

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

Property and Assets	Note	June 2016 Taka	December 2015 Taka
Cash In hand (Including foreign currencies) Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)	3 (a)	18,626,874,085 2,239,350,117	21,376,981,153 2,834,884,562
Balance with Other Banks and Financial Institutions Inside Bangladesh Outside Bangladesh	4 (a)	5,646,159,566 4,324,453,726 1,321,705,840	2,222,692,959 1,536,876,025 685,816,934
Money at Call on Short Notice	5	13,286,667	935,286,667
Investments Government Others	6 (a)	49,139,300,108 31,232,014,084 17,907,286,024	61,075,817,975 47,153,505,257 13,922,312,718
Loans, Advances and Leases Loans, Cash Credits, Overdrafts, etc. Bills purchased & discounted	7 (a)	186,491,874,575 181,261,903,005 5,229,971,570	171,692,142,940 168,335,701,353 3,356,441,587
Fixed Assets including premises, furniture & fixtures	8 (a)	4,030,112,064	3,920,741,861
Other assets Non-banking Assets	9 (a)	31,235,482,158 375,246	24,211,876,743 375,246
Total Assets		295,183,464,469	285,435,915,544
Liabilities and Capital			
Liabilities Borrowings from other banks, financial institutions & agents	10	7 070 (00 472	2.542.554.240
Deposits and other accounts Current accounts & other accounts Bills payable Savings bank deposits Term deposits	11 (a)	7,078,608,472 226,342,156,257 26,020,092,939 6,678,816,867 55,953,378,144 132,092,641,360	2,543,554,248 224,249,499,124 25,546,461,730 4,512,456,257 51,969,483,909 137,567,155,752
Other deposits Other Liabilities	12 (a)	5,597,226,947 37,887,623,784	4,653,941,476 34,454,192,288
Total Liabilities	12 (11)	271,308,388,513	261,247,245,660
Capital / Shareholders' Equity Paid up Capital			
Statutory Reserve Retained earnings (general reserve) Other Reserves	13 14 (a) 15 (a)	8,803,738,120 9,467,360,094 2,566,225,102 3,037,751,951 23,875,075,267	8,803,738,120 9,300,249,482 3,044,934,155 3,039,747,469 24,188,669,226
Non-Controlling Interest	16	689	658
Total Shareholders' Equity	,	23,875,075,956	24,188,669,884
Total Liabilities and Shareholders' Equity		295,183,464,469	285,435,915,544
		_	1844



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

Off-balance sheet items	Note	June 2016 Taka	December 2015 Taka
Contingent liabilities	11000	Taka	Tana
Acceptances & Endorsements			
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
Total Contingent liabilities		63,268,512,543	54,502,186,678
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		63,268,512,543	54,502,186,678

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director





Consolidated Profit and Loss Account (un-audited) for 6 months ended 30 June 2016

		Note	January to June 2016	January to June 2015	April to June 2016	April to June 2015
Operating Income		Note	Taka	Taka	Taka	Taka
Interest Income		17 (a)	8,670,811,334	9,085,383,167	4,283,633,817	4747918026
Less :Interest paid on Deposits, B	orrowings, etc.	18	5,240,268,504	5,669,231,889	2,469,488,364	2849274754
Net Interest Income			3,430,542,830	3,416,151,278	1,814,145,453	1,898,643,272
Income from Investment		19 (a)	1,677,649,689	1,625,150,314	931,281,246	836291736
Commission, Exchange and Broke	erage	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
Total Operating Income			6,378,797,204	6,407,586,981	3,603,383,312	3,619,345,155
Operating Expenses					5,000,000,012	2,012,012,122
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	on, etc.		36,871,024	37,358,327	19,783,166	17315145
Stationery, Printing, Advertisemen	nts, etc.		56,749,263	58,216,591	32,547,153	30906588
Managing Director's salary and F	ees	23	4,800,000	3,937,500	2,700,000	2100000
Directors' Fees		75	3,524,298	2,665,408	2,144,973	1367100
uditors' Fees			35,000	30,000	35,000	30000
Charges on loan losses			33,000	418,764	33,000	30000
Depreciation and repair of bank's	assets	24 (a)	297,225,196	227,923,802	121 170 514	117252000
Other Expenses		25 (a)		635,791,132	121,179,514	117352890
Total Operating Expenses		23 (a)	858,081,435 3,400,712,855	2,980,552,175	436,578,389	291051314
Profit/(Loss) before Provisions &	0 00				1,828,012,382	1,462,532,396
Provision for loans & advances,			2,978,084,349	3,427,034,806	1,775,370,930	2,156,812,759
Provision for Classified loans at	ad advances		500.001.05			
Provision for unclassified loans			799,325,076	512,000,000	486,302,638	50,000,000
Provision for diminution in valu			220,674,924	164,213,972	213,697,362	136,270,515
Provision for impairment clients			6,500,000	6,300,000	-	(2,000,000)
and the state of t	margin loan		1,026,500,000		700 000 000	104 250 515
Provision for exposure of off-balan	nce sheet items		86,000,000	682,513,972	700,000,000	184,270,515
Total Provisions	and thoms			61,500,000	46,000,000	104 250 515
Total Profit/(Loss) before taxes			1,112,500,000	744,013,972	746,000,000	184,270,515
Provision for current tax			1,865,584,349 1,120,734,185	2,683,020,834 1,430,463,719	1,029,370,930 609,861,635	1,972,542,244 897,061,935
Provision for deferred tax			1,120,754,105	1,430,403,719	009,001,033	097,001,933
Total provision for taxes			1,120,734,185	1,430,463,719	609,861,635	897,061,935
Net Profit after Taxes			744,850,164	1,252,557,115	419,509,295	1,075,480,309
Profit attributable to:			744,050,104	1,232,337,113	419,309,293	1,073,460,309
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
Appropriations:			744,850,164	1,252,557,115	419,509,295	1,075,480,309
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
Earnings Per Share (EPS)	Basic	27 (a)	0.85	1.42	0.48	1.22
	Diluted	, ,	0.85	1.42	0.48	1.22
					0.10	1.22

Company Secretary

Director

Chief Financial Officer

Managing Director & CBO





Consolidated Cash Flow Statement (un-audited) for 6 months ended 30 June 2016

a Carl Garage	<u>Note</u>	January to June 2016 Taka	January to June 2015 Taka
a Cash flows from operating activities			
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)
Operating profit before changes in operating assets & liabilities		1,404,357,926	1,922,414,065
Cash flows from operating assets & liabilities: 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
Total Increase/(decrease) in operating assets and liabilities:		(254,444,875)	(2,670,078,141)
Net Cash from/(used in) Operating activities		1,149,913,051	(747,664,076)
b Cash Flows from Investing Activities			
Purchase /Sale of property, plant & equipment		(300,747,416)	(257,625,870)
Net Cash from/(used in) Investing Activities		(300,747,416)	(257,625,870)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security Dividend Paid		(1,995,518)	(12,473,294)
	2.50	(1,056,448,574)	(880,373,812)
Net cash from/(used in) Financing activities		(1,058,444,092)	(892,847,106)
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(209,278,457)	(1,898,137,052)
e Cash and cash equivalents at the beginning of the period		25,115,910,784	23,670,908,399
f Cash and cash equivalents at the end of the period (d+e)	26a	24,906,632,327	
of the cut of the period (u-e)	20a	24,900,032,327	21,772,771,347

