



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 June 2015

Property and Assets	Note	June 2015 Taka	December 2014 Taka
Cash	3 (a)	19,133,581,582	19,953,501,902
In hand (Including foreign currencies)		2,790,449,676	3,607,695,337
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		16,343,131,906	16,345,806,565
Balance with Other Banks and Financial Institutions	4 (a)	1,162,826,908	2,329,429,846
Inside Bangladesh		633,462,224	941,288,972
Outside Bangladesh		529,364,684	1,388,140,874
Money at Call on Short Notice	5	957,286,667	988,286,667
Investments	6 (a)	58,541,822,080	52,121,248,012
Government		45,204,915,714	39,184,326,576
Others		13,336,906,366	12,936,921,436
Loans, Advances and Leases	7 (a)	158,330,919,679	148,592,358,958
Loans, Cash Credits, Overdrafts, etc.		156,676,457,458	147,788,972,473
Bills purchased & discounted		1,654,462,221	803,386,485
Fixed Assets including premises, furniture & fixtures	8 (a)	4,099,328,765	4,026,742,698
Other assets	9 (a)	20,840,521,381	20,657,803,938
Non-banking Assets		375,246	375,246
Total Assets		263,066,662,308	248,669,747,267
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	893,962,269	3,376,775,986
Deposits and other accounts	11 (a)	207,475,636,374	192,653,143,179
Current accounts & other accounts		22,318,174,488	20,721,644,385
Bills Payable		4,298,436,103	3,824,137,445
Savings bank deposits		47,691,701,549	45,159,141,790
Term deposits		127,678,143,132	118,197,230,889
Other deposits		5,489,181,102	4,750,988,670
Other Liabilities	12 (a)	32,190,276,197	30,509,132,424
Total Liabilities		240,559,874,840	226,539,051,589
Capital / Shareholders' Equity			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	13	8,924,606,085	8,400,249,482
Retained earnings (general reserve)	14 (a)	1,725,592,820	1,877,766,170
Other Reserves	15 (a)	3,052,849,769	3,048,941,282
Profit and Loss account surplus	16 (a)	-	-
		22,506,786,794	22,130,695,054
Non-Controlling Interest	17	674	624
Total Shareholders' Equity		22,506,787,468	22,130,695,678
Total Liabilities and Shareholders' Equity		263,066,662,308	248,669,747,267





Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 June 2015

Off-balance sheet items	Note	June 2015 Taka	December 2014 Taka
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		7,566,797,051	7,036,861,649
Irrevocable letters of credit		44,957,985,146	38,989,408,824
Bills for collection		491,188,561	563,495,313
Other Contingent Liabilities		-	948,646,848
Total Contingent liabilities		53,015,970,758	47,538,412,634
Other Commitments			
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total other commitments		-	-
Total Off-Balance Sheet items including Contingent Liabilities		53,015,970,758	47,538,412,634



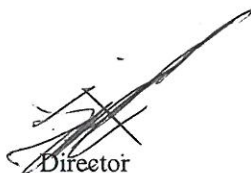
Company Secretary



Chief Financial Officer



Managing Director & CEO



Director



Chairman





Pubali Bank Limited
Head Office

Consolidated Profit and Loss Account (un-audited)
for 6 months ended 30 June 2015

	Note	January to June 2015 Taka	January to June 2014 Taka	April to June 2015 Taka	April to June 2014 Taka
Operating Income					
Interest Income	18 (a)	9,085,383,167	8,384,126,075	4,747,918,026	4,068,513,824
Less :Interest paid on Deposits, Borrowings, etc.	19 (a)	5,669,231,889	6,414,222,821	2,849,274,754	3,140,905,867
Net Interest Income		3,416,151,278	1,969,903,254	1,898,643,272	927,607,957
Income from Investment	20 (a)	1,625,150,314	2,681,624,197	836,291,736	1,483,819,019
Commission, Exchange and Brokerage	21 (a)	820,157,540	762,106,983	404,882,020	399,192,301
Other Operating Income	22 (a)	546,127,849	456,531,675	479,528,127	413,219,121
Total Operating Income		6,407,586,981	5,870,166,109	3,619,345,155	3,223,838,398
Operating Expenses					
Salaries and allowances	23 (a)	1,718,854,440	1,239,332,822	886,706,337	628,008,393
Rent, taxes, insurance, electricity, etc.		288,204,755	249,386,552	111,912,779	153,133,854
Legal Expenses		7,151,456	5,814,314	3,790,243	3,481,430
Postage, Stamp, telecommunication, etc.		37,358,327	36,611,936	17,315,145	17,957,864
Stationery, Printing, Advertisements, etc.		58,216,591	65,216,039	30,906,588	35,861,930
Managing Director's salary and Fees	24	3,937,500	4,800,000	2,100,000	2,400,000
Directors' Fees		2,665,408	2,846,556	1,367,100	1,474,709
Auditors' Fees		30,000	-	30,000	-
Charges on loan losses		418,764	1,147,771	-	577,944
Depreciation and repair of bank's assets	25 (a)	227,923,802	158,846,027	117,352,890	83,874,513
Other Expenses	26 (a)	635,791,132	705,742,652	291,051,314	362,090,504
Total Operating Expenses		2,980,552,175	2,469,744,669	1,462,532,396	1,288,861,141
Profit/(Loss) before Provisions & Taxation		3,427,034,806	3,400,421,440	2,156,812,759	1,934,977,257
Provision for loans & advances, investments & other assets					
Provision for Classified loans and advances		512,000,000	200,000,000	50,000,000	(70,000,000)
Provision for unclassified loans and advances		164,213,972	-	136,270,515	-
Provision for diminution in value of Investments		6,300,000	-	(2,000,000)	-
Provision for impairment clients' margin loan		-	77,082,471	-	41,580,298
		682,513,972	277,082,471	184,270,515	(28,419,702)
Provision for exposure of off-balance sheet items		61,500,000	85,000,000	-	85,000,000
Total Provisions		744,013,972	362,082,471	184,270,515	56,580,298
Total Profit/(Loss) before taxes		2,683,020,834	3,038,338,969	1,972,542,244	1,878,396,959
Provision for current tax		1,430,463,719	1,402,822,385	897,061,935	799,776,999
Provision for deferred tax		-	-	-	-
Total provision for taxes		1,430,463,719	1,402,822,385	897,061,935	799,776,999
Net Profit after Taxes		1,252,557,115	1,635,516,584	1,075,480,309	1,078,619,960
Profit attributable to:					
Equity holders of parents		1,252,557,065	1,635,516,563	1,075,480,271	1,078,619,949
Non- controlling interest		50	21	38	11
Appropriations :		1,252,557,115	1,635,516,584	1,075,480,309	1,078,619,960
Statutory Reserve		524,356,603	603,151,710	385,292,690	373,365,646
Retained surplus (general reserve) carried forward		728,200,512	1,032,364,874	690,187,619	705,254,314
Earnings Per Share (EPS)	28 (a)	1.42	1.86	1.22	1.23
Basic		1.42	1.86	1.22	1.23
Diluted		1.42	1.86	1.22	1.23



