



Pubali Bank Limited
Head Office, Dhaka

Consolidated Balance Sheet (Un-audited) as at 30 June 2014

Property and Assets	Note	June 2014 Taka	December 2013 Taka
Cash	3 (a)	19,401,934,631	19,503,092,127
In hand (Including foreign currencies)		3,435,688,027	4,190,233,403
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		15,966,246,604	15,312,858,724
Balance with Other Banks and Financial Institutions	4 (a)	2,889,845,453	1,798,122,069
Inside Bangladesh		1,009,456,886	968,943,349
Outside Bangladesh		1,880,388,567	829,178,720
Money at Call on Short notice	5	98,786,667	568,886,667
Investments	6 (a)	63,006,089,368	51,794,399,036
Government		51,517,296,475	40,482,479,528
Others		11,488,792,893	11,311,919,508
Loans, Advances and Leases	7 (a)	132,556,356,924	135,483,374,690
Loans, Cash Credits, Overdrafts, etc.		131,784,276,522	134,249,125,738
Bills purchased & discounted		772,080,402	1,234,248,952
Fixed Assets including premises, furniture & fixtures	8 (a)	3,809,575,365	3,740,843,922
Other assets	9 (a)	18,350,574,743	16,015,288,310
Non-banking Assets		375,246	375,246
Total Assets		240,113,538,397	228,904,382,067
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	1,362,452,356	4,149,347,699
Deposits and other accounts	11	191,551,329,414	177,878,172,427
Current accounts & other accounts		19,997,647,412	18,079,808,927
Bills Payable		3,694,066,905	2,872,700,896
Savings bank deposits		41,714,200,883	40,232,632,888
Term deposits		121,232,110,866	112,284,091,118
Other deposits		4,913,303,348	4,408,938,598
Other Liabilities	12 (a)	26,501,049,657	27,368,015,607
Total Liabilities		219,414,831,427	209,395,535,733
Capital / Shareholders' Equity			
Paid up Capital		8,803,738,120	8,384,512,500
Statutory Reserve	13	7,774,701,629	7,171,549,919
Retained earnings (general reserve)	14 (a)	999,605,053	805,691,445
Other Reserves	15 (a)	3,119,472,232	3,145,966,838
Profit and Loss account surplus	16 (a)	-	-
Foreign currency translation reserve		1,189,326	1,125,043
		20,698,706,360	19,508,845,745
Non-Controlling Interest	17	610	589
Total Shareholders' Equity		20,698,706,970	19,508,846,334
Total Liabilities and Shareholders' Equity		240,113,538,397	228,904,382,067





Pubali Bank Limited
Head Office, Dhaka

Consolidated Balance Sheet (Un-audited) as at 30 June 2014

Off-balance sheet items	Note	June 2014 Taka	December 2013 Taka
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		6,457,971,620	5,818,362,057
Irrevocable letters of credit		47,587,081,716	38,756,296,689
Bills for collection		415,672,899	590,511,065
Other Contingent Liabilities		-	573,081,000
Total Contingent liabilities		54,460,726,235	45,738,250,811
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		54,460,726,235	45,738,250,811


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, Dhaka

Consolidated Profit and Loss Account (Un-audited)
for 6 months ended 30 June 2014

		January to June 2014	January to June 2013	April to June 2014	April to June 2013
	Note	Taka	Taka	Taka	Taka
Operating Income					
Interest Income	18(a)	8,384,126,075	8,397,713,510	4,068,513,824	4,312,783,989
Less: Interest paid on Deposits, Borrowings, etc.	19 (a)	6,414,222,821	5,611,591,264	3,140,905,867	2,824,455,718
Net Interest Income		1,969,903,254	2,786,122,246	927,607,957	1,488,328,271
Income from Investment	20 (a)	2,681,624,197	1,683,038,271	1,483,819,019	892,555,562
Commission, Exchange and Brokerage	21 (a)	762,106,983	660,371,888	399,192,301	437,883,058
Other Operating Income	22 (a)	456,531,675	394,766,232	413,219,121	339,059,189
Total Operating Income		5,870,166,109	5,524,298,637	3,223,838,398	3,157,826,080
Operating Expenses					
Salaries and allowances	23 (a)	1,239,332,822	1,127,524,540	628,008,393	571,651,099
Rent, taxes, insurance, electricity, etc.		249,386,552	193,156,266	153,133,854	76,750,837
Legal Expenses		5,814,314	5,458,740	3,481,430	3,730,276
Postage, Stamp, telecommunication, etc.		36,611,936	33,984,321	17,957,864	16,375,290
Stationery, Printing, Advertisements, etc.		65,216,039	65,093,274	35,861,930	38,569,216
Managing Director's salary and Fees	24	4,800,000	4,800,000	2,400,000	2,400,000
Directors' Fees		2,846,556	2,518,454	1,474,709	1,109,493
Auditors' Fees		-	10,500	-	10,500
Charges on loan losses		1,147,771	951,319	577,944	115,374
Depreciation and repair of bank's assets	25 (a)	158,846,027	143,248,836	83,874,513	74,055,403
Other Expenses	26 (a)	705,742,652	654,333,221	362,090,504	279,272,232
Total Operating Expenses		2,469,744,669	2,231,079,471	1,288,861,141	1,064,039,720
Profit before Provisions & Taxation		3,400,421,440	3,293,219,166	1,934,977,257	2,093,786,360
Provision for loans & advances, investments & other assets					
Provision for Classified loans and advances		200,000,000	680,000,000	(70,000,000)	300,000,000
Provision for unclassified loans and advances		-	20,000,000	-	5,000,000
Provision for diminution in value of Investments		-	-	-	-
Provision for impairment clients' margin loan		77,082,471	33,364,815	41,580,298	33,364,815
Provision for exposure of off-balance sheet items		277,082,471	733,364,815	(28,419,702)	338,364,815
Total Provisions		362,082,471	773,364,815	56,580,298	378,364,815
Profit before tax		3,038,338,969	2,519,854,351	1,878,396,959	1,715,421,545
Provision for current tax		1,402,822,385	1,393,883,842	799,776,999	897,817,365
Provision for deferred tax		-	-	-	-
Total provision for taxes		1,402,822,385	1,393,883,842	799,776,999	897,817,365
Net Profit after Taxes		1,635,516,584	1,125,970,509	1,078,619,960	817,604,180
Profit attributable to:					
Equity holders of parents		1,635,516,563	1,125,970,497	1,078,619,949	817,604,195
Non- controlling interest		21	12	11	(15)
Appropriations :		1,635,516,584	1,125,970,509	1,078,619,960	817,604,180
Statutory Reserve		603,151,710	496,918,806	373,365,646	342,475,758
Retained surplus (general reserve) carried forward		1,032,364,874	629,051,703	705,254,314	475,128,422
Earnings per share (EPS)	28 (a)	1.86	* 1.28	1.23	* 0.93