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director



Head Office

Consolidated Statement of Changes in Equity (un-audited) for 6 months ended 30 June 2016

		oJ	for 6 months ended 30 June 2016	une 2016		F	Figures in Taka
Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other	parent's equity	Non- controlling interest	Total
For the period June 2016							
Balance at 1 January 2016	8,803,738,120	9,300,249,482	3,044,934,155	3,039,747,469	24,188,669,226	859	24,188,669,884
Changes in accounting policy	1	1	•	1			1
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	ī	ı	•	•		ī	1
Adjustmant of last year							•
gain on investment	ï	ı	•	(34,681,227)	(34,681,227)		(34,681,227)
Surplus/deficit on account of					•		•
revaluation of investments	ī	ī		32,685,709	32,685,709	1	32,685,709
Currency translation differences	1	Ĭ		ï	•	ı	•
Net gains and losses not recognised					1		
in the Profit and Loss Statement	ı	Ĭ		ï	ì	1	
Surplus/deficit on sale of properties	ï	ī		•	,	•	
Non-controlling capital	ī	τ			7	1	•
Net profit for the period	ï	ı	577,739,521		577,739,521	31	577,739,552
Transfer to statutory reserve	ī	167,110,612		ı	167,110,612	1	167,110,612
Issue of bonus shares - 2015	ï	ï		•	ī	1	•
Proposed dividend (bonus issue)	ï	i	•	•	•	1	•
Dividends (cash) for 2015	1	,	(1,056,448,574)	1	(1,056,448,574)	1	(1,056,448,574)
Balance at 30 June 2016	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
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

Chief Phancial Officer

Company Secretary

Managing Director & CEO

Cha Cha

Fector

Page 5



Head Office

Balance Sheet (Un-audited) as at 30 June 2016

		June 2016	December 2015
Property and Assets	Note	Taka	Taka
	·		, INC. 400.000 1 (1)
Cash	3	18,626,874,085	21,376,981,153
In hand (Including foreign currencies)	Г	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
Balance with Other Banks and Financial Institutions	4	5,646,159,566	2,222,692,959
Inside Bangladesh Outside Bangladesh		4,324,453,726	1,536,876,025
Outside Dangtadesn	L	1,321,705,840	685,816,934
Money at Call on Short Notice	5	13,286,667	935,286,667
Investments	6	45,918,211,360	57,881,682,992
Government	Г	31,232,014,084	47,153,505,257
Others		14,686,197,276	10,728,177,735
	L	11,000,177,270	10,720,177,733
Loans, Advances and Leases	7	187,982,116,142	173,125,419,314
Loans, Cash Credits, Overdrafts, etc.	Γ	182,752,144,572	169,768,977,727
Bills purchased and discounted	L	5,229,971,570	3,356,441,587
			*
Fixed Assets including premises, furniture & fixtures	8	4,027,629,865	3,917,767,831
Other assets	9	32,994,393,638	26,002,046,119
Non-banking Assets		375,246	375,246
Total Assets	_	295,209,046,569	285,462,252,281
I OTAL PASSOUS	=	295,209,040,509	203,402,232,201
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	7 070 (00 473	2 542 554 249
Deposits and other accounts		7,078,608,472	2,543,554,248
Current accounts & other accounts	11 	226,938,029,565 26,504,568,658	224,808,590,528 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	1	5,597,226,947	4,653,941,476
Other Liabilities	12	36,668,538,844	33,234,994,053
Total Liabilities	_	270,685,176,881	260,587,138,829
C-41/0			
Capital / Shareholders' Equity	г		
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve Retained earnings	13	9,467,360,094	9,300,249,482
Other Reserves	14	3,299,190,229	3,815,549,087
	15	2,953,581,245	2,955,576,763
Total Shareholders' Equity		24,523,869,688	24,875,113,452
Total Liabilities and Shareholders' Equity	=	295,209,046,569	285,462,252,281
		-	BAN



Head Office

Balance Sheet (Un-audited) as at 30 June 2016

Off-balance sheet items	Note	June 2016 Taka	December 2015 Taka
Contingent liabilities	11000	1 4444	7 UNU
Acceptances & Endorsements			
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
Total Contingent liabilities	7	63,268,512,543	54,502,186,678
Other Commitments			
Documentary credits and short term trade - related transactions	Г		
Forward assets purchased and forward deposits placed		- 11	_
Undrawn note issuance and revolving underwriting facilities		-	_
Undrawn formal standby facilities, credit lines and other commitment	s	- []	-
Total other commitments		_	-
Total Off-Balance Sheet items including Contingent Liabilities	_	63,268,512,543	54,502,186,678

Company Secretary

Chief Financial Officer

Managing Director & CHO

Director



Head Office

Profit and Loss Account (Un-audited) for 6 months ended 30 June 2016

			January to	January to	April to	April to
			June 2016	June 2015	June 2016	June 2015
Operating Income		Note	Taka	Taka	Taka	Taka
Interest income		17	8,658,268,447	9,060,244,088	4,280,037,501	4,735,790,931
Less: Interest paid on deposits, b	porrowings, etc.	18	5,240,268,504	5,669,231,889	2,469,488,364	2,849,274,754
Net Interest Income			3,417,999,943	3,391,012,199	1,810,549,137	1,886,516,177
Income from investment		19	1,630,757,453	1,589,886,799	872,028,038	803,583,413
Commission, exchange and broken	cerage	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
Total Operating Income			6,298,192,040	6,331,090,852	3,530,714,040	3,566,344,324
Operating Expenses						
Salaries and allowances		22	1,789,459,025	1,707,323,139	1,007,928,931	881,714,653
Rent, taxes, insurance, electricit	y, 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, telecommunicat			36,737,598	37,230,127	19,689,554	17,242,943
Stationery, printing, advertiseme			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
Total Operating Expenses			3,382,024,827	2,965,293,866	1,816,599,886	1,455,610,359
Profit/(Loss) before Provisions	& Taxation		2,916,167,213	3,365,796,986	1 714 114 154	2 110 722 065
Provision for loans & advances, in	ivestments & other assets		2,910,107,213	3,303,790,980	1,714,114,154	2,110,733,965
Provision for classified loans a	and advances	1	799,325,076	512,000,000	486,302,638	50,000,000
Provision for unclassified loan	s and advances		220,674,924	0.11 7. 4.000 7.000		50,000,000
Provision for diminution in va			6,500,000	164,213,972	213,697,362	136,270,515
· · · · · · · · · · · · · · · · · · ·	ide of myestments	L		6,300,000		(2,000,000)
Provision for exposure of off-bal	ance sheet items		1,026,500,000	682,513,972	700,000,000	184,270,515
Total Provisions	ance sheet hems		86,000,000	61,500,000	46,000,000	-
Total Profit/(Loss) before taxes			1,112,500,000	744,013,972	746,000,000	184,270,515
Provision for current tax	,	-	1,803,667,213	2,621,783,014	968,114,154	1,926,463,450
Provision for deferred tax			1,096,466,885	1,430,463,719	585,594,335	897,061,935
Total Provision for taxes		-	1.006.466.005	1 120 160 #40	=	-
Net Profit after Taxes		-	1,096,466,885	1,430,463,719	585,594,335	897,061,935
Appropriations:			707,200,328	1,191,319,295	382,519,819	1,029,401,515
Statutory Reserve		Г	167 110 612	524.256.602		205 202 500
Retained surplus (general reserve	e) carried forward		167,110,612	524,356,603	200 510 010	385,292,690
Earnings Per Share (EPS)	Basic	27 L	540,089,716	666,962,692	382,519,819	644,108,825
8 (LIB)	Diluted	<i>∠1</i>	0.80	1.35	0.43	1.17
	Diluteu	=	0.80	1.35	0.43	1.17

