



**Pubali Bank Limited**  
Head Office

**Consolidated Balance Sheet (un-audited) as at 30 June 2016**

Property and Assets	Note	June 2016 Taka	December 2015 Taka
<b>Cash</b>			
In hand ( Including foreign currencies )	3 (a)	18,626,874,085	21,376,981,153
Balance with Bangladesh Bank and its agent Bank (s) ( Including foreign currencies )		2,239,350,117	2,834,884,562
		16,387,523,968	18,542,096,591
<b>Balance with Other Banks and Financial Institutions</b>			
Inside Bangladesh	4 (a)	5,646,159,566	2,222,692,959
Outside Bangladesh		4,324,453,726	1,536,876,025
		1,321,705,840	685,816,934
<b>Money at Call on Short Notice</b>	5	13,286,667	935,286,667
<b>Investments</b>			
Government	6 (a)	49,139,300,108	61,075,817,975
Others		31,232,014,084	47,153,505,257
		17,907,286,024	13,922,312,718
<b>Loans, Advances and Leases</b>			
Loans, Cash Credits, Overdrafts, etc.	7 (a)	186,491,874,575	171,692,142,940
Bills purchased & discounted		181,261,903,005	168,335,701,353
		5,229,971,570	3,356,441,587
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	8 (a)	4,030,112,064	3,920,741,861
<b>Other assets</b>			
Non-banking Assets	9 (a)	31,235,482,158	24,211,876,743
		375,246	375,246
<b>Total Assets</b>		<u>295,183,464,469</u>	<u>285,435,915,544</u>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions &amp; agents</b>	10	7,078,608,472	2,543,554,248
<b>Deposits and other accounts</b>	11 (a)	226,342,156,257	224,249,499,124
Current accounts & other accounts		26,020,092,939	25,546,461,730
Bills payable		6,678,816,867	4,512,456,257
Savings bank deposits		55,953,378,144	51,969,483,909
Term deposits		132,092,641,360	137,567,155,752
Other deposits		5,597,226,947	4,653,941,476
<b>Other Liabilities</b>	12 (a)	37,887,623,784	34,454,192,288
<b>Total Liabilities</b>		<u>271,308,388,513</u>	<u>261,247,245,660</u>
<b>Capital / Shareholders' Equity</b>			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	13	9,467,360,094	9,300,249,482
Retained earnings (general reserve)	14 (a)	2,566,225,102	3,044,934,155
Other Reserves	15 (a)	3,037,751,951	3,039,747,469
		23,875,075,267	24,188,669,226
Non-Controlling Interest	16	689	658
<b>Total Shareholders' Equity</b>		<u>23,875,075,956</u>	<u>24,188,669,884</u>
<b>Total Liabilities and Shareholders' Equity</b>		<u>295,183,464,469</u>	<u>285,435,915,544</u>






**Pubali Bank Limited**  
Head Office

**Consolidated Balance Sheet (un-audited) as at 30 June 2016**

<b>Off-balance sheet items</b>	<b>Note</b>	<b>June 2016</b>	<b>December 2015</b>
<b>Contingent liabilities</b>		<b>Taka</b>	<b>Taka</b>
<b>Acceptances &amp; Endorsements</b>			
Letters of guarantee		14,452,213,904	7,648,739,240
Irrevocable letters of credit		47,253,784,843	44,054,462,906
Bills for collection		1,562,513,796	1,614,641,134
Other Contingent Liabilities		-	1,184,343,398
<b>Total Contingent liabilities</b>		<b>63,268,512,543</b>	<b>54,502,186,678</b>
<b>Other Commitments</b>			
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		-	-
<b>Total other commitments</b>		<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>		<b>63,268,512,543</b>	<b>54,502,186,678</b>

  
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 2016

	Note	January to June 2016 Taka	January to June 2015 Taka	April to June 2016 Taka	April to June 2015 Taka
<b>Operating Income</b>					
Interest Income	17 (a)	8,670,811,334	9,085,383,167	4,283,633,817	4747918026
Less :Interest paid on Deposits, Borrowings, etc.	18	5,240,268,504	5,669,231,889	2,469,488,364	2849274754
<b>Net Interest Income</b>		<b>3,430,542,830</b>	<b>3,416,151,278</b>	<b>1,814,145,453</b>	<b>1,898,643,272</b>
Income from Investment	19 (a)	1,677,649,689	1,625,150,314	931,281,246	836291736
Commission, Exchange and Brokerage	20 (a)	767,692,782	820,157,540	430,022,924	404882020
Other Operating Income	21 (a)	502,911,903	546,127,849	427,933,689	479528127
<b>Total Operating Income</b>		<b>6,378,797,204</b>	<b>6,407,586,981</b>	<b>3,603,383,312</b>	<b>3,619,345,155</b>
<b>Operating Expenses</b>					
Salaries and allowances	22 (a)	1,803,096,935	1,718,854,440	1,016,577,485	886706337
Rent, taxes, insurance, electricity, etc.		333,220,370	288,204,755	192,032,179	111912779
Legal Expenses		7,109,334	7,151,456	4,434,523	3790243
Postage, Stamp, telecommunication, etc.		36,871,024	37,358,327	19,783,166	17315145
Stationery, Printing, Advertisements, etc.		56,749,263	58,216,591	32,547,153	30906588
Managing Director's salary and Fees	23	4,800,000	3,937,500	2,700,000	2100000
Directors' Fees		3,524,298	2,665,408	2,144,973	1367100
Auditors' Fees		35,000	30,000	35,000	30000
Charges on loan losses		-	418,764	-	-
Depreciation and repair of bank's assets	24 (a)	297,225,196	227,923,802	121,179,514	117352890
Other Expenses	25 (a)	858,081,435	635,791,132	436,578,389	291051314
<b>Total Operating Expenses</b>		<b>3,400,712,855</b>	<b>2,980,552,175</b>	<b>1,828,012,382</b>	<b>1,462,532,396</b>
<b>Profit/(Loss) before Provisions &amp; Taxation</b>		<b>2,978,084,349</b>	<b>3,427,034,806</b>	<b>1,775,370,930</b>	<b>2,156,812,759</b>
<b>Provision for loans &amp; advances, investments &amp; other assets</b>					
Provision for Classified loans and advances		799,325,076	512,000,000	486,302,638	50,000,000
Provision for unclassified loans and advances		220,674,924	164,213,972	213,697,362	136,270,515
Provision for diminution in value of Investments		6,500,000	6,300,000	-	(2,000,000)
Provision for impairment clients' margin loan		-	-	-	-
		<b>1,026,500,000</b>	<b>682,513,972</b>	<b>700,000,000</b>	<b>184,270,515</b>
Provision for exposure of off-balance sheet items		86,000,000	61,500,000	46,000,000	-
<b>Total Provisions</b>		<b>1,112,500,000</b>	<b>744,013,972</b>	<b>746,000,000</b>	<b>184,270,515</b>
<b>Total Profit/(Loss) before taxes</b>		<b>1,865,584,349</b>	<b>2,683,020,834</b>	<b>1,029,370,930</b>	<b>1,972,542,244</b>
Provision for current tax		1,120,734,185	1,430,463,719	609,861,635	897,061,935
Provision for deferred tax		-	-	-	-
<b>Total provision for taxes</b>		<b>1,120,734,185</b>	<b>1,430,463,719</b>	<b>609,861,635</b>	<b>897,061,935</b>
<b>Net Profit after Taxes</b>		<b>744,850,164</b>	<b>1,252,557,115</b>	<b>419,509,295</b>	<b>1,075,480,309</b>
<b>Profit attributable to:</b>					
Equity holders of parents		744,850,133	1,252,557,065	419,509,265	1,075,480,271
Non- controlling interest		31	50	30	38
<b>Appropriations :</b>		<b>744,850,164</b>	<b>1,252,557,115</b>	<b>419,509,295</b>	<b>1,075,480,309</b>
Statutory Reserve		167,110,612	524,356,603	-	385,292,690
Retained surplus (general reserve) carried forward		577,739,552	728,200,512	419,509,295	690,187,619
<b>Earnings Per Share ( EPS )</b>	27 (a)	<b>0.85</b>	<b>1.42</b>	<b>0.48</b>	<b>1.22</b>
<b>Basic</b>					
<b>Diluted</b>		<b>0.85</b>	<b>1.42</b>	<b>0.48</b>	<b>1.22</b>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman







**Pubali Bank Limited**  
**Head Office**  
**Consolidated Cash Flow Statement (un-audited)**  
**for 6 months ended 30 June 2016**


	Note	January to June 2016 Taka	January to June 2015 Taka
<b>a Cash flows from operating activities</b>			
Interest receipts in cash		10,309,099,487	10,522,428,361
Interest payments		(5,338,461,949)	(5,574,215,143)
Dividend receipts		150,476,010	130,989,649
Fees and commission receipts		475,923,493	471,525,999
Recoveries of loans previously written off		-	70,000,000
Cash payment to employees		(1,807,896,935)	(1,722,791,940)
Cash payment to suppliers		(100,430,153)	(102,530,277)
Current income tax paid		(1,765,103,636)	(1,746,182,379)
Receipts from other operating activities		781,760,163	843,379,950
Cash payments for other operating activities		(1,301,008,554)	(970,190,155)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>1,404,357,926</b>	<b>1,922,414,065</b>
<b>Cash flows from operating assets &amp; liabilities:</b>			
Statutory deposits		15,924,071,273	(6,008,638,157)
Purchase/sale of trading securities		(3,984,973,306)	(389,984,930)
Loans and advances to customers (other than banks)		(14,799,716,175)	(9,738,550,721)
Other assets		(5,272,777,806)	1,278,055,061
Deposits to/from other banks		4,535,054,224	(2,482,813,717)
Deposits from customers (other than banks)		2,129,439,037	14,879,788,366
Other liabilities account of customers		888,647,566	(413,932,746)
Other liabilities		325,810,312	205,998,703
<b>Total Increase/(decrease) in operating assets and liabilities:</b>		<b>(254,444,875)</b>	<b>(2,670,078,141)</b>
<b>Net Cash from/(used in) Operating activities</b>		<b>1,149,913,051</b>	<b>(747,664,076)</b>
<b>b Cash Flows from Investing Activities</b>			
Purchase /Sale of property, plant & equipment		(300,747,416)	(257,625,870)
<b>Net Cash from/(used in) Investing Activities</b>		<b>(300,747,416)</b>	<b>(257,625,870)</b>
<b>c Cash flows from financing activities</b>			
Payment for redemption of loan capital and debt security		(1,995,518)	(12,473,294)
Dividend Paid		(1,056,448,574)	(880,373,812)
<b>Net cash from/(used in) Financing activities</b>		<b>(1,058,444,092)</b>	<b>(892,847,106)</b>
<b>d Net increase/ (decrease) in cash and cash equivalents (a+b+c)</b>		<b>(209,278,457)</b>	<b>(1,898,137,052)</b>
<b>e Cash and cash equivalents at the beginning of the period</b>		<b>25,115,910,784</b>	<b>23,670,908,399</b>
<b>f Cash and cash equivalents at the end of the period (d+e)</b>	26a	<b>24,906,632,327</b>	<b>21,772,771,347</b>

  
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 2016

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
<b>For the period June 2016</b>							
<b>Balance at 1 January 2016</b>	8,803,738,120	9,300,249,482	3,044,934,155	3,039,747,469	24,188,669,226	658	24,188,669,884
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	8,803,738,120	9,300,249,482	3,044,934,155	3,039,747,469	24,188,669,226	658	24,188,669,884
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(34,681,227)	(34,681,227)	-	(34,681,227)
Surplus/deficit on account of revaluation of investments	-	-	-	32,685,709	32,685,709	-	32,685,709
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	-	-	577,739,521	-	577,739,521	31	577,739,552
Transfer to statutory reserve	-	167,110,612	-	-	167,110,612	-	167,110,612
Issue of bonus shares - 2015	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2015	-	-	(1,056,448,574)	-	(1,056,448,574)	-	(1,056,448,574)
<b>Balance at 30 June 2016</b>	8,803,738,120	9,467,360,094	2,566,225,102	3,037,751,951	23,875,075,267	689	23,875,075,956
<b>Balance at 30 June 2015</b>	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

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director





**Pubali Bank Limited**  
**Head Office**  
**Balance Sheet (Un-audited) as at 30 June 2016**

<b>Property and Assets</b>	<b>Note</b>	<b>June 2016</b> <b>Taka</b>	<b>December 2015</b> <b>Taka</b>
<b>Cash</b>	<b>3</b>	<b>18,626,874,085</b>	<b>21,376,981,153</b>
In hand ( Including foreign currencies )		2,239,350,117	2,834,884,562
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies )		16,387,523,968	18,542,096,591
<b>Balance with Other Banks and Financial Institutions</b>	<b>4</b>	<b>5,646,159,566</b>	<b>2,222,692,959</b>
Inside Bangladesh		4,324,453,726	1,536,876,025
Outside Bangladesh		1,321,705,840	685,816,934
<b>Money at Call on Short Notice</b>	<b>5</b>	<b>13,286,667</b>	<b>935,286,667</b>
<b>Investments</b>	<b>6</b>	<b>45,918,211,360</b>	<b>57,881,682,992</b>
Government		31,232,014,084	47,153,505,257
Others		14,686,197,276	10,728,177,735
<b>Loans, Advances and Leases</b>	<b>7</b>	<b>187,982,116,142</b>	<b>173,125,419,314</b>
Loans, Cash Credits, Overdrafts, etc.		182,752,144,572	169,768,977,727
Bills purchased and discounted		5,229,971,570	3,356,441,587
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	<b>8</b>	<b>4,027,629,865</b>	<b>3,917,767,831</b>
<b>Other assets</b>	<b>9</b>	<b>32,994,393,638</b>	<b>26,002,046,119</b>
<b>Non-banking Assets</b>		<b>375,246</b>	<b>375,246</b>
<b>Total Assets</b>		<b>295,209,046,569</b>	<b>285,462,252,281</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions &amp; agents</b>	<b>10</b>	<b>7,078,608,472</b>	<b>2,543,554,248</b>
<b>Deposits and other accounts</b>	<b>11</b>	<b>226,938,029,565</b>	<b>224,808,590,528</b>
Current accounts & other accounts		26,504,568,658	26,080,165,638
Bills Payable		6,678,816,867	4,512,456,257
Savings bank deposits		55,953,378,144	51,969,483,909
Term deposits		132,204,038,949	137,592,543,248
Other deposits		5,597,226,947	4,653,941,476
<b>Other Liabilities</b>	<b>12</b>	<b>36,668,538,844</b>	<b>33,234,994,053</b>
<b>Total Liabilities</b>		<b>270,685,176,881</b>	<b>260,587,138,829</b>
<b>Capital / Shareholders' Equity</b>			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	<b>13</b>	9,467,360,094	9,300,249,482
Retained earnings	<b>14</b>	3,299,190,229	3,815,549,087
Other Reserves	<b>15</b>	2,953,581,245	2,955,576,763
<b>Total Shareholders' Equity</b>		<b>24,523,869,688</b>	<b>24,875,113,452</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>295,209,046,569</b>	<b>285,462,252,281</b>







