UNITED COMMERCIAL BANK LIMITED CONSOLIDATED BALANCE SHEET AS AT 30 JUNE 2015. (UNAUDITED)

_

	NOTE	30-06-2015.	31-12-2014.
PROPERTIES AND ASSETS		<u>Taka</u>	<u>Taka</u>
Cash	1(a)	17,536,387,679	18,387,185,759
Cash in Hand (Including Foreign Currencies)		2,623,357,457	2,802,198,541
Balance with Bangladesh Bank & its agent bank(s)		14,913,030,222	15,584,987,218
(Including Foreign Currencies)			
Balance with other banks & financial institution	02(a)	5,525,777,108	6,032,024,880
In Bangladesh	()	4,312,360,888	4,175,311,676
Outside Bangladesh		1,213,416,220	1,856,713,204
Money at call on short notice	03	850,000,000	2,190,000,000
Investments	4(a)	44,810,297,371	44,804,418,466
Government	-()	39,983,111,697	40,145,584,747
Others		4,827,185,674	4,658,833,719
Loans and Advances	5(a)	189,985,455,972	174,205,101,408
Loans,Cash Credit, Overdrafts etc	J (a)	176,181,990,225	164,619,664,490
Bills purchased and discounted		13,803,465,747	9,585,436,918
Fixed assets including premises, furniture & fixture	6(a)	8,519,222,721	8,514,524,930
Other assets	7(a)	12,367,195,937	11,779,517,105
Non-banking assets	08	-	-
Total Assets		279,594,336,788	265,912,772,548
LIABILITIES AND CAPITAL			
Liabilities :			
Borrowings from other banks,financial institutions and agents	09	16,060,546,154	10,510,476,387
Deposits and other accounts	10(a)	214,443,200,784	210,776,884,795
Current accounts & other Accounts		39,384,585,150	33,629,028,433
Bills Payable		4,687,989,444	3,767,008,949
Savings Bank Deposits Fixed Deposit		25,050,840,316 145,319,785,874	23,184,508,951 150,196,338,462
		143,319,703,074	130,190,330,402
Other Liabilities	11(a)	25,331,457,142	22,098,726,400
Total Liabilities		255,835,204,080	243,386,087,582
Capital/Shareholders'Equity	12		
Paid up Capital		10,039,339,570	8,366,116,310
Share Premium		1,454,976,750	1,454,976,750
Statutory Reserve General Reserve		7,616,236,102 26,577,961	6,886,689,170 26,577,961
Other Reserve		3,218,044,165	3,226,063,542
Retained Earning		1,403,958,048	2,566,261,126
Total Shareholders'Equity		23,759,132,597	22,526,684,859
Non Controlling Interest		111	107
Total shareholders' Equity with non controlling interest	C	23,759,132,708	22,526,684,966
Total Liabilities and Shareholders'Equity		279,594,336,788	265,912,772,548

UNITED COMMERCIAL BANK LTD. <u>CONSOLIDATED OFF-BALANCE SHEET ITEMS</u> <u>AS AT 30 JUNE 2015.</u> <u>(UNAUDITED)</u>

OFF BALANCE SHEET ITEMS	NOTE	30-06-2015. <u>Taka</u>	31-12-2014. <u>Taka</u>
CONTINGENT LIABILITIES		156,843,107,491	142,781,574,518
Acceptances & Endorsements	13	40,469,157,537	33,442,237,985
Letter of Guarantees		76,526,837,281	73,983,465,842
Irrevocable Letter of Credit		28,194,551,370	28,475,470,344
Bills for Collection		11,652,561,303	6,880,400,347
Other Commitments		2,816,602,709	1,772,893,944
Documentary credit and other short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		2,816,602,709	1,772,893,944
Undrown note issuance and revolving underwriting facilities	5	-	-
Undrawn formal standby facilities, credit lines and other		-	-
commitments			
Total Off-Balance sheet items including contingent l	iabilities	159,659,710,200	144,554,468,462

UNITED COMMERCIAL BANK LTD CONSOLIDATED PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED ON 30 June 2015. (UNAUDITED)

	NOTE	January to June 30, 2015 Taka	January to June 30, 2014 Taka	April to June 30, 2015 Taka	April to June 30, 2014 Taka
Interest Income Interest Paid on Deposit and Borrowings	14(a) 15(a)	11,387,648,832 7,361,556,757	11,114,851,365 7,396,034,622	5,763,913,039 3,608,065,412	5,597,268,862 3,647,169,577
Net Interest Income	13(a)	4,026,092,075	3,718,816,743	2,155,847,627	1,950,099,285
Income from Investment	16	2,003,377,282	2,052,971,254	980,931,493	1,215,670,995
Commission, Exchange and Brokerage	17(a)	1,462,499,055	1,302,005,305	764,687,471	681,037,967
Other Operating Income	18(a)	344,340,826	347,555,691	193,425,141	296,743,292
Total Operating Income (A)	(-)	7,836,309,239	7,421,348,993	4,094,891,733	4,143,551,539
OPERATING EXPENSES					
Salary and Allowances	19(a)	2,197,561,636	1,847,591,237	892,123,756	814,491,978
Rent, Taxes, Insurance, Electricity etc.	20(a)	477,642,234	413,247,696	259,237,835	234,142,127
Legal Expenses	21	54,549,798	14,844,212	29,699,163	6,149,917
Postage, Stamps, Telegram, Telephone etc.	22	77,716,231	56,719,478	44,499,472	24,069,386
Stationery, Printing, Advertisements etc.	23	202,530,695	199,918,541	152,938,505	106,662,629
Chief Executive's Salary and fees	24	5,560,000	5,560,000	2,280,000	2,280,000
Director's Fee and other expenses	25	2,525,377	1,885,755	1,331,939	1,001,536
Auditors Fees	_	-	-	-	-
Depreciation and repair of Fixed Assets	26(a)	347,176,039	259,292,025	182,988,331	160,568,972
Other Expenses	27(a)	384,386,899	379,596,768	195,545,727	184,523,155
Total Operating Expenses (B)		3,749,648,909	3,178,655,712	1,760,644,728	1,533,889,700
Profit & Loss before provision (C) =(A-	3)	4,086,660,330	4,242,693,281	2,334,247,005	2,609,661,839
Provision for Loans & Advance	28(a)	441,222,640	133,301,762	272,431,758	258,829,762
Provision for diminution in value of investment		(217,839,246)	(53,326,082)	(139,820,285)	(57,026,082)
Other provision	30	181,129,000	483,388,825	65,493,381	361,560,825
Total Provision		404,512,394	563,364,505	198,104,854	563,364,505
Total Profit before Income Tax		3,682,147,936	3,679,328,776	2,136,142,151	2,046,297,334
Provision for Taxation	31(a)	1,605,069,186	1,739,358,054	874,497,963	1,068,753,745
Current Tax Expenses	. ,	1,605,069,186	1,739,358,054	874,497,963	1,068,753,745
Deferred Tax Expenses		-	-	-	-
Net profit after Tax	•	2,077,078,750	1,939,970,722	1,261,644,188	977,543,589
Appropriations :					
Statutory Reserve		729,546,932	732,920,154	423,330,604	407,796,871
General Reserve		-	-		
Retained Earning		1,347,531,817	1,207,050,568	838,313,584	569,746,718
Earning per ordinary share (EPS)	32	2.07	1.93	1.26	0.97

UNITED COMMERCIAL BANK LTD CONSOLIDATED CASH FLOW STATEMENT FOR THE HALF YEAR ENDED ON 30 JUNE 2015. (UNAUDITED)

	30-06-2015. Taka	30-06-2014. Taka
Cash flows from operating activities		
Interest receipts	14,213,661,761	12,976,185,127
Interest payments	(6,802,276,286)	(7,396,034,622)
Dividend receipt	45,151,298	51,102,768
Fees & Commision receipt	949,735,156	754,601,037
Recoveries from previously written off advances	181,703,155	38,742,109
Payments to employees	(2,203,121,636)	(1,853,151,237)
Payments to suppliers	(757,784,286)	(669,885,715)
Payment for Advance Income Tax	(1,879,390,751)	(1,098,448,010)
Receipt from other operating activities	773,303,732	996,752,574
Payment for other activities	(516,177,803)	(449,498,106)
Operating profit before changes in operating assets and Liabilities	4,004,804,341	3,350,365,925
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	167,473,050	3,074,399,193
Purchase/Sale of trading securities	(168,904,833)	(312,588,672)
Loans and advances to customers	(15,780,354,564)	(15,270,124,504)
Other Assets	326,022,812	(157,874,348)
Deposit from Banks	3,452,170	(36,041,822)
Deposit from customers	3,662,863,819	3,938,636,660
Other liabilities	383,284,131	1,423,983,758
Net cash from operating activities (A)	(7,401,359,075)	(3,989,243,810)
Cash flows from investing activities		
Sales of Securities	-	-
Purchase of Securities	(4,447,122)	-
Purchase of Property, Plant & Equipments	(4,697,791)	(481,504,681)
Sales of Property, Plant & Equipments	-	-
Net cash increase/decrease for sales of subsidiary		
Cash flows from investing activities (B)	(9,144,913)	(481,504,681)
Cash flows from financing activities		
Receipt from borrowing	5,550,069,767	5,964,396,564
Repayment of borrowing and release of debt securities	-	-
Cash received from issuing of right shares	-	-
Cash dividend payment	(836,611,631)	(1,673,223,262)
Net cash from financing activities (C)	4,713,458,136	4,291,173,302
Net cash increase/decrease (A+B+C)	(2,697,045,852)	(179,575,189)
Effects of the changes of exchange rate on cash and cash equivalents*	(,,,,	<pre> - ,</pre>
Cash and cash equivalent at beginning of the year	26,609,210,639	23,838,666,428
Closing cash and cash equivalent at the end of the period	23,912,164,787	23,659,091,239

UNITED COMMERCIAL BANK LTD CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE HALF YEAR ENDED ON 30 June 2015. (UNAUDITED)

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Assets Revaluation Reserve	Investment Revaluation Reserve	Non Controling Interest	Total
Balance as at ,01 January 2015. Changes in accounting policy	8,366,116,310	1,454,976,750	6,886,689,170 -	26,577,961 -	2,566,261,126	2,534,101,559 -	691,961,983 -	107	22,526,684,966
Restated balance	8,366,116,310	1,454,976,750	6,886,689,170	26,577,961	2,566,261,126	2,534,101,559	691,961,983	107	22,526,684,966
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	-	(8,019,377)	-	(8,019,377)
Currency Translation adjustment									-
Net profit for the period	-	-	-	-	2,077,078,750	-	-	-	2,077,078,750
Appropriation made during the period	-	-	729,546,932	-	(729,546,932)	-	-		-
Dividends (Bonus Share issued)	1,673,223,260	-	-	-	(1,673,223,260)	-	-	-	-
Dividends (Cash)	-	-	-	-	(836,611,631)	-	-	-	(836,611,631)
Non Controlling Interest	-	-	-	-	(4)	-	-	4	-
Balance as at June 30, 2015	10,039,339,570	1,454,976,750	7,616,236,102	26,577,961	1,403,958,048	2,534,101,559	683,942,606	111	23,759,132,708
Balance as at June 30, 2014	8,366,116,310	1,454,976,750	6,252,474,764	26,577,961	1,436,390,094	2,534,101,559	523,383,059	513	20,594,021,010

UNITED COMMERCIAL BANK LIMITED BALANCE SHEET AS AT 30 JUNE 2015. (UNAUDITED)

		30-06-2015.	31-12-2014.
PROPERTIES AND ASSETS	NOTE	<u>Taka</u>	<u>Taka</u>
Cash	01	17,536,360,259	18,387,160,759
Cash in Hand (Including Foreign Currencies)		2,623,330,037	2,802,173,541
Balance with Bangladesh Bank & its agent bank(s)		14,913,030,222	15,584,987,218
(Including Foreign Currencies)			
Balance with other banks & financial institution	02	5,412,672,795	6,024,882,962
In Bangladesh		4,199,256,575	4,168,169,758
Outside Bangladesh		1,213,416,220	1,856,713,204
Money at call on short notice	03	850,000,000	2,190,000,000
Investments	04	44,294,320,872	44,288,603,083
Government		39,983,111,697	40,145,584,747
Others		4,311,209,175	4,143,018,336
Loans and Advances	05	189,910,733,109	174,146,104,337
Loans,Cash Credit, Overdrafts etc		176,107,267,362	164,560,667,419
Bills purchased and discounted		13,803,465,747	9,585,436,918
Fixed assets including premises, furniture & fixture	06	8,514,530,369	8,509,997,000
Other assets	07	13,137,514,843	12,553,988,936
Non-banking assets	08	-	-
Total Assets		279,656,132,247	266,100,737,077
LIABILITIES AND CAPITAL			
Liabilities :			
Borrowings from other banks,financial institutions and agents	09	16,060,546,154	10,510,476,387
Deposits and other accounts	10	214,750,391,172	211,072,060,174
Current accounts & other Accounts		39,427,495,334	33,669,739,442
Bills Payable		4,687,989,444	3,767,008,949
Savings Bank Deposits Fixed Deposit		25,050,840,316 145,584,066,078	23,184,508,951 150,450,802,832
nxeu Deposit		i	130,430,802,832
Other Liabilities	11	25,148,255,258	22,026,658,992
Total Liabilities		255,959,192,584	243,609,195,553
Capital/Shareholders'Equity	12		
Paid up Capital		10,039,339,570	8,366,116,310
Share Premium		1,454,976,750	1,454,976,750
Statutory Reserve		7,616,236,102	6,886,689,170
General Reserve		26,577,961	26,577,961
Other Reserve Retained Earning		3,218,044,165 1,341,765,114	3,226,063,542 2,531,117,791
Total Shareholders'Equity		23,696,939,663	22,491,541,524
Total Liabilities and Shareholders'Equity		279,656,132,247	266,100,737,077

UNITED COMMERCIAL BANK LTD. OFF-BALANCE SHEET ITEMS AS AT 30 JUNE 2015. (UNAUDITED)

OFF BALANCE SHEET ITEMS	NOTE	30-06-2015. <u>Taka</u>	31-12-2014. <u>Taka</u>
Contingent Liabilities		156,843,107,491	142,781,574,518
Acceptances & Endorsements	13	40,469,157,537	33,442,237,985
Letter of Guarantees		76,526,837,281	73,983,465,842
Irrevocable Letter of Credit		28,194,551,370	28,475,470,344
Bills for Collection		11,652,561,303	6,880,400,347
Other Commitments		2,816,602,709	1,772,893,944
Documentary credit and other short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		2,816,602,709	1,772,893,944
Undrown note issuance and revolving underwriting facilities	5	-	-
Undrawn formal standby facilities, credit lines and other		-	-
commitments			
Total Off-Balance sheet items including contingent l	iabilities	159,659,710,200	144,554,468,462

UNITED COMMERCIAL BANK LIMITED PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED ON 30 June 2015. (UNAUDITED)