Company Secretary

Chief Financial Officer

Managing Director & CEO





Head Office

Cash Flow Statement (Un-audited) for 6 months ended 30 June 2016

	<u>Note</u>	January to June 2016 Taka	January to June 2015 Taka
a Cash flows from operating activities			
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	10	(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)
Operating profit before changes in operating assets & liabilities		1,369,982,916	1,861,176,245
Cash flows from operating assets & liabilities:			
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
Total Increase/(decrease) in operating assets and liabilities:		(256,359,938)	(2,667,168,015)
Net Cash from/(used in) Operating activities		1,113,622,978	(805,991,770)
b Cash flows from investing activities			
Purchase /Sale of property, plant & equipment		(301,239,247)	(256,593,347)
Net Cash from/(used in) Investing Activities		(301,239,247)	(256,593,347)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		(1,995,518)	(12,473,294)
Dividend Paid		(1,056,448,574)	(880,373,812)
Net cash from/(used in) Financing activities		(1,058,444,092)	(892,847,106)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		(246,060,361)	(1,955,432,223)
e Cash and cash equivalents at the beginning of the period		24,556,819,380	23,233,808,181
f Cash and cash equivalents at the end of the period (d+e)	26	24,310,759,019	21,278,375,958

Company Secretary

Chief Financial Officer

Managing Director & CRO

Director

Chairman Chairman





Statement of Changes in Equity (Un-audited)

for 6 months ended 30 June 2016 Figures in Taka Retained Paid-up Statutory Other **Particulars** earnings (general Total capital reserve reserves reserve) For the period June 2016 Balance at 1 January 2016 8,803,738,120 9,300,249,482 3,815,549,087 2,955,576,763 24,875,113,452 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)Balance at 30 June 2016 8,803,738,120 9,467,360,094 3,299,190,229 2,953,581,245 24,523,869,688

Company Secretary

Balance at 30 June 2015

Chief Financial Officer

2,477,208,037

8,924,606,085

8,803,738,120

Managing Director & CEO

2,968,679,063

Chairman

23,174,231,305



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

June 2016 Taka December 2015 Taka

1 Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2015.

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 2016, 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

Cash In hand (Including foreign currency)

Less: Inter Company Transactions

Pubali Bank Securities Limited

Outside Bangladesh Pubali Bank Limited

Cash

3(a)

4(a)

In local currency	2,216,682,684	2,807,910,343
In foreign currencies	22,667,433	26,974,219
	2,239,350,117	2,834,884,562
Balance with Bangladesh Bank and its agent bank(s)		
Bangladesh Bank		
In local currency	14,946,207,832	15,547,699,954
In foreign currencies	183,353,568	1,054,063,223
	15,129,561,400	16,601,763,177
Sonali Bank as agent of Bangladesh Bank		
Local currency	1,257,962,568	1,940,333,414
	16,387,523,968	18,542,096,591
	18,626,874,085	21,376,981,153
Consolidated Cash		and the second
Cash In hand		
Pubali Bank Limited	2,239,350,117	2,834,884,562
Pubali Bank Securities Limited	2,239,330,117	2,034,004,302
San	2,239,350,117	2,834,884,562
	2,237,330,117	2,034,004,302
Balance with Bangladesh Bank and its Agent Bank (s)		
Pubali Bank Limited	16,387,523,968	18,542,096,591
Pubali Bank Securities Limited	10,367,323,908	10,342,090,391
- and some sources billion	16,387,523,968	18,542,096,591
	10,367,323,908	10,542,090,591
	18,626,874,085	21,376,981,153
	10,020,074,003	21,370,701,133
Balance with other banks and financial institutions		
Inside Bangladesh	4,324,453,726	1,536,876,025
Outside Bangladesh	1,321,705,840	685,816,934
5 Wolfe Dangladon	5,646,159,566	2,222,692,959
	3,040,139,300	2,222,072,737
C. Plant to a		
Consolidated Balance with other banks and financial institutions		
Inside Bangladesh		
Pubali Bank Limited	4,324,453,726	1,536,876,025
Pubali Bank Securities Limited	595,873,308	559,091,404
The state of the s	393,673,308	339,091,404



2,095,967,429

1,536,876,025

685,816,934

685,816,934

2,222,692,959

559,091,404

4,920,327,034

595,873,308 **4,324,453,726**

1,321,705,840

1,321,705,840

5,646,159,566

_				June 2016 Taka	December 2015 Taka
5	Money at call on short notice			·	NOTE - 100 -
	Banking company (note- 5.1) Non-banking Financial Institution (note-5.2)			13,286,667	15,286,667 920,000,000
5.1	Banking company		-	13,286,667	935,286,667
5.1					
	Standard Bank Limited				-
	The City Bank Limited Brac Bank Limited				-
	National Bank Limited				
	ICB Islamic Bank Ltd.		-	13,286,667	15,286,667
5.2	Non-banking Financial Institution		=	13,286,667	15,286,667
	Prime Finance & Investment Ltd.		<u> </u>	_	40,000,000
	Bangladesh Finance & Investment Co. Ltd.			*	40,000,000
	Lanka bangla Finance Ltd. Industrial & Infrastructure Development Finance Co. Ltd			-	40,000,000
	Premier Leasing & Finance Ltd.			2	150,000,000 50,000,000
	MIDAS Financing Ltd.				40,000,000
	Investment Corporation of Bangladesh Phoenix Finance & Investment Ltd.			-	200,000,000
	IDLC Finance Ltd.			-	90,000,000 140,000,000
	Fareast Finance & Investment Co. Ltd. Delta Brac Housing Finance Corp. Ltd.			2	40,000,000
	Deta Blac Housing Finance Corp. Ltd.		-		90,000,000 920,000,000
			=		920,000,000
	•				4.8
6	Investments Government securities				
	Securities				
	Government/ Bangladesh Bank bills - at book value Debentures			3,403,479,761	24,283,641,470
	Bonds		_	3,403,479,761	24,283,641,470
	Government treasury bonds National prize bonds			27,804,095,622	22,848,005,186
	III. Code Usono de Bard de Codes		-	24,438,701 27,828,534,323	21,858,601 22,869,863,787
	Total investment in government securities and bonds		_	31,232,014,084	47,153,505,257
	Other investments Shares				
	Debentures			8,388,049,306	8,234,954,765
	Prime Bank Limited Bond			394,060 45,000,000	469,060 90,000,000
	MTBL Bond Dhaka Bank Limited Bond			30,000,000	30,000,000
	National Bank Limited Bond			70,000,000 51,200,000	70,000,000 51,200,000
	One Bank Limited Bond			100,000,000	100,000,000
	Mercantile Bank Limited Bond Trust Bank Limited Bond			100,000,000	100,000,000
	The City Bank Limited Bond			250,000,000 196,000,000	250,000,000 196,000,000
	Southeast Bank Limited Bond			300,000,000	300,000,000
	Bank Asia Limited Bond EXIM Bank Limited Bond			250,000,000	250,000,000
	Social Islami Bank Limited Bond			300,000,000 200,000,000	300,000,000
	Commercial paper of Computer Source			250,000,000	200,000,000 250,000,000
	Commercial paper of RFL Plastics Commercial paper of Runner Automobils			300,000,000	300,000,000
	Commercial paper of Shafiul Alam Steel			250,000,000 250,000,000	E-
	Commercial paper of Envoy Textile Ltd.			250,000,000	12
	Commercial paper of Danish Condensed Commercial paper of BSRM Ltd.			200,000,000	
	Commercial paper of Aman Feed Ltd.			1,000,000,000	(14)
	Commercial paper of Hashem Foods Ltd.			500,000,000 500,000,000	
	Commercial paper of Runner Automobiles			500,000,000	-
	Commercial paper of Ifad Automobiles Commercial paper of Aman Cotton Fibrous			150,000,000	c#.
	Bridge financing advances			250,000,000 5,553,910	5,553,910
			_	14,686,197,276	10,728,177,735
6(a)	Consolidated Investments		=	45,918,211,360	57,881,682,992
	 Government Pubali Bank Limited 			21 222 014 004	47 152 505 257
	Pubali Bank Securities Limited		·	31,232,014,084	47,153,505,257
	2. Other		_	31,232,014,084	47,153,505,257
	Pubali Bank Limited Pubali Bank Securities Limited			14,686,197,276 3,221,088,748	10,728,177,735 3,194,134,983
			-	17,907,286,024	13,922,312,718
			-	49,139,300,108	61,075,817,975
		Page 12			BAA

