## Third Quarter Un-Audited Financial Statements 30 September 2012

Chief Executive's Salary and fees

Director's Fee and other expenses

Total Operating Expenses (B)

Provision for Loans & Advance

Total Profit before Income Tax

Auditors Fees

Other Expenses

Other provision

Current Tax Expenses

Deferred Tax Expenses

Net profit after Tax

**Appropriations :** Statutory Reserve General Reserve

Retained Earning

Postage, Stamps, Telegram, Telephone etc.

Stationery, Printing, Advertisements etc.

Depreciation and repair of Fixed Assets

Profit & Loss before provision ( C ) =(A-B)

Provision for diminution in value of investments

49,457,268

7,754,650

413,100

366,419,877

4,096,752,625

686,619,19

2,500,000

1.81

966,516,191

1,618,598,038

67,479,849

173,993,27

6,233,987

540,868,556

3,740,267,951

1,191,126,586

101,019,000

1,553,088,767

31,350

3,223,479,606 2,275,991,826

2,276,863,365 3,130,236,434

723,774,598 1,511,638,396

0.87

15,781,554

241,687

177,910,690

1,074,288,473

1,416,564,177

636,965,54

59,520,000

682,290,630 1,171,457,922

734,273,547

587,636,137

94,654,493

0.11

Frank MA

18,909,089

3,161,650

134,544

122,414,625

786,602,912

242,527,168

(13,633,000

228,084,393

534,286,813

534,286,813

637,171,109

402,879,525

0.76

(809,775

1,399,542,315

LIABILITIES AND CAPITAL

Deposits and other accounts

Current accounts & other Accounts

Total Shareholders'Equity
Total Liabilities and Shareholders'Equity

and agents

Bills Pavable

Savings Bank Deposits

Other Liabilities

**Total Liabilities** 

Paid up Capital

Statutory Reserve

General Reserve

Retained Earning

Other Reserve

Borrowings from other banks, financial institutions



United Commercial Bank Limited, Corporate Head Office: Plot - CWS (A)-1, Road No - 34, Gulshan Avenue, Dhaka - 1212, Phone: +880-2-8852500, Website: www.ucbl.com