**Pubali Bank Limited**  
**Head Office**  
**Balance Sheet (Un-audited) as at 30 June 2016**

<b>Off-balance sheet items</b>	<b>Note</b>	<b>June 2016</b>	<b>December 2015</b>
<b>Contingent liabilities</b>		<b>Taka</b>	<b>Taka</b>
<b>Acceptances &amp; Endorsements</b>			
Letters of guarantee		14,452,213,904	7,648,739,240
Irrevocable letters of credit		47,253,784,843	44,054,462,906
Bills for collection		1,562,513,796	1,614,641,134
Other Contingent Liabilities		-	1,184,343,398
<b>Total Contingent liabilities</b>		<b>63,268,512,543</b>	<b>54,502,186,678</b>
<b>Other Commitments</b>			
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		-	-
<b>Total other commitments</b>		-	-
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>		<b>63,268,512,543</b>	<b>54,502,186,678</b>

  
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 2016

		January to June 2016	January to June 2015	April to June 2016	April to June 2015
	Note	Taka	Taka	Taka	Taka
<b>Operating Income</b>					
Interest income	17	8,658,268,447	9,060,244,088	4,280,037,501	4,735,790,931
Less :Interest paid on deposits, borrowings, etc.	18	5,240,268,504	5,669,231,889	2,469,488,364	2,849,274,754
<b>Net Interest Income</b>		<b>3,417,999,943</b>	<b>3,391,012,199</b>	<b>1,810,549,137</b>	<b>1,886,516,177</b>
Income from investment	19	1,630,757,453	1,589,886,799	872,028,038	803,583,413
Commission, exchange and brokerage	20	746,883,560	804,711,103	420,400,473	396,906,485
Other operating income	21	502,551,084	545,480,751	427,736,392	479,338,249
<b>Total Operating Income</b>		<b>6,298,192,040</b>	<b>6,331,090,852</b>	<b>3,530,714,040</b>	<b>3,566,344,324</b>
<b>Operating Expenses</b>					
Salaries and allowances	22	1,789,459,025	1,707,323,139	1,007,928,931	881,714,653
Rent, taxes, insurance, electricity, etc.		332,967,116	288,117,826	191,869,727	111,851,021
Legal expenses		7,033,009	7,151,456	4,381,323	3,790,243
Postage, stamp, telecommunication, etc.		36,737,598	37,230,127	19,689,554	17,242,943
Stationery, printing, advertisements, etc.		56,624,546	58,118,694	32,475,747	30,857,670
Managing Director's salary and fees	23	4,800,000	3,937,500	2,700,000	2,100,000
Directors' fees		3,349,498	2,556,158	1,970,173	1,303,850
Auditors' fees		35,000	30,000	35,000	30,000
Charges on loan losses		-	418,764	-	-
Depreciation and repair of bank's assets	24	296,352,033	227,155,017	120,561,765	116,999,304
Other expenses	25	854,667,002	633,255,185	434,987,666	289,720,675
<b>Total Operating Expenses</b>		<b>3,382,024,827</b>	<b>2,965,293,866</b>	<b>1,816,599,886</b>	<b>1,455,610,359</b>
<b>Profit/(Loss) before Provisions &amp; Taxation</b>		<b>2,916,167,213</b>	<b>3,365,796,986</b>	<b>1,714,114,154</b>	<b>2,110,733,965</b>
<b>Provision for loans &amp; advances, investments &amp; other assets</b>					
Provision for classified loans and advances		799,325,076	512,000,000	486,302,638	50,000,000
Provision for unclassified loans and advances		220,674,924	164,213,972	213,697,362	136,270,515
Provision for diminution in value of Investments		6,500,000	6,300,000	-	(2,000,000)
		<b>1,026,500,000</b>	<b>682,513,972</b>	<b>700,000,000</b>	<b>184,270,515</b>
Provision for exposure of off-balance sheet items		86,000,000	61,500,000	46,000,000	-
<b>Total Provisions</b>		<b>1,112,500,000</b>	<b>744,013,972</b>	<b>746,000,000</b>	<b>184,270,515</b>
<b>Total Profit/(Loss) before taxes</b>		<b>1,803,667,213</b>	<b>2,621,783,014</b>	<b>968,114,154</b>	<b>1,926,463,450</b>
Provision for current tax		1,096,466,885	1,430,463,719	585,594,335	897,061,935
Provision for deferred tax		-	-	-	-
<b>Total Provision for taxes</b>		<b>1,096,466,885</b>	<b>1,430,463,719</b>	<b>585,594,335</b>	<b>897,061,935</b>
<b>Net Profit after Taxes</b>		<b>707,200,328</b>	<b>1,191,319,295</b>	<b>382,519,819</b>	<b>1,029,401,515</b>
<b>Appropriations :</b>					
Statutory Reserve		167,110,612	524,356,603	-	385,292,690
Retained surplus (general reserve) carried forward		540,089,716	666,962,692	382,519,819	644,108,825
<b>Earnings Per Share ( EPS )</b>					
<b>Basic</b>	27	<b>0.80</b>	<b>1.35</b>	<b>0.43</b>	<b>1.17</b>
<b>Diluted</b>		<b>0.80</b>	<b>1.35</b>	<b>0.43</b>	<b>1.17</b>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman







**Pubali Bank Limited**  
**Head Office**  
**Cash Flow Statement (Un-audited)**  
**for 6 months ended 30 June 2016**

	<u>Note</u>	<u>January to June 2016 Taka</u>	<u>January to June 2015 Taka</u>
<b>a Cash flows from operating activities</b>			
Interest receipts in cash		10,296,556,600	10,497,289,282
Interest payments		(5,338,461,949)	(5,574,215,143)
Dividend receipts		90,662,745	114,346,694
Fees and commission receipts		455,114,271	456,079,562
Recoveries of loans previously written off		-	70,000,000
Cash payment to employees		(1,794,259,025)	(1,711,260,639)
Cash payment to suppliers		(100,430,153)	(102,530,277)
Current income tax paid		(1,737,561,510)	(1,746,182,379)
Receipts from other operating activities		794,320,373	824,112,292
Cash payments for other operating activities		(1,295,958,436)	(966,463,147)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b><u>1,369,982,916</u></b>	<b><u>1,861,176,245</u></b>
<b>Cash flows from operating assets &amp; liabilities:</b>			
Statutory deposits		15,924,071,273	(6,008,638,157)
Purchase/sale of trading securities		(3,958,019,541)	(375,947,006)
Loans and advances to customers (other than banks)		(14,856,696,828)	(9,764,263,792)
Other assets		(5,254,786,009)	1,290,257,768
Deposits to/from other banks		4,535,054,224	(2,482,813,717)
Deposits from customers (other than banks)		2,129,439,037	14,879,788,366
Other liabilities account of customers		888,663,026	(413,922,746)
Other liabilities		335,914,880	208,371,269
<b>Total Increase/(decrease) in operating assets and liabilities:</b>		<b><u>(256,359,938)</u></b>	<b><u>(2,667,168,015)</u></b>
<b>Net Cash from/(used in) Operating activities</b>		<b><u>1,113,622,978</u></b>	<b><u>(805,991,770)</u></b>
<b>b Cash flows from investing activities</b>			
Purchase /Sale of property, plant & equipment		(301,239,247)	(256,593,347)
<b>Net Cash from/(used in) Investing Activities</b>		<b><u>(301,239,247)</u></b>	<b><u>(256,593,347)</u></b>
<b>c Cash flows from financing activities</b>			
Payment for redemption of loan capital and debt security		(1,995,518)	(12,473,294)
Dividend Paid		(1,056,448,574)	(880,373,812)
<b>Net cash from/(used in) Financing activities</b>		<b><u>(1,058,444,092)</u></b>	<b><u>(892,847,106)</u></b>
<b>d Net increase/(decrease) in cash and cash equivalents (a+b+c)</b>		<b><u>(246,060,361)</u></b>	<b><u>(1,955,432,223)</u></b>
<b>e Cash and cash equivalents at the beginning of the period</b>		<b><u>24,556,819,380</u></b>	<b><u>23,233,808,181</u></b>
<b>f Cash and cash equivalents at the end of the period (d+e)</b>	26	<b><u>24,310,759,019</u></b>	<b><u>21,278,375,958</u></b>

  
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 2016**

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
<b>For the period June 2016</b>					
<b>Balance at 1 January 2016</b>	<b>8,803,738,120</b>	<b>9,300,249,482</b>	<b>3,815,549,087</b>	<b>2,955,576,763</b>	<b>24,875,113,452</b>
Changes in accounting policy	-	-	-	-	-
Restated balance	8,803,738,120	9,300,249,482	3,815,549,087	2,955,576,763	24,875,113,452
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(34,681,227)	(34,681,227)
Surplus/deficit on account of revaluation of investments	-	-	-	32,685,709	32,685,709
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	-	-	540,089,716	-	540,089,716
Transfer to statutory reserve	-	167,110,612	-	-	167,110,612
Issue of bonus shares - 2015	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2015	-	-	(1,056,448,574)	-	(1,056,448,574)
<b>Balance at 30 June 2016</b>	<b>8,803,738,120</b>	<b>9,467,360,094</b>	<b>3,299,190,229</b>	<b>2,953,581,245</b>	<b>24,523,869,688</b>
<b>Balance at 30 June 2015</b>	<b>8,803,738,120</b>	<b>8,924,606,085</b>	<b>2,477,208,037</b>	<b>2,968,679,063</b>	<b>23,174,231,305</b>

  
 Company Secretary

  
 Chief Financial Officer

  
 Managing Director & CEO

  
 Director

  
 Chairman




**PUBALI BANK LIMITED**  
**Some selected notes to the financial statements for the half-year ended 30 June 2016**

	June 2016 Taka	December 2015 Taka
<b>1 Accounting Policies:</b>		
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2015.		
<b>2 Provision:</b>		
<b>a) Loans &amp; Advances:</b>		
Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.		
<b>b) Investment</b>		
Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted shares on yearly basis.		
<b>c) Taxation:</b>		
Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2016, the Income Tax Ordinance 1984 and other relevant legislation as applicable.		
<b>d) Others:</b>		
Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary.		
 <b>PROPERTY AND ASSETS</b>		
<b>3 Cash</b>		
<b>Cash In hand ( Including foreign currency)</b>		
In local currency	2,216,682,684	2,807,910,343
In foreign currencies	22,667,433	26,974,219
	<u>2,239,350,117</u>	<u>2,834,884,562</u>
<b>Balance with Bangladesh Bank and its agent bank(s)</b>		
<b>Bangladesh Bank</b>		
In local currency	14,946,207,832	15,547,699,954
In foreign currencies	183,353,568	1,054,063,223
	<u>15,129,561,400</u>	<u>16,601,763,177</u>
<b>Sonali Bank as agent of Bangladesh Bank</b>		
Local currency	1,257,962,568	1,940,333,414
	<u>16,387,523,968</u>	<u>18,542,096,591</u>
	<u><b>18,626,874,085</b></u>	<u><b>21,376,981,153</b></u>
<b>3(a) Consolidated Cash</b>		
<b>Cash In hand</b>		
Pubali Bank Limited	2,239,350,117	2,834,884,562
Pubali Bank Securities Limited	-	-
	<u>2,239,350,117</u>	<u>2,834,884,562</u>
<b>Balance with Bangladesh Bank and its Agent Bank (s)</b>		
Pubali Bank Limited	16,387,523,968	18,542,096,591
Pubali Bank Securities Limited	-	-
	<u>16,387,523,968</u>	<u>18,542,096,591</u>
	<u><b>18,626,874,085</b></u>	<u><b>21,376,981,153</b></u>
<b>4 Balance with other banks and financial institutions</b>		
Inside Bangladesh	4,324,453,726	1,536,876,025
Outside Bangladesh	1,321,705,840	685,816,934
	<u>5,646,159,566</u>	<u>2,222,692,959</u>
<b>4(a) Consolidated Balance with other banks and financial institutions</b>		
<b>Inside Bangladesh</b>		
Pubali Bank Limited	4,324,453,726	1,536,876,025
Pubali Bank Securities Limited	595,873,308	559,091,404
	<u>4,920,327,034</u>	<u>2,095,967,429</u>
Less: Inter Company Transactions	595,873,308	559,091,404
	<u>4,324,453,726</u>	<u>1,536,876,025</u>
<b>Outside Bangladesh</b>		
Pubali Bank Limited	1,321,705,840	685,816,934
Pubali Bank Securities Limited	-	-
	<u>1,321,705,840</u>	<u>685,816,934</u>
	<u><b>5,646,159,566</b></u>	<u><b>2,222,692,959</b></u>