		1			
		January to	January to	April to	April to
	NOTE	June 30, 2015	June 30, 2014	June 30, 2015	June 30, 2014
		Taka	Taka	Taka	Taka
	T				E 500 040 475
Interest Income	14	11,335,771,632	11,090,982,704	5,738,015,341	5,583,210,475
Interest Paid on Deposit and Borrowings	15	7,336,624,912	7,380,077,262	3,595,832,479	3,637,626,641
Net Interest Income	_	3,999,146,720	3,710,905,442	2,142,182,862	1,945,583,834
Income from Investment	16	2,003,377,282	2,052,971,254	980,931,493	1,215,670,995
Commission, Exchange and Brokerage	17	1,445,402,966	1,289,319,450	753,366,594	675,542,471
Other Operating Income	18	343,834,716	347,391,104	192,964,093	296,670,950
Total Operating Income (A)		7,791,761,685	7,400,587,250	4,069,445,043	4,133,468,250
OPERATING EXPENSES					
Salary and Allowances	19	2,196,599,920	1,847,591,237	892,094,431	814,491,978
1	20				234,142,127
Rent,Taxes,Insurance,Electricity etc.	-	477,537,360	413,247,696	259,165,433	
Legal Expenses	21	54,549,798	14,844,212	29,699,163	6,149,917
Postage, Stamps, Telecommunication etc.	22	77,716,231	56,719,478	44,499,472	24,069,386
Stationery, Printing, Advertisements etc.	23	202,530,695	199,918,541	152,938,505	106,662,629
Chief Executive's Salary and fees	24	5,560,000	5,560,000	2,280,000	2,280,000
Director's Fee and other expenses	25	2,525,377	1,885,755	1,331,939	1,001,536
Auditors Fees		-	-	-	-
Depreciation and repair of Fixed Assets	26	346,852,724	259,292,025	182,796,325	160,568,972
Other Expenses	27	380,154,918	373,563,030	192,641,433	181,752,845
Total Operating Expenses (B)	_	3,744,027,023	3,172,621,974	1,757,446,701	1,531,119,390
Profit & Loss before provision (C) =(A-B)	-	4,047,734,662	4,227,965,276	2,311,998,342	2,602,348,860
	T	126 710 246	100 001 700	260 672 224	250 020 762
Provision for Loans & Advance	28	436,710,246	133,301,762	269,672,224	258,829,762
Provision for diminution in value of investments	29	(217,839,246)	(53,326,082)	(139,820,285)	(57,026,082)
Other provision	30	181,129,000	483,388,825	65,493,381	361,560,825
Total Provision	_	400,000,000	563,364,505	195,345,320	563,364,505
Total Profit before Income Tax		3,647,734,662	3,664,600,771	2,116,653,022	2,038,984,355
Provision for Taxation	31	1,597,705,515	1,737,259,656	870,193,261	1,067,872,752
Current Tax Expenses		1,597,705,515	1,737,259,656	870,193,261	1,067,872,752
Deferred Tax Expenses	L	-	-	-	-
Net profit after Tax	-	2,050,029,147	1,927,341,115	1,246,459,761	971,111,603
• · · · · · • • • • • · · · · · · · · ·	-				
Appropriations :	г	700 546 000	722 020 454	422 220 604	407 706 074
Statutory Reserve		729,546,932	732,920,154	423,330,604	407,796,871
General Reserve		-	-	-	-
Retained Earning		1,320,482,214	1,194,420,961	823,129,157	563,314,732
Earning per ordinary share (EPS)	32	2.04	1.92	1.24	0.97
J					

UNITED COMMERCIAL BANK LTD CASH FLOW STATEMENT FOR THE HALF YEAR ENDED ON 30 JUNE 2015. (UNAUDITED)

	30-06-2015. Taka	30-06-2014. Taka
Cash flows from operating activities	Idka	IdKd
Interest receipts	14,161,784,561	12,952,316,466
Interest payments	(6,777,344,441)	(7,380,077,262)
Dividend receipt	45,151,298	51,102,768
Fees & Commision receipt	932,639,067	741,915,182
Recoveries from previously written off advances	181,703,155	38,742,109
Payments to employees	(2,202,159,920)	(1,853,151,237)
Payments to suppliers	(757,784,286)	(669,885,715)
Payment for Advance Income Tax	(1,861,344,295)	(1,098,448,010)
Receipt from other operating activities	772,797,622	996,587,987
Payment for other activities	(511,517,633)	(443,464,368)
Operating profit before changes in	3,983,925,129	3,335,637,920
operating assets and Liabilities		
Increase /Decrease in operating assets and liabilities		
Statutory Deposit	167,473,050	3,074,399,193
Purchase/Sale of trading securities	(168,743,716)	(312,534,112)
Loans and advances to customers	(15,764,628,772)	(15,253,512,447)
Other Assets	312,129,281	(149,445,588)
Deposit from Banks	3,452,170	(36,041,822)
Deposit from customers	3,674,878,828	3,840,256,842
Other liabilities	284,025,719	1,370,242,962
Net cash from operating activities (A)	(7,507,488,312)	(4,130,997,052)
Cash flows from investing activities		
Sales of Securities	-	-
Purchase of Securities	(4,447,122)	-
Purchase of Property, Plant & Equipments	(4,533,369)	(481,557,160)
Sales of Property, Plant & Equipments	-	-
Net cash increase/decrease for sales of subsidiary		
Cash flows from investing activities (B)	(8,980,491)	(481,557,160)
Cash flows from financing activities		
Receipt from borrowing	5,550,069,767	5,964,396,564
Repayment of borrowing and release of debt securities	-	-
Cash received from issuing of Right shares	-	-
Cash dividend payment	(836,611,631)	(1,673,223,262)
Net cash from financing activities (C)	4,713,458,136	4,291,173,302
Net cash increase/decrease (A+B+C)	(2,803,010,667)	(321,380,910)
Effects of the changes of exchange rate on cash and cash equivalents*		
Cash and cash equivalent at beginning of the year	26,602,043,721	23,838,666,428
Closing cash and cash equivalent at the end of the period	33 23,799,033,054	23,517,285,518

UNITED COMMERCIAL BANK LTD STATEMENT OF CHANGES IN EQUITY FOR THE HALF YEAR ENDED ON 30 June 2015. (UNAUDITED)

Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Assets Revaluation Reserve	Investment Revaluation Reserve	Total
Balance as at ,01 January 2015. Changes in accounting policy	8,366,116,310	1,454,976,750	6,886,689,170 -	26,577,961	2,531,117,791	2,534,101,559	691,961,983 -	22,491,541,524
Restated balance	8,366,116,310	1,454,976,750	6,886,689,170	26,577,961	2,531,117,791	2,534,101,559	691,961,983	22,491,541,524
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-
Surplus/Deficit revaluation of investments	-	-	-	-	-	-	(8,019,377)	(8,019,377)
Net profit for the period	-	-	-	-	2,050,029,147	-	-	2,050,029,147
Appropriation made during the period			729,546,932	-	(729,546,932)	-	-	-
Dividend (Bonus Share issued)	1,673,223,260	-	-	-	(1,673,223,260)	-	-	-
Dividend (Cash)	-	-	-	-	(836,611,631)	-	-	(836,611,631)
Balance as at June 30, 2015	10,039,339,570	1,454,976,750	7,616,236,102	26,577,961	1,341,765,114	2,534,101,559	683,942,606	23,696,939,663
Balance as at June 30, 2014	8,366,116,310	1,454,976,750	6,252,474,764	26,577,961	1,423,945,534	2,534,101,559	523,383,059	20,581,575,937

UNITED COMMERCIAL BANK LTD

NOTES TO THE FINANCIAL STATEMENTS AS ON 30-06- 2015.

