,603
15.00 Retained Earnings			
	Opening Balance	1,455,275,811	648,982,575
	Less Adjustment during the year	-	-
	Add: Transferred during for the year	276,325,311.0	1,455,275,811
	Less. Issue of Bonus Share	-	(648,982,575)
		1,731,601,122	1,455,275,811
15 (a) Consolidated Retained Earnings			
	United Commercial Bank Ltd.	1,731,601,122	1,455,275,811
	UCB Securities Ltd.	(2,638,230)	(2,638,230)
	Off-shore Banking Unit (OBU)	2,126,355	798,658
		1,731,089,247	1,453,436,238
	Less: Non Controlling Interest	(3)	(3)
		1,731,089,250	1,453,436,242
(b) Non Controlling Interest			
	Paid up Capital	100,000,000	100,000,000
	Retained earnings	(2,638,230)	(2,638,230)
		97,361,770	97,361,770
Non Controlling Interest 0.0001 % of net assets		97	97

	Amount in Taka	
	31 Mar. 2011	31 Mar. 2010
16.00 Interest Income		
Interest on Loans and Advances (<i>Note - 16.01</i>)	3,101,857,165	2,008,999,113
Interest on Balances with other Bank & Fin Ins. (<i>Note - 16.02</i>)	24,913,405	27,080,241
Interest on balance with foreign Bank (<i>Note - 16.03</i>)	802,860	571,041
Penal Interest (<i>Note - 16.04</i>)	76,322	58,279
	3,127,649,752	2,036,708,674
16.01 Interest on Loans and Advances		
Loan General	50,499,260	38,167,416
Staff Car Loan	-	
Personal Credit Scheme	2,541,596	1,941,875
Transport Loan	30,556,784	23,174,980
Project Loan	635,567,035	526,310,416
House Building Loan (COMMERCIAL)	40,728,809	5,633,733
House Building Loan (GENERAL)	176,906,937	134,013,050
House Building Loan (STAFF)	1,280,274	1,697,192
PAD (CASH)	31,647,797	26,266,332
PAD (EDF)	6,787,428	3,680,802
Import Loan (Pledge)	7,967,046	12,757,025
Loan against Trust Receipt (LTR)	381,592,490	352,019,895
Past Due Bills (PAD)	14,415,964	16,646,184
Packing Credit	10,276,903	9,211,321
Foreign Bill Purchased (FBP)	2,326,235	2,578,370
Inland Bill Purchased (IBP)	59,484,654	34,090,229
Accepted Imported Bill	-	-
Loan to Leasing Company	16,650,543	7,477,068
Overdrafts	730,877,500	336,077,135
Cash Credits	566,721,257	346,534,005
Loan Against Credit Card (Local)	52,820,878	46,091,270
Loan Against Credit Card (International)	13,599,209	-
Auto Loan	68,006,252	34,675,078
Any Purpose Loan	55,829,160	17,383,905
Home Loan	126,124,267	32,265,946
Other Loan	18,648,887	305,886
	3,101,857,165	2,008,999,113
16.02 Interest on Balances with other Bank & Financial Institution		
Call Loans	2,315,278	5,219,459
Balance with Other Bank	22,598,127	21,860,782
	24,913,405	27,080,241
16.03 Interest on Balance with Foreign Bank		
Regular Fund in Abroad	802,860	571,041
	802,860	571,041
16.04 Penal Interest		
Penal Interest on FDR	51,522	45,909
Penal Interest on M.S.S	25,634	11,533
Penal Interest on D.P.S	(834)	837
	76,322	58,279

Amount in Taka	
31 Mar. 2011	31 Mar. 2010

17.00 Interests Paid On Deposits and Borrowings etc.

Interest paid on Deposit (<i>Note - 17.01</i>)	2,006,468,869	1,141,519,428
Interest paid on Borrowing (<i>Note - 17.02</i>)	66,504,850	18,506,678
	2,072,973,719	1,160,026,106