CONSOLIDATED BAL AS AT SEPTEMBER 3 (UNAUDITED	30 2012.	CONSOLIDATED CASH FLOW STATEMENT  FOR THE PERIOD ENDED ON 30TH SEPTEMBER 2012.  (UNAUDITED)			OFF-BALANCE SHEET ITEMS  AS AT 30TH SEPTEMBER, 2012.  (UNAUDITED.)				
PROPERTIES AND ASSETS	30-09-2012. 31-12-2011. Taka Taka		30-09-2012. Taka	30-09-2011. Taka	OFF BALANCE SHEET ITEMS	30-09-2012. 31-12-2011. <u>Taka</u> <u>Taka</u>			
	12 412 520 172 12 024 212 100	Cash flows from operating activities			CONTINGENT LIABILITIES	50,360,052,521 40,255,368,942			
Cash Cash in Hand (Including Foreign Currencies)	13,413,520,172     13,034,212,190       2,303,313,742     1,761,707,268	Interest receipts Interest payments	16,391,092,027 (10,611,894,957)	11,734,344,726 (7,325,020,718)	Acceptances & Endorsements Letter of Guarantees	17,197,881,200 13,288,652,589 13,897,708,604 12,442,898,593			
Balance with Bangladesh Bank & its agent bank(s)	11,110,206,430 11,272,504,922	Dividend receipt	106,498,944	119,091,654	Irrevocable Letter of Credit Bills for Collection	19,007,545,017   14,217,804,235   256,917,700   306,013,525			
( Including Foreign Currencies)		Fees & Commision receipt Recoveries from previously written off advances	665,119,837 3,052,761	752,726,084 4,666,468	Other contingent Liabilities				
Balance with other banks & financial institution	5,838,396,591 3,740,008,122	Payments to employees	(1,742,212,882)	(1,269,850,770)	Other Commitments	_			
In Bangladesh Outside Bangladesh	4,581,146,814 3,208,435,789 1,257,249,777 531,572,333	Payments to suppliers	(722,100,184)	(495,842,018)	Documentary credit and other short term trad related transactions	e			
Oddade Bangladesii	1,237,245,777	Payment for Advance Income Tax Receipt from other operating activities	(1,517,218,861) 409,878,945	(1,001,577,169) 1,086,936,237	Forward assets purchased and forward deposition Undrawn note issuance and revolving underwind underwind the control of the con				
Money at call on short notice	7,740,000,000 5,070,000,000	Payment for other activities	(600,701,645)	(405,960,279)	Undrawn formal standby facilities, credit lines commitments				
Investments	22,649,555,679 19,506,665,453	Operating profit before changes in	2,381,513,985	3,199,514,215	Total Off-Balance sheet items including	contingent liabilities 50,360,052,521 40,255,368,942			
Government	18,959,521,926 16,303,116,231	operating assets and Liabilities  Increase /Decrease in operating assets and liabilities							
Others	3,690,033,753 3,203,549,222	Statutory Deposit	(2,651,405,695)	(3,206,589,495)		FAND LOSS ACCOUNT HE PERIOD ENDED ON 30-09-2012.			
Loans and Advances	135,681,349,517 115,506,326,932	Purchase of trading securities	(491,484,531)	(317,005,989)		(UNAUDITED)			
Loans,Cash Credit, Overdrafts etc Bills purchased and discounted	132,625,086,513 112,741,460,709 3,056,263,004 2,764,866,223	Loans and advances to customers Other Assets	(20,175,022,585) (513,908,555)	(10,401,815,187) (1,906,643,130)		January to July to July to			
·		Deposit from Banks	(105,587,000)	265,775,419		September 30, September 30, September 30, September 30, 2012 2011			
Fixed assets including premises,furniture & fixture	3,463,753,641 3,288,087,277	Deposit from customers Other liabilities	25,694,791,714 2,057,451,533	11,956,038,366 2,155,033,880		Taka Taka Taka Taka			
Other assets	10,574,370,946 8,543,243,532	Net cash flow from operating activities ( A )	6,196,348,866	1,744,308,079	Interest Income Interest Paid on Deposit and Borrowings	15,390,153,739 10,983,223,554 5,400,236,671 4,042,148,720 10,611,894,957 7,325,020,718 3,860,096,177 2,695,045,316			
Non-houlding seeals		Cash flows from investing activities			Net Interest Income Income from Investment	4,778,258,782         3,658,202,836         1,540,140,494         1,347,103,404           847,433,589         1,152,774,252         499,596,037         347,975,156			
Non-banking assets	-	Sales of Securities	-	-	Commission, Exchange and Brokerage Other Operating Income	919,494,795 1,111,957,716 330,849,854 403,773,954 418,560,391 449,809,647 120,266,265 87,292,713			
Total Assets	199,360,946,546 168,688,543,506	Purchase of Securities Purchase of Property, Plant & Equipments	(175,666,364)	- (166,319,601)	Total Operating Income (A)	6,963,747,557 6,372,744,451 2,490,852,650 2,186,145,227			
LIABILITIES AND CAPITAL		Sales of Property, Plant & Equipments	(1/3,000,304)	- (100,313,001)	OPERATING EXPENSES	עבין 150,145,145 עבס,2כס,טבין בבין די ובין 150,145,145 עבין 150,145,121 עבין 150,145,121			
Liabilities :		Net cash increase/decrease for sales of subsidiary  Cash flows from investing activities (R)	(175,666,364)	(166,319,601)	Salary and Allowances	1,735,978,895 1,262,096,120 574,791,674 437,184,368			
Borrowings from other banks,financial institutions	_	Cash flows from investing activities (B)	(1/3,000,304)	(100,313,001)	Rent,Taxes,Insurance,Lighting etc. Legal Expenses	480,627,064 317,790,930 166,144,671 106,574,428 7,826,623 6,238,886 2,789,486 1,516,583			