Cash in hand 2,370,949,727 2,552,93 i) In Local Currency 2,263,330,037 2,802,177 Balance with Bangladesh Bank & its agent bank(s) 13,750,939,703 14,934,55 ii) In Local Currency 2,623,330,037 2,802,177 Balance with Bangladesh Bank & its agent bank(s) 13,750,939,703 14,934,55 ii) In Local Currency 1,162,090,519 6,532,44 10, Dredgn Currency 1,162,090,519 6,532,44 11, In Local Currency 1,2,556,360,229 18,387,160 Balance with Sangladesh Bank 12,951,455,845 13,987,67 ii) In Local Currency 14,113,726,364 14,638,109 Balance with Sanali Bank 14,113,726,364 14,638,109 ii) In Foreign Currency 799,293,883 946,88 iii) In Foreign Currency 799,293,883 946,88 10/CC Consolidated Cash 17,536,380,279 18,387,182 UCB Investment Limited 17,536,380,279 18,387,182 LOB Balance with other banks & financial institutions 113,265,75 4,168,162,20 Inside Bangladesh : 12,121,241,6220 10,2	1.00	Cash		30-06-2015. Taka	— 31-12-2014. Taka
i) In Local Currency 2,370,949,727 2,552,95 ii) Cash In ATM 199,735 199,735 iv) In Foreign Currency 2,254,392 59,555 Balance with Bangladesh Bank & its agent bank(s) 13,750,939,703 14,934,56 i) In Local Currency 11,62,900,519 650,42 ii) In Foreign Currency 12,951,645,845 13,987,67 Balance with Bangladesh Bank 12,951,645,845 13,987,67 ii) In Local Currency 11,62,900,519 650,42 ii) In Foreign Currency 11,41,137,36,364 14,638,10 Balance with Sonali Bank 12,951,645,845 13,987,67 ii) In Foreign Currency 799,293,858 946,88 iii) In Foreign Currency 799,293,858 946,88 iii) In Foreign Currency 799,293,858 946,88 iiiiii Commercial Bank Limited 117,536,380,7679 18,387,163 iiiiiiiiiiiiiiiiiiiii		Cash in hand		IdKa	IdKd
ii) Cash In ATM 190,125,958 199,55 iv) In Foreign Currency 2,262,332 2,293,252 Balance with Bangladesh Bank & its agent bank(s) i) In Local Currency 13,750,939,703 14,934,55 ii) In Foreign Currency 11,750,939,703 14,934,55 Balance with Bangladesh Bank & its agent bank(s) ii) In Foreign Currency 11,7536,360,259 18,387,160 Balance with Bangladesh Bank i) In Local Currency 11,162,090,519 650,42 ii) In Foreign Currency 11,162,090,519 650,42 iii) In Foreign Currency 11,162,090,519 650,42 iii) In Foreign Currency 11,162,090,519 650,42 iii) In Foreign Currency 799,293,858 946,88 ii) In Local Currency 799,293,858 946,88 ii) In Local Currency 799,293,858 946,88 iii) In Foreign Currency 799,293,858 946,88 iii) In Foreign Currency 799,293,858 946,88 iii) In Foreign Currency 799,293,858 946,88 iiii) In Foreign Currency 799,293,858 946,88 iiiiii Consolidated Cash United Commercial Bank Limited 117,536,360,259 18,387,162 UCB Lopital Management Limited 17,536,360,259 18,387,163 UCB Capital Management Limited 17,536,360,259 18,387,163 UCB Lopital Management Limited 117,536,387,679 18,387,163 Linide Bangladesh 2,454 Agrania Bank Limited 118,263,493 52,45 Agrania Bank Limited 119,275 11 Janata Bank Limited 110,000,000,000 300,000 National Finance Ltd. 535,000,000 535,000 Utara Finance Ltd. 535,000,000 535,000 Utara Fi				2.370.949.727	2,552,996,024
iv) In Foreign Currency 62,254,322 59,58 Balance with Bangladesh Bank & its agent bank(s) 13,750,939,703 14,934,56 i) In Local Currency 13,750,939,703 14,934,56 ii) In Foreign Currency 11,62,900,151 650,42 Balance with Bangladesh Bank 12,951,645,845 13,987,67 ii) In Foreign Currency 14,113,736,364 14,638,100 ii) In Local Currency 14,113,736,364 14,638,100 ii) In Foreign Currency 799,293,858 946,88 ii) In Foreign Currency 799,293,858 946,88 ii) In Foreign Currency 799,293,858 946,88 iii) In Foreign Currency 799,293,858 946,88 UCB Commercial Bank Limited 17,536,387,679 18,387,167 UCB Investment Limited 17,536,387,679 18,387,187 2.00 Balance with other banks & financial institutions 11,826,3493 52,458 Inside Bangladesh (<i>Note - 2.01</i>) 4,199,256,575 4,168,16 12,13,416,220 1,536,71 Outside Bangladesh : 5,412,63,493 52,455 17,243 17,243 </td <td></td> <td></td> <td></td> <td></td> <td>189,593,257</td>					189,593,257
Balance with Bangladesh Bank & its agent bank(s) 2,623,330,037 2,802,173 i) In Local Currency 13,750,939,703 14,934,56 550,42 ii) In Foreign Currency 14,013,000,222 15,584,983 14,931,000,222 15,584,983 ii) In Foreign Currency 11,62,090,519 650,42 16,387,166 ii) In Local Currency 12,951,645,845 13,876,767 11,62,090,519 650,42 iii) In Foreign Currency 14,113,726,364 14,638,10 14,638,10 ii) In Local Currency 799,293,858 946,88 11,62,090,519 650,42 iii) In Foreign Currency 799,293,858 946,88 11,375,36,60,259 118,387,162 UCB Capital Management Limited 17,536,580,259 18,387,162 2 2 UCB Capital Management Limited 17,536,580,259 18,387,162 2 2 UCB Capital Management Limited 117,536,587,579 4,165,161 2 2 UCB Capital Management Limited 12,12,13,415,220 1.855,71 0.458,71,697 Janata Bank Limited 118,263,493 52,456 6.223,201 <td></td> <td></td> <td></td> <td></td> <td>59,584,260</td>					59,584,260
i) In Local Currency 13,750,939,703 14,934,56 ii) In Foreign Currency 14,613,030,222 15,584,987 III, 162,090,519 650,422 15,584,987 III, 162,090,519 13,987,167 13,987,167 III, III, 10,000,019 14,113,736,360,259 13,987,167 IIII, IIII, 11,736,360,259 13,987,167 13,987,167 IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII		, , ,	_		2,802,173,541
ii) In Foreign Currency 1.152.090.519 650.42 14.913.030.222 15,584.982 17.536.360.259 18.387.160 Balance with Bangladesh Bank 12,951,645,845 13,987,67 i) In Local Currency 1,162,090,519 650,42 ii) In Foreign Currency 1,162,090,519 650,42 ii) In Local Currency 799,293,858 946,88 ii) In Local Currency - 99,293,858 946,88 ii) In Local Currency - - 99,293,858 946,88 ii) In Foreign Currency - - 99,293,858 946,88 iii) In Foreign Currency - - 99,293,858 946,88 iiii Commercial Bank Limited 17,536,360,259 18,387,162 2 UCB torneextment Limited 17,536,362,679 18,387,162 2 UCB torneextment Limited 17,536,360,259 18,387,162 18,387,162 Jonata Bank Limited 11,213,416,220 1,8387,162 18,387,162 Jonata Bank Limited 12,121,416,220 1,8387,162 12,324,552,515 17,7			ent bank(s)		
Id. 913.030.222 15.584.983 17,536,360,259 18,387,163 Balance with Bangladesh Bank 12,951,645,845 13,987,67 i) In Local Currency 1,162,090,519 650,42 ii) In Foreign Currency 14,113,736,364 14,638,10 i) In Local Currency 799,293,858 946,88 ii) In Foreign Currency 799,293,858 946,88 UCB Consolidated Cash 17,536,360,259 18,387,162 UCB Investment Limited 17,536,360,259 18,387,162 Outside Bangladesh (Mote 2.01) 4,199,256,575 4,168,16 Outside Bangladesh : 3,242,672,795 4,168,16 Agran Bank Limited 118,263,493 52,445 Agran Bank Limited 32,591 12 Sonall Ba					14,934,565,492
Balance with Bangladesh Bank 17,536,360,259 18,387,164 i) In Local Currency 12,951,645,845 13,987,67 ii) In Foreign Currency 14,113,736,364 14,638,100 i) In Local Currency 799,293,858 946,88 ii) In Foreign Currency - - ii) In Foreign Currency - - iii) In Foreign Currency - - UCB Consolidated Cash 17,536,387,679 18,387,162 UCB Investment Limited 17,536,387,679 18,387,163 UCB Investment Limited 17,536,387,679 18,387,163 UCB Investment Limited 17,536,387,679 18,387,163 UCB Investment Limited 12,12,14,16,220 1,163,00 UCB Investment Limited 12,12,17,95 6,024,883 2.00 Balance with other banks & financial institutions 11,132,416,220 1,185,677 Inside Bangladesh (<i>Note -2.01</i>) 4,199,256,575 4,168,16 Ustide Bangladesh i 4 12,127,956 6,024,883 2.01 Inside Bangladesh i: 12,127,956 122,301 125 3.01 In		ii) In Foreign Currency	_		650,421,726
Balance with Bangladesh Bank 1 i) In Local Currency 12,951,645,845 13,987,67 ii) In Foreign Currency 14,113,736,364 14,638,10 Balance with Sonali Bank 14,113,736,364 14,638,10 i) In Local Currency 799,293,858 946,88 ii) In Foreign Currency - - United Commercial Bank Limited 17,536,360,259 18,387,162 UCB Capital Management Limited 17,536,387,679 18,387,162 UCB Investment Limited 17,536,387,679 18,387,162 UCB Investment Limited 17,536,360,259 1,63,57,182 Jourside Bangladesh (Note -2.01) 4,199,256,575 4,168,16 Outside Bangladesh : - - - A. Current Account - - - Janata Bank Limited 118,263,493 52,45 - Janata Bank Limited 32,991 12 - - Janata Bank Limited 32,991 12 - - - Janata Bank Limited 32,991 12 - -			=	14,913,030,222	15,584,987,218
i) In Local Currency 12,951,645,845 13,987,67 ii) In Foreign Currency 11,62,090,519 650,42 ii) In Foreign Currency 14,113,736,364 14,633,10 i) In Local Currency 799,293,858 946,88 ii) In Foreign Currency 799,293,858 946,88 iii) In Foreign Currency 799,293,858 946,88 UCB Consolidated Cash 17,536,360,259 18,387,162 UCB Capital Management Limited 17,536,387,679 18,387,182 UCB Investment Limited 17,536,387,679 18,387,182 2.00 Balance with other banks & financial institutions 11,213,416,220 1,856,71 Outside Bangladesh (Note -2.01) 4,199,256,575 4,168,16 Outside Bangladesh : 12,121,3416,220 1,856,71 Agrani Bank Limited 118,263,493 52,456 Agrani Bank Limited 121,127,956 17,54 Janata Bank Limited 32,991 12 Janata Bank Limited 32,991 12 Standard Chartered Bank (Visa Card) 359,900 367 Standard Chartered Bank (Visa Card) 353,000,000 350,000 Peoples Leasing and F			_	17,536,360,259	18,387,160,759
ii) In Foreign Currency 1,162,090,519 650,42 Balance with Sonali Bank 14,113,736,364 14,638,10 i) In Local Currency 799,293,858 946,88 ii) In Foreign Currency 799,293,858 946,88 iii) In Foreign Currency 799,293,858 946,88 iii) In Foreign Currency 799,293,858 946,88 UCB Capital Management Limited 17,536,380,259 18,387,162 UCB Investment Limited 17,536,387,679 18,387,163 UCB Investment Limited 1,114,6220 1,856,71 Outside Bangladesh (<i>Note ~2.01</i>) 4,199,256,575 4,168,16 Outside Bangladesh : 5,412,672,795 6,024,882 2.00 Balance with other banks & financial institutions 118,263,493 52,455 Outside Bangladesh : 5,412,672,795 6,024,882 2.01 Inside Bangladesh : 2 2 2 Agrani Bank Limited 118,263,493 52,455 Agrani Bank Limited 121,12,127,956 172,308 Standard Chartered Bank (Visa Card) 289,950 622 Janata Bank Limited		Balance with Bangladesh Bank	_		
Image: Second				12,951,645,845	13,987,679,799
Balance with Sonali Bank 799,293,858 946,88 i) In Local Currency -		ii) In Foreign Currency	—		650,421,726
i) In Local Currency 799,293,858 946,88 ii) In Foreign Currency 1(a) Consolidated Cash UCB Capital Management Limited 17,536,360,259 18,387,162 UCB Capital Management Limited 17,536,360,259 18,387,162 UCB Investment Limited 17,536,387,679 18,387,182 JUB Investment Limited 17,536,387,679 18,387,182 <			_	14,113,736,364	14,638,101,525
ii) In Foreign Currency 799,293,858 946,88 1(a) Consolidated Cash 17,536,360,259 18,387,162 UCB Capital Management Limited 17,536,387,679 18,387,182 UCB Investment Limited 17,536,387,679 18,387,182 UCB Investment Limited 17,536,387,679 18,387,182 UCB Investment Limited 1,213,416,220 1,856,71 Outside Bangladesh (<i>Note - 2.01</i>) 4,199,256,575 4,168,16 Outside Bangladesh : 4 1,213,416,220 1,856,71 A. Current Account 118,263,493 52,445 Janata Bank Limited 118,263,493 52,445 Agrani Bank Limited 121,127,956 172,300 Rupali Bank Limited 6,852,510 17,545 Standard Chartered Bank (Visa Card) 2859,959 87 Sonali Bank Limited B.B Avenue 119,675 11 Janata Bank Limited B.B Avenue 119,675 11 Industrial and Infrastructure Development Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 355,000				700 202 050	0.46,005,600
799,293,858 946,88 1(a) Consolidated Cash 17,536,360,259 18,387,16 UCB Capital Management Limited 17,536,360,259 18,387,16 2 UCB Investment Limited 17,536,387,679 18,387,163 2 UCB Investment Limited 17,536,387,679 18,387,163 2 UCB Investment Limited 17,536,387,679 18,387,163 2 Outside Bangladesh (Note -2.01) 4,199,256,575 4,168,16 1.856,713 Outside Bangladesh 1,213,416,220 1.856,713 1.856,713 Outside Bangladesh : 5,412,672,795 6,024,883 A Current Account 118,263,493 52,455 Janata Bank Limited 121,127,956 172,300 Rupali Bank Limited 6,852,510 17,556 Standard Chartered Bank (Visa Card) 859,950 87 Standard Chartered Bank (Visa Card) 32,991 12 Sonali Bank Limited B.B Avenue 119,675 11 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 National Finance Ltd.				/99,293,858	946,885,693
1(a) Consolidated Cash UCB Capital Management Limited 17,536,360,259 UCB Investment Limited 27,420 UCB Investment Limited 17,536,387,679 UCB Investment Limited 17,536,387,679 UCB Investment Limited 17,536,387,679 UCB Investment Limited 17,536,387,679 Inside Bangladesh (Note -2.01) 4,199,256,575 Outside Bangladesh 1,213,416,220 Inside Bangladesh 1,213,416,220 Janata Bank Limited 118,263,493 Janata Bank Limited 118,263,493 Agrani Bank Limited 6,852,510 Rupali Bank Limited 6,852,510 Janata Bank Limited 32,991 Joundustrial and Infrastructure Development Finance Company Ltd. 150,000,000 National Finance Ltd. 200,000,000 Vinional Finance Lt		ii) in Foreign Currency	_	700 203 858	946,885,693
United Commercial Bank Limited 17,536,360,259 18,387,16 UCB Capital Management Limited 17,536,360,259 2 UCB Investment Limited - 17,536,387,679 18,387,168 2.00 Balance with other banks & financial institutions - 17,536,387,679 18,387,168 Inside Bangladesh (Note -2.01) 4,199,256,575 4,168,16 1,856,71 Outside Bangladesh : - 5,412,672,795 6,024,883 2.01 Inside Bangladesh : - 5,412,672,795 6,024,883 A current Account - 5,412,672,795 6,024,883 Janata Bank Limited 118,263,493 52,45 Agrani Bank Limited 121,127,956 172,300 Rupali Bank Limited 32,991 12 Janata Bank Limited 32,991 12 Sonali Bank Limited B.B Avenue 119,675 111 Janata Bank Limited D.B Avenue 150,000,000 150,000 National Finance Itd. 330,000,000 330,000 National Finance Itd. 335,000,000 535,000,000 Varian Finance 100,00			-	799,293,030	940,003,093
UCB Capital Management Limited 27,420 2 UCB Investment Limited - 17,536,387,679 18,387,189 2.00 Balance with other banks & financial institutions 17,536,387,679 18,387,189 Inside Bangladesh (Note -2.01) 4,199,256,575 4,168,166 Outside Bangladesh 1,213,416,220 1,856,71 August 1 5,412,672,795 6,024,883 2.01 Inside Bangladesh : - - A. Current Account - - Janata Bank Limited 118,263,493 52,45 Agrani Bank Limited 121,127,956 172,300 Rupali Bank Limited 6,852,510 17,54 Standard Chartered Bank (Visa Card) 89,950 87 STD Account - 152,666 233 Janata Bank Limited B.B Avenue 1152,666 233 C. Fixed Deposit - 150,000,000 150,000 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 200,000 National Finance Ltd. 535,000,000 535,000 Union Capital Ltd. <t< td=""><td>1(a)</td><td>Consolidated Cash</td><td>F</td><td></td><td></td></t<>	1(a)	Consolidated Cash	F		
UCB Investment Limited Inside Limited Inside Bangladesh (Note -2.01) 4,199,256,575 4,168,16 Outside Bangladesh (Note -2.01) 4,199,256,575 4,168,16 1,213,416,220 1,856,71 Outside Bangladesh 1,213,416,220 1,856,71 5,412,672,795 6,0224,883 2.01 Inside Bangladesh : 5,412,672,795 6,0224,883 5,245 A Current Account 118,263,493 52,445 Agrani Bank Limited 118,263,493 52,445 Agrani Bank Limited 118,263,493 52,445 35,945 37,545 Standard Chartered Bank (Visa Card) 285,950 87 37,543 Standard Chartered Bank (Visa Card) 285,950 87 Janata Bank Limited 32,991 12 Sonali Bank Limited B.B Avenue 119,675 11 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 300,000 National Finance Ltd. 500,000,000 500,000 Union Capital Ltd. 500,000 500,000 <tr< td=""><td></td><td></td><td></td><td></td><td>18,387,160,759</td></tr<>					18,387,160,759
Image: Instant of the sector of the		-		27,420	25,000
2.00 Balance with other banks & financial institutions Inside Bangladesh (Note -2.01) 4,199,256,575 4,168,16 Outside Bangladesh 1,213,416,220 1,856,71 Outside Bangladesh : 5,412,672,795 6,024,883 A. Current Account 118,263,493 52,45 Agrani Bank Limited 121,127,956 172,303 Rupali Bank Limited 6,852,510 17,54 Standard Chartered Bank (Visa Card) 859,950 67 Banata Bank Limited 32,991 12 Janata Bank Limited B.B Avenue 119,675 111 Janata Bank Limited B.B Avenue 119,675 111 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 300,000 National Finance Ltd. 535,000,000 535,000 Union Capital Ltd. 200,000,000 200,000 Outs and Bank Ltd. 100,000,000 100,000 Union Capital Ltd. 389,000,000 500,000 Dhaka Bank Ltd. 778,000,000 1,300,000<		UCB Investment Limited		-	-
Inside Bangladesh (Note -2.01) 4,199,256,575 4,168,16 Outside Bangladesh 1,213,416,220 1,856,71 5,412,672,795 6,024,883 2.01 Inside Bangladesh :			=	17,536,387,679	18,387,185,759
Outside Bangladesh 1,213,416,220 1,856,71 5,412,672,795 6,024,883 2.01 Inside Bangladesh : 6,024,883 A. Current Account 118,263,493 52,445 Agrani Bank Limited 118,263,493 52,455 Agrani Bank Limited 121,127,956 172,30 Rupali Bank Limited 6,852,510 17,54 Standard Chartered Bank (Visa Card) 859,950 87 B. STD Account 32,991 12 Janata Bank Limited 32,991 12 Sonali Bank Limited B.B Avenue 119,675 111 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 300,000 National Finance Ltd. 200,000,000 500,000 Union Capital Ltd. 200,000,000 500,000 Union Capital Ltd. 389,000,000 500,000 One Bank Ltd. 1,000,000,000 500,000 Dhaka Bank Ltd. - 1,300,000 One Bank Ltd. <td>2.00</td> <td>Balance with other banks & financial in</td> <td>stitutions</td> <td></td> <td></td>	2.00	Balance with other banks & financial in	stitutions		
5,412,672,795 6,024,882 2.01 Inside Bangladesh :		Inside Bangladesh <i>(Note -2.01)</i>		4,199,256,575	4,168,169,758
2.01 Inside Bangladesh : A. Current Account Janata Bank Limited 118,263,493 52,45 Agrani Bank Limited 121,127,956 172,30 Rupali Bank Limited 6,852,510 17,54 Standard Chartered Bank (Visa Card) 859,950 87 B. STD Account 247,103,909 243,184 Janata Bank Limited 32,991 12 50nali Bank Limited B.B Avenue 119,675 111 Janata Bank Limited B.B Avenue 119,675 111 152,666 233 C. Fixed Deposit 152,666 233 235,000,000 150,000 National Financial Services Ltd. 300,000,000 300,000 300,000 300,000 National Finance Ltd. 200,000,000 200,00		Outside Bangladesh	_		1,856,713,204
A. Current Account Janata Bank Limited 118,263,493 52,45 Agrani Bank Limited 121,127,956 172,30 Rupali Bank Limited 6,852,510 17,54 Standard Chartered Bank (Visa Card) 859,950 87 247,103,909 243,184 B. STD Account 32,991 12 Janata Bank Limited B.B Avenue 119,675 11 Sonali Bank Limited B.B Avenue 119,675 11 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 300,000 National Finance Ltd. 535,000,000 535,000 Union Capital Ltd. 500,000,000 500,000 Standard Bank Ltd. 100,000,000 500,000 Uttara Finance 100,000,000 500,000 Dhaka Bank Ltd. 389,000,000 500,000 One Bank Ltd. - 1,300,000 AB Bank Ltd. - 500,000 Mercantile Bank Ltd. - 500,000 Premier Leasing & Finance Ltd. - 500,000 Premier Leasi			=	5,412,672,795	6,024,882,962
Janata Bank Limited 118,263,493 52,45 Agrani Bank Limited 121,127,956 172,30 Rupali Bank Limited 6,852,510 17,54 Standard Chartered Bank (Visa Card) 859,950 87 Z47,103,909 243,184 B. STD Account 32,991 12 Janata Bank Limited 32,991 12 Sonali Bank Limited B.B Avenue 119,675 111 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 300,000 National Finance Ltd. 535,000,000 535,000 Union Capital Ltd. 500,000,000 500,000 Utara Finance 100,000,000 500,000 Dhaka Bank Ltd. 1,000,000,000 500,000 Dhaka Bank Ltd. 389,000,000 500,000 One Bank Ltd. - 1,300,000 AB Bank Ltd. - 500,000 Premier Leasing & Finance Ltd. - 500,000 Mercantile Bank Ltd. - 500,000 Mercantile Bank Ltd. - 500,000	2.01	Inside Bangladesh :			
Agrani Bank Limited 121,127,956 172,30 Rupali Bank Limited 6,852,510 17,54 Standard Chartered Bank (Visa Card) 859,950 87 247,103,909 243,184 B. STD Account 32,991 12 Janata Bank Limited 32,991 12 Sonali Bank Limited B.B Avenue 119,675 111 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 300,000 National Finance Ltd. 200,000,000 200,000 Union Capital Ltd. 200,000,000 500,000 Uttara Finance 100,000,000 500,000 Dhaka Bank Ltd. 1,000,000,000 500,000 One Bank Ltd. 778,000,000 500,000 Mercantile Bank Ltd. - 1,300,000 Mercantile Bank Ltd. - 500,000 Premier Leasing & Finance Ltd. -	Α.	Current Account			
Rupali Bank Limited 6,852,510 17,54 Standard Chartered Bank (Visa Card) 859,950 87 247,103,909 243,184 B. STD Account 32,991 12 Janata Bank Limited 32,991 12 Sonali Bank Limited B.B Avenue 119,675 11 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 300,000 National Finance Ltd. 535,000,000 535,000 Union Capital Ltd. 500,000,000 500,000 Standard Bank Ltd. 1,000,000,000 500,000 Uttara Finance 100,000,000 500,000 Dhaka Bank Ltd. 1,000,000,000 500,000 One Bank Ltd. 778,000,000 778,000,000 AB Bank Ltd. - 1,300,000 Mercantile Bank Ltd. - 500,000 Premier Leasing & Finance Ltd. - 500,000 Premier Leasing & Finance Ltd. - 389,74					52,455,496
Standard Chartered Bank (Visa Card) 859,950 87 247,103,909 243,184 B. STD Account 32,991 12 Janata Bank Limited 32,991 12 Sonali Bank Limited B.B Avenue 119,675 11 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 300,000 National Finance Ltd. 535,000,000 535,000 Union Capital Ltd. 200,000,000 200,000 Standard Bank Ltd. 1,000,000,000 500,000 Uttara Finance 100,000,000 500,000 Dhaka Bank Ltd. 1,000,000,000 500,000 One Bank Ltd. 778,000,000 778,000,000 AB Bank Ltd. - 1,300,000 Premier Leasing & Finance Ltd. - 500,000 Premier Leasing & Finance Ltd. - 500,000 Trust Bank Ltd. - 389,74		-			172,307,279
Z47,103,909 Z43,184 B. STD Account 32,991 12 Janata Bank Limited 32,991 12 Sonali Bank Limited B.B Avenue 119,675 11 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 300,000 National Finance Ltd. 535,000,000 535,000 Union Capital Ltd. 200,000,000 200,000 Standard Bank Ltd. 1,000,000,000 500,000 Dhaka Bank Ltd. 1,000,000,000 500,000 Dhaka Bank Ltd. 389,000,000 500,000 One Bank Ltd. 778,000,000 778,000,000 AB Bank Ltd. - 1,300,000 Mercantile Bank Ltd. - 500,000 Premier Leasing & Finance Ltd. - 500,000 Trust Bank Ltd. - 500,000					17,542,578
B. STD Account 32,991 12 Janata Bank Limited 32,991 12 Sonali Bank Limited B.B Avenue 119,675 11 Iscale 152,666 233 C. Fixed Deposit Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 300,000 300,000 National Finance Ltd. 535,000,000 535,000 000,000 Union Capital Ltd. 200,000,000 200,000 000,000 Standard Bank Ltd. 500,000,000 500,000 000,000 Utara Finance 100,000,000 500,000 500,000 000,000 Dhaka Bank Ltd. 1,000,000,000 500,000 000,000<		Standard Chartered Bank (Visa Card)	_		879,553
Janata Bank Limited 32,991 12 Sonali Bank Limited B.B Avenue 119,675 11 152,666 237 C. Fixed Deposit 152,666 237 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 300,000 National Finance Ltd. 535,000,000 535,000 Union Capital Ltd. 200,000,000 200,000 Standard Bank Ltd. 500,000,000 500,000 Uttara Finance 100,000,000 500,000 Dhaka Bank Ltd. 1,000,000,000 500,000 One Bank Ltd. 778,000,000 778,000,000 Mercantile Bank Ltd. - 1,300,000 Premier Leasing & Finance Ltd. - 500,000 Trust Bank Ltd. - - 389,74	в	STD Account	_	247,103,909	243,184,906
Sonali Bank Limited B.B Avenue 119,675 11 Industrial and Infrastructure Develpoment Finance Company Ltd. 150,000,000 150,000 Peoples Leasing and Financial Services Ltd. 300,000,000 300,000 National Finance Ltd. 535,000,000 535,000 Union Capital Ltd. 500,000,000 500,000 Standard Bank Ltd. 100,000,000 500,000 Uttara Finance 100,000,000 500,000 Dhaka Bank Ltd. 1,000,000,000 500,000 Che Bank Ltd. 778,000,000 778,000,000 Mercantile Bank Ltd. - 1,300,000 Premier Leasing & Finance Ltd. - 500,000,000 Trust Bank Ltd. - 389,74	р.			32 991	122,233
Industrial and Infrastructure Develpoment Finance Company Ltd.150,000,000150,000Peoples Leasing and Financial Services Ltd.300,000,000300,000National Finance Ltd.535,000,000535,000Union Capital Ltd.200,000,000200,000Standard Bank Ltd.500,000,000500,000Uttara Finance100,000,000500,000Dhaka Bank Ltd.1,000,000,000500,000Dhaka Bank Ltd.1,000,000,000500,000Dhaka Bank Ltd.1,000,000,000500,000Premier Bank Ltd.389,000,000500,000Mercantile Bank Ltd1,300,000Premier Leasing & Finance Ltd500,000Trust Bank Ltd389,74					115,619
C.Fixed Deposit150,000,000150,000Industrial and Infrastructure Develpoment Finance Company Ltd.150,000,000300,000Peoples Leasing and Financial Services Ltd.300,000,000300,000National Finance Ltd.535,000,000535,000Union Capital Ltd.200,000,000200,000Standard Bank Ltd.500,000,000500,000Uttara Finance100,000,000500,000Dhaka Bank Ltd.1,000,000,000500,000Dhaka Bank Ltd.389,000,000778,000,000Mercantile Bank Ltd1,300,000Premier Leasing & Finance Ltd500,000Trust Bank Ltd389,74			—		237,852
Industrial and Infrastructure Develpoment Finance Company Ltd.150,000,000150,000Peoples Leasing and Financial Services Ltd.300,000,000300,000National Finance Ltd.535,000,000535,000Union Capital Ltd.200,000,000200,000Standard Bank Ltd.500,000,000500,000Uttara Finance100,000,000500,000Dhaka Bank Ltd.1,000,000,000500,000Dhaka Bank Ltd.1,000,000,0001300,000Mercantile Bank Ltd.778,000,0001,300,000Mercantile Bank Ltd500,000Premier Leasing & Finance Ltd500,000Trust Bank Ltd389,74	C	Fixed Denosit	—		
Peoples Leasing and Financial Services Ltd. 300,000,000 300,00 National Finance Ltd. 535,000,000 535,00 Union Capital Ltd. 200,000,000 200,000 Standard Bank Ltd. 500,000,000 500,000 Uttara Finance 100,000,000 500,000 Uttara Finance 100,000,000 500,000 Dhaka Bank Ltd. 1,000,000,000 500,000 Done Bank Ltd. 389,000,000 500,000 One Bank Ltd. 778,000,000 713,00,000 AB Bank Ltd. - 1,300,000 Premier Leasing & Finance Ltd. - 500,000 Trust Bank Ltd. - 389,74	C .	•	inance Company Ltd.	150,000,000	150,000,000
National Finance Ltd. 535,000,000 535,000 Union Capital Ltd. 200,000,000 200,000 Standard Bank Ltd. 500,000,000 500,000 Uttara Finance 100,000,000 500,000 Dhaka Bank Ltd. 1,000,000,000 500,000 Dhaka Bank Ltd. 1,000,000,000 500,000 Dastern Bank Ltd. 389,000,000 500,000 One Bank Ltd. 778,000,000 500,000 AB Bank Ltd. - 1,300,000 Premier Leasing & Finance Ltd. - 500,000 Trust Bank Ltd. - 389,74					300,000,000
Standard Bank Ltd. 500,000,000 500,00 Uttara Finance 100,000,000 100,000,000 Dhaka Bank Ltd. 1,000,000,000 100,000,000 Eastern Bank Ltd. 389,000,000 100,000,000 One Bank Ltd. 778,000,000 1,300,000 AB Bank Ltd. - 1,300,000 Mercantile Bank Ltd. - 500,000 Premier Leasing & Finance Ltd. - 500,000 Trust Bank Ltd. - 389,74					535,000,000
Uttara Finance 100,000,000 Dhaka Bank Ltd. 1,000,000,000 Eastern Bank Ltd. 389,000,000 One Bank Ltd. 778,000,000 AB Bank Ltd. 778,000,000 Mercantile Bank Ltd. - Premier Leasing & Finance Ltd. - Trust Bank Ltd. -		Union Capital Ltd.		200,000,000	200,000,000
Dhaka Bank Ltd. 1,000,000,000 Eastern Bank Ltd. 389,000,000 One Bank Ltd. 778,000,000 AB Bank Ltd. - 1,300,00 Mercantile Bank Ltd. - 500,00 Premier Leasing & Finance Ltd. - 500,00 Trust Bank Ltd. - 389,74		Standard Bank Ltd.		500,000,000	500,000,000
Eastern Bank Ltd. 389,000,000 One Bank Ltd. 778,000,000 AB Bank Ltd. - 1,300,00 Mercantile Bank Ltd. - 500,00 Premier Leasing & Finance Ltd. - 500,00 Trust Bank Ltd. - 389,000,000		Uttara Finance		100,000,000	-
One Bank Ltd. 778,000,000 AB Bank Ltd. - 1,300,00 Mercantile Bank Ltd. - 500,00 Premier Leasing & Finance Ltd. - 500,00 Trust Bank Ltd. - 389,74		Dhaka Bank Ltd.		1,000,000,000	-
AB Bank Ltd. - 1,300,00 Mercantile Bank Ltd. - 500,00 Premier Leasing & Finance Ltd. - 50,00 Trust Bank Ltd. - 389,74					-
Mercantile Bank Ltd500,00Premier Leasing & Finance Ltd50,00Trust Bank Ltd389,74				778,000,000	-
Premier Leasing & Finance Ltd. - 50,00 Trust Bank Ltd. - 389,74				-	1,300,000,000
Trust Bank Ltd 389,74				-	500,000,000
		-		-	50,000,000
3.952.000.000 3.924.747		TUSL DAHK LLU.	_	2 052 000 000	389,747,000
			11 -		3,924,747,000
Total (A+B+C) 11 4,199,256,575 4,168,169		Total (A+B+C)	=	4,199,256,575	4,168,169,758