17.01 Interest paid on Deposit

Savings Bank Deposits	110,065,245	103,161,095
Fixed Deposits	1,575,060,877	861,799,877
Call Deposits	-	473,818
Short Term Deposits	178,675,048	71,820,915
Staff security Deposits	63,000	37,950
Deposit Pension Scheme	1,762,226	2,228,383
Monthly Savings Scheme	91,239,879	70,681,314
UCB Money Multiplier	23,739,382	19,884,740
UCB Monthly Time Return	2,073,938	2,118,721
UCB Quarterly Time Return	655,813	519,860
UCB Multi Millionaire One Million	3,281,688	1,690,134
UCB Multi Millionaire Five Million	1,333,706	348,861
UCB Multi Millionaire Ten Million	1,865,110	800,256
UCB Monthly Savings Plus	13,836,557	5,094,111
UCB Earning Plus Monthly	1,013,342	124,756
UCB Earning Plus Quarterly	277,470	-
UCB Money Maximizer(Double)	1,525,516	734,637
Others	72	
	2,006,468,869	1,141,519,428

17.02 Interest paid on Borrowings

Borrowing from other Bank	57,449,570	17,257,500
Borrowing from B.Bank under ADB	-	111,264
Overdraft in Foreign Bank	-	4,045
Foreign Bank FDR	-	21,232
Interest Exp. On Repo Borrowings	9,055,280	1,112,637
	66,504,850	18,506,678

17 (a) Consolidated Interest Paid on Deposit and Borrowings

United Commercial Bank Ltd.	2,072,973,719	1,160,026,106
UCB Securities Ltd.	-	-
Off-shore Banking Unit (OBU)	293,515	-
	2,073,267,234	1,160,026,106

18.00 Income from Investment

Interest Income from Investment (<i>Note - 18.01</i>)	315,718,848	219,398,139
Non Interest Income from Investment (<i>Note - 18.02</i>)	111,090,376	104,170,523
	426,809,224	323,568,662

Amount in Taka	
31 Mar. 2011	31 Mar. 2010

18.01 Interest Income from Investment

Government Treasury Bond	308,969,446	218,976,573
Zero Coupon Bond	6,716,402	-
Debenture	33,000	421,566
	315,718,848	219,398,139

18.02 Non Interest Income from Investment

Dividend on Shares	21,816,822	29,920
Gain on Sale of Share	79,261,927	102,911,269
Prize money on Prize Bond	23,000	15,000
Gain on Revaluation On Govt. Securities	9,988,627	1,214,334
	111,090,376	104,170,523

	426,809,224	323,568,662
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19.00 Commission, Exchange & Brokerage

Commission (<i>Note - 19.01</i>)	179,327,768	153,632,643
Fees (<i>Note - 19.02</i>)	46,430,465	22,632,584
Exchange Earning (<i>Note - 19.03</i>)	125,245,736	101,336,020
Brokerage	-	-
	351,003,969	277,601,247

19.01 Commission

Remittance Inland	7,442,357	8,900,567
Remittance Foreign	879,490	1,379,474
L.G Inland	26,723,530	25,951,947
L.C Cash	50,798,444	42,706,898
L.C deferred	2,445,855	3,812,663
L/C Back to Back	33,870,389	30,339,632
Payment against Document (PAD)	30,833	-
Commission for Service Rendered to Issue of Shares	-	72,224
Commission on BSP / PSP	76,345	-
Commission on Accepted Imported Bill	27,177,734	24,120,040
Exchange Comm. & Rebate	13,722,457	8,168,207
Bills Purchased inland	2,050,630	2,162,731
Commission on LIM	-	444,085
Commission on Lottery Ticket	8,782	15,379
Commission on IBC&Others	118,634	143,682
Commission & Fee from Online Transaction	6,885,311	5,355,136
Discount on Bill/Bond	7,034,342	9145
Clearance	-	1,500
Merchant Commission (Card)	62,635	49,333
	179,327,768	153,632,643

