



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (Un-audited) as at 30 June 2013

Property and Assets	Note	June 2013 Taka	December 2012 Taka
Cash	3 (a)	18,732,824,111	17,117,359,826
In hand (Including foreign currencies)		3,116,936,826	3,468,716,595
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		15,615,887,285	13,648,643,231
Balance with Other Banks and Financial Institutions	4 (a)	2,513,349,801	1,767,391,892
Inside Bangladesh		1,836,065,362	1,273,666,180
Outside Bangladesh		677,284,439	493,725,712
Money at Call on Short notice	5	728,986,667	2,799,086,667
Investments	6 (a)	49,783,621,776	33,732,116,463
Government		39,841,148,353	25,385,898,224
Others		9,942,473,423	8,346,218,239
Loans, Advances and Leases	7 (a)	127,151,693,562	120,481,280,407
Loans, Cash Credits, Overdrafts, etc.		125,768,555,583	119,417,762,095
Bills purchased & discounted		1,383,137,979	1,063,518,312
Fixed Assets including premises, furniture & fixtures	8 (a)	3,643,595,385	3,509,159,737
Other assets	9 (a)	15,042,722,966	13,581,603,561
Non-banking Assets		375,246	375,246
Total Assets		<u>217,597,169,514</u>	<u>192,988,373,799</u>
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	11,355,456,706	3,363,550,321
Deposits and other accounts	11	163,563,489,242	150,418,805,799
Current accounts & other accounts		17,456,876,440	15,591,429,099
Bills Payable		2,690,392,623	2,920,446,289
Savings bank deposits		38,098,387,601	37,638,322,271
Term deposits		100,010,775,659	89,799,694,576
Other deposits		5,307,056,919	4,468,913,564
Other Liabilities	12 (a)	23,773,346,738	21,448,231,025
Total Liabilities		<u>198,692,292,686</u>	<u>175,230,587,145</u>
Capital / Shareholders' Equity			
Paid up Capital		8,384,512,500	8,384,512,500
Statutory Reserve	13	6,591,110,454	6,094,191,648
Retained earnings (general reserve)	14 (a)	878,865,021	249,813,330
Other Reserves	15	3,049,565,025	3,028,084,842
Foreign currency translation reserve		823,351	1,183,869
		18,904,876,351	17,757,786,189
Non-Controlling Interest	16	477	465
Total Shareholders' Equity		<u>18,904,876,828</u>	<u>17,757,786,654</u>
Total Liabilities and Shareholders' Equity		<u>217,597,169,514</u>	<u>192,988,373,799</u>





Pubali Bank Limited
Head Office

Consolidated Balance Sheet (Un-audited) as at 30 June 2013

Off-balance sheet items	June 2013	December 2012
Contingent liabilities	Taka	Taka
Acceptances & Endorsements		
Letters of guarantee	6,168,474,739	5,262,909,058
Irrevocable letters of credit	38,446,438,760	34,469,613,860
Bills for collection	396,749,119	245,234,895
Other Contingent Liabilities	-	173,888,000
Total Contingent liabilities	45,011,662,618	40,151,645,813
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	45,011,662,618	40,151,645,813


Sayeed Ahmed FCA, ACMA, CGMA
GM & Chief Financial Officer


Md. Abdul Hllim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director



**Pubali Bank Limited**

Head Office, Dhaka

**Consolidated Profit and Loss Account (Un-audited)
for 6 months ended 30 June 2013**

		January to June 2013 Taka	January to June 2012 Taka	April to June 2013 Taka	April to June 2012 Taka
Operating Income					
Interest Income	17 (a)	8,397,713,510	8,138,263,902	4,312,783,989	4,094,957,136
Less :Interest paid on Deposits, Borrowings, etc.	18 (a)	5,611,591,264	4,208,221,975	2,824,455,718	2,002,390,771
Net Interest Income		2,786,122,246	3,930,041,927	1,488,328,271	2,092,566,365
Income from Investment	19(a)	1,683,038,271	672,725,774	892,555,562	307,200,406
Commission, Exchange and Brokerage	20 (a)	660,371,888	710,636,103	437,883,058	383,789,827
Other Operating Income	21 (a)	394,766,232	294,617,419	339,059,189	226,181,746
Total Operating Income		5,524,298,637	5,608,021,223	3,157,826,080	3,009,738,344
Operating Expenses					
Salaries and allowances	22 (a)	1,127,524,540	1,056,135,478	571,651,099	610,558,720
Rent, taxes, insurance, electricity, etc.		193,156,266	149,746,060	76,750,837	58,270,344
Legal Expenses		5,458,740	6,188,298	3,730,276	4,155,188
Postage, Stamp, telecommunication, etc.		33,984,321	27,869,364	16,375,290	13,522,149
Stationery, Printing, Advertisements, etc.		65,093,274	57,494,616	38,569,216	36,859,689
Managing Director's salary and Fees	23	4,800,000	3,600,000	2,400,000	1,800,000
Directors' Fees		2,518,454	3,373,604	1,109,493	1,693,367
Auditors' Fees		10,500	104,500	10,500	104,500
Charges on loan losses		951,319	833,199	115,374	-
Repair, maintenance and depreciation of fixed assets	24 (a)	143,248,836	99,680,119	74,055,403	61,922,544
Other Expenses		654,333,221	607,959,964	279,272,232	266,847,694
Total Operating Expenses		2,231,079,471	2,012,985,202	1,064,039,720	1,055,734,195
Profit before Provisions & Taxation		3,293,219,166	3,595,036,021	2,093,786,360	1,954,004,149
Provisions					
Provision for Classified loans and advances		680,000,000	584,000,000	300,000,000	448,000,000
Provision for unclassified loans and advances		20,000,000	46,000,000	5,000,000	12,000,000
Provision for diminution in value of Investments		-	129,454,977	-	-
Provision for impairment of clients margin loan		33,364,815	-	33,364,815	-
Provision for exposure of off-balance sheet items		40,000,000	75,000,000	40,000,000	55,000,000
Total Provisions		773,364,815	834,454,977	378,364,815	515,000,000
Profit before tax		2,519,854,351	2,760,581,044	1,715,421,545	1,439,004,149
Provision for current tax		1,393,883,842	1,522,414,473	897,817,365	807,796,760
Provision for deferred tax		-	-	-	-
Total provision for taxes		1,393,883,842	1,522,414,473	897,817,365	807,796,760
Net Profit after Taxes		1,125,970,509	1,238,166,571	817,604,180	631,207,389
Profit attributable to:					
Equity holders of parents		1,125,970,497	1,238,166,719	817,604,195	631,207,401
Non- controlling interest		12	(148)	(15)	(12)
Appropriations :		1,125,970,509	1,238,166,571	817,604,180	631,207,389
Statutory Reserve		496,918,806	589,547,987	342,475,758	291,257,299
Retained surplus (general reserve) carried forward		629,051,703	648,618,584	475,128,422	339,950,090
Earnings per share (EPS)	26 (a)	1.34	1.48	0.98	0.75