* Restated


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, Dhaka

Consolidated Cash Flow Statement (Un-audited)
for 6 months ended 30 June 2014

	Note	January to June	January to June
		2014	2013
		Taka	Taka
a Cash flows from operating activities			
Interest receipts in cash		10,898,301,342	9,962,451,050
Interest payments		(6,414,222,821)	(5,611,591,264)
Dividend receipts		152,660,437	115,372,889
Fees and commission receipts		460,656,828	480,611,509
Cash payment to employees		(1,226,865,268)	(1,123,824,693)
Cash payment to suppliers		(106,947,974)	(104,132,756)
Current income tax paid		(2,458,588,478)	(1,625,696,103)
Receipts from other operating activities		772,770,323	577,454,453
Cash payments for other operating activities		(1,009,401,271)	(881,961,228)
Operating profit before changes in operating assets & liabilities		1,068,363,118	1,788,683,857
Cash flows from operating assets & liabilities:			
Statutory deposits		(11,041,512,412)	(14,474,788,696)
Purchase/sale of trading securities		(161,925,720)	(1,583,979,017)
Loans and advances to customers (other than banks)		2,932,017,766	(6,674,598,602)
Other assets		123,058,313	164,074,196
Deposits to/from other banks		(2,786,895,343)	7,991,906,385
Deposits from customers (other than banks)		13,673,156,987	13,144,683,443
Other liabilities account of customers		(2,607,583,080)	57,886,521
Other liabilities		(29,287,616)	103,713,671
Total Increase/(decrease) in operating assets and liabilities:		101,028,895	(1,271,102,099)
Net Cash from/(used in) operating activities		1,169,392,013	517,581,758
b Cash Flows from Investing Activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(194,953,694)	(255,002,147)
Net Cash from/(used in) Investing Activities		(194,953,694)	(255,002,147)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt securities		(26,494,606)	-
Receipts from issue of loan capital and debt securities		-	21,480,183
Dividend Paid		(419,225,625)	-
Net Cash from/(used in) financing activities		(445,720,231)	21,480,183
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		528,718,088	284,059,794
e Cash and cash equivalents at the beginning of the period		21,885,247,964	21,703,559,286
f Cash and cash equivalents at the end of the period (d+e)	27a	22,413,966,052	21,987,619,080


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, Dhaka
Consolidated Statement of Changes in Equity (Un-audited)
for 6 months ended 30 June 2014

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
<i>For the period June 2014</i>									
Balance at 1 January 2014	8,384,512,500	7,171,549,919	805,691,445	1,125,043	3,145,966,838	-	19,508,845,745	589	19,508,846,334
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	8,384,512,500	7,171,549,919	805,691,445	1,125,043	3,145,966,838	-	19,508,845,745	589	19,508,846,334
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(26,494,606)	-	(26,494,606)	-	(26,494,606)
Currency translation differences	-	-	-	64,283	-	-	64,283	-	64,283
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	-	-	-	-	-	-	-	-	-
Net profit for the year	-	-	1,032,364,853	-	-	-	1,032,364,853	21	1,032,364,874
Transfer to statutory reserve	-	603,151,710	-	-	-	-	603,151,710	-	603,151,710
Issue of bonus shares - 2013	419,225,620	-	(419,225,620)	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-	-	-
Dividends (cash) for 2013	-	-	(419,225,625)	-	-	-	(419,225,625)	-	(419,225,625)
Balance at 30 June 2014	8,803,738,120	7,774,701,629	999,605,053	1,189,326	3,119,472,232	-	20,698,706,360	610	20,698,706,970
Balance at 30 June 2013	8,384,512,500	6,591,110,454	878,865,021	823,351	3,049,565,025	-	18,904,876,351	477	18,904,876,828


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


 Md. Abdul Halim Chowdhury
 Additional Managing Director


 Hetal Ahmed Chowdhury
 Managing Director





Pubali Bank Limited
Head Office, Dhaka

Balance Sheet (Un-audited) as at 30 June 2014

Property and Assets	Note	June 2014	December 2013
		Taka	Taka
Cash	3	19,397,853,052	19,499,459,115
In hand (Including foreign currencies)		3,431,606,448	4,186,600,391
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		15,966,246,604	15,312,858,724
Balance with Other Banks and Financial Institutions	4	2,605,016,197	1,566,369,216
Inside Bangladesh		741,082,556	740,835,024
Outside Bangladesh		1,863,933,641	825,534,192
Money at Call on Short notice	5	98,786,667	568,886,667
Investments	6	59,875,609,192	48,678,919,869
Government		51,517,296,475	40,482,479,528
Others		8,358,312,717	8,196,440,341
Loans, Advances and Leases	7	133,988,098,810	136,940,462,369
Loans, Cash Credits, Overdrafts, etc.		133,216,018,408	135,706,213,417
Bills purchased and discounted		772,080,402	1,234,248,952
Fixed Assets including premises, furniture & fixtures	8	3,805,357,338	3,735,987,434
Other assets	9	19,911,502,223	17,543,310,652
Non-banking Assets		375,246	375,246
Total Assets		<u>239,682,598,725</u>	<u>228,533,770,568</u>
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	1,362,452,356	4,149,347,699
Deposits and other accounts	11	191,551,329,414	177,878,172,427
Current accounts & other accounts		19,997,647,412	18,079,808,927
Bills Payable		3,694,066,905	2,872,700,896
Savings bank deposits		41,714,200,883	40,232,632,888
Term deposits		121,232,110,866	112,284,091,118
Other deposits		4,913,303,348	4,408,938,598
Other Liabilities	12	25,296,102,983	26,200,752,406
Total Liabilities		<u>218,209,884,753</u>	<u>208,228,272,532</u>
Capital / Shareholders' Equity			
Paid up Capital		8,803,738,120	8,384,512,500
Statutory Reserve	13	7,774,701,629	7,171,549,919
Retained earnings	14	1,858,972,697	1,687,639,485
Proposed issue of bonus shares		-	-
Other Reserves	15	3,035,301,526	3,061,796,132
Profit and Loss account surplus	16	-	-
Total Shareholders' Equity		<u>21,472,713,972</u>	<u>20,305,498,036</u>
Total Liabilities and Shareholders' Equity		<u>239,682,598,725</u>	<u>228,533,770,568</u>