NOTES TO THE FINANCIAL STATEMENTS AS ON 30-06-2015.

	31-12-2014. Taka
2(a) Consolidated Balance with other bank and Financial Institutions	
Inside Bangladesh	
United Commercial bank Limited 4,199,256,575	4,168,169,758
UCB Capital Management Limited 156,013,522	47,851,952
UCB Investment Limited 264,281,179	254,465,345
4,619,551,276	4,470,487,055
Less: Inter Company balance eliminated 307,190,388	295,175,379
4,312,360,888	4,175,311,676
Outside Bangladesh	
United Commercial Bank Limited 1,213,416,220	1,856,713,204
UCB Capital Management Limited -	-
UCB Investment Limited -	-
1,213,416,220	1,856,713,204
5,525,777,108	6,032,024,880
3.00 Money at call on short notice	
International Leasing & Financial Services Ltd. 60,000,000	150,000,000
Delta Brac Housing Finance Corporation Ltd. 40,000,000	190,000,000
MIDAS Financing Ltd. 120,000,000	160,000,000
Premier Leasing & Finance Ltd. 270,000,000	180,000,000
Fareast Finance & Investment Ltd. 130,000,000	150,000,000
IIDFC 110,000,000	200,000,000
Union Capital Ltd. 120,000,000	140,000,000
Prime Finance & Investment Ltd.	140,000,000
Lanka Bangla Finance Ltd	230,000,000
The City Bank Ltd	300,000,000
Bank Asia -	200,000,000
Mutual Trust Bank Ltd.	150,000,000
850,000,000	2,190,000,000
4.00 Investments	
Government Securities (<i>Note -4.01</i>) 39,983,111,697	40,145,584,747
Other Investments (Note -4.02) 4,311,209,175	4,143,018,336
44,294,320,872	44,288,603,083
4.01 Government Securities :	
Treasury Bills (At value) 9,677,494,748	11,055,066,360
Government Treasury Bond (HTM) 20,864,621,241	20,842,936,887
Government Treasury Bond (HFT) 3,334,401,708	3,390,403,701
Reverse Repo 6,100,000,000	4,851,126,199
Stock of Prize Bond (At Cost) 6,594,000	6,051,600
4.02 Other Investments :	40,145,584,747
	4 120 010 226
Share (At cost) 4,311,209,175 Debenture (At Cost) -	4,138,018,336
Bangladesh Bank Bills -	5,000,000
4,311,209,175	4,143,018,336
44,294,320,872	44,288,603,083

	NOTES TO THE FINANCIAL STATEMENTS AS ON 30-06-2015.			
		30-06-2015.	31-12-2014.	
		Taka	Taka	
4(a)	Consolidated Investments			
	Government Securities	·		
	United Commercial Bank Limited	39,983,111,697	40,145,584,747	
	UCB Capital Management Limited	-	-	
	UCB Investment Limited	[
		39,983,111,697	40,145,584,747	
	Other Investments			
	United Commercial Bank Limited	4,311,209,175	4,143,018,336	
	UCB Capital Management Limited	516,226,499	516,065,383	
	UCB Investment Limited	-	-	
	· · · · · · · · · · · · · · · · · · ·	4,827,435,674	4,659,083,719	
	Less: Inter company balance eliminated	250,000	250,000	
		4,827,185,674	4,658,833,719	
- 00	• • • • • • • • • • • • •	44,810,297,371	44,804,418,466	
	Loans and Advances			
5.01	i) Loans,Cash Credits,Overdrafts etc			
	a) Inside Bangladesh		00 740 DE1 107	
	Loan Cash Cuadita	105,695,096,819	90,749,251,137	
	Cash Credits	33,637,121,860	33,507,530,456	
	Overdrafts	36,775,048,683	40,303,885,826	
	b) Outside Bangladesh	176,107,267,362	- 164,560,667,419	
	ii) Bills Discounted and Purchased	1/0,10/,20/,302	104,500,007,15	
	a)Payable in Bangladesh			
	Inland Bills Purchased & Discounted	2,497,203,066	2,595,231,368	
	b)Payable Outside Bangladesh	۲ <i>۶۱ _۱۷</i> ۵۵٬۵۵۵	2,333,231,300	
	Foreign Bills Purchased & Discounted	11,306,262,681	6,990,205,550	
	l'orcigit bills rutchascu & Discountea	13,803,465,747	9,585,436,918	
		189,910,733,109	174,146,104,337	
5(a)	Consolidated Loans,Cash Credits,Overdrafts etc			
Ja	United Commercial Bank Limited	176,107,267,362	164,560,667,419	
	UCB Capital Management Limited	566,203,736	560,545,119	
	UCB Investment Limited	-	-	
		176,673,471,098	165,121,212,538	
	Less Inter Company balance eliminated	491,480,873	501,548,048	
	Less inter company budnee ciminated	176,181,990,225	164,619,664,490	
		1/0/101///0/200		
6.00	Fixed assets including premises, furniture & fixture			
	Immovable Property (Land)	4,395,054,283	4,395,054,283	
	Immovable Property (Building)	1,683,875,932	1,683,875,932	
	Furniture and Fixture	1,060,653,755	1,077,482,957	
	Office Equipments	738,509,407	758,695,714	
	Computer & Equipments	687,336,874	677,573,507	
	Banks Car/ Scooter/Vehicle	363,640,782	392,121,398	
	Computer Software	454,432,025	298,368,131	
	Capital Expenditure work in progress	958,553,515	979,646,399	
		10,342,056,573	10,262,818,321	
	Less:Accumulated Depreciation	1,827,526,204	1,752,821,321	
		8,514,530,369	8,509,997,000	
6(a)	Fixed assets including premises, furniture & fixture			
	United Commercial Bank Limited	8,514,530,369	8,509,997,000	
	LICB Canital Management Limited	4 692 352	4 527 930	

United Commercial Bank Limited UCB Capital Management Limited UCB Investment Limited

8,519,222,721	8,514,524,930
-	-
4,692,352	4,527,930
8,514,530,369	8,509,997,000

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	NOTES TO THE FINANCIAL ST	<u>ATEMENTS AS ON 30-06-2015.</u> 30-06-2015.	31-12-2014.
		Taka	Taka
7.00	Other Assets		
	Printing stationery, stamps & security paper	35,917,553	44,995,09
	Advance Payment	983,889,124	1,092,391,20
	Stock of credit card	7,434,006	7,707,7
	Security deposit	12,000	54,6
	Advance deposit	7,854,574	7,788,6
	Suspense accounts (note - 7.01)	254,699,773	163,288,6
	Advance Income Tax (note - 7.02)	10,006,451,343	8,145,107,0
	Branch adjustment A/C	-	563,063,1
	Work-In-Progress	3,042,606	3,042,6
	Interest receivable	633,429,375	1,599,118,4
	Accrued income	2,629,053	9,259,2
	Exchange equilization Fund	-	-
	Investment in share of subsidiary companies.	767,442,857	767,442,7
	Receivable from Subsidiary Company	29,602,965	28,635,4
	Placement of F.C with correspondent bank	16,595,656	18,697,2
	Others	388,513,958	103,396,8
		13,137,514,843	12,553,988,93
7.01	Suspense Account		
	Sundry Debtors	2,032,581	2,343,2
	Advance against TA/DA	360,050	20,0
	Advance against expenses	60,352,854	28,962,9
	Advance against others	8,700,127	9,118,3
	Cash in excess/(short) in ATM	208,200	183,6
	Advance against BSP/PSP	41,761,985	13,735,4
	Interest in Sanchay patra	30,365,369	9,512,1
	Excise Duty	7,355,048	22,810,1
	Legal Charges	1,992,517	644,7
	Protested Bill	89,845,785	57,030,0
	Sundru Receivable ATM	11,725,257	14,856,5
	Credit Card		4,071,2
		254,699,773	163,288,63
7.02	Movement in Advance Income Tax Paid		
	Opening Balance	8,145,107,048	5,979,200,3
	Addition during the Period	1,861,344,295	2,165,906,7
	Adjustment during the Period	<u> </u>	-
		10,006,451,343	8,145,107,04
7(a)	Consolidated Other Assets		
• •	United Commercial Bank Limited	13,137,514,843	12,553,988,9
	UCB Capital Management Limited	20,942,269	16,913,5
	UCB Investment Limited	1,591,690	499,9
		13,160,048,802	12,571,402,4
	Less: Inter Company balance eliminated	792,852,865	791,885,3
	Investment in shares of subsidiary companies	763,249,900	763,249,9
	Receivable from Subsidiary company	29,602,965	28,635,4
	recertable from Subsidiary company	25,002,505	20,000,7

8.00 Non-banking assets

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NOTES TO THE FINANCIAL STATEMENTS AS ON 30-06-2015.