		June 2016 Taka	December 2015 Taka
7	Loans, advances and leases		
,	Loans, auvances and leases		
	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
		187,982,116,142	173,125,419,314
7.1	Loans, cash credits, overdrafts, etc. Inside Bangladesh:		9
	insut Dangiaucsii.		
	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 Packing credits	6,150,725.00	5,884,823
	Loan against trust receipts	472,464,457.00	375,393,270
	Pubali prochesta	8,525,361,710.00 408,352,048.00	9,525,815,669 383,451,115
	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 Pubali Utsob	41,545,974.00	46,548,056
	EDF loan	61,374,397.00	13,461,122
	Payment against documents	4,001,829,457.00	3,259,847,450
	Consumers loan scheme	2,661,315,780.00 12,483,554,822.00	2,377,945,206 10,916,979,126
	Lease finance	4,102,954,032.00	3,944,208,471
	Others	630,366.00	10,382,213
	Outside Bangladesh	182,752,144,572	169,768,977,727
		182,752,144,572	169,768,977,727
7.2	Bills purchased and discounted		
	Payable in Bangladesh:		
	Loans against accepted bills	721,097,236	528,007,110
	Loans against demand draft purchased	31,555	31,565
	Payable outside Bangladesh:	721,128,791	528,038,675
	January Sangadoon.		
	Foreign bills purchased	4,508,842,779	2,828,402,912
	Foreign drafts purchased	4 500 042 550	2 020 402 012
		4,508,842,779 5,229,971,570	2,828,402,912 3,356,441,587
7.3	Classification of loans and advances including bills purchased and discounted	5,425,571,570	3,330,111,307
	Unclassified:		
	Standard	165,413,522,825	158,030,146,370
	Special mention account (SMA)	8,910,834,538	3,343,421,433
	01 (0.1	174,324,357,363	161,373,567,803
	Classified:		
	Substandard (SS) Doubtful (DF)	828,680,458	1,280,271,543
	Bad or loss (B/L)	2,697,175,955	1,052,600,957
	(<u>-</u>)	7,622,182,106 11,148,038,519	6,885,545,044 9,218,417,544
	Staff loan	2,509,720,260	2,533,433,967
		187,982,116,142	173,125,419,314
			A CONTRACTOR OF THE PARTY OF TH
			PALI BANK



7.4 Particulars of required provision for loans and advances

	Status of Classification	Base for Provision	Rate of Provision		
	General provision - Unclassified		(%)		
	Standard [114.060.502.207	,,	1 140 605 004	1 000 500 250
	Small & Medium Enterprise financing	114,069,583,387 36,259,863,219	0.25	1,140,695,834 90,649,659	1,092,503,372 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)) Special mention account (Others)	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
	Specific provision - Classified			2,017,453,034	1,796,778,110
	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
	Demind		_	4,604,338,860	3,757,705,037
	Required provision Provision maintained			6,621,791,894	5,554,483,147
	Excess provision		_	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
			_	637,833,569 183,389,978,141	694,814,222 170,463,791,949
	Less: Inter Company Transactions		-	2,128,075,136	2,128,090,596
			_	181,261,903,005	168,335,701,353
	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			2 228 705 361	2,228,705,361
	Building			2,228,705,361 732,198,269	732,198,269
	Vehicles			69,810,500	49,514,339
	Machinery and equipment's			283,169,624	241,507,517
	Computer & Computer Accessories			409,674,200	377,047,925
	Furniture and fixtures			304,071,911	288,794,420
				4,027,629,865	3,917,767,831
9(a)	Councilidated Et al. 1 1 2 2		_		
0(a)	Consolidated Fixed Assets including premises, furniture & fixture Pubali Bank Limited				
	Pubali Bank Securities Limited			4,027,629,865	3,917,767,831
	a dodn Bank Becarties Eminted		-	2,482,199	2,974,030
9	Other Assets		=	4,030,112,064	3,920,741,861
	Interest accrued on investments				
	Accrued income on loans & advances			738,252,152	1,323,187,174
	Advance security deposit, advance rent and prepaid expenses			199,020,226	213,509,713
	Investment in Subsidiary Company			213,881,109	226,091,985
	Stock dealing account			1,599,998,700	1,599,998,700
	Stationery and stamps			264,330,111 81,371,902	277,596,210 66,291,496
	Drafts payable			23,344,995	22,571,374
	Sanchaypatra			1,295,654	1,814,382
	Suspense account			253,912,997	193,893,684
	Demonetized notes			1,531,750	1,531,750
	Items in transit			10,264,725,202	4,559,738,481
	Advance against income tax			19,112,995,856	17,375,434,346
	Clearing house adjustment			137,890,267	38,747,014
	Others		_	101,842,717	101,639,810
			_	32,994,393,638	26,002,046,119