Syeed Ahmed FCA, ACMA, CGMA
GM & Chief Financial Officer


Md. Abdul-Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director





Pubali Bank Limited
Head Office

Consolidated Cash Flow Statement (Un-audited)
for 6 months ended 30 June 2013

	Note	January to June 2013 Taka	January to June 2012 Taka
a Cash flows from operating activities			
Interest receipts in cash		9,962,451,050	8,871,674,871
Interest payments		(5,611,591,264)	(4,361,050,000)
Dividend receipts		115,372,889	50,197,354
Fees and commission receipts		480,611,509	576,853,593
Cash payment to employees		(1,123,824,693)	(1,059,735,478)
Cash payment to suppliers		(104,132,756)	(90,847,817)
Current income tax paid		(1,625,696,103)	(1,082,260,457)
Receipts from other operating activities		577,454,453	470,345,405
Cash payments for other operating activities		(881,961,228)	(783,842,508)
Operating profit before changes in operating assets & liabilities		1,788,683,857	2,591,334,963
Cash flows from operating assets & liabilities:			
Statutory deposits		(14,474,788,696)	1,947,277,984
Purchase/sale of trading securities		(1,583,979,017)	(1,064,648,431)
Loans and advances to customers (other than banks)		(6,674,598,602)	(8,230,436,287)
Other assets		164,074,196	(1,320,647,610)
Deposits to/from other banks		7,991,906,385	103,163,500
Deposits from customers (other than banks)		13,144,683,443	10,091,876,197
Other liabilities account of customers		57,886,521	876,397,526
Other liabilities		103,713,671	38,330,216
Increase/(decrease) in operating assets and liabilities:		(1,271,102,099)	2,441,313,095
Cash received from operating activities		517,581,758	5,032,648,058
b Cash flows from investing activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(255,002,147)	(212,396,446)
Net cash used in investing activities		(255,002,147)	(212,396,446)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt securities		21,480,183	(4,702,426)
Dividend Paid		-	(331,617,885)
Net cash received from financing activities		21,480,183	(336,320,311)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		284,059,794	4,483,931,301
e Opening cash and cash equivalents		21,703,559,286	15,831,120,544
f Closing cash and cash equivalents (d+e)	25a	21,987,619,080	20,315,051,845


Sayeed Ahmed FCA, ACMA, CGMA
GM & Chief Financial Officer


Md. Abdul Halim Chowdhury
Additional Managing Director

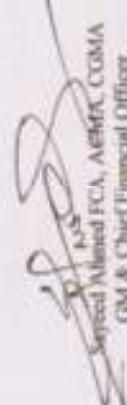

Helal Anwar Chowdhury
Managing Director



Consolidated Statement of Changes in Equity (Un-audited)
for 6 months ended 30 June 2013

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	FC translation reserves	Other reserves	Proposed dividend	parent's equity	Non-controlling interest	Total
Balance at 1 January 2013	8,384,512,500	6,094,191,648	249,813,330	1,183,869	3,028,084,842	-	17,757,786,189	465	17,757,786,654
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Retained balance	8,384,512,500	6,094,191,648	249,813,330	1,183,869	3,028,084,842	-	17,757,786,189	465	17,757,786,654
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	21,480,183.00	-	21,480,183.00	-	21,480,183.00
Currency translation differences	-	-	-	(360,518)	-	-	(360,518)	-	(360,518)
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-	-	-	-	-
Non-controlling capital	-	-	-	-	-	-	-	-	-
Share of accumulated Loss/loss of Subsidiary	-	-	629,051,691	-	-	-	629,051,691	12	629,051,703
Net profits for the period ended June 2013	-	496,918,806	-	-	-	-	496,918,806	-	496,918,806
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Issue of bonus shares -2012	-	-	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-	-	-
Dividends (cash) for 2012	-	-	-	-	-	-	-	-	-
Balance at 31 June 2013	8,384,512,500	6,591,110,454	878,865,021	823,351	3,049,565,025.0	-	18,904,876,351	477	18,904,876,828
Balance at 30 June 2012	8,384,512,500	5,820,324,426	172,647,707	1,083,696	2,928,426,279	-	17,306,994,608	459	17,306,995,068


Sayeed Ahmed FCA, ACFM, CCMA
GM & Chief Financial Officer


Md. Asifur Hossain Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director





Pubali Bank Limited
Head Office

Balance Sheet (Un-audited) as at 30 June 2013

	Note	June 2013 Taka	December 2012 Taka
Property and Assets			
Cash	3	18,732,232,603	17,117,297,659
In hand (Including foreign currencies)		3,116,345,318	3,468,654,428
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		15,615,887,285	13,648,643,231
Balance with Other Banks and Financial Institutions	4	2,368,256,000	1,621,306,030
Inside Bangladesh		1,697,954,789	1,147,891,873
Outside Bangladesh		670,301,211	473,414,157
Money at Call on Short notice	5	728,986,667	2,799,086,667
Investments	6	46,772,374,710	30,691,146,512
Government		39,841,148,353	25,385,898,224
Others		6,931,226,357	5,305,248,288
Loans, Advances and Leases	7	128,688,105,827	122,068,518,354
Loans, Cash Credits, Overdrafts, etc.		127,304,967,848	121,005,000,042
Bills purchased & discounted		1,383,137,979	1,063,518,312
Fixed Assets including premises, furniture & fixtures	8	3,638,204,238	3,502,800,150
Other assets	9	16,596,164,499	15,147,394,778
Non-banking Assets		375,246	375,246
Total Assets		<u>217,524,699,790</u>	<u>192,947,925,396</u>
Liabilities and Capital			
Liabilities			
Borrowing from other banks, financial institutions & agents	10	11,355,456,706	3,363,550,321
Deposits and other accounts	11	163,563,489,242	150,418,805,799
Current accounts & other accounts		17,456,876,440	15,591,429,099
Bills Payable		2,690,392,623	2,920,446,289
Savings bank deposits		38,098,387,601	37,638,322,271
Term deposits		100,010,775,659	89,799,694,576
Other deposits		5,307,056,919	4,468,913,564
Other Liabilities	12	22,665,432,071	20,360,869,256
Total Liabilities		<u>197,584,378,019</u>	<u>174,143,225,376</u>
Capital / Shareholders' Equity			
Paid up Capital		8,384,512,500	8,384,512,500
Statutory Reserve	13	6,591,110,454	6,094,191,648
Retained earnings	14	1,915,133,792	1,297,911,030
Other Reserves	15	3,049,565,023	3,028,084,842
Total Shareholders' Equity		<u>19,940,321,771</u>	<u>18,804,700,020</u>
Total Liabilities and Shareholders' Equity		<u>217,524,699,790</u>	<u>192,947,925,396</u>