		30-06-2015. Taka	31-12-2014. Taka
9.00	Borrowings from other banks, financial institutions and agents	5	
	A. In Bangladesh	12,255,615,558	9,082,252,603
	Out Side Bangladesh	3,804,930,596	1,428,223,784
		16,060,546,154	10,510,476,387
	In Bangladesh		
	EDF Borrowing from Bangladesh Bank	7,139,678,117	5,374,645,709
	Bangladesh Bank IPFF Fund	1,559,937,441	1,317,859,894
	UCBL Sub ordinated Bond	2,000,000,000	2,000,000,000
	Commercial Bank of Ceylon	389,000,000	389,747,000
	Dutch Bangla Bank Ltd.	389,000,000	-
	BRAC Bank Ltd.	389,000,000	-
	National Bank Ltd.	<u>389,000,000</u> 12,255,615,558	9,082,252,603
	Out Side Bangladesh		
	Noor Islami Bank -Dubai	387,160,394	187,144,505
	ICICI-UAE	315,341,867	521,006,107
	ICICI Bank Ltd Hongkong	710,816,537	-
	United Bank Ltd - UAE	1,021,913,786	-
	Emirates NBD Bank PJSC- UAE	1,369,698,012	-
	Union Bank Ltd- UAE	-	174,427,372
	Banh Muscat International	-	155,898,800
	Bank Sohar Muscat		389,747,000
		3,804,930,596	1,428,223,784
9(a)	Consolidated Borrowings from other banks, financi	al	
	institutions and agents	· · · · · · · · · · · · · · · · · · ·	
	United Commercial Bank Limited	16,060,546,154	10,510,476,387
	UCB Capital Management Limited	491,480,873	501,548,048
	UCB Investment Limited	-	-
		16,552,027,027	11,012,024,435
	Less: Inter Company balance eliminated	491,480,873	<u>501,548,048</u> 10,510,476,387
		16,060,546,154	10,510,476,387
10.00	Deposits and other accounts		
Α.	Current Accounts & Other Accounts :		
	Current Deposit	23,350,821,811	20,848,207,193
	CD Wallet Account	21,345,197	77,130,035
	CD EBEK Somity Deposit	1,600,091,900	12,210,527
	Sundry Deposits <i>(Note - 10.01)</i> Foreign Currency Deposit	13,213,491,083	12,359,218,752
	Overdraft	1,158,913,973 31,578,065	181,965,973 5,558,887
	Secured Overdraft	25,197,987	90,012,156
	Cash Credit Hypo	26,050,939	93,495,854
	Cash Credit Others	4,379	1,940,065
		39,427,495,334	33,669,739,442
В.	Bills Payable :		
	Pay order	4,676,677,271	3,754,218,756
	Demand draft payable	11,308,673	12,786,693
	T.T payable	3,500	3,500
	Foreign remittance account	-	-
	Others	4,687,989,444	3,767,008,949
			5,, 5, 000, 77

NOTES TO THE FINANCIAL STATEMENTS AS ON 30-06-2014.

		30-06-2014. Taka	31-12-2013. Taka
С.	Savings Deposits & Others Accounts :		
	Savings Bank Deposits	21,009,134,114	19,052,051,469
	EBEk Somity Deposit	-	1,042,984,193
	SB Wallet Account	24,445,770	23,947,302
	UCB Youngsters Savings Deposit	180,171,037	145,722,015
	UCB Royale Savings Deposit	109,647,460	632,497,548
	UCB Womens Savings Account	1,054,004,511	695,170,425
	UCB NRB Savings	52,208,250	60,765,825
	UCB Imperial Savings	1,883,423,030	1,204,297,501
	Salary Account Corp. Bodies	211,208,921	138,458,610
	Staff Savings Deposit	511,072,446	178,059,428
	UCB Student Account	15,524,777	10,554,635
		25,050,840,316	23,184,508,951
D.	Fixed Deposit :		
	Fixed deposits	95,115,097,619	102,512,060,357
	Short term deposits	22,984,528,804	21,527,086,984
	Staff security deposits	4,449,446	4,484,446
	Deposit pension scheme	1,664,359	2,841,644
	Monthly savings schemes	165,612,806 90,347,016	255,681,606
	UCB youngstar DPS		54,497,651 5,840,856,462
	UCB money multiplier UCB monthly time return	5,181,568,625	5,840,856,462 100,000
	UCB multi millionaire	2,251,847,180	2,030,782,236
	UCB monthly savings plus	7,364,950,930	6,349,676,920
	UCB earning Plus (monthly interest)	4,799,096,750	4,939,207,145
	UCB earning plus (quarterly interest)	69,677,454	71,203,350
	UCB money maximizer (Double)	6,188,611,396	5,911,627,245
	UCB Womens DPS Plus	1,341,049,937	932,826,419
	NRB DPS Plus	8,733,111	5,908,934
	UCB RMG DPS Plus	16,830,645	11,961,433
		145,584,066,078	150,450,802,832
		214,750,391,172	211,072,060,174
10.01	Sundry Deposits :		
	Sundry Creditors	446,678,894	467,891,353
	Security Deposits	4,785,309	6,403,013
	Outward Bill for Collection (O.B.C)	-	38
	Collection Clearing Adjustment Account	25,778,144	36,574,917
	Foreign Correspondence Charge(F.C.C)	-	11,124,698
	Exporters Retention Quota	117,058	732,448,118
	Debit & Credit Card	2,000	1,830,501
	Others	57,274,015	18,351,010
	Margin :		
	Letter of guarantee	849,346,260	843,531,515
	Letter of credit	11,775,173,348	9,938,182,658
	Dues to Government Agencies :		
	Tax Deduct At Source	42,681,356	157,601,687
	Value Added Tax (VAT)	10,590,837	50,761,461
	Excise Duty (Deposit & Advance)	1,063,862	94,517,783
		13,213,491,083	12,359,218,752

	NOTES TO THE FINANCIAL STA		
		30-06-2015.	31-12-2014.
		Taka	Taka
10(a)	Consolidated Deposits and other accounts		
	Current accounts and other accounts	20 427 405 224	22 ((0 720 442
	United Commercial Bank Limited UCB Capital Management Limited	39,427,495,334	33,669,739,442
	UCB Investment Limited	_	-
		39,427,495,334	33,669,739,442
	Less: Inter company balance eliminated	42,910,184	40,711,009
		39,384,585,150	33,629,028,433
	Billa Payable		
	United Commercial Bank Limited	4,687,989,444	3,767,008,949
	UCB Capital Management Limited	-	-
	UCB Investment Limited	-	-
		4,687,989,444	3,767,008,949
	Savings bank Deposit		
	United Commercial Bank Limited	25,050,840,316	23,184,508,951
	UCB Capital Management Limited	-	-
	UCB Investment Limited	-	-
		25,050,840,316	23,184,508,951
	Fixed Deposit	· · · · · · · · · · · · · · · · · · ·	
	United Commercial Bank Limited	145,584,066,078	150,450,802,832
	UCB Capital Management Limited	-	-
	UCB Investment Limited	-	-
	Less Inter company holonge climinated	145,584,066,078	150,450,802,832
	Less: Inter company balance eliminated	<u> </u>	<u>254,464,370</u> 150,196,338,462
		214,707,480,988	210,776,884,795
11.00	Other Liabilities		
	Provision for Sub Standard Loans & Advances	96,994,000	17,172,000
	Provision for Doubtful Loans & Advances	211,702,000	43,990,000
	Provision for Bad & Loss Loans & Advances	1,939,661,000	1,868,419,670
	Provision for diminution in value of investment	75,000,000	292,839,246
	Provision for Classified Fixed Assets	3,972,000	3,972,000
	Provision for Classified Other Assets	83,465,000	54,369,000
	Provision for Unclassified Loans & Advance	1,110,857,000	874,571,371
	Provision for Special Mention A/c	73,050,000	76,796,000
	Provision for Small & Medium Enterprise (SME)	174,777,000	243,243,000
	Provision for Consumer Finance (Credit Card)	74,924,000	76,615,000
	Provision for Consumer Finance (House Finance)	164,950,000	256,157,959
	Provision for Consumer Finance (L.P)	590,000	1,129,000
	Provision for Consumer Finance (Others)	96,268,000	101,767,000
	Provision for Short Term Agri. Micro Finance	28,527,000	13,334,000
	Provision for Off shore Banking Unit	112,327,224	73,406,671
	Provision for BHs/MBs/SDs/against share	32,760,000	34,216,000
	Provision for Off balance Sheet Exposure	1,207,544,000	1,055,511,000
	Provision for Current Tax	12,896,531,151	11,298,825,636
	Provision for Deferred Tax	196,445,374	196,445,374
	Provision for UCB Foundation	39,534,987	39,534,987
	Interest Suspense Account	1,849,650,953	1,559,796,970
	Dividend Payable	41,400	41,400
	Sundry Liabilities	1,021,258,105	883,107,442
	Inter Bank Fund Transfer	255,000	35,228,337
	Branch adjustment account	9,324,215	-
	Advance Income	136,599,958	136,599,958
	Interest Payable	3,165,136,759	2,605,856,288
	Accrued Expenses	208,344,382	183,713,683
	UBS required suspense	137,764,750	-
	17	25,148,255,258	22,026,658,992

17

22,026,658,992

25,148,255,258

NOTES TO THE FINANCIAL STATEMENTS AS ON 30-06-2015.	

		30-06-2015. Taka	31-12-2014. Taka
11(a)	Consolidated Other Liabilities	· · · · · · · · · · · · · · · · · · ·	
	United Commercial Bank Limited	25,148,255,258	22,026,658,992
	UCB Capital Management Limited	205,987,522	98,248,519
	UCB Investment Limited	6,817,327	2,454,289
		25,361,060,107	22,127,361,800
	Less: Inter Company balance eliminated	29,602,965	28,635,400
		25,331,457,142	22,098,726,400
12.00	Capital/Shareholders'Equity		
	Paid up Capital	10,039,339,570	8,366,116,310
	Share Premium	1,454,976,750	1,454,976,750
	Statutory Reserve	7,616,236,102	6,886,689,170
	General Reserve (Note -12.01)	26,577,961	26,577,961
	Assets Revaluation Reserve	2,534,101,559	2,534,101,559
	Revaluation Reserve HTM (Note-12.02)	339,691,051	392,401,064
	Revaluation Reserve HFT (Note-12.03)	344,251,555	299,560,919
	Retained Earning (Note-12.04)	1,341,765,114	2,531,117,791
		23,696,939,663	22,491,541,524
12.01	General Reserve		
	Opening balance	26,577,961	26,577,961
	Add: Transferred during the Period	-	-
	-	26,577,961	26,577,961
12.02	Revaluation Reserve On HTM Securities :		
	Opening balance	392,401,064	528,429,871
	Add: Net Revaluation Gain/adjustment during the Period	(52,710,013)	(136,028,807)
		339,691,051	392,401,064
12 03	Revaluation Reserve On HFT Securities :		
12105	Opening balance	299,560,919	172,461,830
	Add: Net Revaluation Gain/adjustment during the Period	44,690,636	127,099,089
	Add. Net Nevaluation Gam/adjustment during the renou	344,251,555	299,560,919
12.04	Retained Earning :	<u> </u>	<u>, , , , , , , , , , , , , , , , , </u>
	Opening Balance	2,531,117,791	1,902,747,835
	Add: Transferred during the Period	1,320,482,214	2,301,593,218
	Less: Issue of Cash Dividend	(836,611,631)	(1,673,223,262)
	Less: Issue of Stock Dividend	(1,673,223,260)	-
		1,341,765,114	2,531,117,791

NOTES TO THE FINANCIAL STATEMENTS AS ON 30-06-2015.

		30-06-2015. Taka	31-12-2014. Taka
12(a)	Consolidated Retained Earnings	,, ,	
	United Commercial Bank Ltd	1,341,765,114	2,531,117,791
	UCB Capital Management Limited	53,137,403	32,632,356
	UCB Investment Ltd.	9,055,542	2,510,986
		1,403,958,059	2,566,261,133
	Less; Non Controlling Interest	11	7
		1,403,958,048	2,566,261,126
	Non Controlling Interest	111	107
13.00	Contingent Liabilities		
	Acceptances & Endorsements	40,469,157,537	33,442,237,985
	Letter of Guarantees	76,526,837,281	73,983,465,842
	Irrevocable Letter of Credit	28,194,551,370	28,475,470,344
	Bill for Collection	11,652,561,303	6,880,400,347
	Other contingent Liabilities	2,816,602,709	1,772,893,944
	TOTAL	159,659,710,200	144,554,468,462
		30-06-2015. Taka	30-06-2014. Taka
14.00	Interest Income		
	Interest on Loans and Advances (Note -14.01)	10,984,543,050	10,847,933,056
	Interest on Balances with other Bank (Note-14.02)	287,628,784	214,327,947
	& Financial Institution Interest on balance with foreign Bank (Note-14.03)	63,492,838	28,636,536
	Penal Interest (Note-14.04)	106,960	28,030,330 85,165
		11,335,771,632	11,090,982,704
14.01	Interest on Loans and Advances		
1.101	Time Loan	673,710,630	433,266,351
	Personal Credit Scheme	6,601,382	8,721,398
	Transport Loan	63,245,440	76,062,445
	Term Loan	2,565,844,311	1,769,399,112
	Forced Loan	174,998,676	-
	House Building Loan (Commercial)	560,953,760	410,117,048
	House Building Loan (Residential)	6,079,266	171,398,223
	House Building Loan (STAFF)	19,002,409	14,346,692
	PAD (CASH)	34,879,051	45,654,298
	PAD (EDF)	-	32,633,675
	Import Loan (Pledge)	6,970,708	5,815,338
	Loan against Trust Receipt(LTR)	610,942,432	630,891,032
	Own Acceptance Purchased	-	50,961,004
	Packing Credit	39,107,744	26,824,944
	Foreign Bill Purchasrd (FBP)	234,910,491	131,468,361
	Local Bill Purchased & Discounted (LBPD)	176,399,259	173,037,018
	Export Bill discounting in foreign currency	3,513,482	-
	Loan to Leasing Company	219,064,025	171,393,996
	Overdrafts	2,283,962,848	3,288,480,567
	Cash Credits	2,303,145,248	2,409,163,787
	Loan Against Credit Card (Local)	120,343,259	167,901,419
	Loan Against Credit Card (International)	23,894,895	26,577,153
	Loan under cash assistance	3,303,277	518,621
	Loan against EDF L.C Staff Car Loan	174,156,701	22,124,427 13,889
			,- 50