	June 2016 Taka	December 2015 Taka
<b>5 Money at call on short notice</b>		
Banking company (note- 5.1)	13,286,667	15,286,667
Non-banking Financial Institution (note-5.2)	-	920,000,000
	<b>13,286,667</b>	<b>935,286,667</b>
<b>5.1 Banking company</b>		
Standard Bank Limited		-
The City Bank Limited		-
Brac Bank Limited		-
National Bank Limited		-
ICB Islamic Bank Ltd.		-
	13,286,667	15,286,667
	<b>13,286,667</b>	<b>15,286,667</b>
<b>5.2 Non-banking Financial Institution</b>		
Prime Finance & Investment Ltd.	-	40,000,000
Bangladesh Finance & Investment Co. Ltd.	-	40,000,000
Lanka bangla Finance Ltd.	-	40,000,000
Industrial & Infrastructure Development Finance Co. Ltd	-	150,000,000
Premier Leasing & Finance Ltd.	-	50,000,000
MIDAS Financing Ltd.	-	40,000,000
Investment Corporation of Bangladesh	-	200,000,000
Phoenix Finance & Investment Ltd.	-	90,000,000
IDLC Finance Ltd.	-	140,000,000
Fareast Finance & Investment Co. Ltd.	-	40,000,000
Delta Brac Housing Finance Corp. Ltd.	-	90,000,000
	-	<b>920,000,000</b>
	<b>-</b>	<b>920,000,000</b>
<b>6 Investments</b>		
<b>Government securities</b>		
<b>Securities</b>		
Government/ Bangladesh Bank bills - at book value	3,403,479,761	24,283,641,470
Debentures	-	-
	<b>3,403,479,761</b>	<b>24,283,641,470</b>
<b>Bonds</b>		
Government treasury bonds	27,804,095,622	22,848,005,186
National prize bonds	24,438,701	21,858,601
	<b>27,828,534,323</b>	<b>22,869,863,787</b>
<b>Total investment in government securities and bonds</b>	<b>31,232,014,084</b>	<b>47,153,505,257</b>
<b>Other investments</b>		
Shares	8,388,049,306	8,234,954,765
Debentures	394,060	469,060
Prime Bank Limited Bond	45,000,000	90,000,000
MTBL Bond	30,000,000	30,000,000
Dhaka Bank Limited Bond	70,000,000	70,000,000
National Bank Limited Bond	51,200,000	51,200,000
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
The 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	250,000,000
EXIM Bank Limited Bond	300,000,000	300,000,000
Social Islami Bank Limited Bond	200,000,000	200,000,000
Commercial paper of Computer Source	250,000,000	250,000,000
Commercial paper of RFL Plastics	300,000,000	300,000,000
Commercial paper of Runner Automobiles	250,000,000	-
Commercial paper of Shafiu Alam Steel	250,000,000	-
Commercial paper of Envoy Textile Ltd.	250,000,000	-
Commercial paper of Danish Condensed	200,000,000	-
Commercial paper of BSRM Ltd.	1,000,000,000	-
Commercial paper of Aman Feed Ltd.	500,000,000	-
Commercial paper of Hashem Foods Ltd.	500,000,000	-
Commercial paper of Runner Automobiles	500,000,000	-
Commercial paper of Ifad Automobiles	150,000,000	-
Commercial paper of Aman Cotton Fibrous	250,000,000	-
Bridge financing advances	5,553,910	5,553,910
	<b>14,686,197,276</b>	<b>10,728,177,735</b>
	<b>45,918,211,360</b>	<b>57,881,682,992</b>
<b>6(a) Consolidated Investments</b>		
<b>1. Government</b>		
Pubali Bank Limited	31,232,014,084	47,153,505,257
Pubali Bank Securities Limited	-	-
	<b>31,232,014,084</b>	<b>47,153,505,257</b>
<b>2. Other</b>		
Pubali Bank Limited	14,686,197,276	10,728,177,735
Pubali Bank Securities Limited	3,221,088,748	3,194,134,983
	<b>17,907,286,024</b>	<b>13,922,312,718</b>
	<b>49,139,300,108</b>	<b>61,075,817,975</b>



	June 2016 Taka	December 2015 Taka
<b>7 Loans, advances and leases</b>		
Loans, cash credits and overdrafts, etc.	182,752,144,572	169,768,977,727
Bills purchased and discounted	5,229,971,570	3,356,441,587
	<b>187,982,116,142</b>	<b>173,125,419,314</b>
<b>7.1 Loans, cash credits, overdrafts, etc.</b>		
<b>Inside Bangladesh:</b>		
Loans	56,566,305,096.00	53,567,994,006
Cash credits	40,400,736,631.00	38,364,401,532
Overdrafts	47,831,109,418.00	41,877,803,809
Loan against merchandise	6,150,725.00	5,884,823
Packing credits	472,464,457.00	375,393,270
Loan against trust receipts	8,525,361,710.00	9,525,815,669
Pubali prochesta	408,352,048.00	383,451,115
Non-resident Credit Scheme	751,479.00	811,295
Pubali Subarna	5,032,807,635.00	4,954,978,645
Pubali Karmo Uddog	154,900,545.00	143,071,919
Pubali Sujon	41,545,974.00	46,548,056
Pubali Utsob	61,374,397.00	13,461,122
EDF loan	4,001,829,457.00	3,259,847,450
Payment against documents	2,661,315,780.00	2,377,945,206
Consumers loan scheme	12,483,554,822.00	10,916,979,126
Lease finance	4,102,954,032.00	3,944,208,471
Others	630,366.00	10,382,213
	<b>182,752,144,572</b>	<b>169,768,977,727</b>
<b>Outside Bangladesh</b>	-	-
	<b>182,752,144,572</b>	<b>169,768,977,727</b>
<b>7.2 Bills purchased and discounted</b>		
<b>Payable in Bangladesh:</b>		
Loans against accepted bills	721,097,236	528,007,110
Loans against demand draft purchased	31,555	31,565
	<b>721,128,791</b>	<b>528,038,675</b>
<b>Payable outside Bangladesh:</b>		
Foreign bills purchased	4,508,842,779	2,828,402,912
Foreign drafts purchased	-	-
	<b>4,508,842,779</b>	<b>2,828,402,912</b>
	<b>5,229,971,570</b>	<b>3,356,441,587</b>
<b>7.3 Classification of loans and advances including bills purchased and discounted</b>		
<b>Unclassified:</b>		
Standard	165,413,522,825	158,030,146,370
Special mention account (SMA)	8,910,834,538	3,343,421,433
	<b>174,324,357,363</b>	<b>161,373,567,803</b>
<b>Classified:</b>		
Substandard (SS)	828,680,458	1,280,271,543
Doubtful (DF)	2,697,175,955	1,052,600,957
Bad or loss (B/L)	7,622,182,106	6,885,545,044
	<b>11,148,038,519</b>	<b>9,218,417,544</b>
<b>Staff loan</b>	<b>2,509,720,260</b>	<b>2,533,433,967</b>
	<b>187,982,116,142</b>	<b>173,125,419,314</b>



7.4 Particulars of required provision for loans and advances

Status of Classification	Base for Provision	Rate of Provision (%)	June 2016 Taka	December 2015 Taka
<b>General provision - Unclassified</b>				
Standard	114,069,583,387	1	1,140,695,834	1,092,503,372
Small & Medium Enterprise financing	36,259,863,219	0.25	90,649,659	86,179,459
Loans to BHs/MBs/SDs against share etc.	2,128,075,366	2	42,561,507	42,570,236
Housing Finance	326,271,836	2	6,525,437	7,405,701
Loan for Professional to setup business	41,997,861	2	839,957	491,513
Consumers loan scheme	9,567,772,104	5	478,388,605	417,749,889
Short Term Agri Credit and Micro credit	3,019,959,052	2.50	75,498,976	85,741,383
Special mention account (SMEF)	920,729,601	0.25	2,301,824	2,932,487
Special mention account (CLS)	1,231,783,658	5	61,589,183	48,187,352
Special mention account (LP,HF)	92,840,937	2	1,856,819	1,899,844
Special mention account (Others)	6,428,398,760	1	116,545,233	11,116,874
			2,017,453,034	1,796,778,110
<b>Specific provision - Classified</b>				
Substandard (Agri & Micro credit)	1,697,028	5	84,851	17,244
Substandard	428,393,775	20	85,678,755	124,954,381
Doubtful (Agri & Micro credit)	392,872	5	19,644	17,960
Doubtful	1,812,017,059	50	906,008,530	281,190,082
Bad/Loss	3,612,547,080	100	3,612,547,080	3,351,525,370
			4,604,338,860	3,757,705,037
Required provision			6,621,791,894	5,554,483,147
Provision maintained			6,673,166,558	5,574,928,553
Excess provision			51,374,664	20,445,406