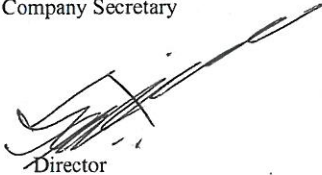
Company Secretary



Chief Financial Officer



Managing Director & CEO



Director



Chairman



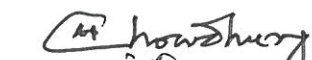


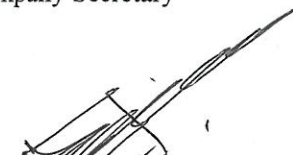
Pubali Bank Limited
Consolidated Cash Flow Statement (un-audited)
for 6 months ended 30 June 2015

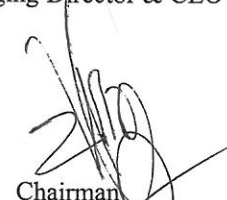
	<u>Note</u>	January to June 2015 Taka	January to June 2014 Taka
a Cash flows from operating activities			
Interest receipts in cash		10,522,428,361	11,401,927,018
Interest payments		(5,574,215,143)	(6,446,973,374)
Dividend receipts		130,989,649	152,660,437
Fees and commission receipts		471,525,999	460,656,828
Recoveries of loans previously written off		70,000,000	-
Cash payment to employees		(1,722,791,940)	(1,226,865,268)
Cash payment to suppliers		(102,530,277)	(106,947,974)
Current income tax paid		(1,746,182,379)	(2,458,588,478)
Receipts from other operating activities		843,379,950	772,770,323
Cash payments for other operating activities		(970,190,155)	(1,009,401,271)
Operating profit before changes in operating assets & liabilities		1,922,414,065	1,539,238,241
Cash flows from operating assets & liabilities:			
Statutory deposits		(6,008,638,157)	(11,041,512,412)
Purchase/sale of trading securities		(389,984,930)	(161,925,720)
Loans and advances to customers (other than banks)		(9,738,550,721)	2,932,017,766
Other assets		1,278,055,061	123,058,313
Deposits to/from other banks		(2,482,813,717)	(2,786,895,343)
Deposits from customers (other than banks)		14,879,788,366	13,673,156,987
Other liabilities account of customers		(413,932,746)	(2,607,583,080)
Other liabilities		205,998,703	(29,287,616)
Total Increase/(decrease) in operating assets and liabilities:		(2,670,078,141)	101,028,895
Net Cash from/(used in) Operating activities		(747,664,076)	1,640,267,136
b Cash Flows from Investing Activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(257,625,870)	(194,953,694)
Net Cash from/(used in) Investing Activities		(257,625,870)	(194,953,694)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		(12,473,294)	(26,494,606)
Dividend Paid		(880,373,812)	(419,225,625)
Net cash from/(used in) Financing activities		(892,847,106)	(445,720,231)
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(1,898,137,052)	999,593,211
e Cash and cash equivalents at the beginning of the period		23,670,908,399	21,414,372,841
f Cash and cash equivalents at the end of the period (d+e)	27a	21,772,771,347	22,413,966,052


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





Pubali Bank Limited

Head Office

**Consolidated Statement of Changes in Equity (un-audited)
for 6 months ended 30 June 2015**

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	FC translation reserves	Other reserves	parent's equity	Non-controlling interest	Total
For the period June 2015								
Balance at 1 January 2015	8,803,738,120	8,400,249,482	1,877,766,170	-	3,048,941,282	22,130,695,054	624	22,130,695,678
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	8,803,738,120	8,400,249,482	1,877,766,170	-	3,048,941,282	22,130,695,054	624	22,130,695,678
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	(33,858,351)	(33,858,351)	-	(33,858,351)
Surplus/deficit on account of revaluation of investments	-	-	-	-	37,766,838	37,766,838	-	37,766,838
Currency translation differences	-	-	-	-	-	-	-	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-	-	-	-
Non-controlling capital	-	-	-	-	-	-	-	-
Net profit for the period	-	-	728,200,462	-	-	728,200,462	50	728,200,512
Transfer to statutory reserve	-	524,356,603	-	-	-	524,356,603	-	524,356,603
Issue of bonus shares - 2014	-	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-	-
Dividends (cash) for 2014	-	-	(880,373,812)	-	-	(880,373,812)	-	(880,373,812)
Balance at 30 June 2015	8,803,738,120	8,924,606,085	1,725,592,820	-	3,052,849,769	22,506,786,794	674	22,506,787,468
Balance at 30 June 2014	8,803,738,120	7,774,701,629	999,605,053	1,189,326	3,119,472,232	20,698,706,360	610	20,698,706,970


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 30 June 2015


Property and Assets	Note	June 2015 Taka	December 2014 Taka
Cash	3	19,133,581,582	19,953,501,902
In hand (Including foreign currencies)		2,790,449,676	3,607,695,337
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		16,343,131,906	16,345,806,565
Balance with Other Banks and Financial Institutions	4	1,162,826,908	2,329,429,846
Inside Bangladesh		633,462,224	941,288,972
Outside Bangladesh		529,364,684	1,388,140,874
Money at Call on Short Notice	5	957,286,667	988,286,667
Investments	6	55,377,261,871	48,970,725,727
Government		45,204,915,714	39,184,326,576
Others		10,172,346,157	9,786,399,151
Loans, Advances and Leases	7	159,738,794,459	149,974,530,667
Loans, Cash Credits, Overdrafts, etc.		158,084,332,238	149,171,144,182
Bills purchased and discounted		1,654,462,221	803,386,485
Fixed Assets including premises, furniture & fixtures	8	4,096,129,712	4,024,576,168
Other assets	9	22,600,996,118	22,145,071,507
Non-banking Assets		375,246	375,246
Total Assets		263,067,252,563	248,386,497,730
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents:	10	893,962,269	3,376,775,986
Deposits and other accounts	11	207,970,031,763	193,090,243,397
Current accounts & other accounts		22,794,067,150	21,156,902,329
Bills Payable		4,298,436,103	3,824,137,445
Savings bank deposits		47,691,701,549	45,159,141,790
Term deposits		127,696,645,859	118,199,073,163
Other deposits		5,489,181,102	4,750,988,670
Other Liabilities	12	31,029,027,226	29,060,101,012
Total Liabilities		239,893,021,258	225,527,120,395
Capital / Shareholders' Equity			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	13	8,924,606,085	8,400,249,482
Retained earnings	14	2,477,208,037	2,690,619,157
Proposed issue of bonus shares		-	-
Other Reserves	15	2,968,679,063	2,964,770,576
Profit and Loss account surplus	16	-	-
Total Shareholders' Equity		23,174,231,305	22,859,377,335
Total Liabilities and Shareholders' Equity		263,067,252,563	248,386,497,730






Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 30 June 2015

Off-balance sheet items	Note	June 2015 Taka	December 2014 Taka
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		7,566,797,051	7,036,861,649
Irrevocable letters of credit		44,957,985,146	38,989,408,824
Bills for collection		491,188,561	563,495,313
Other Contingent Liabilities			948,646,848
Total Contingent liabilities		53,015,970,758	47,538,412,634
Other Commitments			
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total other commitments		-	-
Total Off-Balance Sheet items including Contingent Liabilities		53,015,970,758	47,538,412,634


 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Director


 Chairman






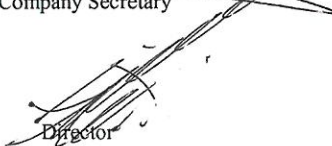
Pubali Bank Limited

Head Office

Profit and Loss Account (Un-audited) for 6 months ended 30 June 2015

	Note	January to June 2015 Taka	January to June 2014 Taka	April to June 2015 Taka	April to June 2014 Taka
Operating Income					
Interest income	18	9,060,244,088	8,331,785,639	4,735,790,931	4,042,056,510
Less :Interest paid on deposits, borrowings, etc.	19	5,669,231,889	6,414,222,821	2,849,274,754	3,140,905,867
Net Interest Income		3,391,012,199	1,917,562,818	1,886,516,177	901,150,643
Income from investment	20	1,589,886,799	2,650,549,006	803,583,413	1,462,886,938
Commission, exchange and brokerage	21	804,711,103	723,401,986	396,906,485	382,805,708
Other operating income	22	545,480,751	456,139,387	479,338,249	412,962,424
Total Operating Income		6,331,090,852	5,747,653,197	3,566,344,324	3,159,805,713
Operating Expenses					
Salaries and allowances	23	1,707,323,139	1,227,367,079	881,714,653	622,782,747
Rent, taxes, insurance, electricity, etc.		288,117,826	247,335,351	111,851,021	151,916,999
Legal expenses		7,151,456	5,572,736	3,790,243	3,304,455
Postage, stamp, telecommunication, etc.		37,230,127	36,326,761	17,242,943	17,797,535
Stationery, printing, advertisements, etc.		58,118,694	65,048,477	30,857,670	35,772,196
Managing Director's salary and fees	24	3,937,500	4,800,000	2,100,000	2,400,000
Directors' fees		2,556,158	2,559,056	1,303,850	1,365,459
Auditors' fees		30,000	-	30,000	-
Charges on loan losses		418,764	1,147,771	-	577,944
Depreciation and repair of bank's assets	25	227,155,017	157,605,764	116,999,304	83,241,885
Other expenses	26	633,255,185	699,131,650	289,720,675	358,818,260
Total Operating Expenses		2,965,293,866	2,446,894,645	1,455,610,359	1,277,977,480
Profit/(Loss) before Provisions & Taxation		3,365,796,986	3,300,758,552	2,110,733,965	1,881,828,233
Provision for loans & advances, investments & other assets					
Provision for classified loans and advances		512,000,000	200,000,000	50,000,000	(70,000,000)
Provision for unclassified loans and advances		164,213,972	-	136,270,515	-
Provision for diminution in value of Investments		6,300,000	-	(2,000,000)	-
		682,513,972	200,000,000	184,270,515	(70,000,000)
Provision for exposure of off-balance sheet items		61,500,000	85,000,000	-	85,000,000
Total Provisions		744,013,972	285,000,000	184,270,515	15,000,000
Total Profit/(Loss) before taxes		2,621,783,014	3,015,758,552	1,926,463,450	1,866,828,233
Provision for current tax		1,430,463,719	1,402,822,385	897,061,935	799,776,999
Provision for deferred tax		-	-	-	-
Total Provision for taxes		1,430,463,719	1,402,822,385	897,061,935	799,776,999
Net Profit after Taxes		1,191,319,295	1,612,936,167	1,029,401,515	1,067,051,234
Appropriations :					
Statutory Reserve		524,356,603	603,151,710	385,292,690	373,365,646
Retained surplus (general reserve) carried forward		666,962,692	1,009,784,457	644,108,825	693,685,588
Earnings Per Share (EPS)	28				
Basic		1.35	1.83	1.17	1.21
Diluted		1.35	1.83	1.17	1.21


Company Secretary


Director


Chief Financial Officer


Managing Director & CEO



Chairman





Pubali Bank Limited
Head Office
Cash Flow Statement (Un-audited)
for 6 months ended 30 June 2015

	Note	January to June 2015 Taka	January to June 2014 Taka
a Cash flows from operating activities			
Interest receipts in cash		10,497,289,282	11,349,586,582
Interest payments		(5,574,215,143)	(6,446,973,374)
Dividend receipts		114,346,694	136,373,739
Fees and commission receipts		456,079,562	421,951,831
Recoveries of loans previously written off		70,000,000	-
Cash payment to employees		(1,711,260,639)	(1,232,167,079)
Cash payment to suppliers		(102,530,277)	(106,947,974)
Current income tax paid		(1,746,182,379)	(2,458,588,478)
Receipts from other operating activities		824,112,292	757,589,542
Cash payments for other operating activities		(966,463,147)	(982,343,726)
Operating profit before changes in operating assets & liabilities		1,861,176,245	1,438,481,063
Cash flows from operating assets & liabilities:			
Statutory deposits		(6,008,638,157)	(11,041,512,412)
Purchase/sale of trading securities		(375,947,006)	(146,924,711)
Loans and advances to customers (other than banks)		(9,764,263,792)	2,952,363,559
Other assets		1,290,257,768	90,396,907
Deposits to/from other banks		(2,482,813,717)	(2,786,895,343)
Deposits from customers (other than banks)		14,879,788,366	13,673,156,987
Other liabilities account of customers		(413,922,746)	(2,602,583,080)
Other liabilities		208,371,269	10,111,272
Total Increase/(decrease) in operating assets and liabilities:		(2,667,168,015)	148,113,179
Net Cash from/(used in) Operating activities		(805,991,770)	1,586,594,242
b Cash flows from investing activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(256,593,347)	(194,805,770)
Net Cash from/(used in) Investing Activities		(256,593,347)	(194,805,770)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		(12,473,294)	(26,494,606)
Dividend Paid		(880,373,812)	(419,225,625)
Net cash from/(used in) Financing activities		(892,847,106)	(445,720,231)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		(1,955,432,223)	946,068,241
e Cash and cash equivalents at the beginning of the period		23,233,808,181	21,178,986,976
f Cash and cash equivalents at the end of the period (d+e)	27	21,278,375,958	22,125,055,217