	NOTES TO THE FINANCIAL STATEMENTS AS ON 30-06-2014.		
		30-06-2015.	30-06-2014.
		Taka	Taka
	Interest Income on Retail Term Loan	11,732,645	-
	Interest Income on Retail Cash Secured Loan	4,477,473	-
	Demand Loan	19,796	33,310
	Home Loan	471,940,275	514,564,121
	Auto Loan	28,231,087	53,443,086
	Education Loan	1,897,459	20,321,638
	Doctors Loan	5,499,269	5,964,783
	Any Purpose Loan	9,848,455	22,688,698
	Advance Against Salary	44,662,508	43,555,922
	Home Mortgage Loan	75,429,093	95,348,516
	House Hold Durable Loan	25,525,890	22,154,580
	Marriage Ioan	221,634	445,389
	Hospitalization Loan		6,226
	Travel loan	4,561	24,585
	UCB-DISHA	-	177,142
	UCB-ODAMMAYA	23,611	231,341
	UCB-NISTHA		1,230,191
	UCB - BIKASH		820,395
	UCB - MOHOTI		152,335
	OCB - MONOTI	10,984,543,050	10,847,933,056
		10,904,949,090	10,047,935,030
14.02	Interest on Balances with other Bank		
	& Financial Institution		
	Call Loans	87,168,153	63,977,880
	Balance with other Bank	200,460,631	150,350,067
		287,628,784	214,327,947
14.03	Interest on balance with foreign Bank		
	F.C held in abroad	54,015,480	28,636,536
	Regular Fund in Abroad	9,477,358	-
		63,492,838	28,636,536
14.04	Penal Interest		
	Penal Interest for default installment	106,960	-
	Penal Interest on S.E.F		85,165
		106,960	85,165
		<u>.</u>	
14(a)	Consolidated Interest Income		
	United Commercial Bank Ltd.	11,335,771,632	11,090,982,704
	UCB Capital Management Limited	40,959,606	23,868,661
	UCB Investment Limited	10,917,594	-
		11,387,648,832	11,114,851,365
15.00	Interest Paid on Deposit and Borrowings		
	Interest Paid on Deposits (Note-15.01)	7,040,738,488	7,185,517,577
	Interest Paid on Borrowings (Note-15.02)	295,886,424	194,559,685
		7,336,624,912	7,380,077,262
15.01	Interest Paid on Deposit		
	Savings Bank Deposits	284,565,339	302,015,545
	UCB Womens Savings Account	24,564,414	9,589,772
	UCB Women DPS	13,824,032	25,172,574
	NRB Savings	1,625,175	958,827
	NRB DPS Plus	655,984	142,199
	RMG DPS Plus	43,054	292,831
	Fixed Deposits	4,279,975,806	5,105,917,329
	Short Term Deposits	773,221,146	511,689,070
	Staff security Deposits	-	105,000
	Deposit Pension Scheme	359,108	1,880,198
		339,100	1,000,100

	NOTES TO THE FINANCIAL STATEM	ENTS AS ON 30-06-2015. 30-06-2015.	30-06-2014.
		Taka	Taka
	Interest Paid on F.C.AD	7,775	4,603
	Monthly Savings Scheme	13,273,338	38,087,475
	Money Multiplier	145,491,649	320,234,322
	UCB Monthly Times Return	1,511,883	2,830,005
	UCB Quarterly Times Return	232,531,484	1,029,686
	UCB Multi Millionaire One Million	28,322,775	47,219,612
	UCB Multi Millionaire Five Million	27,255,547	20,492,619
	UCB Multi Millionaire Ten Million	272,721,660	22,210,269
	UCB Monthly Savings Plus	343,552,361	240,376,981
	UCB Earning Plus Monthly	59,848,949	241,349,874
	UCB Earning Plus Quarterly Deposit Insurance Scheme	304,853,681	3,642,883 8,783
	UCB Money Maximizer (Double)	122,588,327	250,836,176
	UCB Youngsters Savings Deposit	4,498,443	1,655,771
	UCB Royale Savings Deposit	25,236,348	19,956,157
	UCB Youngsters DPS	4,096,037	1,712,889
	UCBL Imperial Savings	55,689,741	8,028,243
	EBEK Samity Deposit	13,857,222	6,793,452
	Merchant SB Wallet	5,044,692	239,961
	UCB Student Account	330,170	136,416
	Interest Expenses on Salary Account	1,192,348	908,055
		7,040,738,488	7,185,517,577
15.02	Interest Paid on Borrowongs		
	Borrowing from Bangladesh Bank	-	3,692,753
	Borrowing from other Bank & financial institution	18,669,155	17,156,938
	Borrowing from other Financial Institution	-	9,322,244
	Interest Paid on money at call on short notice	348,819	14,503,403
	Interest paid on EDF borrowing from Bangladesh Bank Borrowing from Bangladesh Bank repo	50,612,570 73,923,381	7,038,682
	Borrowing from Bangladesh Bank IPFF	4,016,581	-
	Overdraft in Foreign Bank	30,003,624	_
	Interest Exp. On Repo Borrowings	4,603,959	345,665
	Interest on Subordinated Bond	113,708,335	142,500,000
		295,886,424	194,559,685
15(a)	Consolidated Interest Paid on Deposit and Borrowings		<u> </u>
	United Commercial Bank Ltd.	7,336,624,912	7,380,077,262
	UCB Capital Management Limited	24,931,845	15,957,360
	UCB Investment Limited	-	
		7,361,556,757	7,396,034,622
16.00	Income from Investment		
	Interest Income		
	Government Treasury Bill/ Bond	1,294,545,543	1,083,056,978
	Discount on Bill/Bond purchase	457,478,357	731,677,577
	Bangladesh Bank Bills	-	9,760,525
	Zero Coupon Bond	6,716,402	6,716,402
	Interest on Reverse Repo with Bangladesh Bank	8,979,658	29,613,408
	Interest on Reverse Repo with Other Bank	89,716,362	-
	Interest on Debenture	2,887,500	508,872
		1,860,323,822	1,861,333,762
	Non Interest Income		
	Dividend on Shares	45,151,298	51,102,768
	Gain on sale of shares	41,193,633	148,453,736
	Prize money on prize Bond	8,000	-
	Loss on Revaluation on Govt. Security	(6,995,598)	(24,130,323)
	FX Deal Discount income Treasury	63,696,127	16,211,311
		143,053,460	191,637,492

21

2,003,377,282

2,052,971,254

	NOTES TO THE FINANCIAL S	TATEMENTS AS ON 30-06-2015.	
		30-06-2015.	30-06-2014.
		Taka	Taka
	Gain on sale of shares	267,860,576	165,092,948
	Loss on Sale of Shares	(226,666,943)	(16,639,212)
		41,193,633	148,453,736
17.00	Commission, Exchange and Brokerage		
17.00	Commission (Note-17.01)	574,589,789	614,540,867
	Fees (Note-17.02)	358,049,278	204,392,935
	Exchange (Note-17.03)	512,763,899	470,385,648
	Brokerage (Note-17.04)	-	-
		1,445,402,966	1,289,319,450
17.01	Commission		
	Remittance Inland	3,512,458	7,674,700
	Remittance Foreign	2,802,829	1,488,770
	L.G Inland	156,702,196	197,723,126
	L.C Cash	183,080,548	136,514,308
	L.C Deffered	71,697,581	45,523,733
	Commission on L/C Back to Back	6,064,093	94,346,481
	Commission L.C Usance	-	296,556
	Commission on Sale of Shares	24,385	124,613
	Commission on BSP / PSP	237,916	763,173
	Commission on Accepted Bill (BB) Usance	143,311,295	85,982,594
	Exchange Comm. & Rebate	36,535	37,383,024
	Bills Purchased Inland	80,763	4,163,999
	Commission on Lotery Ticket / Prize Bond	20,548	-
	Commission on IBC & Others	2,125	161,329
	Clearence	144,177	26,140
	Merchant Commission (Card)	622,143	74,223
	Commission on Cash In MFS Commission on Cash out MFS	1,675,739 431,000	1,993,155
	Others	4,143,458	300,943
	ould's	574,589,789	614,540,867
17.02	Fees		<u> </u>
	Bills for Collection	15,934,265	-
	Incidental Charges	78,197,451	74,233,715
	Online Transaction Fee	30,640,241	28,774,893
	BACH/BEFTN Charges	445,463	2,784,905
	Cash Incentive Charges	2,970,325	-
	Standing Instruction Charges	3,500	-
	F.C Endosement Charge	221,280	-
	Inward Remittance Rebate Income	556,816	-
	LC,BC & BG (Others) Fees & Charges	127,773,725	4,197,864
	Appraisal Fees	12,983,428	1,058,505
	L/C Advising Charge	-	4,553,859
	SEF Early Settlement Fees Arrangement Fees	1,050,990 818,812	64,555 5,000,000
	Agency Fees	-	1,000,000
	Commitment Fees	<u>-</u>	36,772
	Handling Fees	<u>-</u>	540,382
	Miscellaneous Fees	4,635,219	447,582
	Credit Card - Local :	.,,	,
	Annual fees on Credit Card	15,586,730	15,271,701
	Reimbursement Fees	8,401,846	6,433,135
	Cash Advance Fees	3,941,328	4,798,168
	Issuance Fees	1,196,240	4,961,810
	Renewal Fees	477,230	-
	Pin Reissue Fees	42,900	27,600
	Late Payment Fees	14,003,703	9,243,102
	, 22		· ·

	NOTES TO THE FINANCIAL ST	ATEMENTS AS ON 30-06-2015.	
		30-06-2015.	30-06-2014.
		Taka	Taka
	Excess Over Limit Fees	5,269,637	8,749,492
	Statement Retrieval Fees	1,200	2,800
	Cheque Book Issue Fees	301,820	275,950
	Cheque Processing Fees	10,069,014	13,486,491
	Card replacement Fees	3,050,361	-
	Card Reissue fees	47,100	-
	CIB Precessing Fees	89,300	-
	Pin change Fees	67,707	88,632
	UCB ATM NPS	128,238	-
	Credit Card - International :		
	Reimbursement Fees	5,568,192	5,126,508
	Cash Advance Fees	582,891	537,024
	Pin Reissue Fees	-	4,057
	Late Payment Fees	2,558,870	2,673,437
	Excess Over Limit Fees	269,652	969,325
	Statement Retrieval Fees	1,100	3,000
	Mark Up	7,227,639	6,199,198
	Optional Reissue Fees	2,935,065	2,848,473
	Cheque Return Fees		-
		358,049,278	204,392,935
17.03	Exchange		
	Exchange Earning (General)	463,057,290	459,567,345
	Exchange (Dealing Room)	-	-
	Revaluation Gain on Foreign Currency	49,706,609	12,732,857
		512,763,899	472,300,202
			1 014 554
	Less : Exchange Loss (General) Less : Exchange Loss (Dealing Room)	-	1,914,554
	Less . Exchange Loss (Dealing Room)		1,914,554
		512,763,899	470,385,648
17(a)	Consolidated Commission, Exchange and Brokerage		
-	United Commercial Bank Ltd.	1,445,402,966	1,289,319,450
	UCB Capital Management Limited	17,096,089	12,685,855
		I I I	

1,462,499,055

2,670,600

9,690,010

93,512,408

399,104

19,006

317,860

38,417,723

7,838,142

181,703,155

-

-

3,750

-

375

55,600

1,302,005,305

2,958,575

8,018,077

155,848,279

59,500

-22,720

949,845

861,512

52,925,819

7,616,554

38,742,109

1,247,204

5,463,197

18,611,074

44,451,611

-

4,424

200

23

UCB Investment Limited

18.00 Other Operating Income

Gain on sale of assets

Miscellaneous earning

Postage recoveries

Trank Call recoveries

Telehone bill recoveries

Legal charges recoveries

Cheque book issuance

Reimbursement Charge

Handling Charge On LIM

Handling Charge On LTR

Handling Charge On EOL

Recoveries from operational Loss

Recoveries From Prviously Written Off Loan

Insurance charges recoveries

Locker

Godown Rent

Premises Rent

Swift Charges

		30-06-2015.	30-06-2014.
		Taka	Taka
	Other Income (Credit Card Local)		
	Security Mask	2,110,916	2,589,73
	PCF from ALICO	3,354,581	4,229,25
	Miscellaneous	251,455	351,20
	Other Income (Credit Card International)		
	Currency Conversion Gain	2,970,324	94,085
	Security Mask	475,234	513,105
	Miscellaneous	-	15,000
	Other Income From Lease Finance	-	261,300
	Service Charge from Home Mortgage Loan	44,473	1,556,721
		343,834,716	347,391,104
9(-)	Concolidated other energy income		
.8(a)	Consolidated other operating income United Commercial Bank Ltd.	242 024 716	247 201 104
		343,834,716	347,391,104
	UCB Capital Management Limited UCB Investment Limited	506,110	164,587
		344,340,826	347,555,691
19.00	Salary and Allowances	754 050 000	
	Basic Salary	751,058,228	661,604,775
	Salary of Casual Labour	260,178,405	239,367,985
	Festival Bonus	144,330,516	122,612,620
	Incentive Bonus	418,322,853	256,837,617
	House rent allowances	219,133,573	193,439,953
	Provident fund	71,753,476	57,555,541
	Gratuity	129,000,000	129,000,000
	Welfare fund	17,121,029	16,922,575
	Other Allowances (Note-19.01)	<u> </u>	<u>170,250,171</u> 1,847,591,237
19.01	Other Allowances		
	Conveyance Allowances	40,643,633	31,724,297
	Entertainment Allowance	8,214,198	7,686,837
	Probitionary Allowanes	10,132,717	3,727,836
	Personal pay Allowances	12,002,405	15,894,607
	Cash Risk Allowance	5,780,394	5,020,716
	Risk Allowance	28,200	57,800
	Evening Banking allowance	11,300	737,000
	Fixation allowance	23,842,018	-
	Other Allowances	82,597,975	102,599,271
	Charge Allowances	<u> </u>	2,801,807 170,250,171
			170 250 171

19(a) Consolidated Salary & Allowances

	2,197,561,636	1,847,591,237
UCB Investment Limited	-	-
UCB Capital Management Limited	961,716	-
United Commercial Bank Ltd.	2,196,599,920	1,847,591,237
consolidated Salary & Allowallees		

	NOTES TO THE FINANCIAL ST	ATEMENTS AS ON 30-06-2015.	
		30-06-2015.	30-06-2014.
		<u>Taka</u>	<u>Taka</u>
20.00	Rent, Taxes, Insurance, Electricity etc.		
	Rent – Office	274,967,614	208,981,061
	Rent – ATM Booth	15,866,806	11,139,253
	Rent – Godowns	2,160,452	2,142,352
	Rent – Garage	525,590	351,870
	Rent, Rates & Taxes	10,631,361	4,088,379
	Rent, Rates & Taxes (VAT)	225,005	37,651,203
	Rent Machine	24,000	-
	Rent Furniture & Fixture	20,300	-
	Vat On Rent Premises	415,065	5,834,830
	Rent- Online Communication	1,668	-
	Lease Rental-Car	9,948,000	9,948,000
	Other Rental Charges	7,603,019	13,953,509
	Insurance Charge	92,745,895	61,766,902
	Group Insurance Premium	85,851	23,656
	Electricity - Office	45,283,826	40,690,187
	Electricity Residence	6,619,588	6,657,389
	ATM Booth Utility bill	3,279,396	3,090,318
	Water – Office	3,322,685	2,955,580
	Water - Residence	1,618,704	1,612,712
	Gas – Office	482,562	536,655
	Gas- Residence	1,709,973	1,823,840
		477,537,360	413,247,696
20(a)	Consolidated Rent, Taxes, Insurance, Electricity etc.		
	United Commercial Bank Ltd.	477,537,360	413,247,696
	UCB Capital Management Limited	104,874	-
	UCB Investment Limited	-	-
		477,642,234	413,247,696
21.00	Legal Expenses		
	Professional Fees	51,304,622	12,240,806
	Other Legal charges	3,213,186	2,553,736
	Stamp, Power of attorney & Notary public	31,990	49,670
		54,549,798	14,844,212
22.00	Postage, Stamps, Telecommunication etc.		
22.00	Postage	5,245,450	5,733,791
	Telephone - Office	11,413,480	10,883,935
	Telephone - Residence	2,301,456	2,353,359
	Reuter		
		2,000,000	3,000,000
	Swift Charges	12,707,387	9,327,899
	Internet	682,462	2,158,244
	Online Connectivity Charge	43,365,996	23,262,250
		77,716,231	56,719,478
23.00			_
	Sty. – Security	5,540,962	6,598,979
	Sty. – Petty.	7,394,189	7,828,688
	Sty. – Office	97.783.346	36,987,535

25	202,530,695	199,918,541
	91,812,198	148,503,339
Sponsorship	4,158,200	-
Promotional Material	48,168,422	-
Branding expenses	27,383,243	43,487,795
Business Development	1,337,120	33,555,046
Advertisement : Radio	690,000	1,686,339
Advertisement : Television	1,432,600	47,492,381
Hoarding & Neonsign	1,380,000	70,311
Misc. Advertisement	470,648	12,709,423
Magazine	1,243,000	786,745
News paper	5,548,965	8,715,299
Advertisement		
	110,718,497	51,415,202
Sty. – Office	97,783,346	36,987,535
Sty. Tetty.	7,554,105	7,020,000

		30-06-2015.	30-06-2014.
		<u>Taka</u>	<u>Taka</u>
24.00	Chief Executive's Salary and fees		
	Basic Salary	3,600,000	3,600,000
	Festival Bonus	-	-
	Incentive Bonus	1,000,000	1,000,000
	House rent allowances	600,000	600,000
	Provident fund	360,000	360,000
	Other Fees		-
		5,560,000	5,560,000
25.00	Director's Fee and other expenses		
13.00	Honorarium Fees	1,038,790	925,750
	Travelling	1,486,587	960,005
	Tavening	2,525,377	1,885,755
			2/000//00
	Auditors Fees		-
26.00	Depreciation and repair of Fixed Assets		
	Depreciation		
	Furniture/Fixture	51,866,286	47,572,938
	Vehicles	29,002,078	24,040,467
	Machine & Equipment's	50,466,822	43,771,291
	Computer Equipment	66,529,278	51,590,709
	Computer Software	53,606,247	16,702,350
	Immovable Property (Building)	21,094,473	22,442,899
		272,565,184	206,120,654
	Repair Renovation & Maintenance		
	Furniture /Fixture	1,499,849	1,883,942
	Vehicles	5,564,781	6,716,249
	Office equipment	9,645,419	-
	Computer equipment	5,364,441	-
	ATM Annual maintenance	1,578,375	-
	Machine & Equipment's	-	5,406,107
	Renovation & Maintenance	8,324,922	34,131,094
	Computer Software	37,968,190	-
	Machine & Equipment's & SWIFT Services	752,552	4,048,308
	Repair Premises	406,175	596,985
	Repair Building	1,304,132	388,686
	Others	1,878,704	-
		74,287,540	53,171,371
		346,852,724	259,292,025

26(a)	Consolidated Depreciation and repair of Banks Assets		
	United Commercial Bank Ltd.	346,852,724	259,292,025
	UCB Capital Management Limited	323,315	-

UCB Investment Limited

259	,292,02	5

347,176,039

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NOTES TO THE FINANCIAL STATEMENTS AS ON 30-06-2015.