Pubali Bank Limited
Head Office, Dhaka

Balance Sheet (Un-audited) as at 30 June 2014

Off-balance sheet items	Note	June 2014	December 2013
		Taka	Taka
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		6,457,971,620	5,818,362,057
Irrevocable letters of credit		47,587,081,716	38,756,296,689
Bills for collection		415,672,899	590,511,065
Other Contingent Liabilities		-	573,081,000
Total Contingent liabilities		54,460,726,235	45,738,250,811
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		54,460,726,235	45,738,250,811


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, Dhaka

Profit and Loss Account (Un-audited)
for 6 months ended 30 June 2014

	January to June 2014	January to June 2013	April to June 2014	April to June 2013
Note	Taka	Taka	Taka	Taka
Operating Income				
Interest Income	18 8,331,785,639	8,354,335,021	4,042,056,510	4,290,519,348
Less : Interest paid on Deposits, Borrowings, etc.	19 6,414,222,821	5,611,591,264	3,140,905,867	2,824,455,718
Net Interest Income	1,917,562,818	2,742,743,757	901,150,643	1,466,063,630
Income from Investment	20 2,650,549,006	1,662,844,137	1,462,886,938	881,869,530
Commission, Exchange and Brokerage	21 723,401,986	637,371,870	382,805,708	424,293,643
Other Operating Income	22 456,139,387	394,110,308	412,962,424	338,566,504
Total Operating Income	5,747,653,197	5,437,070,072	3,159,805,713	3,110,793,307
Operating Expenses				
Salaries and allowances	23 1,227,367,079	1,116,511,021	622,782,747	565,215,956
Rent, taxes, insurance, electricity, etc.	247,335,351	191,495,217	151,916,999	75,842,897
Legal Expenses	5,572,736	5,445,272	3,304,455	3,716,808
Postage, Stamp, telecommunication, etc.	36,326,761	33,755,904	17,797,535	16,261,821
Stationery, Printing, Advertisements, etc.	65,048,477	64,931,580	35,772,196	38,482,222
Managing Director's salary and Fees	24 4,800,000	4,800,000	2,400,000	2,400,000
Directors' Fees	2,559,056	2,414,954	1,365,459	1,005,993
Auditors' Fees	-	-	-	-
Charges on loan losses	1,147,771	951,319	577,944	115,374
Depreciation and repair of bank's assets	25 157,605,764	141,985,660	83,241,885	73,426,862
Other Expenses	26 699,131,650	650,185,113	358,818,260	276,946,582
Total Operating Expenses	2,446,894,645	2,212,476,040	1,277,977,480	1,053,414,515
Profit before Provisions & Taxation	3,300,758,552	3,224,594,032	1,881,828,233	2,057,378,792
Provision for loans & advances, investments & other assets				
Provision for Classified loans and advances	200,000,000	680,000,000	(70,000,000)	300,000,000
Provision for unclassified loans and advances	-	20,000,000	-	5,000,000
Provision for diminution in value of Investments	-	-	-	-
	200,000,000	700,000,000	(70,000,000)	305,000,000
Provision for exposure of off-balance sheet items	85,000,000	40,000,000	85,000,000	40,000,000
Total Provisions	285,000,000	740,000,000	15,000,000	345,000,000
Profit before taxation	3,015,758,552	2,484,594,032	1,866,828,233	1,712,378,792
Provision for current tax	1,402,822,385	1,370,452,464	799,776,999	874,385,987
Provision for deferred tax	-	-	-	-
Total provision for taxes	1,402,822,385	1,370,452,464	799,776,999	874,385,987
Net Profit after Taxes	1,612,936,167	1,114,141,568	1,067,051,234	837,992,805
Appropriations :				
Statutory Reserve	603,151,710	496,918,806	373,365,646	342,475,758
Retained surplus (general reserve) carried forward	1,009,784,457	617,222,762	693,685,588	495,517,047
Earnings per share (EPS)	1.83	* 1.27	1.21	* 0.95

* Restated


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, Dhaka
Cash Flow Statement (Un-audited)
for 6 months ended 30 June 2014

	Note	January to June 2014 Taka	January to June 2013 Taka
a Cash flows from operating activities			
Interest receipts in cash		10,845,960,906	9,919,072,561
Interest payments		(6,414,222,821)	(5,611,591,264)
Dividend receipts		136,373,739	98,106,597
Fees and commission receipts		421,951,831	457,611,491
Cash payment to employees		(1,232,167,079)	(1,121,311,021)
Cash payment to suppliers		(106,947,974)	(104,132,756)
Current income tax paid		(2,458,588,478)	(1,625,696,103)
Receipts from other operating activities		757,589,542	573,870,687
Cash payments for other operating activities		(982,343,726)	(866,378,464)
Operating profit before changes in operating assets & liabilities		967,605,940	1,719,551,728
Cash flows from operating assets & liabilities:			
Statutory deposits		(11,041,512,412)	(14,474,788,696)
Purchase/sale of trading securities		(146,924,711)	(1,613,701,902)
Loans and advances to customers (other than banks)		2,952,363,559	(6,619,587,473)
Other assets		90,396,907	178,137,597
Deposits to/from other banks		(2,786,895,343)	7,991,906,385
Deposits from customers (other than banks)		13,673,156,987	13,144,683,443
Other liabilities account of customers		(2,602,583,080)	53,701,074
Other liabilities		10,111,272	140,409,277
Increase/(decrease) in operating assets and liabilities:		148,113,179	(1,199,240,295)
Net Cash from/(used in) operating activities		1,115,719,119	520,311,433
b Cash flows from investing activities			
Purchase /Sale of property, plant & equipment		(194,805,770)	(256,057,887)
Net Cash from/(used in) Investing Activities		(194,805,770)	(256,057,887)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt securities		(26,494,606)	
Receipts from issue of loan capital and debt securities			21,480,183
Investment in Subsidiary Company		-	(1,211,215)
Dividend Paid		(419,225,625)	-
Net Cash from/(used in) financing activities		(445,720,231)	20,268,968
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		475,193,118	284,522,514
e Cash and cash equivalents at the beginning of the period		21,649,862,099	21,557,411,257
f Cash and cash equivalents at the end of the period (d+e)	27	22,125,055,217	21,841,933,771


 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, Dhaka
Statement of Changes in Equity (Un-audited)
for 6 months ended 30 June 2014

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Proposed dividend	Total
<i>For the period June 2014</i>						
Balance at 1 January 2014	8,384,512,500	7,171,549,919	1,687,639,485	3,061,796,132	-	20,305,498,036
Changes in accounting policy	-	-	-	-	-	-
Restated balance	8,384,512,500	7,171,549,919	1,687,639,485	3,061,796,132	-	20,305,498,036
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	(26,494,606)	-	(26,494,606)
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 year	-	-	1,009,784,457	-	-	1,009,784,457
Transfer to statutory reserve	-	603,151,710	-	-	-	603,151,710
Issue of bonus shares - 2013	419,225,620	-	(419,225,620)	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-
Dividends (cash) for 2013	-	-	(419,225,625)	-	-	(419,225,625)
Balance at 30 June 2014	8,803,738,120	7,774,701,629	1,858,972,697	3,035,301,526	-	21,472,713,972
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


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


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director





1. Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2013.