Pubali Bank Limited
Head Office

Balance Sheet (Un-audited) as at 30 June 2013

	<u>June 2013</u> Taka	<u>December 2012</u> Taka
Off-balance sheet items		
Contingent liabilities		
Acceptances & Endorsements		
Letters of guarantee	6,168,474,739	5,262,909,058
Irrevocable letters of credit	38,446,438,760	34,469,613,860
Bills for collection	396,740,119	245,234,895
Other Contingent Liabilities	-	173,888,000
Total Contingent liabilities	<u>45,011,662,618</u>	<u>40,151,645,813</u>
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	<u>-</u>	<u>-</u>
Total Off-Balance Sheet items including Contingent Liabilities	<u>45,011,662,618</u>	<u>40,151,645,813</u>


Sayeed Ahmed FCA, ACMA, CGMA
GM & Chief Financial Officer


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director






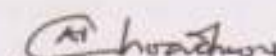
Pubali Bank Limited
Head Office

Profit and Loss Account (Un-audited)
for 6 months ended 30 June 2013

		January to June 2013	January to June 2012	April to June 2013	April to June 2012
Operating Income					
Interest Income	17	8,354,335,021	8,255,859,495	4,290,519,348	4,231,912,249
Less -Interest paid on Deposits, Borrowings, etc.	18	5,611,591,264	4,208,221,975	2,824,455,718	2,079,922,336
Net Interest Income		2,742,743,757	4,047,637,520	1,466,063,630	2,151,989,913
Income from Investment	19	1,662,844,137	609,320,322	881,869,530	250,870,156
Commission, Exchange and Brokerage	20	637,371,870	694,471,778	424,293,643	387,099,499
Other Operating Income	21	394,110,308	294,054,782	338,566,504	225,907,099
Total Operating Income		5,437,070,072	5,645,484,402	3,110,793,307	3,015,866,667
Operating Expenses					
Salaries and allowances	22	1,116,511,021	1,043,988,673	565,215,956	603,861,803
Rent, taxes, insurance, electricity, etc.		191,495,217	149,636,908	73,842,897	58,936,925
Legal Expenses		5,445,272	5,834,548	3,716,808	3,841,438
Postage, Stamp, telecommunication, etc.		33,755,904	27,747,183	16,261,821	13,484,834
Stationery, Printing, Advertisements, etc.		64,931,580	57,266,086	38,482,222	36,868,746
Managing Director's salary and Fees	23	4,800,000	3,600,000	2,400,000	1,800,000
Directors' Fees		2,414,954	3,206,854	1,005,993	1,641,617
Charges on loan losses		951,319	833,199	115,374	-
Repair, maintenance and depreciation of fixed assets	24	141,985,660	98,452,961	73,426,862	61,074,546
Other Expenses		650,185,113	602,178,053	276,946,582	263,070,263
Total Operating Expenses		2,212,476,040	1,992,744,465	1,053,414,515	1,044,580,172
Profit before Provisions & Taxation		3,224,594,032	3,652,739,937	2,057,378,792	1,971,286,495
Provisions					
Provision for Classified loans and advances		680,000,000	584,000,000	300,000,000	448,000,000
Provision for unclassified loans and advances		20,000,000	46,000,000	5,000,000	12,000,000
Provision for exposure of off-balance sheet items		40,000,000	75,000,000	40,000,000	55,000,000
Total Provisions		740,000,000	705,000,000	345,000,000	515,000,000
Profit before taxation		2,484,594,032	2,947,739,937	1,712,378,792	1,456,286,495
Provision for current tax		1,370,452,464	1,522,414,473	874,385,987	807,796,760
Provision for deferred tax		-	-	-	-
Total provision for taxes		1,370,452,464	1,522,414,473	874,385,987	807,796,760
Net Profit after Taxes		1,114,141,568	1,425,325,464	837,992,805	648,489,735
Appropriations :					
Statutory Reserve		496,918,806	589,547,987	342,475,758	291,257,299
Retained surplus (general reserve) carried forward		617,222,762	835,777,477	495,517,047	357,232,436
Earnings per share (EPS)	26	1.33	1.70	1.00	0.77