		June 2016 Taka	December 2015 Taka
9(a)	Consolidated Other Assets	Austra	T IIII
	Pubali Bank Limited	32,994,393,638	26,002,046,119
	Pubali Bank Securities Limited	105,431,141	87,439,344
	Inter company Transactions	33,099,824,779	26,089,485,463
	Pubali Bank Securities Limited	(264,343,921) (1,599,998,700)	(277,610,020) (1,599,998,700)
		(1,864,342,621)	(1,877,608,720)
		31,235,482,158	24,211,876,743
	LIABILITIES AND CAPITAL		
10	Borrowings from other Banks, Financial Institutions and Agents		
	Inside Bangladesh	4,276,153,245	33,906,140
	Outside Bangladesh	2,802,455,227	2,509,648,108
		7,078,608,472	2,543,554,248
10.1	Justido Daniela de la		
10.1	Inside Bangladesh Call loan Trust Bank Ltd.		
	Call loan Rupali Bank Ltd.	200,000,000	-
	Call loan IFIC Bank Ltd.	400,000,000	-
	Call loan Habib Bank Ltd.	100,000,000 180,000,000	153
	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. Sonali Bank Limited,Local Office,Dhaka.	530,000,000	-
	Solidi Balik Elilited, Local Office, Dhaka.	1,076,153,245	33,906,140
		4,276,153,245	33,906,140
11	Details of deposits and other accounts		
	Current deposits and other accounts : Current account		
	Cash credit A/C. (Cr. Balance)	24,587,612,165	24,251,865,585
	Pubali Prochesta (Cr. Balance)	562,685,303	401,324,874
	Call deposits	7,499,577	7,703,145
	Foreign currency deposits	16,119,889 1,315,157,013	17,208,921 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
		26,504,568,658	26,080,165,638
	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 Pubali pension scheme	3,606,609,120	3,338,493,646
	Pubali sanchay prakalpa	11,772,404,214	10,047,071,310
	Dwigun Sanchay Prokalpa	4,102,932,376	4,269,745,830
	Target Based Small Deposit (Pubali shopnopuron)	19,071,424,854	17,973,681,517
	Monthly profit base deposit	1,503,195,864 3,046,102,221	867,877,206 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
	Other deposits	132,204,038,949	137,592,543,248
	Onto acposits	5,597,226,947	4,653,941,476
		226,938,029,565	224,808,590,528
11	(a) Consolidated Deposits and other accounts		
	Pubali Bank Limited	226,938,029,565	224,808,590,528
	Pubali Bank Securities Limited	-	
	Long Inter Comment	226,938,029,565	224,808,590,528
	Less: Inter Company Transactions	595,873,308	559,091,404
		226,342,156,257	224,249,499,124



12 Other I	.iabilities	June 2016 Taka	December 2015 Taka
	Accumulated provision for loans and advances Accumulated provision for consumers loan	3,900,585,641	3,075,945,308
	Accumulated provision for lease finance	732,112,878	685,076,757
	Accumulated provision for demand loan pubali star	1,596,341 21,418,664	1,596,341 15,532,037
		4,655,713,524	3,778,150,443
	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 Provision for doubtful investment	1,166,444,461	830,529,581
	Additional profit payable A/C for Islamic banking	30,250,460	23,750,460
	I.B. bad debt offsetting reserve	238,845 3,258,452	238,845 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 Consumers deposits	94,295,473	95,371,068
	Lease deposit	143,008,588	114,793,024
	Unpaid dividend	411,741	492,276
	Special blocked account	675,231 1,215,640	675,231 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 Agri credit guarantee backing reserve	28,666,878	28,666,878
	Excise duty	70,261,300	70,261,300
	Pakistan account	571,898 8,393,039	11,945,112 8,393,039
	Pension fund	1,570,883	1,570,883
	LC cover account in Bangladesh	1,583,640	1,583,640
	EDF adjustment	4,600,615,776	3,547,626,531
	Pubali Bank Adjustment Sadaqah fund	88,306,653	30,553,557
	Card transaction fee (inter bank)	4,966,575	4,594,950
	Foreign currency FCC account	628,192 17,363,819	589,707 17,363,819
	nterest 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) Non resident blocked account of UBI	9,276,499	9,276,499
	ton tendent of other account of ODI	34,487	34,487 28,796,937,158
	Provision for expenses:	38,139,659	439,667,942
	n for other assets:		
	Suspense account Demonetized notes	63,714,468	63,714,468
	Provision for Un-reconciled General Account debit entries	989,740	989,740
Ţ	CT Asset Insurance reserve	13,724,657 15,582,391	13,724,657 11,737,402
	Reserve for unforeseen losses	160,111,994	130,072,243
		254,123,250	220,238,510
12(a) Conselli	ated other liabilities	36,668,538,844	33,234,994,053
Pul	ali Bank Limited	36,668,538,844	33,234,994,053
Pub Pub Par	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan	36,668,538,844 3,611,503,997	3,624,898,851
Pub Pub Par	ali Bank Limited ali Bank Securities Limited	36,668,538,844 3,611,503,997 (2,128,075,136)	3,624,898,851 (2,128,090,596)
Pub Pub Par	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan	36,668,538,844 3,611,503,997	3,624,898,851
Pub Pub Par	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921)	3,624,898,851 (2,128,090,596) (277,610,020)
Pub Pub Par Inte	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921)	3,624,898,851 (2,128,090,596) (277,610,020)
Pub Pub Par Inte 13 Statutor	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991.	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288
Pub Pur Par Inte 13 Statutor Thi Bal	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991. ance at the beginning of the period l: Addition during the period	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288 8,400,249,482
Pub Pur Par Inte 13 Statutor Thi Bal	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991.	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288
Pub Pub Par Inte 13 Statutor Thi Bal Add Bal	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991. ance at the beginning of the period l: Addition during the period	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784 9,300,249,482 167,110,612	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288 8,400,249,482 900,000,000
Pub Put Par Inte 13 Statutor Thi Bal Add Bal	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991. ance at the beginning of the period l: Addition during the period ance at the end of the period earnings (General reserve)	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784 9,300,249,482 167,110,612 9,467,360,094	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288 8,400,249,482 900,000,000 9,300,249,482
Pub Put Par Inte 13 Statutor Thi Bal Ado Bal 14 Retained Bal Ado	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991. ence at the beginning of the period de Addition during the period ence at the end of the period earnings (General reserve) ence as on beginning of the period eition during the period	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784 9,300,249,482 167,110,612 9,467,360,094 3,815,549,087	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288 8,400,249,482 900,000,000 9,300,249,482
Pub Put Par Inte 13 Statutor Thi Bal Ado Bal 14 Retained Bal Ado	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991. ance at the beginning of the period la Addition during the period ance at the end of the period earnings (General reserve) ance as on beginning of the period	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784 9,300,249,482 167,110,612 9,467,360,094	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288 8,400,249,482 900,000,000 9,300,249,482 2,690,619,157 1,995,287,053
Pub Put Par Inte 13 Statutor Thi Bal Ado Bal 14 Retained Bal Ado Trai	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991. ance at the beginning of the period de Addition during the period ence at the end of the period earnings (General reserve) ance as on beginning of the period dition during the period eition during the period	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784 9,300,249,482 167,110,612 9,467,360,094 3,815,549,087	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288 8,400,249,482 900,000,000 9,300,249,482 2,690,619,157
Pub Put Pur Put Par Inte 13 Statutor Thi Bal Add Bal 14 Retained Bal Add Trac	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991. ance at the beginning of the period de Addition during the period ance at the end of the period ance at the end of the period decearnings (General reserve) ance as on beginning of the period dition during the period asfer in: Asset revaluation reserve e of dividend	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784 9,300,249,482 167,110,612 9,467,360,094 3,815,549,087 540,089,716	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288 8,400,249,482 900,000,000 9,300,249,482 2,690,619,157 1,995,287,053 10,016,689
Pub Pub Pur	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991. ance at the beginning of the period de Addition during the period ance at the end of the period earnings (General reserve) ance as on beginning of the period dition during the period ance as on beginning of reserve e of dividend ance as on end of the period	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784 9,300,249,482 167,110,612 9,467,360,094 3,815,549,087 540,089,716 4,355,638,803	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288 8,400,249,482 900,000,000 9,300,249,482 2,690,619,157 1,995,287,053 10,016,689 4,695,922,899
Pub Pub Pur	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991. ance at the beginning of the period decent Addition during the period ance at the end of the period ance at the end of the period decennings (General reserve) ance as on beginning of the period dition during the period distinct Asset revaluation reserve de of dividend ance as on end of the period dated Retained earnings (General reserve)	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784 9,300,249,482 167,110,612 9,467,360,094 3,815,549,087 540,089,716 4,355,638,803 (1,056,448,574)	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288 8,400,249,482 900,000,000 9,300,249,482 2,690,619,157 1,995,287,053 10,016,689 4,695,922,899 (880,373,812)
Pub	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991. ence at the beginning of the period dic Addition during the period earnings (General reserve) earnings (General reserve) ence as on beginning of the period diction during the period earnings the period earnings the period earnings of the period earnings the period earnings of the period	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784 9,300,249,482 167,110,612 9,467,360,094 3,815,549,087 540,089,716	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288 8,400,249,482 900,000,000 9,300,249,482 2,690,619,157 1,995,287,053 10,016,689 4,695,922,899 (880,373,812) 3,815,549,087
Pub	ali Bank Limited ali Bank Securities Limited ent Subsidiary loan r company payable y reserve s represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991. ance at the beginning of the period decent Addition during the period ance at the end of the period ance at the end of the period decennings (General reserve) ance as on beginning of the period dition during the period distinct Asset revaluation reserve de of dividend ance as on end of the period dated Retained earnings (General reserve)	36,668,538,844 3,611,503,997 (2,128,075,136) (264,343,921) 37,887,623,784 9,300,249,482 167,110,612 9,467,360,094 3,815,549,087 540,089,716 4,355,638,803 (1,056,448,574) 3,299,190,229	3,624,898,851 (2,128,090,596) (277,610,020) 34,454,192,288 8,400,249,482 900,000,000 9,300,249,482 2,690,619,157 1,995,287,053 10,016,689 4,695,922,899 (880,373,812) 3,815,549,087