 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Director


 Chairman



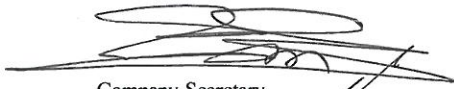


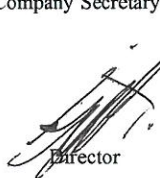
Pubali Bank Limited
Head Office

Statement of Changes in Equity (Un-audited)
for 6 months ended 30 June 2015

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Proposed dividend	Total
For the period June 2015						
Balance at 1 January 2015	8,803,738,120	8,400,249,482	2,690,619,157	2,964,770,576	-	22,859,377,335
Changes in accounting policy	-	-	-	-	-	-
Restated balance	8,803,738,120	8,400,249,482	2,690,619,157	2,964,770,576	-	22,859,377,335
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(33,858,351)	-	(33,858,351)
Surplus/deficit on account of revaluation of investments	-	-	-	37,766,838	-	37,766,838
Currency translation differences	-	-	-	-	-	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-	-
Net profit for the period	-	-	666,962,692	-	-	666,962,692
Transfer to statutory reserve	-	524,356,603	-	-	-	524,356,603
Issue of bonus shares - 2014	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-
Dividends (cash) for 2014	-	-	(880,373,812)	-	-	(880,373,812)
Balance at 30 June 2015	8,803,738,120	8,924,606,085	2,477,208,037	2,968,679,063	-	23,174,231,305
Balance at 30 June 2014	8,803,738,120	7,774,701,629	1,858,972,697	3,035,301,526	-	21,472,713,972


Company Secretary


Director


Chief Financial Officer


Managing Director & CEO


Chairman





PUBALI BANK LIMITED

Some selected notes to the financial statements for the half-year ended 30 June 2015

June 2015
Taka

December 2014
Taka

1 Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2014.

2 Provision:

a) Loans & Advances:

Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.

b) Investment

Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted shares on yearly basis.

c) 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.

d) Others:

Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary.

PROPERTY AND ASSETS

3 Cash

Cash In hand (Including foreign currency)

In local currency	2,757,934,821	3,560,191,405
In foreign currencies	32,514,855	47,503,932
	<u>2,790,449,676</u>	<u>3,607,695,337</u>
Balance with Bangladesh Bank and its agent bank(s)		
Bangladesh Bank :		
In local currency	12,912,353,429	12,785,752,652
In foreign currencies	1,776,294,324	1,254,226,923
	<u>14,688,647,753</u>	<u>14,039,979,575</u>
Sonali Bank as agent of Bangladesh Bank :		
Local currency	1,654,484,153	2,305,826,990
	<u>16,343,131,906</u>	<u>16,345,806,565</u>
	<u><u>19,133,581,582</u></u>	<u><u>19,953,501,902</u></u>

3(a) Consolidated Cash

Cash In hand

Pubali Bank Limited	2,790,449,676	3,607,695,337
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<u>2,790,449,676</u>	<u>3,607,695,337</u>

Balance with Bangladesh Bank and its Agent Bank (s)

Pubali Bank Limited	16,343,131,906	16,345,806,565
Pubali Bank Securities Limited	-	-
Public Exchange Company (UK) Ltd.	-	-
	<u>16,343,131,906</u>	<u>16,345,806,565</u>
	<u><u>19,133,581,582</u></u>	<u><u>19,953,501,902</u></u>

4 Balance with other banks and financial institutions

Inside Bangladesh	633,462,224	941,288,972
Outside Bangladesh	529,364,684	1,388,140,874
	<u>1,162,826,908</u>	<u>2,329,429,846</u>

4(a) Consolidated Balance with other banks and financial institutions

Inside Bangladesh

Pubali Bank Limited	633,462,224	941,288,972
Pubali Bank Securities Limited	494,395,389	437,100,218
Pubali Exchange Company (UK) Ltd.	-	-
	<u>1,127,857,613</u>	<u>1,378,389,190</u>
Less: Inter Company Transactions	494,395,389	437,100,218
	<u>633,462,224</u>	<u>941,288,972</u>

Outside Bangladesh

Pubali Bank Limited	529,364,684	1,388,140,874
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<u>529,364,684</u>	<u>1,388,140,874</u>
	<u>1,162,826,908</u>	<u>2,329,429,846</u>



	June 2015 Taka	December 2014 Taka
5 Money at call on short notice		
Banking company (note- 5.1)	17,286,667	118,286,667
Non-banking Financial Institution (note-5.2)	940,000,000	870,000,000
	957,286,667	988,286,667
5.1 Banking company		
Standard Bank Limited	-	100,000,000
ICB Islamic Bank Ltd.	17,286,667	18,286,667
	17,286,667	118,286,667
5.2 Non-banking Financial Institution		
Prime Finance & Invt. Ltd.	-	50,000,000
Bangladesh Finance & Investment Co. Ltd.	-	50,000,000
Industrial Promotion and Development Company of Bangladesh Ltd.	90,000,000	
MIDAS Financing Ltd.	40,000,000	-
Lanka Bangla Finance Ltd.	40,000,000	50,000,000
Industrial & Infrastructure Development Finance Co. Ltd	140,000,000	140,000,000
IDLC Finance Ltd.	150,000,000	
Premier Leasing & Finance Ltd.	50,000,000	50,000,000
Bangladesh Industrial Finance Co. Ltd	-	30,000,000
Union Capital Ltd.	100,000,000	-
Investment Corporation of Bangladesh	150,000,000	200,000,000
First Finance Ltd.	-	50,000,000
Phoenix Finance & Investment Ltd.	100,000,000	50,000,000
International Leasing & Financial Services Ltd.	-	100,000,000
Fareast Finance & Investment Co. Ltd.	40,000,000	50,000,000
Delta Brac Housing Finance Corp. Ltd.	40,000,000	50,000,000
	940,000,000	870,000,000
6 Investments		
Government securities		
Treasury bills- at book value	13,365,145,527	14,834,211,025
Reverse REPO with Bangladesh Bank	5,600,000,000	-
Special Reverse REPO with Bangladesh Bank	2,200,000,000	-
Debentures	-	10,000,000
	21,165,145,527	14,844,211,025
Government bonds:		
Government treasury bonds	24,015,089,386	24,321,003,950
National prize bonds	24,680,801	19,111,601
	24,039,770,187	24,340,115,551
Total investment in government securities and bonds	45,204,915,714	39,184,326,576
Other investments:		
Shares	8,175,658,187	8,539,711,181
Debentures	469,060	469,060
Prime Bank Limited Bond	90,000,000	90,000,000
MTBL Bond	40,000,000	40,000,000
Dhaka Bank Limited Bond	100,000,000	100,000,000
National Bank Limited Bond	64,000,000	64,000,000
One Bank Limited Bond	100,000,000	100,000,000
Mercantile Bank Limited Bond	100,000,000	100,000,000
Trust Bank Limited Bond	250,000,000	250,000,000
City Bank Limited Bond	196,000,000	196,000,000
Southeast Bank Limited Bond	300,000,000	300,000,000
Bank Asia Limited Bond	250,000,000	-
EXIM Bank Limited Bond	300,000,000	-
Social Islami Bank Limited Bond	200,000,000	-
Bridge financing advances	6,218,910	6,218,910
	10,172,346,157	9,786,399,151
	55,377,261,871	48,970,725,727
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	45,204,915,714	39,184,326,576
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	45,204,915,714	39,184,326,576
2. Other		
Pubali Bank Limited	10,172,346,157	9,786,399,151
Pubali Bank Securities Limited	3,164,560,209	3,150,522,285
Pubali Exchange Company (UK) Ltd.	-	-
	13,336,906,366	12,936,921,436
	58,541,822,080	52,121,248,012