N.B: After provisional appropriation of Profit 30 June 2013


Saheed Ahmed FCA, ACMA, CGMA
GM & Chief Financial Officer


Md. Abdul Halim Chowdhury
Additional Managing Director


Halal Ahmed Chowdhury
Managing Director





Pubali Bank Limited
Head Office

Cash Flow Statement (Un-audited)
for 6 months ended 30 June 2013

	<u>Note</u>	<u>January to June 2013</u>	<u>January to June 2012</u>
		<u>Taka</u>	<u>Taka</u>
a Cash flows from operating activities			
Interest receipts in cash		9,919,072,561	8,836,442,439
Interest payments		(5,611,591,264)	(4,208,221,975)
Dividend receipts		98,106,597	28,737,378
Fees and commission receipts		457,611,491	518,743,792
Cash payment to employees		(1,121,311,021)	(1,047,588,673)
Cash payment to suppliers		(104,132,756)	(90,847,817)
Current income tax paid		(1,625,696,103)	(1,082,260,457)
Receipts from other operating activities		573,870,687	469,782,768
Cash payments for other operating activities		(866,378,464)	(776,600,924)
Operating profit before changes in operating assets & liabilities		<u>1,719,551,728</u>	<u>2,648,186,531</u>
Cash flows from operating assets & liabilities:			
Statutory deposits		(14,474,788,696)	1,947,277,984
Purchase/sale of trading securities		(1,613,701,902)	(1,057,844,575)
Loans and advances to customers (other than banks)		(6,619,587,473)	(8,223,474,493)
Other assets		178,137,597	(1,328,382,155)
Deposits to/from other banks		7,991,906,385	103,163,500
Deposits from customers (other than banks)		13,144,683,443	10,091,876,197
Other liabilities account of customers		53,701,074	876,397,526
Other liabilities		140,409,277	48,281,554
Increase(decrease) in operating assets and liabilities:		<u>(1,199,240,295)</u>	<u>2,457,295,538</u>
Cash received from operating activities		<u>520,311,433</u>	<u>5,105,482,069</u>
b Cash flows from investing activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(256,057,887)	(212,022,733)
Sale proceeds of Fixed assets		-	-
Net cash used in investing activities		<u>(256,057,887)</u>	<u>(212,022,733)</u>
c Cash flows from financing activities			
Payment for redemption of loan capital and debt securities		21,480,183	(4,702,426)
Investment in Subsidiary Company		(1,211,215)	(335,380,500)
Dividend Paid		-	-
Net cash received from financing activities		<u>20,268,968</u>	<u>(340,082,926)</u>
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		<u>284,522,514</u>	<u>4,553,376,410</u>
e Opening cash and cash equivalents at the beginning of the period		<u>21,557,411,257</u>	<u>15,715,104,990</u>
f Closing cash and cash equivalents at the end of the period (d+e)	25	<u>21,841,933,771</u>	<u>20,268,481,400</u>


Sayeed Ahmed FCA, ACMA, CGMA
GM & Chief Financial Officer


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director





Pubali Bank Limited
Head Office

Statement of Changes in Equity
for the 6 months ended 30 June 2013

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Proposed dividend	Total
Balance at 1 January 2013	8,384,512,500	6,094,191,648	1,297,911,030	3,028,084,842	-	18,804,700,020
Changes in accounting policy	-	-	-	-	-	-
Restated balance	8,384,512,500	6,094,191,648	1,297,911,030	3,028,084,842	-	18,804,700,020
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	21,480,183	-	21,480,183
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 March Quarter	-	-	617,222,762	-	-	617,222,762
Transfer to statutory reserve	-	496,918,806	-	-	-	496,918,806
Issue of bonus shares - 2012	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-
Dividends (cash) for 2012	-	-	-	-	-	-
Balance at 30 June 2013	8,384,512,500	6,591,110,454	1,915,133,792	3,049,565,025	-	19,940,321,771
Balance at 30 June 2012	8,384,512,500	5,820,324,426	1,235,122,672	2,928,426,279	-	18,368,385,877

Sayeed Ahmed FCA, ACMMA, CGMA
GM & Chief Financial Officer

Md. Abul Halim Chowdhury
Additional Managing Director

Helal Ahmed Chowdhury
Managing Director





PUBALI BANK LIMITED
Some notes to the financial statements for the year ended 30 June 2013

June 2013
Taka

December 2012
Taka

1. Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2012.

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 2012, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

d) Others:

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

PROPERTY AND ASSETS

3 Cash

Cash in hand (Including foreign currency)

In local currency	3,077,934,724	3,431,971,181
In foreign currencies	38,410,594	36,683,247
	<u>3,116,345,318</u>	<u>3,468,654,428</u>

Balance with Bangladesh Bank and its agent bank(s)

Bangladesh Bank		
In local currency	9,820,433,384	8,674,027,003
In foreign currencies	3,718,779,160	3,040,985,966
	<u>13,539,212,544</u>	<u>11,715,012,969</u>

Sonali Bank as agent of Bangladesh Bank

Local currency	2,076,674,741	1,933,630,262
	<u>15,615,887,285</u>	<u>13,648,643,231</u>
	<u>18,732,232,603</u>	<u>17,117,297,659</u>

3(a) Consolidated Cash

Cash in hand

Pubali Bank Limited	3,116,345,318	3,468,654,428
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	591,508	62,167
	<u>3,116,936,826</u>	<u>3,468,716,595</u>

Balance with Bangladesh Bank and its Agent Bank

Pubali Bank Limited	15,615,887,285	13,648,643,231
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<u>15,615,887,285</u>	<u>13,648,643,231</u>
	<u>18,732,824,111</u>	<u>17,117,359,826</u>

4 Balance with other banks and financial institutions

Inside Bangladesh	1,607,954,780	1,147,891,873
Outside Bangladesh	670,301,211	473,414,157
	<u>2,368,256,000</u>	<u>1,621,306,030</u>

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

Inside Bangladesh

Pubali Bank Limited	1,607,954,789	1,147,891,873
Pubali Bank Securities Limited	138,110,573	125,774,307
Pubali Exchange Company (UK) Ltd.	-	-
	<u>1,836,065,362</u>	<u>1,273,666,180</u>

Outside Bangladesh

Pubali Bank Limited	670,301,211	473,414,157
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	6,983,228	20,311,555
	<u>677,284,439</u>	<u>493,725,712</u>
	<u>2,513,349,801</u>	<u>1,767,391,892</u>