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 2014, the Income Tax.

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	3,391,444,422	4,151,679,865
In foreign currencies	40,162,026	34,920,526
	<u>3,431,606,448</u>	<u>4,186,600,391</u>

Balance with Bangladesh Bank and its agent bank(s)

Bangladesh Bank		
In local currency	12,299,403,399	10,417,814,127
In foreign currencies	1,561,895,773	2,525,001,150
	<u>13,861,299,172</u>	<u>12,942,815,277</u>

Sonali Bank as agent of Bangladesh Bank
Local currency

	2,104,947,432	2,370,043,447
	<u>15,966,246,604</u>	<u>15,312,858,724</u>
	<u>19,397,853,052</u>	<u>19,499,459,115</u>

3(a) Consolidated Cash

Cash In hand

Pubali Bank Limited	3,431,606,448	4,186,600,391
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	4,081,579	3,633,012
	<u>3,435,688,027</u>	<u>4,190,233,403</u>

Balance with Bangladesh Bank and its agent bank (s)

Pubali Bank Limited	15,966,246,604	15,312,858,724
Pubali Bank Securities Limited	-	-
Public Exchange Company (UK) Ltd.	-	-
	<u>15,966,246,604</u>	<u>15,312,858,724</u>
	<u>19,401,934,631</u>	<u>19,503,092,127</u>

4 Balance with other banks and financial institutions

Inside Bangladesh	741,082,556	740,835,024
Outside Bangladesh	1,863,933,641	825,534,192
	<u>2,605,016,197</u>	<u>1,566,369,216</u>

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

Inside Bangladesh

Pubali Bank Limited	741,082,556	740,835,024
Pubali Bank Securities Limited	268,374,330	228,108,325
Pubali Exchange Company (UK) Ltd.	-	-
	<u>1,009,456,886</u>	<u>968,943,349</u>

Outside Bangladesh

Pubali Bank Limited	1,863,933,641	825,534,192
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	16,454,926	3,644,528
	<u>1,880,388,567</u>	<u>829,178,720</u>
	<u>2,889,845,453</u>	<u>1,798,122,069</u>



	June 2014	December 2013
	Taka	Taka
5. Money at call on short notice		
Banking company	18,786,667	18,886,667
Non-banking Financial Institution	80,000,000	550,000,000
	<u>98,786,667</u>	<u>568,886,667</u>
5.1 Banking company		
ICB Islamic Bank Ltd.	18,786,667	18,886,667
	<u>18,786,667</u>	<u>18,886,667</u>
5.2 Non-banking Financial Institution		
Prime Finance & Invst. Ltd.	-	50,000,000
Bangladesh finance & Investment Co. Ltd.	-	50,000,000
Lanka Bangla Finance Ltd.	-	50,000,000
Industrial & Infrastructure Development Finance Co. Ltd	-	100,000,000
Premier Leasing & Finance Ltd.	50,000,000	50,000,000
Investment Corporation of Bangladesh	-	200,000,000
Delta Brac H.F. Corp Ltd.	-	50,000,000
Union Capital Ltd.	30,000,000	-
	<u>80,000,000</u>	<u>550,000,000</u>
	<u>98,786,667</u>	<u>568,886,667</u>
6. Investments		
Government securities		
Treasury bills- at book value	29,452,360,641	21,344,375,101
Debentures	10,000,000	24,947,665
	<u>29,462,360,641</u>	<u>21,369,322,766</u>
Government bonds:		
Government treasury bonds	22,031,536,533	19,098,009,661
National prize bonds	23,399,301	15,147,101
	<u>22,054,935,834</u>	<u>19,113,156,762</u>
Total investment in government securities and bonds	<u>51,517,296,475</u>	<u>40,482,479,528</u>
Other investments:		
Shares	7,841,624,747	7,579,713,154
Debentures	469,060	469,060
Prime Bank Limited bond	90,000,000	90,000,000
ORASCOM bond	-	200,000,000
MTBL bond	40,000,000	40,000,000
Dhaka Bank Limited bond	100,000,000	100,000,000
National Bank Limited bond	80,000,000	80,000,000
One Bank Limited bond	100,000,000	100,000,000
Mercantile Bank Limited bond	100,000,000	-
Bridge financing advances	6,218,910	6,258,127
	<u>8,358,312,717</u>	<u>8,196,440,341</u>
	<u>59,875,609,192</u>	<u>48,678,919,869</u>
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	51,517,296,475	40,482,479,528
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<u>51,517,296,475</u>	<u>40,482,479,528</u>
2. Other		
Pubali Bank Limited	8,358,312,717	8,196,440,341
Pubali Bank Securities Limited	3,130,480,176	3,115,479,167
Pubali Exchange Company (UK) Ltd.	-	-
	<u>11,488,792,893</u>	<u>11,311,919,508</u>
	<u>63,006,089,368</u>	<u>51,794,399,036</u>



	June 2014 Taka	December 2013 Taka
7. Loans, advances and leases		
Loans, cash credit and overdraft, etc.	133,216,018,408	135,706,213,417
Bills purchased and discounted	772,080,402	1,234,248,952
	<u>133,988,098,810</u>	<u>136,940,462,369</u>
7.1 Loans, cash credits, overdrafts, etc. Inside Bangladesh:		
Loans	38,200,251,982	35,850,856,128
Cash credits	29,489,742,602	27,883,324,333
Overdrafts	35,807,856,775	36,855,206,715
Loan against merchandise	8,096,335	9,864,936
Packing credits	511,249,620	496,930,674
Loan against trust receipts	9,483,335,393	15,744,391,775
Agriculture credits	2,177,679,000	1,957,427,459
Pubali prochesta	316,790,119	212,988,208
Non-resident Credit Scheme	1,368,006	1,505,081
Pubali Subarna	4,784,761,398	3,925,280,689
Pubali Karmo Uddog	92,122,653	75,376,116
Pubali Sujon	46,550,373	29,998,215
Pubali Utsob	25,941,731	4,805,499
Payment against documents	947,439,928	728,809,206
Consumers loan scheme	5,987,273,611	5,776,366,033
Lease finance	3,589,731,297	3,801,213,741
Others	1,745,827,585	2,351,868,609
	<u>133,216,018,408</u>	<u>135,706,213,417</u>
Outside Bangladesh	-	-
	<u>133,216,018,408</u>	<u>135,706,213,417</u>
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	598,415,640	1,031,269,148
Loans against demand draft purchased	31,555	31,565
	<u>598,447,195</u>	<u>1,031,300,713</u>
Payable outside Bangladesh:		
Foreign bills purchased	173,635,312	202,940,544
Foreign drafts purchased	7,695	7,695
	<u>173,633,207</u>	<u>202,948,239</u>
	<u>772,080,402</u>	<u>1,234,248,952</u>
	<u>133,988,098,810</u>	<u>136,940,462,369</u>
7.3 Classification of loans and advances including bills purchased and discounted		
Unclassified:		
Standard	119,293,260,114	124,003,931,221
Special mention account	5,461,336,704	2,551,357,338
	<u>124,754,596,818</u>	<u>126,555,288,559</u>
Classified:		
Substandard	763,554,640	748,873,385
Doubtful	1,241,477,281	793,331,579
Bad or loss	5,026,203,500	6,593,899,857
	<u>7,031,235,421</u>	<u>8,136,104,821</u>
Staff loan	2,202,266,571	2,249,068,989
	<u>133,988,098,810</u>	<u>136,940,462,369</u>