	June 2015 Taka	December 2014 Taka
7 Loans, advances and leases		
Loans, cash credits and overdrafts, etc.	158,084,332,238	149,171,144,182
Bills purchased and discounted	1,654,462,221	803,386,485
	159,738,794,459	149,974,530,667
7.1 Loans, cash credits, overdrafts, etc.		
Inside Bangladesh:		
Loans	48,131,520,020	44,544,373,137
Cash credits	35,591,869,207	33,007,740,057
Overdrafts	38,323,905,020	39,816,216,893
Loan against merchandise	5,882,733	6,628,769
Packing credits	473,807,795	558,779,755
Loan against trust receipts	11,542,091,840	11,268,070,158
Pubali prochesta	386,826,048	384,165,646
Non-resident Credit Scheme	906,697	1,151,402
Pubali Subarna	5,205,151,357	4,912,662,893
Pubali Karmo Uddog	129,921,696	108,691,248
Pubali Sujon	44,947,531	45,514,941
Pubali Utsob	33,613,674	14,185,491
EDF loan	3,204,396,078	3,070,803,359
Payment against documents	2,325,701,927	915,823,348
Consumers loan scheme	8,756,136,395	6,705,454,010
Lease finance	3,919,418,431	3,759,371,778
Others	8,235,789	51,511,297
	158,084,332,238	149,171,144,182
Outside Bangladesh	-	-
	158,084,332,238	149,171,144,182
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	879,913,066	659,376,768
Loans against demand draft purchased	344,663	31,565
	880,257,729	659,408,333
Payable outside Bangladesh:		
Foreign bills purchased	774,204,492	143,978,152
Foreign drafts purchased	-	-
	774,204,492	143,978,152
	1,654,462,221	803,386,485
7.3 Classification of loans and advances including bills purchased and discounted		
Unclassified:		
Standard	143,917,375,252	135,700,701,764
Special mention account (SMA)	3,742,245,600	2,603,933,073
	147,659,620,852	138,304,634,837
Classified:		
Substandard (SS)	1,004,314,627	1,626,892,533
Doubtful (DF)	1,740,027,529	1,377,841,745
Bad or loss (B/L)	7,046,681,091	6,372,858,998
	9,791,023,247	9,377,593,276
Staff loan	2,288,150,360	2,292,302,554
	159,738,794,459	149,974,530,667



7.4 Particulars of required provision for loans and advances

Status of Classification	Base for Provision	Rate of Provision (%)	June 2015 Taka	December 2014 Taka
General provision - Unclassified				
Standard	106,755,392,647	1	1,067,553,926	1,011,016,040
Small & Medium Enterprise financing	26,003,163,679	0.25	65,007,909	63,091,222
Loans to BHs/MBs/SDs against share etc.	2,129,290,001	2	42,585,800	44,585,651
Housing Finance	388,038,969	2	7,760,779	8,021,505
Loan for Professional to setup business	10,239,526	2	204,791	418,966
Consumers loan scheme	6,167,089,177	5	308,354,459	208,148,999
Short Term Agri Credit and Micro credit	2,464,161,253	2.5	61,604,031	63,708,075
Special mention account (SMEF)	947,229,446	0.25	2,368,074	1,431,328
Special mention account (CLS)	871,578,710	5	43,578,936	41,578,066
Special mention account (LP, HF)	75,743,507	2	1,514,870	1,202,560
Special mention account (Others)	1,788,148,207	1	17,881,482	10,998,673
			1,618,415,057	1,454,201,085
Specific provision - Classified				
Substandard (Agri & Micro credit)	1,842,264	5	92,113	37,003
Substandard	500,180,811	20	100,036,162	193,893,686
Doubtful (Agri & Micro credit)	228,311	5	11,416	39,791
Doubtful	1,051,990,977	50	525,995,489	356,488,910
Bad/Loss	3,677,150,195	100	3,677,150,195	3,418,501,855
			4,303,285,375	3,968,961,245
Required provision			5,921,700,432	5,423,162,330
Provision maintained			5,925,263,782	5,539,660,643
Excess provision			3,563,350	116,498,313
7(a) Consolidated Loans, Advances and Leases				
Loans, Advances and Leases				
Pubali Bank Limited			158,084,332,238	149,171,144,182
Pubali Bank Securities Limited			720,200,586	745,913,657
Pubali Exchange Company (UK) Ltd.			-	-
			158,804,532,824	149,917,057,839
Less: Inter Company Transactions			2,128,075,366	2,128,085,366
			156,676,457,458	147,788,972,473
Bills discounted and purchased				
Pubali Bank Limited			1,654,462,221	803,386,485
Pubali Bank Securities Limited			-	-
Pubali Exchange Company (UK) Ltd.			-	-
			1,654,462,221	803,386,485
			158,330,919,679	148,592,358,958
8 Fixed Assets including premises, furniture & Fixture				
Land			2,229,884,331	2,248,544,331
Building			750,972,583	756,037,378
Vehicles			76,890,599	67,890,599
Machinery and equipment's			279,169,559	248,092,734
Computer & Computer Accessories			485,895,371	445,895,371
Furniture and fixtures			273,317,269	258,115,755
			4,096,129,712	4,024,576,168
8(a) Consolidated Fixed Assets including premises, furniture & fixture				
Pubali Bank Limited			4,096,129,712	4,024,576,168
Pubali Bank Securities Limited			3,199,053	2,166,530
Pubali Exchange Company (UK) Ltd.			-	-
			4,099,328,765	4,026,742,698
9 Other Assets :				
Income generating other assets				
Interest accrued on investments			550,500,604	1,326,609,436
Accrued income on loans & advances			180,763,077	86,200,442
Advance security deposit, advance rent and prepaid expenses			225,362,739	213,787,166
Investment in Subsidiary Company			1,599,998,700	1,599,998,700
Stock dealing account			285,409,875	-
			2,842,034,995	3,226,595,744
Non-income generating other assets				
Stationery and stamps			77,370,949	65,166,652
Drafts payable			42,142,931	51,599,731
Sanchaypatra			555,225	-
Suspense account			374,575,030	257,105,337
Demonetized notes			1,531,750	1,531,750
Items in transit			1,837,890,561	2,972,304,696
Advance against income tax			17,109,789,560	15,363,607,181
Clearing house adjustment			212,827,795	118,582,727
Others			102,277,322	88,577,689
			19,758,961,123	18,918,475,763
			22,600,996,118	22,145,071,507