	June 2013 Taka	December 2012 Taka
05. Money at call on short notice :		
Banking company (note- 5.1)	18,986,667	2,519,086,667
Non-banking Financial Institution (note-5.2)	710,000,000	280,000,000
	<u>728,986,667</u>	<u>2,799,086,667</u>
5.1. Banking company :		
Prime Bank Limited	-	650,000,000
Eastern Bank Limited	-	250,000,000
Mutual Trust Bank Limited	-	250,000,000
Uttara Bank Limited	-	450,000,000
Jamuna Bank Limited	-	200,000,000
Southeast Bank Limited	-	300,000,000
Mercantile Bank Limited	-	400,000,000
ICB Islamic Bank Limited.	18,986,667	19,086,667
	<u>18,986,667</u>	<u>2,519,086,667</u>
5.2. Non-banking Financial Institution:		
Prime Finance & Invst. Ltd.	50,000,000	-
BD Ind. Finance Company Ltd.	50,000,000	-
Union Capital Limited	60,000,000	40,000,000
BDFC	50,000,000	-
Lankabangla Finance Ltd.	50,000,000	-
International Leasing & Finance Co. Ltd.	50,000,000	-
Investment Corp. BD	200,000,000	200,000,000
Foreast Fin. & Invst. Ltd.	50,000,000	-
Phoenix Fin. & Investment Ltd	50,000,000	-
Premier Leasing & Finance Ltd.	50,000,000	-
Delta Hrac H.F. Corp Ltd.	50,000,000	40,000,000
	<u>710,000,000</u>	<u>280,000,000</u>
06. Investments :		
Government securities		
Treasury bills- at book value	23,787,869,951	12,083,158,480
Debentures	27,221,833	39,500,000
	<u>23,815,093,784</u>	<u>12,122,658,480</u>
Government bonds:		
Government treasury bonds	16,013,596,068	13,243,518,843
National prize bonds	12,458,501	19,720,901
	<u>16,026,054,569</u>	<u>13,263,239,744</u>
Total investment in government securities and bonds	<u>39,841,148,353</u>	<u>25,385,898,224</u>
Other investments:		
Shares	6,394,062,800	4,668,002,564
Debentures	469,060	469,060
Prime Bank Limited Bond	90,000,000	90,000,000
ORASCOM Bond	200,000,000	300,000,000
MTBL Bond	40,000,000	40,000,000
Dhaka Bank Limited Bond	100,000,000	100,000,000
National Bank Limited Bond	100,000,000	100,000,000
Bridge financing advances	6,694,497	6,776,664
	<u>6,931,226,357</u>	<u>5,305,248,288</u>
	<u>46,772,374,710</u>	<u>30,691,146,512</u>
0(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	39,841,148,353	25,385,898,224
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<u>39,841,148,353</u>	<u>25,385,898,224</u>
2. Other		
Pubali Bank Limited	6,931,226,357	5,305,248,288
Pubali Bank Securities Limited	3,011,247,066	3,040,969,951
Pubali Exchange Company (UK) Ltd.	-	-
	<u>9,942,473,423</u>	<u>8,346,218,239</u>
	<u>49,783,621,776</u>	<u>33,732,116,463</u>
7. Loans, advances and leases		
Loans, cash credit and overdraft, etc (note 7.1)	127,304,967,848	121,005,000,042
Bills purchased and discounted (note 7.2)	1,383,137,979	1,063,518,312
	<u>128,688,105,827</u>	<u>122,068,518,354</u>



	June 2013 Taka	December 2012 Taka
7.1 Loans, cash credits, overdrafts, etc		
Inside Bangladesh:		
Loans	36,856,446,427	30,410,993,326
Cash credits	26,783,192,590	22,302,873,798
Overdrafts	32,135,434,960	28,429,616,571
Loan against merchandise	15,876,419	14,770,255
Packing credits	538,262,919	378,853,343
Loan against trust receipts	14,280,361,494	18,142,184,824
Agriculture credits	4,321,050	1,775,505,018
Pubali prochesta	144,172,381	2,576,177,837
Non-resident Credit Scheme	1,866,705	2,583,212
Pubali Subarna	3,442,370,026	2,784,390,580
Pubali Karmo Uddog	72,490,963	64,844,966
Pubali Sajon	21,807,843	35,176,814
Pubali Star	502,674	-
Payment against documents	1,315,190,868	2,464,433,163
Consumers loan scheme	5,978,060,765	6,754,218,752
Lease finance	3,774,445,432	3,004,807,726
Others	1,940,164,332	1,863,569,857
	127,304,967,848	121,005,000,042
Outside Bangladesh		
	127,304,967,848	121,005,000,042

7.2 Bills purchased and discounted

Payable in Bangladesh:		
Loans against accepted bills	1,150,169,679	948,048,260
Loans against demand draft purchased	-	-
	1,150,169,679	948,048,260
Payable outside Bangladesh:		
Foreign bills purchased	232,968,300	115,393,733
Foreign drafts purchased	-	76,319
	232,968,300	115,470,052
	1,383,137,979	1,063,518,312

7.3 Classification of loans and advances including bills purchased and discounted

Unclassified:

Standard	116,576,505,828	112,081,318,396
Special mention account	2,843,900,000	1,614,167,484
	119,420,405,828	113,695,485,880

Classified:

Substandard	1,543,600,000	1,253,147,092
Doubtful	1,607,400,000	1,221,910,841
Bad or loss	3,986,800,000	3,684,566,821
	7,137,800,000	6,159,624,754
Staff loan	2,129,900,000	2,313,407,720
	128,688,105,828	122,968,518,354

7.4 Particulars of required provision for loans and advances

Status of Classification

	Base for Provision	Rate of Provision (%)		
General provision - Unclassified				
Standard	103,726,400,000	1	1,037,264,000	962,766,189
Small & Medium Enterprise financing	4,517,100,000	0.25	11,292,750	13,936,124
Merchant Banking	2,199,400,000	2	43,988,000	44,880,446
Housing Finance	278,500,000	2	5,500,000	5,324,257
Special mention account	2,843,900,000	0.25-5.00	58,500,000	79,933,263
Short Term Agri Credit and Micro credit	2,059,500,000	5	102,975,000	95,778,061
Consumers loan scheme	3,777,200,000	5	188,800,000	239,531,993
Loan for Professional to setup business	18,400,000	2	300,000	20,276,275
			1,448,619,750	1,462,426,608
Specific provision - Classified				
Substandard	795,600,000	20	159,120,000	159,627,916
Doubtful	1,274,000,000	50	637,000,000	507,031,843
Bad/Loss	2,622,900,000	100	2,622,900,000	2,119,207,218
			3,419,020,000	2,785,866,977
Required provision			4,867,639,750	4,248,293,585
Provision maintained			4,950,307,673	4,252,734,739
Excess provision			82,667,923	4,441,154