			June 2014 Taka	December 2013 Taka
7.4 Particulars of required provision for loans and advances				
Status of Classification	Base for Provision	Rate of Provision (%)		
General provision - Unclassified				
Standard	88,546,590,571	1	885,465,906	971,816,597
Small & Medium Enterprise financing	22,697,712,869	0.25	56,744,282	47,751,717
Loans to BHs/MBs/SDs against share etc.	2,175,335,076	2	43,506,702	43,694,192
Housing Finance	349,446,250	2	6,988,925	5,361,942
Short Term Agri Credit and Micro credit	2,173,810,584	5	108,690,529	92,691,280
Consumers loan scheme	3,338,018,302	5	166,900,915	169,671,741
Loan for Professional to setup business	12,346,462	2	246,929	430,351
Special mention account (SMEF)	670,134,177	0.25	1,675,335	1,080,094
Special mention account (CLS)	866,009,194	5	43,300,460	39,621,574
Special mention account (LP, HF)	29,102,675	2	582,054	243,836
Special mention account (Others)	3,763,454,548	1	37,634,545	13,137,297
			1,351,736,582	1,385,500,621
Specific provision - Classified				
Substandard Agri & Micro credit	1,386,777	5	69,339	70,276
Doubtful Agri & Micro credit	33,060	5	1,653	-
Substandard	373,966,440	20	74,793,288	91,525,757
Doubtful	693,707,381	50	346,853,691	209,741,289
Bad/Loss	3,142,699,689	100	3,142,699,689	4,594,619,476
			3,564,417,660	4,895,956,798
Required provision			4,916,154,242	6,281,457,419
Provision maintained			4,918,939,858	6,282,907,449
Excess provision			2,785,616	1,450,030
7(a) Consolidated Loans, Advances and Leases				
Loans, Advances and Leases				
Pubali Bank Limited			133,216,018,408	135,706,213,417
Pubali Bank Securities Limited			696,333,250	675,987,457
Pubali Exchange Company (UK) Ltd.			-	-
			133,912,351,658	136,382,200,874
Less: Inter Company Transactions			2,128,075,136	2,133,075,136
			131,784,276,522	134,249,125,738
Bills discounted and purchased				
Pubali Bank Limited			772,080,402	1,234,248,952
Pubali Bank Securities Limited			-	-
Pubali Exchange Company (UK) Ltd.			-	-
			772,080,402	1,234,248,952
			132,556,356,924	135,483,374,690
08. Fixed Assets including premises, furniture & Fixture Cost				
Land			2,249,723,301	2,252,363,301
Building			775,422,952	776,210,782
Vehicles			195,048,750	64,008,859
Machinery and equipment's			70,020,500	254,842,909
Computer & Computer Accessories			276,951,136	167,433,604
Furniture and fixtures			238,190,699	221,127,979
			3,805,357,338	3,735,987,434
8(a) Consolidated Fixed Assets including premises, furniture & Fixture Cost				
Pubali Bank Limited			3,805,357,338	3,735,987,434
Pubali Bank Securities Limited			2,220,681	2,718,571
Pubali Exchange Company (UK) Ltd.			1,997,346	2,137,917
			3,809,575,365	3,740,843,922
09. Other Assets				
Income generating other assets				
Interest accrued on investments			602,977,372	1,072,457,732
Accrued income on loans & advances			162,119,777	81,463,516
Advance security deposit, advance rent and prepaid expenses			188,353,918	145,122,005
Investment in Subsidiary Company			1,627,836,681	1,627,836,681
			2,581,287,748	2,926,879,934
Non-income generating other assets				
Stationery and stamps			83,775,692	86,527,226
Drafts payable			52,168,346	107,021,016
Balance Retained with BB (Agri-Credit)			-	2,700,000
Suspense account			236,722,995	140,284,435
Demonetized notes			1,531,750	1,531,750
Items in transit			2,217,845,641	2,069,161,306
Advance against income tax			14,492,806,624	12,034,218,146
Clearing house adjustment			150,643,025	82,864,949
Others			94,720,402	92,121,890
			17,330,214,475	14,616,430,718
			19,911,502,223	17,543,310,652



	June 2014	December 2013
	Taka	Taka
9(a) Consolidated Other Assets		
Pubali Bank Limited	19,911,502,223	17,543,310,652
Pubali Bank Securities Limited	64,785,798	97,604,704
Pubali Exchange Company (UK) Ltd.	2,137,213	2,287,618
	<u>19,978,425,234</u>	<u>17,643,202,974</u>
Less: Intercompany Balance	(13,810)	(77,983)
Pubali Bank Securities Limited	(1,599,998,700)	(1,599,998,700)
Pubali Exchange Company (UK) Ltd.	(27,837,981)	(27,837,981)
	<u>(1,627,850,491)</u>	<u>(1,627,914,664)</u>
	<u>18,350,574,743</u>	<u>16,015,288,310</u>

LIABILITIES AND CAPITAL

10. BORROWINGS FROM OTHER BANKS, FINANCIAL INSTITUTIONS AND AGENTS

Inside Bangladesh	279,295,561	4,003,889,221
Outside Bangladesh	1,083,156,795	145,458,478
	<u>1,362,452,356</u>	<u>4,149,347,699</u>

10.1 Inside Bangladesh

Repo from Bangladesh Bank against Treasury Bill	-	3,697,500,000
Sonali Bank Limited, Local Office, Dhaka.	279,295,561	306,389,221
	<u>279,295,561</u>	<u>4,003,889,221</u>