Amount in Taka	
31 Mar. 2011	31 Mar. 2010

19.02 Fees

L/C Advising Charge	726,905	1,021,926
Credit Card -Local		
Annual Fees on Credit Card	14,129,093	4,715,684
Reimbursement Fees	1,020,870	1,050,377
Cash Advance Fees	7,127,880	2,626,500
Pin Reissue Fees	6,000	2,600
Late Payment Fees	4,489,200	3,522,900
Excess Over limit Fees	1,808,835	1,764,000
Statement Retrieval Fees	2,150	200
SMS Registration Fees	259,100	71,200
Cheque Book Issue Fee	616,570	191,200
Cheque Processing Fee	6,043,881	1,877,923
Cheque Return Fee	4,800	2,700
Credit Card -International		
Reimbursement Fees	1,895,905	1,241,565
Cash Advance Fees	1,186,908	260,562
Pin Reissue Fees	15,399	16,713
Late Payment Fees	2,539,906	1,780,381
Excess Over limit Fees	177,781	291,840
Mark Up	3,002,980	1,466,293
Optional Reissue Fees	1,376,302	728,020
	46,430,465	22,632,584

19.03 Exchange

Exchange Earning (General)	125,245,736	101,336,020
Exchange (Dealing Room)	-	-
	125,245,736	-
Less : Exchange Loss (General)	-	-
Less : Exchange Loss (D.Room)	-	-
	125,245,736	101,336,020

19 (a) Consolidated Commission, Fees, Exchange and Brokerage

United Commercial Bank Ltd.	351,003,969	277,601,247.00
UCB Securities Ltd.	-	-
Off-shore Banking Unit (OBU)	1,915,212	-
	352,919,181	277,601,247.00

	Amount in Taka	
	31 Mar. 2011	31 Mar. 2010
20.00 Other Operating Income		
Locker	498,763	383,800
Godown Rent	201,468	204,570
Gain on Sale of Assets	31,316	96,832
Miscellaneous Earning	76,919,904	38,236,859
Premises Rent	244,350	244,350
Insurance Charges Recoveries	33,525	123,712
Postage Recoveries	2,587,582	4,127,905
TLX/TP/Telegram Recoveries	315,155	316,042
Trunk Call Recoveries	2,623	11,082
Legal Charges Recoveries	51,492	3,100
Incidental Charges Recoveries	634,294	5,200
Swift Charges	14,232,075	11,268,118
Recoveries from previously Written Off Loan	1,598,280	1,228,000
Handling Charge On LIM	742,902	846,254
Handling Charge On LTR	7,648,110	4,603,386
Handling Charge On EOL	49,912,541	16,082,845
Other Income on Credit Card - Local :		
Currency Conversion Gain	578,827	46,509
Security Mask	1,193,479	887,928
PCF from ALICO	1,277,707	980,925
Miscellaneous	310	3,144
Other Income on Credit Card - International :		
Security Mask	321,610	241,203
Miscellaneous	-	915
Other Income from Lease Finance	73,050	100,836
	159,099,363	80,043,515
20 (a) Consolidated Other Operating Income		
United Commercial Bank Ltd.	159,099,363	80,043,515
UCB Securities Ltd.	-	-
Off-shore Banking Unit (OBU)	158,400	-
	159,257,763	80,043,515
21.00 Salaries and Allowances		
Basic Salary	202,028,943	169,524,718
Salary of Casual Labour	35,121,269	27,860,070
Festival Bonus	35,802,540	22,367,294
Incentive Bonus	-	-
House Rent Allowances	73,310,614	52,410,606
Provident Fund	17,250,551	12,596,719
Gratuity	21,000,000	42,900,000
Welfare Fund	5,990,796	5,384,110
Other Allowances (<i>Note - 21.01</i>)	16,046,557	12,393,134
	406,551,270	345,436,651

