

# UNITED COMMERCIAL BANK LTD

## Balance Sheet

as at 31st December, 2005.

	2005 <u>Taka</u>	2004 <u>Taka</u>
<b><u>PROPERTIES &amp; ASSETS</u></b>		
<b>CASH</b>	<b>2,178,452,042</b>	<b>1,842,873,329</b>
Cash in Hand (Including Foreign Currencies)	652,133,008	553,782,854
Balance with Bangladesh Bank & Sonali Bank (Including Foreign Currencies)	1,526,319,034	1,289,090,475
<b>BALANCE WITH OTHER BANKS &amp; FINANCIAL INSTITUTIONS</b>	<b>623,507,275</b>	<b>3,185,477,885</b>
In Bangladesh	253,975,084	3,185,477,885
Outside Bangladesh	369,532,191	-
<b>MONEY AT CALL AND SHORT NOTICE</b>	<b>1,670,000,000</b>	<b>780,000,000</b>
<b>INVESTMENT</b>	<b>2,877,478,116</b>	<b>3,019,690,600</b>
Government	2,756,893,860	2,918,124,400
Others	120,584,256	101,566,200
<b>LOANS AND ADVANCES</b>	<b>20,210,642,370</b>	<b>15,384,694,658</b>
Loans, Cash Credit, Overdrafts etc	18,883,425,351	14,625,715,173
Bills purchased and discounted	1,327,217,019	758,979,485
<b>PREMISES AND FIXED ASSETS</b>	<b>277,548,953</b>	<b>274,587,681</b>
(Less Depreciation)		
<b>OTHER ASSETS</b>	<b>974,965,993</b>	<b>571,417,525</b>
<b>NON BANKING ASSETS</b>	-	-
<b>TOTAL ASSETS</b>	<b>28,812,594,749</b>	<b>25,058,741,678</b>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>LIABILITIES</b>		
<b>BORROWING FROM OTHER BANKS, FINANCIAL INSTITUTIONS AND AGENTS ETC</b>	<b>8,929,462</b>	<b>73,828,422</b>
<b>DEPOSITS AND OTHER ACCOUNTS</b>	<b>24,559,331,007</b>	<b>20,970,351,877</b>
Current Deposit & Other Accounts	4,488,855,618	4,056,253,991
Bills Payable	541,593,176	366,580,298
Savings Bank Deposits	6,861,996,706	6,347,571,672
Term Deposit	12,666,885,507	10,199,896,624
Bearer Certificate of Deposit	-	49,292
<b>OTHER LIABILITIES</b>	<b>2,509,469,110</b>	<b>2,771,676,803</b>
<b>TOTAL LIABILITIES</b>	<b>27,077,729,579</b>	<b>23,815,857,102</b>
<b>CAPITAL / SHAREHOLDERS' EQUITY</b>		
Paid up Capital	230,157,608	230,157,608
Statutory Reserve	686,899,231	516,408,429
General Reserve	358,085,486	266,753,302
Retained Earning	459,722,845	229,565,237
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>1,734,865,170</b>	<b>1,242,884,576</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>28,812,594,749</b>	<b>25,058,741,678</b>

Managing Director

Director

Director

Director