June 2016

December 2015

15	Other reserves	June 2016 Taka	December 2015 Taka
15.1	Assets revaluation reserve		
	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	(29,931,241)	(10,016,689)
	ACCOUNTS AND A SECOND OF THE S	2,923,287,289	2,925,282,807
	Share forfeiture account	333,984	333,984
	Balance at the end of the period	2,923,621,273	2,925,616,791
15.2	Exchange Equalization Fund	2,523,021,275	2,723,010,771
	Balance at the beginning of the period	20.050.072	20.050.072
	Addition during the period	29,959,972	29,959,972
	Balance at the end of the period	29,959,972	29,959,972
	and the of the police	2,953,581,245	2,955,576,763
		2,533,361,243	2,933,370,703
15(a)	Consolidated Other reserves		
	Pubali Bank Limited	2,953,581,245	2,955,576,763
	Pubali Bank Securities Limited	84,170,706	84,170,706
		3,037,751,951	3,039,747,469
16	Non-controlling interest		
	Balance b/f	658	624
	Share of current period profit	31	34
		689	658



17 International	June 2016 Taka	June 2015 Taka
17 Interest income Loans		
Cash credits	999,402,727	930,935,39
Over drafts	2,174,232,867	2,141,349,222
Loan against imported merchandise	1,937,369,125	2,244,107,594
Loan against trust receipt	12,255,124 520,574,488	16,383,953 670,331,393
Inland bill purchased & demand draft purchased	119,656,779	42,559,07
Foreign bill purchased and Export development fund	32,853,628	46,101,77
Packing credits	12,260,121	18,169,75
Payments against document	84,023,010	151,780,45
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	413,445,44
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 Lease finance	4,714	73,584
Loan against Pubali Sanchay Prokalpa	238,293,850	255,790,290
Loan against FDR	24,134,124	26,804,298
Term loans	47,955,363	1,111,027
Term deposit/ replacement	1,198,601,872	1,318,310,824
Loan against Pubali Pension Scheme	23,768,273	8 55
Credit card	36,553,859	22,165,126
	8,658,268,447	9,060,244,088
(a) Consolidated Interest Income		- , , ,
Pubali Bank Limited	8,658,268,447	9,060,244,088
Pubali Bank Securities Limited	12,542,887	25,139,079
Inter company transaction	8,670,811,334	9,085,383,167
9. 1-1	0,070,011,554	2,003,303,107
8 Interest paid on deposits, borrowings, etc. Fixed deposit	2 004 272 792	2 950 245 165
Interest on REPO borrowings	2,096,373,782	2,859,345,165
Interest on borrowings	1,699,296	45,051,298
Short-notice deposit	52,916,473	4,894,782
Savings bank deposit	512,129,159 529,710,767	488,596,062
Deposit pension scheme	329,710,707	611,161,259 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
	5,240,268,504	5,669,231,889
9 Income from investment Interest on treasury bill		, .a
Interest on treasury bond	30,742,701	442,167,237
Interest on private bond	1,028,759,745	860,914,278
Interest on debentures	57,895,274	50,879,896
Interest on Bangladesh Bank bill	250 150 252	1,783,000
Interest on commercial paper	258,150,362	58,750,930
Gain on sale of shares	55,802,342 108,744,284	61 044 764
Dividend on shares	108,744,284 90,662,745	61,044,764 114,346,694
	1,630,757,453	1,589,886,799
a) Consolidated Income from investment		27
Pubali Bank Limited	1,630,757,453	1,589,886,799
Pubali Bank Securities Limited	46,892,236	35,263,515
	1,677,649,689	1,625,150,314
		BAN
		THE STREET STREET