	June 2013 Taka	December 2012 Taka
7(a) Consolidated Loans, Advances and Leases		
Loans, Advances and Leases		
Pubali Bank Limited	127,304,967,848	121,005,000,042
Pubali Bank Securities Limited	616,652,641	561,641,512
Pubali Exchange Company (UK) Ltd.	-	-
	<u>127,921,620,489</u>	<u>121,566,641,554</u>
Less: Inter Company Transactions	2,153,064,906	2,148,879,459
	<u>128,768,555,583</u>	<u>119,417,762,095</u>
Bills purchased and discounted		
Pubali Bank Limited	1,383,137,979	1,063,518,312
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<u>1,383,137,979</u>	<u>1,063,518,312</u>
	<u>127,151,693,562</u>	<u>120,481,280,407</u>
08. Fixed Assets including premises, furniture & Fixture		
Land	2,253,194,952	2,249,594,952
Building	788,417,987	710,645,987
Vehicles	95,094,180	78,955,464
Machinery and equipments	118,039,740	112,733,815
Computer & Computer Accessories	192,549,865	176,082,753
Furniture and fixtures	190,907,514	174,787,179
	<u>3,638,204,238</u>	<u>3,502,800,150</u>
8(a) Consolidated Fixed Assets including premises, furniture & Fixture		
Pubali Bank Limited	3,638,204,238	3,502,800,150
Pubali Bank Securities Limited	3,180,575	3,740,924
Pubali Exchange Company (UK) Ltd.	2,210,572	2,618,663
	<u>3,643,595,385</u>	<u>3,509,159,737</u>
09. OTHER ASSETS :		
Income generating other assets		
Interest accrued on investments	322,553,834	812,525,660
Accrued income on loans & advances	99,751,391	26,930,155
Advance security deposit, advance rent and prepaid expenses	119,896,662	101,709,431
	<u>542,201,887</u>	<u>941,165,246</u>
Non-income generating other assets		
Stationery and stamps	97,662,497	77,755,366
Drafts payable	163,447,042	191,790,369
Investment in Subsidiary Company	1,626,605,366	1,625,394,151
Balance Retained with BB (Agri-Credit)	2,700,000	2,700,000
Suspense account	326,753,517	280,230,858
Demonetized notes	1,531,750	1,531,750
Items in transit	2,447,333,857	2,294,905,163
Advance against income tax	11,153,085,072	9,527,388,969
Clearing house adjustment	135,953,243	103,256,382
Others	98,890,268	101,267,524
	<u>16,053,962,612</u>	<u>14,206,229,532</u>
	<u>16,596,164,499</u>	<u>15,147,394,778</u>
9(a) Consolidated Other Assets		
Pubali Bank Limited	16,596,164,499	15,147,394,778
Pubali Bank Securities Limited	70,799,700	56,802,006
Pubali Exchange Company (UK) Ltd.	2,365,433	2,802,228
	<u>16,669,329,632</u>	<u>15,206,999,012</u>
Less: Intercompany Balance	(13,810)	(13,810)
Pubali Bank Securities Limited	(1,599,986,190)	(1,599,986,190)
Pubali Exchange Company (UK) Ltd.	(26,606,666)	(25,395,451)
	<u>(1,626,696,666)</u>	<u>(1,625,395,451)</u>
	<u>15,042,722,966</u>	<u>13,581,603,561</u>



	June 2013 Taka	December 2012 Taka
LIABILITIES AND CAPITAL		
10. Borrowings from other banks, financial institutions & agents		
Inside Bangladesh (note 10.1)	10,743,256,046	3,091,368,193
Outside Bangladesh	612,200,660	272,182,128
	11,355,456,706	3,363,550,321
10.1 Inside Bangladesh		
Repo from Bangladesh Bank against Treasury Bill	10,504,390,000	2,905,130,000
Sonali Bank Limited, Local Office, Dhaka	238,866,046	186,238,193
	10,743,256,046	3,091,368,193
11 Deposits and other accounts		
Current deposits and other accounts :		
Current account	15,915,811,467	14,185,745,383
Cash credit A/c. cr. Balance	363,722,529	311,265,416
Pubali Prochesta (Cr. Balance)	809,020	74,694
Q-cash (cr. Bal.)	4,971,055	6,571,959
Call deposits	28,345,387	32,443,770
Foreign currency deposits	1,126,988,515	1,038,325,492
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,915	18,914
Unclaimed deposits FDD A/C	16,205,988	16,979,907
	17,456,876,440	15,591,420,690
Bills payable	2,690,292,621	2,920,446,289
Savings Bank accounts	38,098,387,601	37,638,322,271
Term deposits :		
Fixed deposits - from customers	59,580,650,054	52,247,441,394
Special Notice Deposits	16,025,372,965	16,283,446,071
Deposit pension scheme	52,570,427	24,663,462
Interest payable on term deposit	3,571,482,226	3,189,419,137
Pubali pension scheme	2,284,243,231	1,513,488,715
Pubali sanchay prakalpa	3,814,249,190	3,826,692,342
Dwigun Sanchay Prokalpa	12,693,518,466	10,911,302,311
Target Based Small Deposit	108,914,641	83,704,078
Monthly profit base deposit	1,574,058,743	1,501,458,075
Monthly Profit Based Small Deposit	181,800,632	113,690,879
Shikhya sanchy prokalpa	103,637,449	99,399,816
Child edu. Care & maturity deposit	20,077,635	4,988,296
	100,010,775,659	89,799,694,576
Other deposits	5,307,056,919	4,468,913,564
	163,563,489,242	150,418,805,799
12. OTHER LIABILITIES :		
Accumulated provision for loans and advances	2,798,037,256	2,099,937,183
Accumulated provision for consumers loan	681,674,076	688,774,607
Accumulated provision for lease finance	1,596,341	1,596,341
	3,481,307,673	2,790,308,131
Provision for unclassified loans and advances	1,469,000,000	1,462,426,608
Provision @1% against off-balance sheet exposure	454,300,000	414,300,000
Accumulated interest suspense	438,861,809	298,452,532
Provision for doubtful investment	18,750,460	18,750,460
Additional profit payable a/c for islamic banking	207,893	500,000
I.B. bad debt offsetting reserve	1,986,000	1,986,000
Sadaoah fund	546,386	-
Interest suspense on underwriting advances	283,048,538	283,048,538
CLS interest A/C	17,195,450	18,917,211
Accr. Intt. Rec. On overdue cls A/C	88,266,137	93,178,771
Consumers deposits	81,908,167	71,874,651
Lease deposit	34,651,673	168,097
Unpaid dividend	675,231	675,231
Special blocked account	1,179,090	1,215,640
Provision for Corporate Tax	12,804,713,592	11,434,261,128
Provision for Deferred Tax	227,530,461	227,530,461
Valuation adjustment	602,933,345	526,127,661
Exchange adjustment account	28,666,878	28,666,878
Card transaction fee (Inter-bank)	3,637	-
Sub- Total	20,035,732,420	17,672,388,598