and agents	· •	Cash flows from financing activities			Postage, Stamps, Telegram, Telephone etc. Stationery, Printing, Advertisements etc.	67,479,849 49,457,268 15,781,554 18,909,089 173,993,271 128,593,820 63,207,243 46,599,378			
Deposits and other accounts	164,873,984,117 139,284,745,903	Receipt from borrowing Repayment of borrowing and release of debt securities	[ ]	-	Chief Executive's Salary and fees Director's Fee and other expenses	6,233,987 7,754,650 241,687 3,161,650 5,052,249 2,577,666 940,625 770,390			
Current accounts & other Accounts	16,424,022,703 16,153,444,792	Cash received from issuing of right shares	- (072 006 050)	4,364,930,250	Auditors Fees Depreciation and repair of Fixed Assets	31,350 413,100 - 134,544 205,387,762 134,649,509 72,480,843 49,337,857			
Bills Payable Savings Bank Deposits	1,836,002,132 2,273,086,345 15,980,552,398 15,022,653,189	Cash dividend payment  Net cash from financing activities ( C )	(872,986,050) ( <b>872,986,050</b> )	4,364,930,250	Other Expenses Total Operating Expenses (B)	540,334,315 366,419,877 177,816,675 122,414,625 3,222,945,365 2,275,991,826 1,074,194,458 786,602,912			
Fixed Deposit	130,633,406,884 105,835,561,577	Net cash increase/decrease ( A+B+C )	5,147,696,452	5,942,918,728	Profit & Loss before provision ( C ) =(A-B)	3,740,802,192 4,096,752,625 1,416,658,192 1,399,542,315			
Other Liabilities	18,586,455,138 13,440,625,561	Effects of the changes of exchange rate on cash and cash equivalents*			Provision for Loans & Advance Provision for diminution in value of investments	1,191,126,586 686,619,191 636,965,547 242,527,168 171,259,000 277,397,000 37,788,000 (13,633,000			
		Cash and cash equivalent at beginning of the year	21,844,220,311	12,974,010,098	Other provision  Total Provision	101,019,000   2,500,000   59,520,000   (809,775) 1.463,404,586   966,516,191   734,273,547   228,084,393			
Total Liabilities	<u>183,460,439,255</u> <u>152,725,371,464</u>	Closing cash and cash equivalent at the end of the period	26,991,916,763	18,916,928,826	Total Profit before Income Tax	2,277,397,606 3,130,236,434 682,384,645 1,171,457,922			
Capital/Shareholders'Equity	0.000 440 040 1 7 7 774 000 770	1-1-		17	Provision for Taxation Current Tax Expenses	1,553,088,767         1,618,598,038         587,636,137         534,286,813           1,553,088,767         1,618,598,038         587,636,137         534,286,813           587,636,137         534,286,813         587,636,137         534,286,813			
Paid up Capital Share Premium	8,366,116,313 7,274,883,750 1,454,976,750 1,454,976,750	. <del>(}-\-\}</del> `-	~-e.	m XXI	Deferred Tax Expenses				
Statutory Reserve	4,049,757,458 3,594,277,936	Mohammad Habibur Rahman Chowdhory	M. Shal	ridul Islam	Net profit after Tax	724,308,839 1,511,638,396 94,748,508 637,171,109			
General Reserve Other Reserve	26,577,961 26,577,961 1,724,923,471 1,638,376,771	Evecutive Vice Prosident & CFO	Managing Driect	or (Current Charge)	Appropriations : Statutory Reserve	455,479,521 626,047,287 136,476,929 234,291,584			
Retained Earning	278,155,241 1,974,078,777	CONSOLIDATED STATEMENT O	OF CHANGES IN	FOLITY	General Reserve Retained Earning	268,829,318 885,591,109 (41,728,421) 402,879,525			
Total Shareholders'Equity Non Controlling Interest	15,900,507,194 15,963,171,945 97 97	FOR THE PERIOD ENDED ON		LQUIII	Earning per ordinary share (EPS )	0.87 1.81 0.11 0.70			
Total shareholders' Equity with non controlling interest	15,900,507,291 15,963,172,042	(UNAUDITED	D)		1-17	<i>2</i> -73			
Total Liabilities and Shareholders'Equity	<u>199,360,946,546</u> <u>168,688,543,506</u>	Particulars Paid up Capital Share Premium Statutory General Reserve Earning	d Other Reserve IS Assets Investment Cur Revaluation Revaluation Trans	Non Total rancy Controling	-\-	- KAN			
OFF BALANCE SHEET ITEMS		Balance as at ,01 January 2012. 7,274,883,750 1,454,976,750 3,594,277,936 26,577,961 1,974,078 Changes in accounting policy	8,777 1,483,249,590 152,383,574 2,	743,607 97 15,963,172,042	Mohammad Habibur Rahman Chov	without M. Shahidul Islam			
CONTINGENT LIABILITIES	50,360,052,521 40,255,368,942	Restate blance   7,274,883,750   1,454,976,750   3,594,277,936   26,577,961   1,974,078     Surplus/Deficit on revaluation of properties		743,607 97 15,963,172,042	Evecutive Vice Prosident & CFO	Managing Chector (Current Charge			
Acceptances & Endorsements Letter of Guarantees	17,197,881,200 13,288,652,589 13,897,708,604 12,442,898,593	Surplus/Deficition reviewation of investments		- 89,290,308 743,607) (2,743,607) - 723,774,598	CAS	NI ELOW CTATEMENT			
Irrevocable Letter of Credit Bills for Collection	19,007,545,017 14,217,804,235	Net profit for the period	9,521)	- /23,7/4,598		SH FLOW STATEMENT ERIOD ENDED ON 30 SEPTEMBER 2012.			