	Amount in Taka	
	31 Mar. 2011	31 Mar. 2010
21.01 Other Allowances		
Conveyance allowance	6,021,262	5,087,630
Entertainment allowance	2,275,500	1,886,939
Cash Risk Allowance	1,425,411	1,552,383
Risk Allowance	5,200	22,100
Charge Allowance	1,075,375	165,500
Others	5,243,809	3,678,582
	16,046,557	12,393,134

21 (a) Consolidated Salaries and Allowances

United Commercial Bank Ltd.	406,551,270	345,436,651
UCB Securities Ltd.	-	-
Off-shore Banking Unit (OBU)	452,400	-
	407,003,670	345,436,651

22.00 Rent, Rates & Taxes, Insurance, Lighting etc.

Rent – Office	74,675,194	54,399,052
Rent – ATM Booth	899,677	88,000
Rent – Godowns	1,354,456	822,526
Rent Garage	65,700	13,400
Rent Telephone	-	120,000
Rent, Rates & Taxes	2,312,725	398,545
Rent Rates & Taxes (VAT)	8,508,374	2,123,224
Vat On Rent Premises	1,106,257	-
Rent Machine	45,500	26,000
Rent- Online Communication	567,500	17,500
Lease rental-Car	201,500	634,580
Lease rental-Other Equipments	-	38,900
Other Rental Charges	1,198,496	449,230
Insurance Charge	12,244,786	8,491,613
Group Insurance Premium	12,426	73,288
Light & Power - Office	5,278,739	4,056,730
Light Power - - Residence	1,067,590	935,072
Water – Office	771,984	407,131
Water - Residence	467,390	349,243
Gas – Office	152,720	161,052
Gas- Residence	680,410	426,642
	111,611,424	74,031,728

23.00 Legal Expenses

Professional Fees	559,405	1,151,217
Other Legal Charges	1,832,396	1,043,882
Stamp, Power of Attorney & Notary Public	20,055	390
	2,411,856	2,195,489

	Amount in Taka	
	31 Mar. 2011	31 Mar. 2010
24.00 Postage, Telegram, Telephone		
Postage	2,065,853	1,131,579
Telegram/Telex/TP	17,569	52,952
Telephone/Trunk Call Office	4,111,467	2,837,758
Telephone/Trunk Call Residence	786,795	528,013
Reuter	410,558	347,461
Swift	1,469,729	2,634,673
Internet	1,149,504	622,075
Online Connectivity Charge	5,838,161	2,499,612
	15,849,636	10,654,123
Auditors Fees	90,000	-
25.00 Stationery, Printing & Advertisement		
Stationery. – Security	2,945,875	749,881
Stationery. – Petty.	2,836,982	2,198,907
Stationery. – Office	21,228,334	5,734,649
	27,011,191	8,683,437
Advertisement		
News paper	4,569,784	1,252,148
Magazine	1,320,900	1,298,667
Misc. Advertisement	5,632,367	1,716,350
Advertisement : Television	7,360,250	7,266,559
	18,883,301	11,533,724
	45,894,492	20,217,161
26.00 Chief Executive's Salary including Other Fees		
Basic Salary	1,815,000	1,650,000
Festival Bonus	-	-
Incentive Bonus	-	-
House rent allowance	300,000	300,000
Provident fund	181,500	110,000
Other Fees	-	-
	2,296,500	2,060,000
27.00 Directors Fees & Other Expenses		
Honorarium	290,000	418,000
Other Financial Benefits (Traveling Expenses)	561,760	242,145
	851,760	660,145
28.00 Depreciation and Repairs to Bank's Property		
28.01 Depreciation		
Furniture/Fixture	7,803,012	4,538,325
Vehicles	5,054,244	2,933,620
Office Equipments	8,277,498	5,174,834
Computer & Equipments	9,703,786	7,034,513
Computer Software	2,150,424	2,833,388
Immovable Property (Building)	1,960,044	1,355,044
	34,949,008	23,869,724