	June 2015 Taka	December 2014 Taka
9(a) Consolidated Other Assets		
Pubali Bank Limited	22,600,996,118	22,145,071,507
Pubali Bank Securities Limited	124,947,648	112,744,941
Pubali Exchange Company (UK) Ltd.	-	9,276,499
	<u>22,725,943,766</u>	<u>22,267,092,947</u>
Less: Inter company Transactions	(285,423,685)	(9,290,309)
Pubali Bank Securities Limited	(1,599,998,700)	(1,599,998,700)
Pubali Exchange Company (UK) Ltd.		
	<u>(1,885,422,385)</u>	<u>(1,609,289,009)</u>
	<u>20,840,521,381</u>	<u>20,657,803,938</u>

LIABILITIES AND CAPITAL

10 Borrowings from other Banks, Financial Institutions and Agents

Inside Bangladesh	381,228,351	2,440,229,241
Outside Bangladesh	512,733,918	936,546,745
	<u>893,962,269</u>	<u>3,376,775,986</u>

10.1 Inside Bangladesh

Repo from Bangladesh Bank against Treasury Bill and Bond	-	1,021,950,000
Call loan from Citibank N.A.	-	500,000,000
Call loan from Sonali Bank Limited, Local Office, Dhaka.	-	800,000,000
Sonali Bank Limited, Local Office, Dhaka.	381,228,351	118,279,241
	<u>381,228,351</u>	<u>2,440,229,241</u>

11 Details of deposits and other accounts

Current deposits and other accounts :

Current account	20,916,230,595	19,599,377,014
Cash credit A/C. (Cr.)	463,863,564	466,508,161
Pubali Prochesta (Cr.)	12,176,407	6,230,876
Q-cash (Cr.)	-	1,430,943
Call deposits	20,192,804	25,302,252
Foreign currency deposits	1,365,096,747	1,041,692,121
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	16,484,555	16,338,484
	<u>22,794,067,150</u>	<u>21,156,902,329</u>

Bills payable

4,298,436,103	3,824,137,445
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Savings Bank accounts

47,691,701,549	45,159,141,790
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Term deposits :

Fixed deposits - from customers	68,945,436,042	64,445,868,433
Special Notice Deposits	22,970,249,547	20,823,994,538
Deposit pension scheme	1,388,925	1,437,396
Interest payable on term deposit	3,825,459,966	3,424,637,197
Pubali pension scheme	7,707,271,350	6,238,539,294
Pubali sanchay prakalpa	4,090,092,563	4,286,071,380
Dwigun Sanchay Prokalpa	16,273,693,251	15,803,184,151
Target Based Small Deposit (Pubali shopnopuron)	422,245,651	249,850,151
Monthly profit base deposit	2,693,797,151	2,304,849,200
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	607,339,943	469,789,721
Shikhya sanchy prokalpa	155,084,362	144,577,522
Child edu. Care & maturity deposit	4,587,108	6,274,180
	<u>127,696,645,859</u>	<u>118,199,073,163</u>

Other deposits

5,489,181,102	4,750,988,670
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<u>207,970,031,763</u>	<u>193,090,243,397</u>
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11 (a) Consolidated Deposits and other accounts

Pubali Bank Limited	207,970,031,763	193,090,243,397
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<u>207,970,031,763</u>	<u>193,090,243,397</u>

Less: Inter Company Transactions

494,395,389	437,100,218
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<u>207,475,636,374</u>	<u>192,653,143,179</u>
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	June 2015 Taka	December 2014 Taka
12 Other Liabilities :		
Accumulated provision for loans and advances	3,650,745,438	3,370,599,256
Accumulated provision for consumers loan	645,331,644	707,510,047
Accumulated provision for lease finance	1,596,341	1,596,341
Accumulated provision for demand loan pubali star	9,175,302	5,753,914
	<u>4,306,848,725</u>	<u>4,085,459,558</u>
Provision for unclassified loans and advances	1,618,415,057	1,454,201,085
Provision @1% against off-balance sheet exposure	538,300,000	476,800,000
Accumulated interest suspense	926,498,838	718,127,569
Provision for doubtful investment	25,050,460	18,750,460
Account Payable (OBU)	3,283,495	-
Additional profit payable A/C for Islamic banking	238,845	238,845
I.B. bad debt offsetting reserve	2,606,000	2,606,000
Interest suspense on underwriting advances	270,415,969	270,415,969
CLS interest A/C	8,979,730	10,589,420
Accrued interest receivable on overdue CLS	95,810,179	82,855,732
Consumers deposits	125,087,467	74,495,030
Lease deposit	372,840	311,582
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	18,599,802,444	17,169,338,725
Provision for Deferred Tax	647,073,577	647,073,577
Valuation adjustment	517,031,237	415,423,408
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	473,409	6,716,592
Pakistan account	8,393,039	8,393,039
Pension fund	1,570,883	1,570,883
L/C cover account in Bangladesh	1,583,640	1,583,640
EDF adjustment	2,889,428,891	2,819,139,786
Pubali Bank Adjustment	35,531,906	40,411,840
Sadaqah fund	3,529,859	2,664,436
Card transaction fee (inter bank)	1,914,797	944,412
Foreign currency FCC account	17,363,819	17,363,819
Interest suspense account against 70% agri loan	192,382	192,382
Blocked account of UBI	2,973,186	2,973,186
Property account of UBI	49,617	49,617
Payable to Pubali Exchange Co.(UK)	9,276,499	9,276,499
Non resident blocked account of UBI	34,487	34,487
	<u>26,452,101,601</u>	<u>24,353,361,069</u>
Provision for expenses:	52,201,325	431,232,906
Provision for other assets:		
Suspense account	63,714,468	63,714,468
Demonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries	13,724,657	13,724,657
ICT Asset Insurance reserve	11,737,402	7,200,120
Reserve for unforeseen losses	127,709,308	104,418,494
	<u>217,875,575</u>	<u>190,047,479</u>
	<u>31,029,027,226</u>	<u>29,060,101,012</u>
12(a) Consolidated other liabilities		
Pubali Bank Limited	31,029,027,226	29,060,101,012
Pubali Bank Securities Limited	3,574,748,022	3,577,130,588
Parent Subsidiary loan	(2,128,075,366)	(2,128,085,366)
Inter company payables	(285,423,685)	(9,290,309)
Pubali Exchange Company (UK) Ltd.	-	9,276,499
	<u>32,190,276,197</u>	<u>30,509,132,424</u>
13 Statutory reserve		
This represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991 @ 20% of current year's profit, before tax.		
Balance at the beginning of the period	8,400,249,482	7,171,549,919
Add: Addition during the period	524,356,603	1,228,699,563
Balance at the end of the period	<u>8,924,606,085</u>	<u>8,400,249,482</u>
14 Retained earnings (General reserve)		
Balance as on beginning of the period	2,690,619,157	1,687,639,485
Addition during the period	666,962,692	1,841,430,917
Add: sale of properties	-	-
	<u>3,357,581,849</u>	<u>3,529,070,402</u>
Less: Issue of dividend	(880,373,812)	(838,451,245)
Balance as on end of the period	<u>2,477,208,037</u>	<u>2,690,619,157</u>
14(a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	2,477,208,037	2,690,619,157
Pubali Bank Securities Limited	(751,615,217)	(812,852,987)
Pubali Exchange Company (UK) Ltd.	-	-
	<u>1,725,592,820</u>	<u>1,877,766,170</u>