	June 2013 Taka	December 2012 Taka
Balance B/F	20,035,732,420	17,672,388,598
ICT Asset Insurance reserve	4,954,689	3,962,551
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	257,511	3,949,352
Pakistan account	8,393,039	8,393,039
Pension fund	1,570,884	1,570,883
L/C cover account in Bangladesh	7,500	1,583,640
EDF adjustment	2,309,608,244	2,008,710,159
Pubali Bank Adjustment	14,712,521	102,444,326
FC charges	17,363,819	17,363,819
Int. 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
Non resident blocked account of UBI	34,487	34,487
	<u>22,466,111,599</u>	<u>19,893,877,339</u>
Unpaid expenses	42,954,738	323,005,391
Provision for other assets:		
Unreconciled dr. Entries in nostro A/C	721,323	721,323
Suspense account	58,714,468	58,714,468
Demonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries (13.13)	8,724,657	8,724,657
Reserve for unforeseen losses	87,215,546	74,836,338
	<u>156,365,734</u>	<u>143,986,526</u>
	<u>22,665,432,071</u>	<u>20,360,869,256</u>
12(a) Consolidated other liabilities		
Pubali Bank Limited	22,665,432,071	20,360,869,256
Pubali Bank Securities Limited	3,253,175,828	3,216,840,995
Parent Subsidiary loan	(2,153,064,906)	(2,148,879,459)
Inter company payables	-	(91,793)
Pubali Exchange Company (UK) Ltd.	7,803,745	19,492,026
	<u>23,773,346,738</u>	<u>21,448,231,025</u>
13. Statutory reserve		
This represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991 @ 20% of current year's profit, before tax.		
Balance as on beginning of the period	6,094,191,648	5,230,776,439
Add: Addition during the period	496,918,806	863,415,209
Balance as at end of the period	<u>6,591,110,454</u>	<u>6,094,191,648</u>
14. Retained earnings (General reserve)		
Balance as on beginning of the period	1,297,911,030	2,411,628,195
Addition during the period	617,222,762	898,565,835
Add: sale of properties	-	-
	<u>1,915,133,792</u>	<u>3,310,194,030</u>
Less: Issue of dividend	-	(2,012,283,000)
Balance as at end of the period	<u>1,915,133,792</u>	<u>1,297,911,030</u>
14(a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	1,915,133,792	1,297,911,030
Pubali Bank Securities Limited	(1,013,185,750)	(1,027,820,967)
Pubali Exchange Company (UK) Ltd.	(23,083,021)	(20,276,733)
	<u>878,865,021</u>	<u>249,813,330</u>
15. Other reserves		
15.1 Assets revaluation reserve		
Balance as on beginning of the period	2,997,790,886	2,902,834,749
Addition on revaluation of Fixed Assets/Investment During the period	2,943,240,235	805,491,694
Disposal during the period	(2,921,760,052)	(710,535,557)
	<u>3,019,271,069</u>	<u>2,997,790,886</u>
Share forfeiture account	333,984	333,984
Balance as at end of the period	<u>3,019,605,053</u>	<u>2,998,124,870</u>
15.2 Exchange Equalization Fund		
Balance as on beginning of the period	29,959,972	29,959,972
Addition during the period	-	-
Balance as at end of the period	<u>29,959,972</u>	<u>29,959,972</u>
	<u>3,049,565,025</u>	<u>3,028,084,842</u>
16. Non-controlling interest		
Paid up Capital of Pubali Bank Securities Limited	465	598
Share of accumulated Profit/(Loss)	12	(133)
	<u>477</u>	<u>465</u>



	June 2013 Taka	June 2012 Taka
17. Interest income		
Loans	650,861,988	494,352,741
Cash credits	1,861,469,323	1,606,295,498
Over drafts	1,848,948,890	1,518,795,988
WES letter of credits	-	12,816,124
Loan against imported merchandise	674,924	2,000,846
Loan against trust receipt	1,079,875,844	1,514,613,788
Inland bill purchased & demand draft purchased	66,619,370	82,697,369
Foreign bill purchased and Export development fund	20,629,704	17,746,782
Packing credits	15,601,589	12,777,578
Foreign currency balance	200	-
Payments against document	261,939,332	160,899,343
Call loans	211,435,367	514,646,581
Loans against deposit pension scheme	480,693	931,017
Agricultural credits & rural credits	5,899,908	-
Sundries account	62,019,283	10,930,407
CLS account	341,929,599	461,814,367
Secured mortgages	752,674,358	744,011,119
Foreign bank accounts	12,773,124	14,925,735
Loan against Shikya Sanchay Prokalpa	381,797	281,909
Loan against Non-resident Credit Scheme	79,747	177,807
Lease finance	254,351,303	220,321,493
Loan against Pubali Sanchay Prokalpa	21,958,308	16,972,415
Loan against FDR	5,762,023	-
Term loans	873,587,635	844,725,376
Loan against Pubali Pension Scheme	4,380,712	3,125,212
	8,354,335,021	8,255,859,495
17(a) Consolidated Interest Income		
Pubali Bank Limited	8,354,335,021	8,255,859,495
Inter Branch Transaction	-	(152,828,025)
Pubali Bank Securities Limited	43,378,489	35,232,432
Pubali Exchange Company (UK) Ltd.	-	-
	8,397,713,510	8,138,263,902
18. Interest paid on deposits, borrowings, etc		
Fixed deposit	3,384,789,094	2,470,646,304
Borrowings	99,851,504	1,814,270
Short-notice deposit	454,746,449	343,929,687
Savings bank deposit	568,618,502	486,403,831
Deposit pension scheme	1,634,404	5,796,440
Pubali bank pension scheme	100,845,908	33,326,329
Child education care & maturity deposits	344,068	286,969
Call deposit	3,136,806	3,690,972
Monthly monafa based deposit scheme	20,187,432	17,574,125
Pubali Sanchay Prokalpa	161,863,912	145,292,269
Shikya Sanchay Prokalpa	4,514,408	3,879,642
Q-Cash Debit Card	2,996,764	1,434,723
Dwigun Sanchay Prokalpa	718,478,081	521,476,432
Treasury Bond	12,520,748	95,326,315
Marking to Market Revaluation	301,857	21,963,573
Interest on MPSD	6,361,744	1,224,815
Interest on TBSD	4,104,467	1,283,125
Interest on MFD A/C	65,534,400	50,273,077
Profit on PBG adjustment	-	1,940,307
Sundry accounts	760,116	656,770
	5,611,591,264	4,208,221,975
18 (a) Consolidated Interest paid on deposits, borrowings, etc		
Pubali Bank Limited	5,611,591,264	4,208,221,975
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	5,611,591,264	4,208,221,975
19. Income from investment		
Interest on treasury bill	836,554,732	532,299,733
Interest on treasury bond	612,466,625	-
Interest on private bond	34,033,521	45,214,630
Interest on debentures	171,781	-
Interest received on B.B. Bill	47,732,111	-
Gain on sale of shares	33,778,770	3,068,541
Dividend on shares	98,106,597	28,737,378
	1,662,844,137	609,320,322
19 (a) Consolidated Income from investment		
Pubali Bank Limited	1,662,844,137	609,320,322
Pubali Bank Securities Limited	20,194,134	63,405,452
Pubali Exchange Company (UK) Ltd.	-	-
	1,683,038,271	672,725,774



20. Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	28,126,216	50,296,644
Foreign L/C	141,705,306	169,105,023
Local L/C	55,272,102	58,725,479
Issuance of foreign guarantee	45,261	60,802
Issuance of local guarantee	34,040,114	41,508,342
Issuance of traveller's cheque	81,101	15,775
Other transactions	158,638,159	161,000,843
Miscellaneous handling commission	33,827,449	27,328,608
Consumers credit	66,062	134,254
Commission on stationary articles	362,578	267,982
Point of service (POS) transactions	-	4,023
Income A/C commission Online	4,547,143	10,506,015
Total commission	<u>457,611,491</u>	<u>518,743,792</u>
Exchange	<u>179,760,379</u>	<u>175,727,986</u>
	637,371,870	694,471,778
20 (a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	637,371,870	694,471,778
Pubali Bank Securities Limited	19,289,808	13,215,499
Pubali Exchange Company (UK) Ltd.	3,710,210	2,948,726.00
	<u>660,371,888</u>	<u>710,636,103</u>
21. Other operating income		
Rent recovery	1,154,200	1,498,316
Postage and telecommunication recovery	9,310,266	14,545,141
Foreign currency charge recovery	-	20
Miscellaneous income	123,071,480	120,763,950
Miscellaneous income supervision and monitoring	2,717,934	2,734,090
Miscellaneous income transfer fee	26,925	146,817
Swift income	45,959,790	24,449,518
Application fee of CLS account	131,095	74,254
Account opening charge of CLS account	313,795	720,910
Service charge	48,174,977	41,066,706
Income on sale of leased asset	1,081,329	223,830
Online service charge recovery	156,826,200	85,964,753
CIB service charges recovery	3,055,939	1,847,267
Income on sale of Bank's property	2,386,378	19,210
	<u>394,110,308</u>	<u>294,054,782</u>
21 (a) Consolidated Other operating income		
Pubali Bank Limited	394,110,308	294,054,782
Pubali Bank Securities Limited	655,924	562,637
Pubali Exchange Company (UK) Ltd.	-	-
	<u>394,766,232</u>	<u>294,617,419</u>
22. Salary and allowances (excluding Managing Director)		
Basic salary	619,638,961	569,154,897
House rent allowances	324,398,203	304,935,860
Medical allowances	68,953,979	64,468,749
Other allowances	52,845,946	55,947,456
Contributory provident fund	49,860,950	48,686,996
General provident fund	684,507	658,634
Bonus to employees	128,475	136,072
	<u>1,116,511,021</u>	<u>1,043,988,673</u>
22 (a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	1,116,511,021	1,043,988,673
Pubali Bank Securities Limited	8,499,847	7,920,963
Pubali Exchange Company (UK) Ltd.	2,513,672	4,225,842
	<u>1,127,524,540</u>	<u>1,056,135,478</u>
23. Managing Director's salary and fees		
Basic pay	3,300,000	2,700,000
Allowances	1,170,000	630,000
Bank's contributory provident fund	330,000	270,000
Bonus	-	-
	<u>4,800,000</u>	<u>3,600,000</u>
24. Repair, maintenance and depreciation of fixed assets		
Repairs to fixed assets	5,362,519	5,091,449
Maintenance of assets	15,969,342	15,654,461
Depreciation on fixed assets	120,653,799	77,707,051
	<u>141,985,660</u>	<u>98,452,961</u>
24 (a) Consolidated Repair, maintenance and depreciation of fixed assets		
Pubali Bank Limited	141,985,660	98,452,961
Pubali Bank Securities Limited	739,040	374,810
Pubali Exchange Company (UK) Ltd.	524,136	852,348
	<u>143,248,836</u>	<u>99,680,119</u>



25. Cash and cash equivalents at the end of the period

Cash in hand (including foreign currencies)	3,116,345,318	2,541,774,592
Balance with Bangladesh Bank and its agent bank(s)	15,615,887,285	13,090,398,327
Balance with other banks and financial institutes	2,368,256,000	1,230,437,413
Prize bonds	12,458,501	16,684,401
Money at call and short notice	728,986,667	3,389,186,667
	<u>21,841,933,771</u>	<u>20,268,481,400</u>

25 (a) Consolidated Cash and cash equivalents at the end of the period

Pohali Bank Limited	21,841,933,771	20,268,481,400
Pohali Bank Securities Limited	138,110,573	30,451,583
Pohali Exchange Company (UK) Ltd.	7,574,736	7,118,862
	<u>21,987,619,080</u>	<u>20,315,051,845</u>

26. Earnings Per Share (EPS):

Net Profit after tax	1,114,141,568	1,425,325,464
Number of ordinary shares outstanding	838,451,250	838,451,250
Earnings Per Share (EPS)	<u>1.33</u>	<u>1.70</u>

26 (a) Consolidated Earnings Per Share (EPS)

Net Profit after tax	1,125,970,509	1,238,166,571
Number of ordinary shares outstanding	838,451,250	838,451,250
Earnings Per Share (EPS)	<u>1.34</u>	<u>1.48</u>