11. Details of deposits and other accounts

Current deposits and other accounts:

Current account	18,446,385,432	16,727,849,918
Cash credit A/c. cr. Balance	340,547,816	441,449,914
Pubali Prochests (Cr. Balance)	5,437,993	2,098,437
Q-cash (cr. Bal.)	2,406,013	3,185,228
Call deposits	148,154,392	27,739,177
Foreign currency deposits	1,038,408,014	861,217,280
Un-claimed drafts payable	3,564	3,564
Un-claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	16,285,274	16,246,495
	<u>19,997,647,412</u>	<u>18,079,808,927</u>

Bills payable	3,694,066,905	2,872,700,896
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Savings Bank accounts	41,714,200,883	40,232,632,888
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Term deposits:

Fixed deposits - from customers	64,830,780,411	65,857,426,844
Special Notice Deposits	24,744,161,299	18,284,740,519
Deposit pension scheme	1,521,888	8,902,234
Interest payable on term deposit	4,106,086,572	3,658,732,259
Pubali pension scheme	4,563,104,585	3,451,854,435
Pubali sanchay prakalpa	4,080,037,393	4,177,760,847
Dwigun Sanchay Prokalpa	16,238,077,644	14,626,581,144
Target Based Small Deposit	170,257,705	148,306,415
Monthly profit base deposit	2,015,180,504	1,688,493,858
Monthly Profit Based Small Deposit	349,972,989	256,592,805
Shikhya sanchay prokalpa	127,601,423	121,437,225
Child edu. Care & maturity deposit	5,328,453	3,262,533
	<u>121,232,110,866</u>	<u>112,284,091,118</u>
Other deposits	4,913,303,348	4,408,938,598
	<u>191,551,329,414</u>	<u>177,878,172,427</u>



12. OTHER LIABILITIES

Accumulated provision for loans and advances
 Accumulated provision for consumers loan
 Accumulated provision for lease finance
 Accumulated provision for demand loan pubali star

Provision for unclassified loans and advances
 Provision @1% against off-balance sheet exposure
 Accumulated interest suspense
 Provision for doubtful investment
 Additional profit payable a/c for Islamic banking
 LB. bad debt offsetting reserve
 Interest suspense on underwriting advances
 CLS interest A/C

Accrued interest receivable against overdue cis a/c
 Consumers deposits
 Lease deposit
 Unpaid dividend
 Special blocked account
 Provision for Current Tax
 Provision for Deferred Tax
 Valuation adjustment
 Exchange adjustment account
 Agri credit guarantee backing reserve
 Excise duty
 Pakistan account
 Pension fund
 L/C cover account in Bangladesh
 EDF adjustment
 Pubali Bank Adjustment
 Sadaqah fund
 Card Transaction fee (inter bank)
 FC charges
 Interest suspense account against 70% agri loan
 Blocked account of UBI
 Property account of UBI
 Non resident blocked account of UBI

Provision for expenses

Provision for other assets:

Unreconciled dr. Entries in nostro A/C
 Suspense account
 Deanonetized notes
 Provision for Un-reconciled General Account debit entries
 ICT Asset Insurance reserve
 Reserve for unforeseen losses

12(a) Consolidated other liabilities

Pubali Bank Limited
 Pubali Bank Securities Limited
 Parent Subsidiary loan
 Inter company payables
 Pubali Exchange Company (UK) Ltd.

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 at the beginning of the period
 Add: Addition during the period
 Balance as at the end of the period

14. Retained earnings (General reserve)

Balance as at the beginning of the period
 Addition during the period
 Add: sale of properties
 Less: Issue of dividend
 Balance as at end of the period

14(a) Consolidated Retained earnings (General reserve)

Pubali Bank Limited
 Pubali Bank Securities Limited
 Pubali Exchange Company (UK) Ltd.

	June 2014 Taka	December 2013 Taka
Accumulated provision for loans and advances	2,870,484,130	4,197,575,901
Accumulated provision for consumers loan	693,102,365	690,762,170
Accumulated provision for lease finance	1,596,341	1,596,341
Accumulated provision for demand loan pubali star	2,020,440	546,429
	3,567,203,276	4,890,480,841
Provision for unclassified loans and advances	1,351,736,582	1,392,426,608
Provision @1% against off-balance sheet exposure	549,300,000	464,300,000
Accumulated interest suspense	657,082,073	646,970,801
Provision for doubtful investment	18,750,460	18,750,460
Additional profit payable a/c for Islamic banking	238,845	207,893
LB. bad debt offsetting reserve	1,986,000	1,986,000
Interest suspense on underwriting advances	270,415,969	270,415,969
CLS interest A/C	11,093,641	13,120,921
Accrued interest receivable against overdue cis a/c	84,045,903	84,297,996
Consumers deposits	90,704,348	77,268,469
Lease deposit	86,723	139,544
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	15,777,032,198	14,374,209,813
Provision for Deferred Tax	368,835,153	368,835,153
Valuation adjustment	447,452,277	436,907,462
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	308,465	6,318,615
Pakistan account	8,393,039	8,393,039
Pension fund	1,570,883	1,570,883
L/C cover account in Bangladesh	1,583,640	1,583,640
EDF adjustment	1,739,658,710	2,468,259,791
Pubali Bank Adjustment	3,504,635	38,137,937
Sadaqah fund	2,103,085	2,009,790
Card Transaction fee (inter bank)	339,427	12,882
FC charges	17,363,819	17,363,819
Interest suspense account against 70% agri loan	192,382	192,382
Blocked account of UBI	2,973,186	2,973,186
Property account of UBI	49,617	49,617
Non resident blocked account of UBI	34,487	34,487
	21,507,654,596	20,797,556,206
	45,315,433	350,521,317
Unreconciled dr. Entries in nostro A/C	721,323	721,323
Suspense account	58,714,468	58,714,468
Deanonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries	8,724,656	8,724,657
ICT Asset Insurance reserve	6,943,497	5,840,308
Reserve for unforeseen losses	99,835,994	87,203,546
	175,929,678	162,194,042
	25,296,102,983	26,200,752,406
Pubali Bank Limited	25,296,102,983	26,200,752,406
Pubali Bank Securities Limited	3,308,778,727	3,292,020,369
Parent Subsidiary loan	(2,128,075,136)	(2,133,075,136)
Inter company payables	(13,810)	(77,983)
Pubali Exchange Company (UK) Ltd.	24,256,893	8,395,951
	26,501,049,657	27,368,015,607
Balance as at the beginning of the period	7,171,549,919	6,094,191,648
Add: Addition during the period	603,151,710	1,077,358,271
Balance as at the end of the period	7,774,701,629	7,171,549,919
Balance as at the beginning of the period	1,687,639,485	1,297,911,030
Addition during the period	1,009,784,457	1,228,179,705
Add: sale of properties	-	-
	2,697,423,942	2,526,090,735
Less: Issue of dividend	(838,451,245)	(838,451,250)
Balance as at end of the period	1,858,972,697	1,687,639,485
Pubali Bank Limited	1,858,972,697	1,687,639,485
Pubali Bank Securities Limited	(830,754,508)	(856,292,140)
Pubali Exchange Company (UK) Ltd.	(28,613,136)	(25,655,900)
	999,605,053	805,691,445