		30-06-2015. <u>Taka</u>	30-06-2014. <u>Taka</u>
27.00	Other Expenses		
	Entertainment	22,700,571	21,021,456
	Petrol ,Oil Lubricant	52,526,313	55,937,616
	Subscription	7,646,481	3,812,009
	Donation	44,558,000	26,841,200
	Travelling	48,359,235	40,783,790
	Cartage and Freight	5,160,086	4,568,743
	Hon. General	290,050	558,650
	Hon. B. Diploma	112,500	90,000
	Liveries & Uniforms	-	55,880
	Cash Carrying Charges	3,895,529	2,944,492
	Medical Expenses	56,906,579	47,136,828
	Car Expenses	47,206,687	36,271,628
	BATCH/BEFTN Expenses	3,869,889	3,134,739
	Loss on Sale of Assets	318,035	303,953
	Remittance Charges	187,477	60,544
	Foreign Bank Charges	3,477,218	2,642,183
	CDBL Charges	566,323	517,449
	Distribution commission Cash In MFS	3,322,397	2,629,615
	Wallet Opening Charge	6,784,530	10,162,710
	EBEK Distribution Cash In	128,048	59,806
	EBEK Distribution Cash Out	117,564	15,501
	Statutory Meeting Expenses	7,500,000	8,528,970
	Commission Paid to Banks	210,000	4,326,228
	Operational Loss	500,000	44,285,626
	Consultancy Fees for Technical Assistance	- -	3,321,172
	Visa Card	32,640,763	22,758,865
	Conference Expenses	12,501,476	8,040,725
	Training/Semminar	5,204,513	3,620,768
	Evening/Holiday Banking	-	10,000
	Miscellaneous	13,464,654	19,121,884
		380,154,918	373,563,030
	Miscellaneous		
	Laundry & Cleaning	4,348,494	3,419,608
	Photographs & Photocopying	13,915	119,886
	Sundry	9,102,245	15,582,390
		13,464,654	19,121,884
27(a)	Consolidated Other Expenses		
. /	United Commercial Bank Limited	380,154,918	373,563,030
	UCB Capital Management Limited	4,221,981	5,989,582
	UCB Investment Limited	10,000	44,156
		384,386,899	379,596,768

NOTES TO THE FINANCIAL STATEMENTS AS ON 30-06-2015.