Commission, exchange and brokerage 16,038,000 18,030,200 18,10		20	Commission	June 2016 Taka	June 2015 Taka
Feeting 1.00		20	SC LSC DD TT MT and DO		WASTERNAM CONTRACTOR
Total LCC					
Second S					
Same of food guarante \$0,70,10 \$0,70,10 \$0,70,10 \$0,			Issuance of foreign guarantee		
Ministrace of securing commission 1,000			Issuance of local guarantee		
Miscellanous kandling commission 00,30,500 Consmission or statiency raticles 30,30,500 Commission or statiency raticles 35,111 Total commission 455,114,271 Total commission 455,114,271 Total commission 455,114,271 Total commission 710,000 Polla Commission 710,000 Publi Bank Limited 70,000,000 Polla Dank Securities Limited 20,000,000 Polla Dank Securities Limited 70,000,000 Petter perating Income 1,216,500 Rent recovery 514,84,525 Petter general delecommunication recovery 514,85,500 Miscellamous income supervision and monitoring 70,000,700 Miscellamous income supervision and monitoring 70,000,700 Application for CLS account 30,500,200 Account opening char					
Consumer receils 55,300 \$5,934 Commission on stationery arisoles 25,11 324,11 Income AC Commission Colline 45,114,27 45,697,865 Fachings 45,114,20 45,815,81 Fachings 45,114,10 45,815,81 Fachings 45,114,10 45,815,81 Fach Consolidated Commission, exchange and brokerage 74,683,50 804,711,10 Fach Consolidated Commission, exchange and brokerage 74,683,50 804,711,10 Fach Cookey 7,74,683,50 804,711,10 Fach Cookey 1,124,500 11,47,50 Fach Cookey 1,124,500 1,147,50 Fach Cookey 5,144,832 4,193,836 Miscollamous income supervision and monitoring 3,535,50 4,193,836 Miscollamous income supervision and monitoring 3,536,50 4,227,478 Miscollamous income supervision and monitoring 3,536,50 4,227,478 Miscollamous income transfer fee 1,555,50 4,257,478 Swift income 3,832,42 4,258,30 Swift income 1,555,50 4,25				103,158,489	88,576,289
Commission outsinery stroles 15,50 10,000			Consumers credit		
Income ACcommission Online					
Feb Commission 45,511,4271 56,007,0526 58,015,41 50,01			Income A/C commission Online	6	
Part			Total commission		
2000 Carsolidarical Commission, schange and brokerage Pubali Bark Limited 746,883,500 804,711,103 706,883,500 804,711,103 706,883,500 804,711,103 706,883,500 804,711,103 706,883,500 804,711,103 706,883,500 804,711,103 706,883,500 804,711,103 706,883,500 804,711,103 706,883,500 804,711,103 804,893,700 804,			Exchange		
Pubaii Bank Limined					
Pubaii Bank Limined		20(a)	Consolidated Commission, evolution of the Land		
Pubaii Bank Securities Limited		()	Pubali Bank Limited		22000000
Part			SCHOOLD CONTRACTOR CON		
Postage and elecommunication recovery		21	Other operating income	707,072,782	020,137,340
Postage and elecommunication recovery			Pant recovery		
Miscellaneous income supervision and monitoring 7,00 7,0					1,147,504
Miscellaneous income supervision and monitoring 4,919,858,958 Swift income 7,40 Swift income 53,483,10 Application fee of CLS account 53,483,10 Account opening charge of CLS account 1,053,100 Service charge 1,053,100 Online service charge 339,40 Accounts Maintenance fee 194,506,077 Accounts Maintenance fee 15,359,307 SMS service charge 15,159,407 Card Fees and charges 5,41,677 Card Fees and charges 5,41,677 Card Fees and charges 5,41,677 Recovered from Bad Debt Written Off 5,51,000,488 Recovered from Bad Debt Written Off 50,51,500 Pubali Bank Limited 50,51,500 Pubali Bank Limited 50,51,500 Pubali Bank Scurities Limited 50,21,103 Medical allowances 450,400,751 Medical allowances 40,41,456 Contributory provident fund 90,02,220,000 Bonus to employees 10,02,52,100 Allowances 10,02,52,100 Consolida			Miscellaneous income		
Miscellaneus incente transfer fee					
Swift Informs			Miscellaneous income transfer fee		
Page					
1,505,100 1,502,185 1,50			Application fee of CLS account		155
Income on sale of leased asset 18,082,091 28,837,000 28,837,00			Account opening charge of CLS account		
Online service charge				12,682,595	12,583,262
Accounts Maintenance fe					
SMS service charges 31,0c,28 22,885,137 Card Fees and charges 5,31,672 2,880,508 CB service charges 5,31,672 2,880,508 CB service charges 5,31,602 70,000,000 CD service charges 21,088 70,000,000 CD consolidated Other operating income 502,551,084 554,807,51 Pubali Bank Limited 502,551,084 554,807,51 Pubali Bank Securities Limited 502,511,084 567,088 Salary and allowances (excluding Managing Director) 85,248,238 902,229,005 Basic salary 885,248,238 902,229,005 House rent allowances 496,414,546 507,305,781 Other allowances 496,414,546 507,305,781 Other allowances 10,425,810 100,809,155 Other allowances 170,967 20,887 General provident fund 170,967 20,887 Bous to employees 1,707,849,025 1,707,331,39 Pubali Bank Securities Limited 1,803,090,00 2,735,500 Amaging Director's salary and fees 3,000,00					
Carl Fees and charges					
Silsage Sils					
Receive from Bad bell witter Off 30,000,000 10,000					
State Stat			Recovered from Bad Debt Written Off	-	
Pubali Bank Limited 50,551,084 545,807,51 50,081			Income on sale of Bank's property	321,681	
Pubali Bank Limited 502,551,084 545,880,751 647,087 647,	1	21(a)	Consolidated Others and the	502,551,084	545,480,751
Pubali Bank Securities Limited	-	1(a)	Pubali Bank Limited		
Salary and allowances (excluding Managing Director)					
Salary and allowances (excluding Managing Director) Basic salary House rent allowances 496,414,546 507,305,781 Medical allowances 103,425,810 106,809,015 Medical allowances 103,425,810 106,809,015 Other allowances 79,016,236 79,016,236 79,208,288 General provident fund 170,967 202,897 Bonus to employees 166,294,827 81,183,15 Bonus to employees 170,967 202,897 Bonus to employees 170,967 202,897 Bonus to employees 170,967 202,897 Bonus to employees 1,789,459,025 1,707,323,139 Pubali Bank Limited 1,789,459,025 1,707,323,139 Pubali Bank Securities Limited 1,789,459,025 1,707,323,139 Basic pay 1,833,969,355 1,718,854,404 Basic pay 3,000,000 2,737,500 Allowances 300,000 2,737,500 Bank's contributory provident fund 900,000 926,250 Bank's contributory provident fund 900,000 2,737,500 Bank's contributory provident fund 900,000 926,250 Bank's contributory provident fund 900,000 92,371,550 Bank's contributory provident fund 900,000 92,			2 Milled		
Basic salary 845,248,238 902,229,095 House rent allowances 496,414,546 507,305,781 Other allowances 103,425,810 106,809,015 Other allowances 98,888,401 102,932,208 Contributory provident fund 179,016,236 79,725,828 Bonus to employees 166,294,827 8,118,315 22(a) Consolidated Salary and allowances (excluding Managing Director) 1,789,459,025 1,707,323,139 Pubali Bank Limited 1,789,459,025 1,707,323,139 Pubali Bank Securities Limited 1,803,096,935 1,718,854,400 Basic pay 3,000,000 2,737,500 Allowances 900,000 20,737,500 Bank's contributory provident fund 300,000 27,37,500 Bonus 600,000 20,205 Bonus 8,007,000 2,737,500 Pubali Bank Securities Limited 8,017,114 8,008,622 Repairs to fixed assets 8,017,114 8,008,622 Perceiation and repair of bank's assets 8,017,114 8,008,622 Depreciation on fixed assets 96,957,706		22	Salary and allowances (excluding Managing Director)	502,911,903	546,127,849
Modeical allowances			Basic salary	845 248 238	002 220 005
106,809,015 106,809,015 106,809,015 106,809,015 106,809,015 106,809,015 106,809,015 106,809,015 106,809,015 106,909,22,088 102,932,208 102,932,208 102,932,208 106,809,015					
Contributory provident fund 98,888,401 102,932,08 79,016,236 79,025,828 79,016,236 79,025,828 79,016,236 79,025,828 79,016,236 79,025,828 79,016,236 79,025,828					
Ceneral provident fund 79,016,236 79,725,828 60,000 17,006 20,897 20,897 166,248,27 8,118,315 166,248,27 8,118,315 166,248,27 8,118,315 166,248,27 1,707,323,139					
Bonus to employees			General provident fund	79,016,236	79,725,828
166,294,87 8,118,315 1,789,459,025 1,707,323,139 1,789,459,025 1,707,323,139 1,7					
2(a) Consolidated Salary and allowances (excluding Managing Director)			The state of the s		
Pubali Bank Limited 1,789,459,025 1,707,323,139 Pubali Bank Securities Limited 13,637,910 11,531,301 23 Managing Director's salary and fees 1,803,096,935 1,718,854,440 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 Popreciation and repair of bank's assets 8,017,114 8,008,622 Repairs to fixed assets 8,017,114 8,008,622 Maintenance of assets 96,957,706 34,106,592 Depreciation on fixed assets 96,957,706 34,106,592 Pubali Bank Limited 296,352,033 227,155,017 Pubali Bank Limited 296,352,033 227,155,017 Pubali Bank Limited 873,163 768,785	2	2(a)	Consolidated Salary and allowances (excluding Managing Director)	1,789,459,025	1,/0/,323,139
13,637,910 11,531,301 13,637,910 11,531,301 13,637,910 13,			Pubali Bank Limited	1 789 459 025	1 707 323 130
1,803,096,935 1,718,854,440 Basic pay Allowances Bank's contributory provident fund Bonus 3,000,000 2,737,500 Bank's contributory provident fund Bonus 300,000 273,750 4,800,000 4,800,000 3,937,500 24 Depreciation and repair of bank's assets 8,017,114 8,008,622 Maintenance of assets Maintenance of assets Depreciation on fixed assets 96,957,706 34,106,592 Depreciation on fixed assets Pubali Bank Limited 296,352,033 227,155,017 Pubali Bank Securities Limited 296,352,033 227,155,017 Pubali Bank Securities Limited 873,163 768,785			Pubali Bank Securities Limited		
Managing Director's salary and fees 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 - 24 Depreciation and repair of bank's assets 8,017,114 8,008,622 Maintenance of assets 96,957,706 34,106,592 Depreciation on fixed assets 96,957,706 34,106,592 Depreciation on fixed assets 191,377,213 185,039,803 24(a) Consolidated depreciation and repair of bank's assets 296,352,033 227,155,017 Pubali Bank Limited 296,352,033 227,155,017 Pubali Bank Securities Limited 873,163 768,785		22			
Allowances		23	Managing Director's salary and fees		
Bank's contributory provident fund Bonus 900,000 300,000 273,750 926,250 300,000 600,000 - 600,000				3,000,000	2,737,500
Bonus 300,000 (600,000) (500,000) 275,750 (600,000) 4,800,000 (3,937,500) 24 Depreciation and repair of bank's assets Repairs to fixed assets (Maintenance of assets (Depreciation on fixed assets) 8,017,114 (8,008,622) (34,106,59				900,000	926,250
Consolidated depreciation and repair of bank's assets Repairs to fixed assets Repairs to fixed assets Represent to fixed assets Represent to fixed assets Represent to fixed assets Repairs to fixed assets Performance of assets Pubali Bank Limited Pubali Bank Securities Limited Pubali Bank Securities Limited Pubali Bank Securities Limited Repair to fixed assets Performance of assets Performa					273,750
24 Depreciation and repair of bank's assets 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 24(a) Consolidated depreciation and repair of bank's assets 296,352,033 227,155,017 Pubali Bank Limited 296,352,033 227,155,017 Pubali Bank Securities Limited 873,163 768,785					
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 24(a) Consolidated depreciation and repair of bank's assets 296,352,033 227,155,017 Pubali Bank Limited 296,352,033 227,155,017 Pubali Bank Securities Limited 873,163 768,785				4,800,000	3,937,500
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 24(a) Consolidated depreciation and repair of bank's assets 296,352,033 227,155,017 Pubali Bank Limited 296,352,033 227,155,017 Pubali Bank Securities Limited 873,163 768,785		24	Depreciation and repair of bank's assets		
Maintenance of assets 96,957,706 34,106,592 Depreciation on fixed assets 191,377,213 185,039,803 24(a) Consolidated depreciation and repair of bank's assets 296,352,033 227,155,017 Pubali Bank Limited 296,352,033 227,155,017 Pubali Bank Securities Limited 873,163 768,785			Repairs to fixed assets	8.017.114	8.008 622
Depreciation on fixed assets 191,377,213 185,039,803 24(a) Consolidated depreciation and repair of bank's assets 296,352,033 227,155,017 Pubali Bank Limited 296,352,033 227,155,017 Pubali Bank Securities Limited 873,163 768,785					
Pubali Bank Limited 296,352,033 227,155,017 Pubali Bank Securities Limited 296,352,033 227,155,017 873,163 768,785			Depreciation on fixed assets		
Pubali Bank Limited 296,352,033 227,155,017 Pubali Bank Securities Limited 873,163 768,785	2.	4(a)	Consolidated damasi-ti-		
Pubali Bank Securities Limited 296,352,033 227,155,017 873,163 768,785	4	*(a)	Pubali Bank Limited		
6/3,103 /08,/83					227,155,017
			- and Societies Limited		
				297,225,196	227,923,802