	June 2014 Taka	December 2013 Taka
15. Other reserves		
15.1 Assets revaluation reserve		
Balance as at the beginning of the period	3,031,502,176	2,997,790,886
Addition on revaluation of Fixed Assets/Investment During the period	2,123,248,473	5,305,583,644
Disposal during the period	(2,149,743,079)	(5,271,872,354)
	<u>3,005,007,570</u>	<u>3,031,502,176</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>3,005,341,554</u>	<u>3,031,836,160</u>
15.2 Exchange Equalization Fund		
Balance as at the beginning of the period	29,959,972	29,959,972
Addition during the period	-	-
Balance as at the end of the period	<u>29,959,972</u>	<u>29,959,972</u>
	<u>3,035,301,526</u>	<u>3,061,796,132</u>
15(a) Consolidated Other reserves		
Pubali Bank Limited	3,035,301,526	3,061,796,132
Pubali Bank Securities Limited	84,170,706	84,170,706
Pubali Exchange Company (UK) Ltd.	-	-
	<u>3,119,472,232</u>	<u>3,145,966,838</u>
16. Profit and Loss account surplus		
Balance as at the beginning of the period	-	-
Profit after Taxes	1,612,936,167	2,305,537,976
	<u>1,612,936,167</u>	<u>2,305,537,976</u>
Appropriations for the period		
Statutory Reserve	603,151,710	1,077,358,271
General reserve	1,009,784,457	1,228,179,705
	<u>1,612,936,167</u>	<u>2,305,537,976</u>
	-	-
16 (a) Consolidated profit and Loss account surplus		
Balance as at the beginning of the period	-	-
Profit after Taxes	1,635,516,584	2,431,604,567
	<u>1,635,516,584</u>	<u>2,431,604,567</u>
Appropriations for the period		
Statutory Reserve	603,151,710	1,077,358,271
General reserve	1,032,364,874	1,354,246,296
	<u>1,635,516,584</u>	<u>2,431,604,567</u>
	-	-
17. Non-controlling interest		
Paid up Capital of Pubali Bank Securities Limited	589	482
Share of accumulated loss	21	107
	<u>610</u>	<u>589</u>



	June 2014 Taka	June 2013 Taka
18. Interest income		
Loans	825,709,003	650,862,188
Cash credits	1,962,341,510	1,861,469,323
Over drafts	2,133,252,877	1,848,948,890
Loan against imported merchandise	268,636	674,924
Loan against trust receipt	828,570,707	1,079,875,844
Inland bill purchased & demand draft purchased	55,507,072	66,619,370
Foreign bill purchased and Export development fund	18,331,546	20,629,704
Packing credits	17,247,300	15,601,589
Payments against document	62,430,401	261,939,332
Call loans	54,078,898	211,435,367
Loans against deposit pension scheme	419	480,693
Agricultural credits & rural credits	11,378,625	5,899,908
Sundries account	19,591,498	62,019,283
CLS account	315,500,477	341,929,599
Secured mortgages	620,961,899	752,674,358
Foreign bank accounts	8,133,821	12,773,124
Loan against Shikya Sanchay Prokalpa	425,147	381,797
Loan against Non-resident Credit Scheme	30,525	79,747
Lease finance	260,422,291	254,351,303
Loan against Pubali Sanchay Prokalpa	26,592,252	21,958,308
Loan against FDR	5,833,588	5,762,023
Term loans	1,093,674,418	873,587,635
Loan against Pubali Pension Scheme	11,502,729	4,380,712
	8,331,785,639	8,354,335,021
18(a) Consolidated Interest Income		
Pubali Bank Limited	8,331,785,639	8,354,335,021
Inter company transaction	-	-
Pubali Bank Securities Limited	52,340,436	43,378,489
Pubali Exchange Company (UK) Ltd.	-	-
	8,384,126,075	8,397,713,510
19 Interest paid on deposits, borrowings, etc.		
Fixed deposit	3,686,328,775	3,384,789,694
Borrowings (REPO)	21,673,267	99,851,504
Short-notice deposit	583,926,353	454,746,449
Savings bank deposit	541,971,686	568,618,502
Deposit pension scheme	39,305	1,634,404
Pubali bank pension scheme	215,887,759	100,845,908
Child education care & maturity deposits	324,192	344,068
Call deposit	43,694,502	3,136,806
Monthly monafu based deposit scheme	18,283,906	20,187,432
Pubali Sanchay Prokalpa	167,735,713	161,863,912
Shikhya Sanchay Prokalpa	7,059,012	4,514,408
Q-Cash Debit Card	54,425	2,996,764
Dwigun Sanchay Prokalpa	965,721,168	718,478,081
Treasury Bond	47,291,713	12,520,748
Marking to Market Revaluation	3,766,858	301,857
Interest on MPSD	13,628,109	6,361,744
Interest on TBSD	6,716,902	4,104,467
Interest on MFD A/C	89,702,474	65,534,400
Sundry accounts	416,702	760,116
	6,414,222,821	5,611,591,264
19 (a) Consolidated Interest paid on deposits, borrowings, etc.		
Pubali Bank Limited	6,414,222,821	5,611,591,264
Pubali Bank Securities Limited	-	-
Inter company transaction	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	6,414,222,821	5,611,591,264
20. Income from investment		
Interest on treasury bill	1,356,298,642	836,554,732
Interest on treasury bond	892,876,712	612,466,625
Interest on private bond	28,716,381	34,033,521
Interest on debentures	114,521	171,781
Interest on Bangladesh Bank bill	775,720	47,732,111
Gain on sale of shares	235,393,291	33,778,770
Dividend on shares	136,373,739	98,106,597
	2,650,549,006	1,662,844,137