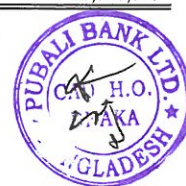
	June 2015 Taka	December 2014 Taka
15 Other reserves		
15.1 Assets revaluation reserve		
Balance at the beginning of the period	2,934,476,620	3,031,502,176
Addition on revaluation of Fixed Assets/Investment During the period	312,917,597	3,029,757,098
Disposal during the period	(309,009,110)	(3,126,782,654)
	<u>2,938,385,107</u>	<u>2,934,476,620</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>2,938,719,091</u>	<u>2,934,810,604</u>
15.2 Exchange Equalization Fund		
Balance at the beginning of the period	29,959,972	29,959,972
Addition during the period	-	-
Balance at the end of the period	<u>29,959,972</u>	<u>29,959,972</u>
	<u>2,968,679,063</u>	<u>2,964,770,576</u>
15(a) Consolidated Other reserves		
Pubali Bank Limited	2,968,679,063	2,964,770,576
Pubali Bank Securities Limited	84,170,706	84,170,706
Pubali Exchange Company (UK) Ltd.	-	-
	<u>3,052,849,769</u>	<u>3,048,941,282</u>
16 Profit & loss account surplus		
Balance at the beginning of the period	-	-
Profit after tax during the period	1,191,319,295	3,070,130,480
	<u>1,191,319,295</u>	<u>3,070,130,480</u>
Appropriation for the period		
Statutory reserve	524,356,603	1,228,699,563
General reserve	666,962,692	1,841,430,917
	<u>1,191,319,295</u>	<u>3,070,130,480</u>
Balance at the end of the period	-	-
16(a) Consolidated Profit & loss account surplus		
Balance at the beginning of the period	-	-
Profit after tax during the period	1,252,557,115	3,115,315,919
	<u>1,252,557,115</u>	<u>3,115,315,919</u>
Appropriation for the period		
Statutory reserve	524,356,603	1,228,699,563
General reserve	728,200,512	1,886,616,356
	<u>1,252,557,115</u>	<u>3,115,315,919</u>
Balance at the end of the period	-	-
17 Non-controlling interest		
Balance b/f	624	589
Share of current period profit	50	35
	<u>674</u>	<u>624</u>



	June 2015 Taka	June 2014 Taka
18 Interest income		
Loans	930,935,391	825,709,003
Cash credits	2,141,349,222	1,962,341,510
Over drafts	2,244,107,594	2,133,252,877
Loan against imported merchandise	16,383,952	268,636
Loan against trust receipt	670,331,398	828,570,707
Inland bill purchased & demand draft purchased	42,559,077	55,507,072
Foreign bill purchased and Export development fund	46,101,778	18,331,546
Packing credits	18,169,753	17,247,300
Payments against document	151,780,457	62,430,401
Call loans	153,246,750	54,078,898
Loans against deposit pension scheme	-	419
Agricultural credits & rural credits	11,735,270	11,378,625
Sundries account	13,257,360	19,591,498
CLS account	413,445,441	315,500,477
Secured mortgages	560,504,568	620,961,899
Foreign bank accounts	21,534,844	8,133,821
Loan against Shikya Sanchay Prokalpa	546,078	425,147
Loan against Non-resident Credit Scheme	73,584	30,525
Lease finance	255,790,296	260,422,291
Loan against Pubali Sanchay Prokalpa	26,804,298	26,592,252
Loan against FDR	1,111,027	5,833,588
Term loans	1,318,310,824	1,093,674,418
Loan against Pubali Pension Scheme	22,165,126	11,502,729
	9,060,244,088	8,331,785,639
18(a) Consolidated Interest Income		
Pubali Bank Limited	9,060,244,088	8,331,785,639
Pubali Bank Securities Limited	25,139,079	52,340,436
Pubali Exchange Company (UK) Ltd.	-	-
Inter company transaction	-	-
	9,085,383,167	8,384,126,075
19 Interest paid on deposits, borrowings, etc.		
Fixed deposit	2,859,345,165	3,686,328,775
Interest on REPO borrowings	45,051,298	21,673,267
Interest on borrowings	4,894,782	-
Short-notice deposit	488,596,062	583,926,353
Savings bank deposit	611,161,259	541,971,686
Deposit pension scheme	9,690	39,305
Pubali bank pension scheme	379,157,181	215,887,759
Child education care & maturity deposits	341,842	324,192
Call borrowing	5,123,958	43,694,502
Monthly monafa based deposit scheme	14,038,599	18,283,906
Pubali Sanchay Prokalpa	163,154,213	167,735,713
Shikhya Sanchay Prokalpa	6,429,178	7,059,012
Q-Cash Debit Card	14,548	54,425
Dwigun Sanchay Prokalpa	923,292,054	965,721,168
Treasury Bond	-	47,291,713
Marking to Market Revaluation	-	3,766,858
Interest on MPSD	24,695,613	13,628,109
Interest on TBSD	16,252,972	6,716,902
Interest on MFD A/C	127,495,613	89,702,474
Sundry accounts	177,862	416,702
	5,669,231,889	6,414,222,821
19(a) Consolidated Interest paid on deposits, borrowings, etc		
Pubali Bank Limited	5,669,231,889	6,414,222,821
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
Inter company transaction	-	-
	5,669,231,889	6,414,222,821
20 Income from investment		
Interest on treasury bill	442,167,237	1,304,837,965
Interest on treasury bond	860,914,278	892,876,712
Interest on private bond	50,879,896	28,716,381
Interest on debentures	1,783,000	114,521
Interest on Bangladesh Bank bill	58,750,930	52,236,397
Gain on sale of shares	61,044,764	235,393,291
Dividend on shares	114,346,694	136,373,739
	1,589,886,799	2,650,549,006
20(a) Consolidated Income from investment		
Pubali Bank Limited	1,589,886,799	2,650,549,006
Pubali Bank Securities Limited	35,263,515	31,075,191
Pubali Exchange Company (UK) Ltd.	-	-
	1,625,150,314	2,681,624,197