		June 2016 Taka	June 2015 Taka
25	Other expenses	1 110 050	647 194
	Repairs to rented property Newspapers	1,110,858 1,646,545	647,184 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	(A)	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 transection 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 inerest penalty	182,773	-
	Miscellaneous	29,801,569	30,785,258
		854,667,002	633,255,185
25(a)	Consolidated Other expenses		
	Pubali Bank Limited	854,667,002	633,255,185
	Pubali Bank Securities Limited	3,414,433	2,535,947
		858,081,435	635,791,132
26	Cash and cash equivalents at the end of the period		
	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
		24,310,759,019	21,278,375,958
000000000000000000000000000000000000000			
26(a)	Consolidated Cash and cash equivalents at the end of the period		
	Pubali Bank Limited	24,310,759,019	21,278,375,958
	Pubali Bank Securities Limited	595,873,308	494,395,389
		24,906,632,327	21,772,771,347
	Basic and Diluted Earnings Per Share (EPS):		
27			
27	Net Profit after taxes	707,200,328	1,191,319,295
27	Net Profit after taxes Number of ordinary shares outstanding	707,200,328 880,373,812	880,373,812
27	Net Profit after taxes		880,373,812
	Net Profit after taxes Number of ordinary shares outstanding Basic and Diluted Earnings Per Share (EPS)	880,373,812	880,373,812
	Net Profit after taxes Number of ordinary shares outstanding Basic and Diluted Earnings Per Share (EPS) Consolidated Basic and Diluted Earnings Per Share (EPS)	880,373,812 0.80	880,373,812
	Net Profit after taxes Number of ordinary shares outstanding Basic and Diluted Earnings Per Share (EPS) Consolidated Basic and Diluted Earnings Per Share (EPS) Net Profit after tax	880,373,812 0.80 744,850,164	
	Net Profit after taxes Number of ordinary shares outstanding Basic and Diluted Earnings Per Share (EPS) Consolidated Basic and Diluted Earnings Per Share (EPS)	880,373,812 0.80	880,373,812 1.35