	Amount in Taka	
	31 Mar. 2011	31 Mar. 2010
28.02 Repair Renovation & Maintenance		
Furniture /Fixture	369,651	105,882
Vehicles	2,712,061	2,284,185
Machine & Equipment's	828,438	731,152
Renovation & Maintenance	1,345,511	1,200,066
Premises	24,900	-
Machine & Equipment's & Swift	1,403,091	650,165
Computer Software	-	-
Repair Building	-	3,000
	6,683,652	4,974,450
	41,632,660	28,844,174
29.00 Other Expenses		
Entertainment	5,693,852	2,565,296
Petrol, Oil Lubricant	12,164,326	10,880,206
Subscription	2,227,491	6,689,919
Donation	6,088,000	1,215,000
Traveling	4,568,670	724,825
Cartage and Freight	1,430,365	960,555
Hon. General	265,400	68,400
Liveries & Uniforms	511,364	511,266
Business Development	14,493,343	10,155,148
Cash Carrying charges	713,252	93,945
Medical Expenses	13,386,549	11,586,587
Car Expenses	8,592,125	7,451,721
Loss on Sale of Shares	8,029,022	-
Loss on Sale of Fixed Assets	39,730	-
Write Off of Assets	96,231	6,689
Remittance Charges	62,281	27,730
Foreign Bank Charges	846,002	375,894
Consultancy Fee For Technical Assistance	4,890,009	294,773
Visa Card	11,616,425	9,734,451
Conference Expenses	3,018,662	42,000
Training /Seminar	1,234,855	441,087
Evening/Holiday Banking	596,107	564,300
Internship Expenses	47,455	13,900
Exchange Loss (General)	900	17,500
ATM Booth Maintenance Charge	32,699	2,564
ATM Booth Utility Bill	230,344	30,811
Loss on Revaluation On Govt. Security	67,080,998	30,680,336
Treasury Bond Revaluation Loss Repo.	3,730,998	-
Statutory Meeting Expenses	2,359,175	-
CDBL Charges	5,293,887	2,000
Miscellaneous Expenses (<i>Note - 29.01</i>)	3,479,032	2,854,615
	182,819,549	97,991,518

	Amount in Taka	
	31 Mar. 2011	31 Mar. 2010
29.01 Miscellaneous Expenses		
Laundry & Cleaning	654,555	371,359
Photographs	5,610	50,240
Sundry	2,818,867	2,433,016
	3,479,032	2,854,615
30.00 Provision for Loans & Advances		
Classified Advances	117,490,125	55,100,000
Unclassified Advances	34,320,000	6,032,000
Special Mention A/c (SMA)	17,246,000	31,687,000
Special Mention A/c (SME)	12,777,000	19,214,000
Consumer Finance (Credit Card)	-	1,932,000
Consumer Finance (House Finance)	-	3,378,000
Consumer Finance (L.p)	32,000	35,000
Consumer Finance (Others)	22,602,000	17,529,000
Short Term Agri Micro Finance	-	355,000
Off-Shore Banking Unit (OBU)	6,017,000	-
Merchant Banking	1,731,000	-
	212,215,125	135,262,000
Provision for Diminution of Investment	217,694,271	27,459,000
31.00 Other Provision		
Provision for Other Assets	-	70,000
Provision for Off-Balance Sheet Exposure	3,868,000	35,223,000
Provision for Classified Investment	-	-
Provision for UCB Foundation Fund	-	-
	3,868,000	35,293,000
32.00 Provision for Taxation		
Current Tax	471,476,735	370,966,730
Deferred Tax	-	-
	471,476,735	370,966,730
33.00 Earning per Share (EPS)		
Net Profit after Tax	276,325,311	406,824,273
Number of Ordinary Shares	290,995,350	290,995,350
Earning Per Share (EPS) (Basic)	0.95	1.40