	June 2015 Taka	June 2014 Taka
21 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	18,610,528	20,092,496
Foreign L/C	167,816,593	151,720,134
Local L/C	48,722,922	48,297,228
Issuance of foreign guarantee	88,801	7,995,539
Issuance of local guarantee	67,870,633	37,934,904
Issuance of traveller's cheque	3,100	260,574
Other transactions	88,576,289	95,582,713
Miscellaneous handling commission	64,005,874	59,665,887
Consumers credit	58,984	87,856
Commission on stationery articles	324,138	310,900
Income A/C commission Online	1,700	3,600
Total commission	456,079,562	421,951,831
Exchange	348,631,541	301,450,155
	804,711,103	723,401,986
21(a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	804,711,103	723,401,986
Pubali Bank Securities Limited	15,446,437	33,006,462
Pubali Exchange Company (UK) Ltd.	-	5,698,535
	820,157,540	762,106,983
22 Other operating income		
Rent recovery	1,147,504	1,164,075
Postage and telecommunication recovery	4,627,487	6,283,046
Miscellaneous income	43,193,836	26,965,679
Miscellaneous income supervision and monitoring	2,419	53,803
Miscellaneous income transfer fee	26,995	65,800
Swift income	45,278,074	41,034,925
Application fee of CLS account	785,830	405,510
Account opening charge of CLS account	1,502,836	976,500
Service charge	12,583,262	9,890,882
Income on sale of leased asset	288,397	932,061
Online service charge	188,312,013	189,112,877
Accounts Maintenance fee	145,212,412	171,153,131
SMS service charges	22,886,137	1,745,840
Card Fees and charges	2,880,500	-
ClB service charges	6,036,188	4,956,400
Recovered from Bad Debt Written Off	70,000,000	-
Income on sale of Bank's property	716,861	1,398,858
	545,480,751	456,139,387
22(a) Consolidated Other operating income		
Pubali Bank Limited	545,480,751	456,139,387
Pubali Bank Securities Limited	647,098	392,288
Pubali Exchange Company (UK) Ltd.	-	-
	546,127,849	456,531,675
23 Salary and allowances (excluding Managing Director)		
Basic salary	902,229,095	689,282,284
House rent allowances	507,305,781	352,930,691
Medical allowances	106,809,015	74,068,242
Other allowances	102,932,208	54,126,209
Contributory provident fund	79,725,828	56,080,498
General provident fund	202,897	226,758
Bonus to employees	8,118,315	652,397
	1,707,323,139	1,227,367,079
23(a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	1,707,323,139	1,227,367,079
Pubali Bank Securities Limited	11,531,301	8,633,777
Pubali Exchange Company (UK) Ltd.	-	3,331,966
	1,718,854,440	1,239,332,822
24 Managing Director's salary and fees		
Basic pay	2,737,500	3,300,000
Allowances	926,250	1,170,000
Bank's contributory provident fund	273,750	330,000
	3,937,500	4,800,000
25 Depreciation and repair of bank's assets		
Repairs to fixed assets	8,008,622	6,488,977
Maintenance of assets	34,106,592	25,680,921
Depreciation on fixed assets	185,039,803	125,435,866
	227,155,017	157,605,764
25(a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	227,155,017	157,605,764
Pubali Bank Securities Limited	768,785	795,115
Pubali Exchange Company (UK) Ltd.	-	445,148
	227,923,802	158,846,027



	June 2015 Taka	June 2014 Taka
26 Other expenses		
Repairs to rented property	647,184	578,468
Newspapers	1,579,017	1,605,348
Petrol consumption	22,815,851	26,308,487
Travelling	24,738,547	30,590,729
Donations	16,256,610	26,856,400
Honorarium	2,935,000	2,255,000
Subscriptions	3,319,343	5,823,418
Sub-ordinate staff clothing	2,938,929	1,952,488
Conveyance	9,319,751	9,056,920
Entertainment	9,377,884	8,387,188
Training	7,954,718	11,106,063
Photocopying	485,282	776,228
Branches' opening expenses	776,093	71,050
Shifting expenses	527,686	624,011
Carrying expenses	996,797	1,101,808
Professional fees	1,356,943	1,543,805
Security and Auxiliary Services	11,816,976	9,355,488
Gun license fees	379,115	301,528
Telegraphic address renewal fee	250	500.00
Overtime	10,620,197	10,947,588
Lunch subsidy	84,447,982	42,338,767
Promotional expenses	21,901,864	74,895,154
Gratuity	232,805,450	303,222,890
Group insurance	16,629,925	5,402,647
House maintenance	60,913,018	38,165,495
Car allowance	4,190,871	2,580,000
Chemicals for office equipment's	187,874	298,333
Loss on sale of bank's property	1,937,373	200,235
CDBL fees	106,000	430,358
Annual general meeting	2,786,080	4,124,935
Bandwidth charges	47,721,317	46,888,040
Miscellaneous	30,785,258	31,342,281
	633,255,185	699,131,650
26(a) Consolidated Other expenses		
Pubali Bank Limited	633,255,185	699,131,650
Pubali Bank Securities Limited	2,535,947	4,011,187
Pubali Exchange Company (UK) Ltd.	-	2,599,815
	635,791,132	705,742,652
27 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	2,790,449,676	3,431,606,448
Balance with Bangladesh Bank and its agent bank(s)	16,343,131,906	15,966,246,604
Balance with other banks and financial institutes	1,162,826,908	2,605,016,197
Prize bonds	24,680,801	23,399,301
Money at call on short notice	957,286,667	98,786,667
	21,278,375,958	22,125,055,217
27(a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	21,278,375,958	22,125,055,217
Pubali Bank Securities Limited	494,395,389	268,374,330
Pubali Exchange Company (UK) Ltd.	-	20,536,505
	21,772,771,347	22,413,966,052
28 Basic and Diluted Earnings Per Share (EPS):		
Net Profit after taxes	1,191,319,295	1,612,936,167
Number of ordinary shares outstanding	880,373,812	880,373,812
Basic and Diluted Earnings Per Share (EPS)	1.35	1.83
28(a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
Net Profit after tax	1,252,557,115	1,635,516,584
Number of ordinary shares outstanding	880,373,812	880,373,812
Consolidated Basic and Diluted Earnings Per Share (EPS)	1.42	1.86





পূবালী ব্যাংক লিমিটেড

PUBALI BANK LIMITED

Central Accounts Division

Head Office, Dhaka.

Tel: 9574229

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**Disclosure relating to un-audited
Half Yearly Financial Statements.**

Measures	30 June 2015		30 June 2014	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	3,365,796,986	3,427,034,806	3,300,758,552	3,400,421,440
Net Profit / (Loss) after Taxation	1,191,319,295	1,252,557,115	1,612,936,167	1,635,516,584
Net Assets Value (NAV)	23,174,231,305	22,506,787,468	21,472,713,972	20,698,706,970
NAV Per Share	26.32	25.57	24.39	23.51
Earnings Per Share (EPS)	1.35	1.42	1.83	1.86
Net Operating Cash Flow Per Share (NOCFPS)	(0.92)	(0.85)	1.80	1.86