28.00 Provision for Classife Advance 79,522,000 (205,825,637) Provision for Doubtful Loans & Advance 79,522,000 (205,825,637) Provision for Doubtful Loans & Advance 157,712,000 39,273,000 Provision for Mat/Lossified Advance 236,235,629 55,268,126 Provision for Mat/Lossified Advance 236,245,629 55,268,126 Provision for Small Redwing tunt 39,061,246 458,810,762 Provision for Small Redwing tunt 71,974,030 11,941,000 Provision for Small Redwing tunt 71,974,000 11,941,000 Provision for Comsumer Finance (Cell Card) (1,451,000) (5,237,000) Provision for Comsumer Finance (LP) (539,000) (14,980,000) Provision for Bris/MB/SDs against share (1,455,000) (7,002,000) Provision for diminution in value of investments (217,839,246) (53,326,002) UB Red Commercial Bark Limited (217,839,246) (53,326,002) UCB Captal Management Limited (217,839,246) (53,326,002) UCB Captal Management Limited (217,839,246) (53,326,002) Job Ofter provision r			30-06-2015. <u>Taka</u>	30-06-2014. <u>Taka</u>
Provision for Sub-Standard Loars & Advance 1987,2000 (205,825,057) Provision for Doubtful Loars & Advance 167,712,000 39,273,000 Provision for Bad/Loss Loars & Advance 71,241,330 202,003,000 Provision for Bad/Loss Loars & Advance 216,285,629 599,2681,126 Provision for Of Shore Banking Lint 39,061,246 458,810,762 Provision for Consumer Finance (Coetil Card) (1,691,000) (5,297,000) Provision for Consumer Finance (Coetil Card) (1,691,000) (5,287,000) Provision for Consumer Finance (LP) (539,000) (14,490,000) Provision for Short Term Agr. Micro Finance 15,193,000 (480,000) Provision for Instrem Agr. Micro Finance 15,193,000 (480,000) Provision for Instrem Agr. Micro Finance 133,301,762 133,301,762 29.00 Provision for Inneuton in value of investments (217,839,246) (53,326,082) Provision for Investment Limited 143,710,246 133,301,762 133,301,762 30.00 Other provision rot Investment Limited 1441,222,640 133,301,762 UCB Torewision for Taxation 1597,705	28.00	Provision for Loans & Advance		
Provision for Doubtful Lears & Advance 167,712,000 39,273,000 Provision for Bad/Loss Lears & Advance 71,241,330 202,003,000 Provision for UnClassified Advance 236,285,629 59,268,126 Provision for Special Mention A/c (SMA) (3,746,000) 11,941,000 Provision for Special Mention A/c (SMA) (3,746,000) (5,66,000) Provision for Consumer Finance (Cell Card) (1,691,000) (5,297,000) Provision for Consumer Finance (Cell Card) (1,691,000) (5,297,000) Provision for Consumer Finance (Cher) (5,499,000) (1,490,000) Provision for Consumer Finance (Cher) (5,499,000) (1,490,000) Provision for Consumer Finance (Cher) (5,499,000) (2,92,000) Provision for Bis/MBs/SDs against share (1,455,000) (2,92,000) Provision for Investment Limited (435,710,246) (33,326,02) J0.00 Provision for Investment (217,839,246) (53,326,02) J0.00 Provision for Investment (217,839,246) (53,326,02) J0.00 Provision for Investment (217,839,246) (53,326,02) J0		Provision for Classified Advance		
Provision for Bid/Loss Lears & Advance 71,241,330 2020,030,000 Provision for UnClassified Advance 236,225,629 59,268,125 Provision for Off Shore Banking Linit 39,061,246 45,810,762 Provision for Small & Medium Ettp. A/c (SME) (68,466,000) (1,691,000) (5,297,000) Provision for Consumer Finance (ICerdit Card) (1,691,000) (5,297,000) (1,490,000) (538,000) Provision for Consumer Finance (ILP) (539,000) (14,490,000) (14,490,000) (14,490,000) Provision for Consumer Finance (ILP) (539,000) (14,490,000) (14,490,000) (14,490,000) Provision for Consumer Finance (ILP) (539,000) (14,490,000) (14,490,000) (14,490,000) Provision for Consumer Finance (ILP) (14,55,000) (11,490,000) (14,490,000) </th <th></th> <td></td> <td></td> <td></td>				
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Provision for Special Mention Ayc (SMA) (3,746,000) (11,941,000) Provision for Consumer Finance (CME) (68,466,000) (5,066,000) Provision for Consumer Finance (Plause Finance) (91,207,959) (11,509,931) Provision for Consumer Finance (CHer) (54,99,000) (14,490,000) Provision for Short Term Agri, Micro Finance (14,456,000) (7,223,000) Provision for Short Term Agri, Micro Finance (14,456,000) (7,223,000) Provision for Short Term Agri, Micro Finance (14,56,000) (7,223,000) Provision for Short Term Agri, Micro Finance (14,56,000) (7,223,000) UB Capital Management Limited (435,710,246) (13,3,301,762) UB Investment Limited (217,839,246) (53,326,082) UCB Investment Limited (217,839,246) (53,326,082) 30.00 Other provision for Investment (217,839,246) (53,326,082) Provision for Investment (217,839,246) (53,326,082) (40,07,175) Provision for Investment (217,839,246) (53,326,682) (40,07,175) Provision for Current Tax 1,597,705,515 1,737,259,656				
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Provision for Consumer Finance (House Finance) (91,207,959) 11,509,931 Provision for Consumer Finance (LP) (539,000) (583,000) Provision for Consumer Finance (LP) (5,949,000) (11,490,000) Provision for Short Term Agri, Micro Finance 15,193,000 (400,000) Provision for Short Term Agri, Micro Finance 15,193,000 (400,000) Provision for Short Term Agri, Micro Finance 133,301,762 133,301,762 28(a) Consolidated Provision for Loans & Advances 446,710,246 133,301,762 UCB Capital Management Limited 436,710,246 (53,326,082) . UCB Capital Management Limited (217,839,246) (53,326,082) . Provision for Investment (217,839,246) (53,326,082) . Provision for Other Assets - . . Provision for Other Assets - . . Provision for Taxation 1,597,705,515 1,737,259,656 . 31.00 Provision for Taxation . . . UCB Capital Management Limited 1,597,705,515 1,737,259,656				
Provision for Consumer Finance (LP) (539,000) (539,000) Provision for Consumer Finance (Other) (5,499,000) (11,490,000) Provision for BHs/MBs/SDs against share (1,455,000) (7,223,000) 28(a) Consolidated Provision for Loans & Advances (1,455,000) (7,223,000) UBB Consolidated Provision for Loans & Advances (1,455,000) (7,223,000) UBB Copital Management Limited (43,5710,246) (133,301,762) 29,00 Provision for diminution in value of investments (217,839,246) (53,326,082) Provision for Investment (217,839,246) (53,326,082) (40,07,175) 30,00 Other provision (4,076,175) (47,465,000) (4,076,175) Provision for Tixed Assets 2,096,000 (4,076,175) (400,000,000) 563,3364,505 31,00 Provision for Taxation 1,597,705,515 1,737,259,656 1,737,259,656 31(a) Consolidated Provision for Taxation 1,597,705,515 1,737,259,656 2,069,029,147 1,927,341,115 UCB Lowestment Limited 1,597,705,515 1,737,259,656 1,605,069,186		· · ·		
Provision for Consumer Finance (Other) (5,499,000) (11,490,000) Provision for Short Term Agri. Micro Finance 15,193,000 (400,000) Provision for Short Term Agri. Micro Finance (1,456,000) (7,222,000) Winted Commercial Bank Limited 436,710,246 133,301,762 UCB Capital Management Limited 441,222,640 133,301,762 UCB Capital Management Limited 441,222,640 133,301,762 9,00 Provision for Investment (217,839,246) (53,326,082) Provision for Investment (217,839,246) (53,326,082) 9,00 Other provision (447,455,000) 483,388,825 9,00 Other provision for Tixed Assets - - Provision for Other Assets 2,09,000 (4,076,175) 9,000 Other Assets 2,09,000 (483,388,825) 31,00 Provision for Taxation - - Provision for Current Tax 1,597,705,515 1,737,259,656 31,00 Provision for Taxation - - United Commercial Bank Limited 1,597,705,515 1,737,259,656				
Provision for Short Term Agri, Micro Finance 15,193,000 (400,000) Provision for BHs/MBs/SDs against share 1,456,000 (7,222,000) 28(a) Consolidated Provision for Loans & Advances 133,301,762 UCB Capital Management Limited 435,710,246 133,301,762 UCB Investment Limited 441,222,640 133,301,762 UCB Investment Limited (217,839,246) (53,326,082) 30,00 Other provision for diminution in value of investments (217,839,246) (53,326,082) Provision for Divest Assets - - - Provision for Off- Rived Assets - - - Provision for Off- Balance Sheet Exposure 15,203,000 483,388,825 400,000,000 563,364,505 31.00 Provision for Taxation 1,597,705,515 1,737,259,656 1,737,259,656 31.01 Consolidated Provision for Taxation 1,605,069,186 1,739,338,054 UCB Capital Management Limited 1,697,705,515 1,737,259,656 2,098,398 2,098,398 2,098,398 2,098,398 2,098,398 2,098,398 2,098,398 2,059,029,147 <th></th> <td></td> <td></td> <td></td>				
Provision for BHs/MBs/SDs against share (1,456,000) (7,923,000) 28(a) Consolidated Provision for Loans & Advances United Commercial Bank Limited 436,710,246 133,301,762 UCB Investment Limited 436,710,246 133,301,762 . UCB Investment Limited 436,710,246 133,301,762 . 29.00 Provision for diminution in value of investments (217,839,246) (53,326,082) Provision for Investment (217,839,246) (53,326,082) . Provision for Other Assets - - . Provision for Other Assets 29,096,000 (4,076,175) . Provision for Other Assets 29,096,000 (4,076,175) . Provision for Taxation 152,033,000 487,465,000 483,388,825 31.00 Provision for Taxation . . . Provision for Current Tax 1,597,705,515 1,737,259,656 . 31.00 Provision for Taxation . . . United Commercial Bank Limited 1,597,705,515 1,737,259,6565 . 3		. ,		
33,01/762 28(a) Consolidated Provision for Loans & Advances UCB Capital Management Limited UCB Capital Management Limited UCB Investment Limited 436,710,246 4,512,394 4,512,394 441,222,640 133,301,762 4,512,394 441,222,640 29,00 Provision for diminution in value of investments Provision for Investment (217,839,246) (53,326,082) 30,00 Other provision Provision for Diver Assets - - - Provision for Other Assets 29,096,000 (4,076,175) - Provision for Other Assets 29,096,000 483,388,825 - 31,00 Provision for Taxation Provision for Current Tax 1,597,705,515 1,737,259,656 31(a) Consolidated Provision for Taxation UCB Capital Management Limited 1,597,705,515 1,737,259,656 31(a) Consolidated Provision for Taxation UCB Capital Management Limited 1,597,705,515 1,737,259,656 32.00 Earning Per Share (EPS) Net Profit After Tax 2,050,029,147 1,927,341,115 Number of Ordinary Share Earning Per Share (EPS) 2.04 1.22 33.00 Cash in Hand Balance with B.Bank & its agent bank(s) Balance with Other Banks & its agent bank(s) Balance with Other Banks & its agent bank(s) Balance with Other Banks & its agent ba		-		
28(a) Consolidated Provision for Loans & Advances United Commercial Bank Limited UCB Capital Management Limited UCB Lopital Management Limited UCB Investment Limited 436,710,246 4,512,394 441,222,640 133,301,762 133,301,762 133,301,762 29,00 Provision for diminution in value of investments Provision for Investment (217,839,246) (53,326,082) 30,00 Other provision Provision for Fixed Assets - - Provision for Other Assets 29,096,000 (4,076,175) Provision for Other Assets 29,096,000 (4,076,175) Provision for Taxation 152,033,000 483,388,825 Provision for Taxation 1,597,705,515 1,737,259,656 Provision for Taxation 1,597,705,515 1,737,259,656 UCB Capital Management Limited 1,597,705,515 1,737,259,656 UCB Capital Management Limited 1,597,705,515 1,737,259,656 UCB Capital Management Limited 1,605,069,186 1,739,358,054 32.00 Earning Per Share (EPS) Net Profit After Tax 2,050,029,147 1,927,341,115 Number of Ordinary Share Earning Per Share (EPS) 2.04 1.927 Number of Curient Tax 2,623,330,037 2,831,404,620<		Provision for bills/MDS/3DS against share		
United Commercial Bank Limited 435,710,742 133,301,762 UCB Investment Limited 441,222,640 133,301,762 29,00 Provision for diminution in value of investments 133,301,762 133,301,762 Provision for Investment (217,839,246) (53,326,082) 133,301,762 30,00 Other provision (217,839,246) (53,326,082) 133,301,762 30,00 Other provision (217,839,246) (53,326,082) 133,301,762 30,00 Other provision (217,839,246) (53,326,082) 133,301,762 30,00 Other provision for Taxation (217,839,246) (53,326,082) 133,301,762 9,096,000 443,348,825 29,096,000 487,465,000 483,348,825 31,00 Provision for Taxation 1,597,705,515 1,737,259,656 31(a) Consolidated Provision for Taxation 1,597,705,515 1,737,259,656 UCB Investment Limited 1,597,705,515 1,737,259,656 2,098,398 2,098,398 2,098,398 2,098,398 2,098,398 2,098,398,255 2,053,30,037 2,41,115 1,927	29(-)	Consolidated Provision for Loans & Advances	430,710,240	155,501,702
UCB Capital Management Limited 4,512,394 133,301,762 29,00 Provision for diminution in value of investments (217,839,246) (53,326,082) 700 Vision for Investment (217,839,246) (53,326,082) (53,326,082) 30,00 Other provision (217,839,246) (53,326,082) (53,326,082) 700 vision for Travelson (217,839,246) (53,326,082) (40,076,175) Provision for Travelson 152,033,000 (4,076,175) (400,000,000 563,364,505 9 rovision for Taxation 152,033,000 483,388,825 (400,000,000 563,364,505 31,00 Provision for Taxation 1,597,705,515 1,737,259,656 (29,98,398) (2,98,398)	20(a)		436,710,246	133,301,762
441,222,640 133,301,762 29,00 Provision for diminution in value of investments Provision for Investment (217,839,246) (53,326,082) 30.00 Other provision Provision for Fixed Assets (217,839,246) (53,326,082) 90.00 Other provision Provision for Other Assets 29,96,000 (4,076,175) Provision for Other Assets 29,96,000 487,465,000 91.122,030,000 483,388,825 400,000,000 152,033,000 487,465,000 487,465,000 Provision for Taxation Provision for Current Tax 1,597,705,515 1,737,259,656 31(a) Consolidated Provision for Taxation United Commercial Bank Limited UCB novestment Limited 1,597,705,515 1,737,259,656 31(a) Consolidated Provision for Taxation UCB Investment Limited 1,597,705,515 1,737,259,656 31(a) Consolidated Provision for Taxation UCB Investment Limited 1,597,705,515 1,737,259,656 31(a) Canving Per Share (EPS) Net Profit After Tax 2,050,029,147 1,927,341,115 Number of Ordinary Share Earning Per Share (EPS) 2.04 1.922 33.00 Cash in Hand Balance with Other Banks & its agent bank(s) <th></th> <td></td> <td></td> <td>-</td>				-
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30.00 Other provision Provision for Fixed Assets 29,096,000 Provision for Other Assets 29,096,000 Provision for Other Assets 29,096,000 Provision for Off- Balance Sheet Exposure 152,033,000 487,465,000 483,388,825 400,000,000 563,364,505 31.00 Provision for Taxation Provision for Deferred Tax 1,597,705,515 1,737,259,656 1,737,259,656 31(a) Consolidated Provision for Taxation UCB Capital Management Limited 1,597,705,515 UCB Investment Limited 1,695,069,186 UCB Investment Limited 2,050,029,147 Number of Ordinary Share (EPS) 2.004 Number of Ordinary Share (EPS) 2.004 Cash in Hand 2,623,30,037 2,831,404,620 Balance with 0 Bhank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with 0 Shark & Enancial Institution 5,412,672,795 4,020,200,024 Money at Call on Short Notice 23,799,033,054 23,517,285,515 33(a) Consolidated Cash & cash equivalent 2,423			(217 020 246)	(52 226 092)
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Provision for Other Assets 29,096,000 (4,076,175) Provision for Off- Balance Sheet Exposure 152,033,000 487,465,000 181,129,000 483,388,825 400,000,000 563,364,505 31.00 Provision for Taxation 1,597,705,515 1,737,259,656 31(a) Consolidated Provision for Taxation - - United Commercial Bank Limited 1,597,705,515 1,737,259,656 UCB Capital Management Limited 1,597,705,515 1,737,259,656 UCB Investment Limited 1,605,669,186 1,739,358,054 32.00 Earning Per Share (EPS) Net Profit After Tax 2,050,029,147 1,927,341,115 Number of Ordinary Share 1,003,933,957 1,003,933,957 1,003,933,957 1,003,933,957 33.00 Cash & cash equivalent 2,623,330,037 2,831,404,620 Balance with Dther Banks & Financial Institution 5,412,672,755 4,020,260,248 Money at Call on Short Notice 26,23,357,457 2,831,404,620 Balance with Other Bank & K is agent bank(s) 14,913,030,222 13,205,620,650,650 Balance with Other Bank & K is agent ban	30.00	-		_
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181,129,000 483,388,825 400,000,000 563,364,505 31.00 Provision for Taxation 1,597,705,515 1,737,259,656 Provision for Deferred Tax - - - 31.00 Consolidated Provision for Taxation 1,597,705,515 1,737,259,656 31(a) Consolidated Provision for Taxation 1,597,705,515 1,737,259,656 UCB Capital Management Limited 1,597,705,515 1,737,259,656 2,098,398 UCB Investment Limited 1,605,069,186 1,739,358,054 32.00 Earning Per Share (EPS) 2 2 Net Profit After Tax 2,050,029,147 1,927,341,115 Number of Ordinary Share 2,003,933,957 1,003,933,957 Earning Per Share (EPS) 2.04 1.921 33.00 Cash & cash equivalent 2,623,330,037 2,831,404,620 Balance with Other Banks & tis agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & tis agent bank(s) 34,400,0000 3,460,000,000 33(a) Consolidated Cash & cash equivalent 2,623,357,457 2,831,404				
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Image: state		Provision for Current Tax	1,597,705,515	1,737,259,656
31(a) Consolidated Provision for Taxation United Commercial Bank Limited 1,597,705,515 1,737,259,656 UCB Capital Management Limited 3,000,633 2,098,398 UCB Investment Limited 1,605,069,186 1,739,358,054 32.00 Earning Per Share (EPS) 1,605,069,186 1,739,358,054 Net Profit After Tax 2,050,029,147 1,927,341,115 Number of Ordinary Share 1,003,933,957 1,003,933,957 Earning Per Share (EPS) 2.04 1.92 33.00 Cash & cash equivalent 2,623,330,037 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & Financial Institution 5,412,672,795 4,020,260,248 Money at Call on Short Notice 2850,000,000 3,460,000,000 23,799,033,054 23,517,285,518 33(a) Consolidated Cash & cash equivalent Cash in Hand 2,623,357,457 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & Financial Institution </th <th></th> <td>Provision for Deferred Tax</td> <td><u> </u></td> <td>-</td>		Provision for Deferred Tax	<u> </u>	-
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UCB Capital Management Limited 3,000,633 2,098,398 UCB Investment Limited 1,605,069,186 1,739,358,054 32.00 Earning Per Share (EPS) 1,605,069,186 1,739,358,054 Net Profit After Tax 2,050,029,147 1,927,341,115 Number of Ordinary Share 1,003,933,957 1,003,933,957 Earning Per Share (EPS) 2.04 1.92 33.00 Cash & cash equivalent 2,623,330,037 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & Financial Institution 5,412,672,795 4,020,260,248 Money at Call on Short Notice 850,000,000 3,460,000,000 23,799,033,054 23,517,285,518 33(a) 33(a) Consolidated Cash & cash equivalent 2,623,357,457 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & Financial Institution 5,525,777,108 4,162,065,969 <	31(a)	Consolidated Provision for Taxation		
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1,605,069,186 1,739,358,054 32.00 Earning Per Share (EPS) Net Profit After Tax 2,050,029,147 1,927,341,115 Number of Ordinary Share Earning Per Share (EPS) 1,003,933,957 1,003,933,957 33.00 Cash & cash equivalent 2,623,330,037 2,831,404,620 Balance with B.Bank & its agent bank(s) Balance with Other Banks & Financial Institution 5,412,672,795 4,020,260,248 Money at Call on Short Notice 850,000,000 3,460,000,000 33(a) Consolidated Cash & cash equivalent Cash in Hand 2,623,357,457 2,831,404,620 Balance with B.Bank & its agent bank(s) 850,000,000 3,460,000,000 33(a) Consolidated Cash & cash equivalent Cash in Hand 2,623,357,457 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with D.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with D.Bank & its agent bank(s) 14,913,030,222 13,205,620,650		UCB Capital Management Limited	3,000,633	2,098,398
32.00 Earning Per Share (EPS) Net Profit After Tax 2,050,029,147 1,927,341,115 Number of Ordinary Share Earning Per Share (EPS) 1,003,933,957 1,003,933,957 33.00 Cash & cash equivalent Cash in Hand 2,623,330,037 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & Financial Institution 5,412,672,795 4,020,260,248 Money at Call on Short Notice 850,000,000 3,460,000,000 23,799,033,054 23,517,285,518 33(a) Consolidated Cash & cash equivalent Cash in Hand 2,623,357,457 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & Financial Institution 5,525,777,108 4,162,065,969 Money at Call on Short Notice 20 850,000,000 3,460,000,000		UCB Investment Limited		-
Net Profit After Tax 2,050,029,147 1,927,341,115 Number of Ordinary Share 1,003,933,957 1,003,933,957 Earning Per Share (EPS) 2.04 1.92 33.00 Cash & cash equivalent 2,623,330,037 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & Financial Institution 5,412,672,795 4,020,260,248 Money at Call on Short Notice 850,000,000 3,460,000,000 23799,033,054 23,517,285,518 33(a) Consolidated Cash & cash equivalent Cash in Hand 2,623,357,457 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & Financial Institution 5,525,777,108 4,162,065,969 Money at Call on Short Notice 20 850,000,000 3,460,000,000			1,605,069,186	1,739,358,054
Net Profit After Tax 2,050,029,147 1,927,341,115 Number of Ordinary Share 1,003,933,957 1,003,933,957 Earning Per Share (EPS) 2.04 1.92 33.00 Cash & cash equivalent 2,623,330,037 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & Financial Institution 5,412,672,795 4,020,260,248 Money at Call on Short Notice 850,000,000 3,460,000,000 23799,033,054 23,517,285,518 33(a) Consolidated Cash & cash equivalent Cash in Hand 2,623,357,457 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & Financial Institution 5,525,777,108 4,162,065,969 Money at Call on Short Notice 20 850,000,000 3,460,000,000	32.00	Farning Der Share (FDS)		
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Earning Per Share (EPS) 2.04 1.92 33.00 Cash & cash equivalent 2,623,330,037 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & Financial Institution 5,412,672,795 4,020,260,248 Money at Call on Short Notice 850,000,000 3,460,000,000 23,799,033,054 23,517,285,518 33(a) Consolidated Cash & cash equivalent 2,623,357,457 2,831,404,620 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with B.Bank & its agent bank(s) 14,913,030,222 13,205,620,650 Balance with Other Banks & Financial Institution 5,525,777,108 4,162,065,969 Money at Call on Short Notice 20 850,000,000 3,460,000,000				
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Balance with Other Banks & Financial Institution 5,525,777,108 4,162,065,969 Money at Call on Short Notice 850,000,000 3,460,000,000				
Money at Call on Short Notice 28 850,000,000 3,460,000,000				
<u> </u>		Money at Call on Short Notice 28		
			23,912,164,787	23,659,091,239

United Commercial Bank Ltd. Selective Notes to the financial statements as at and for the half year ended 30 June 2015

01. Basis of Preparation:

The half yearly financial statements are being prepared in condensed form in accordance with the requirements of Bangladesh Accounting Standard (BAS)-34 "Interim Financial Reporting" and Rule 13 of the Securities and Exchange Rules 1987.

02. Accounting policies:

Accounting policies have been followed in preparing these financial statements are same as applied in financial statements of the Bank of preceding financial year.

03. Operating profit

Operating profit (i.e excess of Operating Income over Operating Expenditure) of the bank for the 2nd quarter (April to June 2015) ended has increased by Tk. 57.63 crore representing 33.20% growth over previous quarter (Jan to March 2015). Increase in Operating profit is mainly due to significant growth in *'No Cost-Low Cost'* deposit which resulted in 15.36% growth of Net Interest Income (NII) in 2nd quarter compared to the 1st quarter of the year 2015. Besides, non interest income of the Bank has also increased by 3.32% in Q2 compared to Q1 of the year 2015.

04. Provisions:

Provisions consists of provision for loans & advances, provision for diminution in the value of investment as well as provision for off balance sheet exposure. Total provisions has been decreased by 29% (Tk. 16.34 crore) for the half year ended (2015) compared to the previous corresponding period (2014) mainly due to release of provision for diminution in value of investments.

05. Provision for taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2015, the Income Tax ordinance 1984 and other relevant legislation as applicable. Provision for current taxes reduced mainly due to reduction of corporate tax rate for Bank Companies from 42.5% to 40.0%.

06. Net Profit After Tax:

Net Profit After Tax for the half year ended (2015) increased by 6.37% (Tk. 12.27 crore) compared to its previous corresponding periods maily due to better asset management qualities, good stategic decisions and improved corporate culture which resulted in higher Operating Income and lower provisioning requirements.

07. Earnings per share (EPS):

Earnings per share (EPS) has been calculated in accordance with BAS 33 "Earnings Per Share". EPS for previous year has been restated since bonus issue is an issue to the existing shareholders for no additional consideration.

	<u>Jan-Jun'15</u>	<u>Jan-Jun'14</u>	<u>Apr-Jun'15</u>	<u>Apr-Jun'14</u>
Profit after tax:				
Profit after tax for the period (Bank)	2,050,029,147	1,927,341,115	1,246,459,761	971,111,603
Profit after tax for the period (Consolidated)	2,077,078,750	1,939,970,722	1,261,644,188	977,543,589
Weighted average number of shares outstanding:	1,003,933,957	1,003,933,957	1,003,933,957	1,003,933,957
EPS Calculations:				
Basic Earnings per share (EPS) - (Bank)	2.04	1.92	1.24	0.97
Basic Earnings per share (EPS) - (Consolidated)	2.07	1.93	1.26	0.97

Diluted Earnings per share (DEPS)

No DEPS is required to be calculated for the period as there was no scope for dilution of share during the period.

08. Rounding off and rearrangement of figures

Figures have been rounded off to the nearest Taka and 2014 figures have been reclassified/rearranged, where necessary to conform to the current period presentation.

09. Events after the reporting period

No other material event occurred after the balance sheet date, which could materially affect the amounts or disclosures in these financial statements.

10. Credit Rating

ECRL has rated the Bank based on December 31, 2014 with "AA" (pronounced as Double A) in the Long Term and ECRL-2 for the Short Term. The date of rating was May 07,2015.

Year	Long Term Rating	Short Term Rating
2013	AA	ECRL-2
2014	AA	ECRL-2

11. Approval of 1st half yearly unaudited financial statements:

The 1st half yearly financial statements as at and for the period ended on 30 June 2015 were approved by the Board on 28 July 2015.