7(a) Consolidated Loans, Advances and Leases

**Loans, Advances and Leases**

Pubali Bank Limited

Pubali Bank Securities Limited

182,752,144,572      169,768,977,727

637,833,569      694,814,222

Less: Inter Company Transactions

**183,389,978,141**      **170,463,791,949**

2,128,075,136      2,128,090,596

**Bills discounted and purchased**

Pubali Bank Limited

Pubali Bank Securities Limited

5,229,971,570      3,356,441,587

-      -

**5,229,971,570**      **3,356,441,587**

**186,491,874,575**      **171,692,142,940**

8 Fixed Assets including Premises, Furniture & Fixture

Land

Building

Vehicles

Machinery and equipment's

Computer & Computer Accessories

Furniture and fixtures

2,228,705,361      2,228,705,361

732,198,269      732,198,269

69,810,500      49,514,339

283,169,624      241,507,517

409,674,200      377,047,925

304,071,911      288,794,420

**4,027,629,865**      **3,917,767,831**

8(a) Consolidated Fixed Assets including premises, furniture & fixture

Pubali Bank Limited

Pubali Bank Securities Limited

4,027,629,865      3,917,767,831

2,482,199      2,974,030

**4,030,112,064**      **3,920,741,861**

9 Other Assets

Interest accrued on investments

Accrued income on loans & advances

Advance security deposit, advance rent and prepaid expenses

Investment in Subsidiary Company

Stock dealing account

Stationery and stamps

Drafts payable

Sanchaypatra

Suspense account

Demonetized notes

Items in transit

Advance against income tax

Clearing house adjustment

Others

738,252,152      1,323,187,174

199,020,226      213,509,713

213,881,109      226,091,985

1,599,998,700      1,599,998,700

264,330,111      277,596,210

81,371,902      66,291,496

23,344,995      22,571,374

1,295,654      1,814,382

253,912,997      193,893,684

1,531,750      1,531,750

10,264,725,202      4,559,738,481

19,112,995,856      17,375,434,346

137,890,267      38,747,014

101,842,717      101,639,810

**32,994,393,638**      **26,002,046,119**





	June 2016 Taka	December 2015 Taka
<b>9(a) Consolidated Other Assets</b>		
Pubali Bank Limited	32,994,393,638	26,002,046,119
Pubali Bank Securities Limited	105,431,141	87,439,344
	<b>33,099,824,779</b>	<b>26,089,485,463</b>
Inter company Transactions	(264,343,921)	(277,610,020)
Pubali Bank Securities Limited	(1,599,998,700)	(1,599,998,700)
	<b>(1,864,342,621)</b>	<b>(1,877,608,720)</b>
	<b>31,235,482,158</b>	<b>24,211,876,743</b>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>10 Borrowings from other Banks, Financial Institutions and Agents</b>		
Inside Bangladesh	4,276,153,245	33,906,140
Outside Bangladesh	2,802,455,227	2,509,648,108
	<b>7,078,608,472</b>	<b>2,543,554,248</b>
<b>10.1 Inside Bangladesh</b>		
Call loan Trust Bank Ltd.	200,000,000	-
Call loan Rupali Bank Ltd.	400,000,000	-
Call loan IFIC Bank Ltd.	100,000,000	-
Call loan Habib Bank Ltd.	180,000,000	-
Call loan HSBC Bank Ltd.	150,000,000	-
Call loan Prime Bank Ltd.	850,000,000	-
Call loan State Bank India	290,000,000	-
Call loan AB Bank Ltd.	500,000,000	-
Call loan Citibank Ltd.	530,000,000	-
Sonali Bank Limited, Local Office, Dhaka.	1,076,153,245	33,906,140
	<b>4,276,153,245</b>	<b>33,906,140</b>
<b>11 Details of deposits and other accounts</b>		
Current deposits and other accounts :		
Current account	24,587,612,165	24,251,865,585
Cash credit A/C. (Cr. Balance)	562,685,303	401,324,874
Pubali Prochesta (Cr. Balance)	7,499,577	7,703,145
Call deposits	16,119,889	17,208,921
Foreign currency deposits	1,315,157,013	1,386,651,215
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	15,472,233	15,389,420
	<b>26,504,568,658</b>	<b>26,080,165,638</b>
Bills payable	6,678,816,867	4,512,456,257
Savings Bank accounts	55,953,378,144	51,969,483,909
Term deposits :		
Fixed deposits - from customers	62,280,022,083	69,904,404,789
Special Notice Deposits	25,315,927,605	26,996,685,648
Deposit pension scheme	1,241,559	1,321,785
Interest payable on term deposit	3,606,609,120	3,338,493,646
Pubali pension scheme	11,772,404,214	10,047,071,310
Pubali sanchay prakalpa	4,102,932,376	4,269,745,830
Dwigun Sanchay Prokalpa	19,071,424,854	17,973,681,517
Target Based Small Deposit (Pubali shonopuron)	1,503,195,864	867,877,206
Monthly profit base deposit	3,046,102,221	3,104,262,302
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	1,315,677,660	910,296,945
Shikhya sanchay prokalpa	187,024,804	177,081,659
Child edu. Care & maturity deposit	1,476,589	1,620,611
	<b>132,204,038,949</b>	<b>137,592,543,248</b>
Other deposits	5,597,226,947	4,653,941,476
	<b>226,938,029,565</b>	<b>224,808,590,528</b>
<b>11 (a) Consolidated Deposits and other accounts</b>		
Pubali Bank Limited	226,938,029,565	224,808,590,528
Pubali Bank Securities Limited	-	-
	<b>226,938,029,565</b>	<b>224,808,590,528</b>
Less: Inter Company Transactions	595,873,308	559,091,404
	<b>226,342,156,257</b>	<b>224,249,499,124</b>