	June 2014 Taka	June 2013 Taka
20 (a) Consolidated Income from investment		
Pubali Bank Limited	2,650,549,006	1,662,844,137
Pubali Bank Securities Limited	31,075,191	20,194,134
Pubali Exchange Company (UK) Ltd.		
	<u>2,681,624,197</u>	<u>1,683,038,271</u>
21. Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	20,092,496	28,126,216
Foreign L/C	151,720,134	141,705,306
Local L/C	48,297,228	55,272,102
Issuance of foreign guarantee	7,995,539	45,261
Issuance of local guarantee	37,934,904	34,940,114
Issuance of traveller's cheque	260,574	81,101
Other transactions	95,582,713	158,638,159
Miscellaneous handling commission	59,665,887	33,827,449
Consumers credit	87,856	66,062
Commission on stationery articles	310,900	362,578
Income A/C commission Online	3,600	4,547,143
Total commission	<u>421,951,831</u>	<u>457,611,491</u>
Exchange	301,450,155	179,760,379
Brokerage on securities trading	-	-
	<u>723,401,986</u>	<u>637,371,870</u>
21 (a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	723,401,986	637,371,870
Pubali Bank Securities Limited	33,006,462	19,289,808
Pubali Exchange Company (UK) Ltd.	5,698,535	3,710,210
	<u>762,106,983</u>	<u>660,371,888</u>
22. Other operating income		
Rent recovery	1,164,075	1,154,200
Postage and telecommunication recovery	6,283,046	9,210,266
Miscellaneous income	26,965,679	123,071,480
Miscellaneous income supervision and monitoring	53,803	2,717,934
Miscellaneous income transfer fee	65,800	26,925
Swift income	41,034,925	45,959,790
Application fee of CLS account	405,510	131,095
Account opening charge of CLS account	976,500	313,795
Service charge	9,890,882	48,174,977
Income on sale of leased asset	932,061	1,081,329
Online service charge recovery	189,112,877	156,826,200
Accounts Maintenance Fee	171,153,131	-
SMS Service Charge	1,745,840	-
CIB service charges recovery	4,956,400	3,055,939
Income on sale of Bank's property	1,398,858	2,386,378
	<u>456,139,387</u>	<u>394,110,308</u>
22 (a) Consolidated Other operating income		
Pubali Bank Limited	456,139,387	394,110,308
Pubali Bank Securities Limited	392,288	655,924
Pubali Exchange Company (UK) Ltd.	-	-
	<u>456,531,675</u>	<u>394,766,232</u>
23. Salary and allowances (excluding Managing Director)		
Basic salary	689,282,284	619,638,961
House rent allowances	352,930,691	324,398,203
Medical allowances	74,068,242	68,953,979
Other allowances	54,126,209	52,845,946
Contributory provident fund	56,080,498	49,860,950
General provident fund	226,758	684,507
Bonus to employees	652,397	128,475
	<u>1,227,367,079</u>	<u>1,116,511,021</u>
23 (a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	1,227,367,079	1,116,511,021
Pubali Bank Securities Limited	8,633,777	8,499,847
Pubali Exchange Company (UK) Ltd.	3,331,966	2,513,672
	<u>1,239,332,822</u>	<u>1,127,524,540</u>
24. Managing Director's salary and fees		
Basic pay	3,300,000	3,300,000
Allowances	1,170,000	1,170,000
Bank's contributory provident fund	330,000	330,000
	<u>4,800,000</u>	<u>4,800,000</u>
25 Depreciation and repair of bank's assets		
Repairs to fixed assets	6,488,977	5,362,519
Maintenance of assets	25,680,921	15,969,342
Depreciation on fixed assets	125,435,866	120,653,799
	<u>157,605,764</u>	<u>141,985,660</u>



	June 2014 Taka	June 2013 Taka
25 (a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	157,605,764	141,985,660
Pubali Bank Securities Limited	795,115	739,040
Pubali Exchange Company (UK) Ltd.	445,148	524,136
	<u>158,846,027</u>	<u>143,248,836</u>
26. Other expenses		
Repairs to rented property	578,468	658,583
Newspapers	1,605,348	1,371,774
Petrol consumption	26,308,487	28,418,360
Travelling	30,590,729	22,901,576
Donations	26,856,400	40,297,330
Honorarium	2,255,000	1,705,000
Subscriptions	5,823,418	8,499,587
Sub-ordinate staff clothing	1,952,488	319,224
Conveyance	9,056,920	7,553,023
Entertainment	8,387,188	5,531,734
Training	11,106,063	5,123,728
Photocopying	776,228	965,171
Branches' opening expenses	71,050	343,308
Shifting expenses	624,011	314,552
Carrying expenses	1,101,808	865,653
Professional fees	1,543,805	716,600
Security and Auxiliary Services	9,355,488	6,801,669
Gun license fees	301,528	231,175
Telegraphic address renewal fee	500	625
Overtime	10,947,588	10,177,439
Employees recreation	42,338,767	39,928,471
Promotional expenses	74,895,154	46,581,816
Gratuity	303,222,890	302,335,280
Group insurance	5,402,647	5,000,000
House maintenance	38,165,495	36,141,818
Car allowance	2,580,000	2,586,439
Chemicals for office equipment's	298,333	374,878
Loss on sale of bank's property	200,235	184,030
CDBL fees	430,358	274,615
Annual general meeting	4,124,935	2,321,728
Bandwidth charges	46,888,040	48,950,554
Miscellaneous	31,342,281	22,709,373
	<u>699,131,650</u>	<u>650,185,113</u>
26 (a) Consolidated Other expenses		
Pubali Bank Limited	699,131,650	650,185,113
Pubali Bank Securities Limited	4,011,187	2,338,058
Pubali Exchange Company (UK) Ltd.	2,599,815	1,810,050
	<u>705,742,652</u>	<u>654,333,221</u>
27. Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	3,431,606,448	3,116,345,318
Balance with Bangladesh Bank and its agent bank(s)	15,966,246,604	15,615,887,285
Balance with other banks and financial institutes	2,605,016,197	2,368,256,000
Prize bonds	23,399,301	12,458,501
Money at call and short notice	98,786,667	728,986,667
	<u>22,125,055,217</u>	<u>21,841,933,771</u>
27 (a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	22,125,055,217	21,841,933,771
Pubali Bank Securities Limited	268,374,330	138,110,573
Pubali Exchange Company (UK) Ltd.	20,536,505	7,574,736
	<u>22,413,966,052</u>	<u>21,987,619,080</u>
28. Earnings Per Share (EPS):		
Net Profit after tax	1,612,936,167	1,114,141,568
Number of ordinary shares outstanding	880,373,812	880,373,812
Earnings Per Share (EPS)	<u>1.83</u>	<u>1.27</u>
28 (a) Consolidated Earnings Per Share (EPS)		
Net Profit after tax	1,635,516,584	1,125,970,509
Number of ordinary shares outstanding	880,373,812	880,373,812
Earnings Per Share (EPS)	<u>1.86</u>	<u>1.28</u>