Other contingent Liabilities	256,917,700 306,013,525	Ovidends ( Cash )   (872,580   (872,580   )   (87	6,050)	(872,986,050) 97 15,900,507,291		(UNAUDITED)			
		Balance as at September 30, 2011 7,274,883,750 1,454,976,750 3,182,495,873 91,577,961 887,297	7,032 456,496,559 401,269,902	- 97 13,748,997,924		30-09-2012. 30-09-2011.			
Other Commitments		1-17		2-7	Cash flows from operating activities	Taka Taka			
Documentary credit and other short term trade related transactions	-   -		~	SA.	Interest receipts Interest payments	16,391,092,027   11,715,129,960 (10,611,894,957)   (7,323,032,560)			
Forward assets purchased and forward deposits placed	-    -	Mohammad Habibur Rahman Chowdhury	J Tm	nidul Islam	Dividend receipt Fees & Commision receipt	106,498,944 119,091,654 665,119,837 752,726,084			
Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other		Evecutive Vice Prosident & CFO	Managing Dried	or (Curryn) Charge)	Recoveries from previously written off advance Payments to employees				
commitments	No. 70.200.072.724				Payments to employees Payments to suppliers Payment for Advance Income Tax	(7/2,100,184) (495,842,018) (1,517,218,861) (1,001,577,169)			
Total Off-Balance sheet items including contingent liabili	ties <u>50,360,052,521</u> <u>40,255,368,942</u>	BALANCE SHEE AS AT 30 SEPTEMBER 2			Receipt from other operating activities	409,878,945 1,086,507,259			
. 3.004		(UNAUDITED)			Payment for other activities  Operating profit before changes in	(600,167,404) (405,960,279) 2,382,048,226 3,183,282,063			
	. Q.A	PROPERTIES AND ASSETS	30-09-2012. Taka	31-12-2011. Taka	operating assets and Liabilities  Increase /Decrease in operating assets a	and liabilities			
	M. Shahidul Islam	Cash	• 1	13,034,212,190	Statutory Deposit	(2,651,405,695) (3,206,589,495)			
Mohammad Habibur Rahman Chowdhory Evacutive Vice President & CFO	Managing Chector (Current Charge)	Cash in Hand (Including Foreign Currencies)	<b>13,413,520,172</b> 2,303,313,742	1,761,707,268	Purchase of trading securities Loans and advances to customers	(100,534,531) (317,005,989) (20,175,022,585) (10,135,979,332)			
		Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	11,110,206,430	11,272,504,922	Other Assets Deposit from Banks	(905,361,544) (1,907,695,239) (105,587,000) (1,465,000)			
CONSOLIDATED PROFIT A					Deposit from customers Other liabilities	25,694,791,714 11,956,038,366 2,057,420,281 2,155,043,625			
FOR THE PERIOD ENDED O ( UNAUDITED		Balance with other banks & financial institution In Bangladesh	<b>5,838,396,591</b> 4,581,146,814	<b>3,740,008,122</b> 3,208,435,789	Net cash flow from operating activities (	A) 6,196,348,866 1,725,628,999			
		Outside Bangladesh	1,257,249,777	531,572,333	Cash flows from investing activities Sales of Securities				
January to September 30,	January to July to July to September 30, September 30, September 30,	Money at call on short notice	7,740,000,000	5,070,000,000	Purchase of Securities	(175 000 304)			
September 30, 2012 Taka	2011   2012   2011   Taka   Taka   Taka	Investments	22,135,358,536	19,383,418,310	Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments	(175,666,364) (166,319,601)			
		Government Others	18,959,521,926 3,175,836,610	16,303,116,231 3,080,302,079	Net cash increase/decrease for sales of subsid  Cash flows from investing activities (B)	iary (175,666,364) (166,319,601)			
Interest Paid on Deposit and Borrowings 10,611,894,957	7,325,020,718 3,860,096,177 2,695,045,316	Loans and Advances		115,506,326,932	Cash flows from financing activities				
Net Interest Income         4,778,258,782           Income from Investment         847,433,589	1,152,774,252 499,596,037 347,975,156	Loans,Cash Credit, Overdrafts etc	132,625,086,513	112,741,460,709	Receipt from borrowing Repayment of borrowing and release of debt s	securities			
Commission, Exchange and Brokerage 919,494,795 Other Operating Income 418,560,391		Bills purchased and discounted	3,056,263,004	2,764,866,223	Cash received from issuing of right shares Cash dividend payment	- 4,364,930,250 (872,986,050)			
· · ·	6,372,744,451 2,490,852,650 2,186,145,227	Fixed assets including premises,furniture & fixture	3,463,753,641	3,288,087,277	Net cash from financing activities ( C )	(872,986,050) 4,364,930,250			
OPERATING EXPENSES		Other assets	11,292,304,731	8,869,724,326	Net cash increase/decrease ( A+B+C )  Effects of the changes of exchange rate on case	<b>5,147,696,452 5,924,239,648</b> sh and cash			
Salary and Allowances 1,735,978,895 Rent,Taxes,Insurance,Lighting etc. 480,627,064	1,262,096,120 574,791,674 437,184,368 317,790,930 166,144,671 106,574,428	Non-banking assets	-	÷	equivalents*  Cash and cash equivalent at beginning of				
Legal Expenses 7,826,623		Total Assets	199,564,683,188	168,891,777,157	Closing cash and cash equivalent at the	end of the period <u>26,991,916,763</u> <u>18,898,249,746</u>			