	June 2016 Taka	December 2015 Taka
<b>12 Other Liabilities</b>		
Accumulated provision for loans and advances	3,900,585,641	3,075,945,308
Accumulated provision for consumers loan	732,112,878	685,076,757
Accumulated provision for lease finance	1,596,341	1,596,341
Accumulated provision for demand loan pubali star	21,418,664	15,532,037
	<u>4,655,713,524</u>	<u>3,778,150,443</u>
Provision for unclassified loans and advances	2,017,453,034	1,796,778,110
Provision @1% against off-balance sheet exposure	632,800,000	546,800,000
Accumulated interest suspense	1,166,444,461	830,529,581
Provision for doubtful investment	30,250,460	23,750,460
Additional profit payable A/C for Islamic banking	238,845	238,845
I.B. bad debt offsetting reserve	3,258,452	3,258,452
Interest suspense on underwriting advances	268,877,119	268,877,119
CLS interest A/C	4,896,634	4,269,515
Accrued interest receivable on overdue CLS	94,295,473	95,371,068
Consumers deposits	143,008,588	114,793,024
Lease deposit	411,741	492,276
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	21,476,243,055	20,379,776,170
Provision for Deferred Tax	579,806,607	579,806,607
Valuation adjustment	465,232,247	414,629,473
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	571,898	11,945,112
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	4,600,615,776	3,547,626,531
Pubali Bank Adjustment	88,306,653	30,553,557
Sadaqah fund	4,966,575	4,594,950
Card transaction fee (inter bank)	628,192	589,707
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>31,720,562,411</u>	<u>28,796,937,158</u>
Provision for expenses:	38,139,659	439,667,942
<b>Provision for other assets:</b>		
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	15,582,391	11,737,402
Reserve for unforeseen losses	160,111,994	130,072,243
	<u>254,123,250</u>	<u>220,238,510</u>
	<u><b>36,668,538,844</b></u>	<u><b>33,234,994,053</b></u>
<b>12(a) Consolidated other liabilities</b>		
Pubali Bank Limited	36,668,538,844	33,234,994,053
Pubali Bank Securities Limited	3,611,503,997	3,624,898,851
Parent Subsidiary loan	(2,128,075,136)	(2,128,090,596)
Inter company payable	(264,343,921)	(277,610,020)
	<u><b>37,887,623,784</b></u>	<u><b>34,454,192,288</b></u>
<b>13 Statutory reserve</b>		
This represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991.		
Balance at the beginning of the period	9,300,249,482	8,400,249,482
Add: Addition during the period	167,110,612	900,000,000
Balance at the end of the period	<u><b>9,467,360,094</b></u>	<u><b>9,300,249,482</b></u>
<b>14 Retained earnings (General reserve)</b>		
Balance as on beginning of the period	3,815,549,087	2,690,619,157
Addition during the period	540,089,716	1,995,287,053
Transfer in: Asset revaluation reserve	-	10,016,689
	<u><b>4,355,638,803</b></u>	<u><b>4,695,922,899</b></u>
Issue of dividend	(1,056,448,574)	(880,373,812)
Balance as on end of the period	<u><b>3,299,190,229</b></u>	<u><b>3,815,549,087</b></u>
<b>14(a) Consolidated Retained earnings (General reserve)</b>		
Pubali Bank Limited	3,299,190,229	3,815,549,087
Pubali Bank Securities Limited	(732,965,127)	(770,614,932)
	<u><b>2,566,225,102</b></u>	<u><b>3,044,934,155</b></u>



	June 2016 Taka	December 2015 Taka
<b>15 Other reserves</b>		
<b>15.1 Assets revaluation reserve</b>		
Balance at the beginning of the period	2,925,282,807	2,934,476,620
Addition on revaluation of Fixed Assets/Investment During the period	27,935,723	478,222,245
Disposal during the period	(29,931,241)	(477,399,369)
Transfer out: Asset revaluation reserve	-	(10,016,689)
	<u>2,923,287,289</u>	<u>2,925,282,807</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>2,923,621,273</u>	<u>2,925,616,791</u>
<b>15.2 Exchange Equalization Fund</b>		
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><b>2,953,581,245</b></u>	<u><b>2,955,576,763</b></u>
<b>15(a) Consolidated Other reserves</b>		
Pubali Bank Limited	2,953,581,245	2,955,576,763
Pubali Bank Securities Limited	84,170,706	84,170,706
	<u><b>3,037,751,951</b></u>	<u><b>3,039,747,469</b></u>
<b>16 Non-controlling interest</b>		
Balance b/f	658	624
Share of current period profit	31	34
	<u><b>689</b></u>	<u><b>658</b></u>





	June 2016 Taka	June 2015 Taka
<b>17 Interest income</b>		
Loans	999,402,727	930,935,391
Cash credits	2,174,232,867	2,141,349,222
Over drafts	1,937,369,125	2,244,107,594
Loan against imported merchandise	12,255,124	16,383,952
Loan against trust receipt	520,574,488	670,331,398
Inland bill purchased & demand draft purchased	119,656,779	42,559,077
Foreign bill purchased and Export development fund	32,853,628	46,101,778
Packing credits	12,260,121	18,169,753
Payments against document	84,023,010	151,780,457
Call loans	42,262,351	153,246,750
Agricultural credits & rural credits	10,426,633	11,735,270
Sundries account	24,180,642	13,257,360
CLS account	643,841,275	413,445,441
Secured mortgages	436,966,622	560,504,568
Foreign bank accounts	38,184,479	21,534,844
Loan against Shikya Sanchay Prokalpa	462,206	546,078
Loan against Non-resident Credit Scheme	4,714	73,584
Lease finance	238,293,850	255,790,296
Loan against Pubali Sanchay Prokalpa	24,134,124	26,804,298
Loan against FDR	47,955,363	1,111,027
Term loans	1,198,601,872	1,318,310,824
Term deposit/ replacement	23,768,273	-
Loan against Pubali Pension Scheme	36,553,859	22,165,126
Credit card	4,315	-
	<b>8,658,268,447</b>	<b>9,060,244,088</b>
<b>17(a) Consolidated Interest Income</b>		
Pubali Bank Limited	8,658,268,447	9,060,244,088
Pubali Bank Securities Limited	12,542,887	25,139,079
Inter company transaction	-	-
	<b>8,670,811,334</b>	<b>9,085,383,167</b>
<b>18 Interest paid on deposits, borrowings, etc.</b>		
Fixed deposit	2,096,373,782	2,859,345,165
Interest on REPO borrowings	1,699,296	45,051,298
Interest on borrowings	52,916,473	4,894,782
Short-notice deposit	512,129,159	488,596,062
Savings bank deposit	529,710,767	611,161,259
Deposit pension scheme	-	9,690
Pubali bank pension scheme	512,564,719	379,157,181
Child education care & maturity deposits	82,610	341,842
Call borring	7,124,343	5,123,958
Monthly monafa based deposit scheme	14,697,589	14,038,599
Pubali Sanchay Prokalpa	156,710,791	163,154,213
Shikhya Sanchay Prokalpa	7,432,739	6,429,178
Q-Cash Debit Card	150,000	14,548
Dwigun Sanchay Prokalpa	1,086,605,659	923,292,054
Marking to Market Revaluation	42,504	-
Interest on MPSD	44,062,953	24,695,613
Interest on TBSD	47,627,942	16,252,972
Interest on refinance from B. Bank	2,016,220	-
Interest on MFD A/C	160,789,943	127,495,613
Sundry accounts	1,227,190	177,862
	<b>5,240,268,504</b>	<b>5,669,231,889</b>
<b>19 Income from investment</b>		
Interest on treasury bill	30,742,701	442,167,237
Interest on treasury bond	1,028,759,745	860,914,278
Interest on private bond	57,895,274	50,879,896
Interest on debentures	-	1,783,000
Interest on Bangladesh Bank bill	258,150,362	58,750,930
Interest on commercial paper	55,802,342	-
Gain on sale of shares	108,744,284	61,044,764
Dividend on shares	90,662,745	114,346,694
	<b>1,630,757,453</b>	<b>1,589,886,799</b>
<b>19(a) Consolidated Income from investment</b>		
Pubali Bank Limited	1,630,757,453	1,589,886,799
Pubali Bank Securities Limited	46,892,236	35,263,515
	<b>1,677,649,689</b>	<b>1,625,150,314</b>



	June 2016 Taka	June 2015 Taka
<b>20 Commission, exchange and brokerage</b>		
SC, LSC, DD, TT, MT and PO	16,028,690	18,610,528
Foreign L/C	154,729,143	167,816,593
Local L/C	43,602,838	48,722,922
Issuance of foreign guarantee	112,105	88,801
Issuance of local guarantee	56,720,185	67,870,633
Issuance of traveller's cheque	3,000	3,100
Other transactions	103,158,489	88,576,289
Miscellaneous handling commission	80,359,035	64,005,874
Consumers credit	75,320	58,984
Commission on stationery articles	325,111	324,138
Income A/C commission Online	355	1,700
Total commission	<b>455,114,271</b>	<b>456,079,562</b>
Exchange	<b>291,769,289</b>	<b>348,631,541</b>
	<b>746,883,560</b>	<b>804,711,103</b>
<b>20(a) Consolidated Commission, exchange and brokerage</b>		
Pubali Bank Limited	746,883,560	804,711,103
Pubali Bank Securities Limited	20,809,222	15,446,437
	<b>767,692,782</b>	<b>820,157,540</b>
<b>21 Other operating income</b>		
Rent recovery	1,214,500	1,147,504
Postage and telecommunication recovery	5,044,854	4,627,487
Miscellaneous income	35,836,323	43,193,836
Miscellaneous income supervision and monitoring	7,403	2,419
Miscellaneous income transfer fee	57,955	26,995
Swift income	53,458,210	45,278,074
Application fee of CLS account	689,146	785,830
Account opening charge of CLS account	1,055,100	1,502,836
Service charge	12,682,595	12,583,262
Income on sale of leased asset	339,404	288,397
Online service charge	194,266,027	188,312,013
Accounts Maintenance fee	155,359,807	145,212,412
SMS service charges	31,062,487	22,886,137
Card Fees and charges	5,341,672	2,880,500
CIB service charges	5,813,920	6,036,188
Recovered from Bad Debt Written Off	-	70,000,000
Income on sale of Bank's property	321,681	716,861
	<b>502,551,084</b>	<b>545,480,751</b>
<b>21(a) Consolidated Other operating income</b>		
Pubali Bank Limited	502,551,084	545,480,751
Pubali Bank Securities Limited	360,819	647,098
	<b>502,911,903</b>	<b>546,127,849</b>
<b>22 Salary and allowances (excluding Managing Director)</b>		
Basic salary	845,248,238	902,229,095
House rent allowances	496,414,546	507,305,781
Medical allowances	103,425,810	106,809,015
Other allowances	98,888,401	102,932,208
Contributory provident fund	79,016,236	79,725,828
General provident fund	170,967	202,897
Bonus to employees	166,294,827	8,118,315
	<b>1,789,459,025</b>	<b>1,707,323,139</b>
<b>22(a) Consolidated Salary and allowances (excluding Managing Director)</b>		
Pubali Bank Limited	1,789,459,025	1,707,323,139
Pubali Bank Securities Limited	13,637,910	11,531,301
	<b>1,803,096,935</b>	<b>1,718,854,440</b>
<b>23 Managing Director's salary and fees</b>		
Basic pay	3,000,000	2,737,500
Allowances	900,000	926,250
Bank's contributory provident fund	300,000	273,750
Bonus	600,000	-
	<b>4,800,000</b>	<b>3,937,500</b>
<b>24 Depreciation and repair of bank's assets</b>		
Repairs to fixed assets	8,017,114	8,008,622
Maintenance of assets	96,957,706	34,106,592
Depreciation on fixed assets	191,377,213	185,039,803
	<b>296,352,033</b>	<b>227,155,017</b>
<b>24(a) Consolidated depreciation and repair of bank's assets</b>		
Pubali Bank Limited	296,352,033	227,155,017
Pubali Bank Securities Limited	873,163	768,785
	<b>297,225,196</b>	<b>227,923,802</b>



	June 2016 Taka	June 2015 Taka
<b>25 Other expenses</b>		
Repairs to rented property	1,110,858	647,184
Newspapers	1,646,545	1,579,017
Petrol consumption	26,504,643	22,815,851
Travelling	30,646,981	24,738,547
Donations	34,700,700	16,256,610
Card Expenditure	9,997,091	-
NOSTRO account charges	2,004,430	-
Honorarium	407,950	2,935,000
Subscriptions	4,857,200	3,319,343
Sub-ordinate staff clothing	3,060,858	2,938,929
Conveyance	9,487,689	9,319,751
Entertainment	10,363,515	9,377,884
Training	8,970,039	7,954,718
Photocopying	213,719	485,282
Branches' opening expenses	692,282	776,093
Shifting expenses	383,699	527,686
Carrying expenses	631,428	996,797
Professional fees	2,817,114	1,356,943
Security and Auxiliary Services	18,549,911	11,816,976
Gun license fees	244,303	379,115
Telegraphic address renewal fee	-	250
Overtime	12,662,088	10,620,197
Lunch subsidy	87,560,079	84,447,982
Promotional expenses	36,008,621	21,901,864
Card transaction fee	427,405	-
Gratuity	400,917,600	232,805,450
Group insurance	16,005,402	16,629,925
House maintenance	52,858,466	60,913,018
Car allowance	12,286,000	4,190,871
Chemicals for office equipment's	362,245	187,874
Loss on sale of bank's property	121,794	1,937,373
CDBL fees	106,000	106,000
Annual general meeting	1,309,093	2,786,080
Bandwidth charges	36,766,912	47,721,317
Penal interest penalty	182,773	-
Miscellaneous	29,801,569	30,785,258
	<b>854,667,002</b>	<b>633,255,185</b>
<b>25(a) Consolidated Other expenses</b>		
Pubali Bank Limited	854,667,002	633,255,185
Pubali Bank Securities Limited	3,414,433	2,535,947
	<b>858,081,435</b>	<b>635,791,132</b>
<b>26 Cash and cash equivalents at the end of the period</b>		
Cash in hand (including foreign currencies)	2,239,350,117	2,790,449,676
Balance with Bangladesh Bank and its agent bank(s)	16,387,523,968	16,343,131,906
Balance with other banks and financial institutes	5,646,159,566	1,162,826,908
Prize bonds	24,438,701	24,680,801
Money at call on short notice	13,286,667	957,286,667
	<b>24,310,759,019</b>	<b>21,278,375,958</b>
<b>26(a) Consolidated Cash and cash equivalents at the end of the period</b>		
Pubali Bank Limited	24,310,759,019	21,278,375,958
Pubali Bank Securities Limited	595,873,308	494,395,389
	<b>24,906,632,327</b>	<b>21,772,771,347</b>
<b>27 Basic and Diluted Earnings Per Share (EPS):</b>		
Net Profit after taxes	707,200,328	1,191,319,295
Number of ordinary shares outstanding	880,373,812	880,373,812
<b>Basic and Diluted Earnings Per Share (EPS)</b>	<b>0.80</b>	<b>1.35</b>
<b>27(a) Consolidated Basic and Diluted Earnings Per Share (EPS)</b>		
Net Profit after tax	744,850,164	1,252,557,115
Number of ordinary shares outstanding	880,373,812	880,373,812
<b>Consolidated Basic and Diluted Earnings Per Share (EPS)</b>	<b>0.85</b>	<b>1.42</b>