and cash equival ng cash and cash	20	21,844,22 <b>6,991,916</b>			74,010,098 8 <b>,249,746</b>								
ohammad Habib recutive Vice Presi				M. Shahidul Islam Macaging Drector (Current Charge)									
STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED ON 30-09-2012. (UNAUDITED)													
Particulars	Paid up Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Other Reserve			Total				
	- III I Gaptai					Assets Revaluation Reserve	Currancy Translation Reserve	Investment Revaluation Reserve					
as at ,01 January 2012. n accounting policy	7,274,883,750	1,454,976,750	3,594,277,936	26,577,961	1,977,319,775	1,483,249,590	2,743,607	152,383,574	15,966,412,943				
l balance	7,274,883,750	1,454,976,750	3,594,277,936	26,577,961	1,977,319,775	1,483,249,590	2,743,607	152,383,574	15,966,412,943				
eficit on revaluation of properties	-	-	-	-	-	-		-	-				
eficiton revaluation of investments	-	-	-	-	-	-		89,290,308	89,290,308				
Translation Adjustment	I	l		1	l		(2,743,607)		(2,743,607)				

Franks. Frank SAL M. Shahidul Islam M. Shahidul Islam M. Shahidul Islam bibur Rahman Chowdhon omad Habibur Rahman Chowdhory Managing Chector (Current Charge) Evecutive Vice President & CFO Managing Chector (Current Charge) Evecutive Vice President & CFO The details of the published Third Quarter Un-Audited Financial statements for the Quarter ended september 30,2012 will be available in the website of the Bank at: www. Ucbl.com

199,564,683,188 168,891,777,157

139,484,745,903

2,273,086,345

15,022,653,189

13,440,618,311

7,274,883,750 1,454,976,750

3,594,277,936

1,638,376,771

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165,073,950,617

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8,366,116,313 1,454,976,750

4,049,757,458 26,577,961

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199,564,683,188

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