



Ref.

IAS 1.51(a) **Pubali Bank Limited**
IAS 1.10(a), 1.51(c) **Balance Sheet at 31 December 2010**

		Amounts in Taka		
		Note	At 31 Dec 2010	At 31 Dec 2009
IAS 1(38 & 39)	PROPERTY AND ASSETS			
IAS 1.54 (i), 7.7	Cash	3	10,237,049,692	8,957,392,045
	In hand (including foreign currencies)	3.1	2,420,920,513	1,949,400,007
	Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	7,816,129,179	7,007,992,038
IAS 1.54 (d)	Balance with other banks and financial institutions	4	884,266,695	1,682,597,097
	Inside Bangladesh	4.1	697,769,357	1,312,696,347
	Outside Bangladesh	4.2	186,497,338	369,900,750
IAS 1.54 (i)	Money at call on short notice	5	119,486,667	1,269,686,667
IAS 1.54 (b)	Investments	6	16,516,388,559	12,168,652,910
	Government	6.1	10,807,104,227	9,344,394,912
	Others	6.2	5,709,284,332	2,824,257,998
IAS 1.54(h)	Loans and advances	7	89,106,206,559	74,203,331,304
	Loans, cash credits, overdrafts, etc	7.1	88,094,724,058	73,622,670,849
	Bills purchased and discounted	7.2	1,011,482,501	580,660,455
IAS 1.54 (a)	Fixed assets including premises, furniture and fixtures	8	3,330,313,913	1,443,498,551
IAS 1.55, 1.57 (a)	Other assets	9	8,268,564,336	7,854,067,065
IAS 1.55, 1.57 (a)	Non-banking assets	10	375,246	375,246
	Total Assets		128,462,651,667	107,579,600,885
	LIABILITIES AND CAPITAL			
	Liabilities			
IAS 1.54 (k)	Borrowing from other banks, financial institutions and agents	11	3,288,185,245	427,450,814
IAS 1.54 (m)	Deposits and other accounts	12	98,850,499,250	88,466,459,786
	Current deposits and other accounts		16,594,357,070	12,823,533,865
	Bills payable		2,492,007,347	2,595,549,837
	Savings bank deposits		33,709,387,745	30,662,311,042
	Term deposits		42,560,730,705	39,321,891,678
	Other deposits		3,494,016,383	3,063,173,364
IAS 1.55, 1.57 (a)	Other liabilities	13	11,944,099,627	9,176,439,394
	Total Liabilities		114,082,784,122	98,070,349,994
	Capital/ Shareholders' Equity			
IAS 1.54 (r), 1.78 (e)	Paid-up capital	14	4,968,600,000	3,822,000,000
IAS 1.54 (r), 1.78(e)	Statutory reserve	15	4,148,732,309	3,152,722,217
IAS 1.85	Retained earnings	16	2,340,891,675	1,369,468,957
	Other reserve	17	2,921,643,561	1,165,059,717
	Total Shareholders' Equity		14,379,867,545	9,509,250,891
	Total Liabilities and Shareholders' Equity		128,462,651,667	107,579,600,885



Annual Report 2010

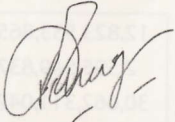
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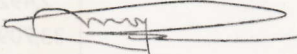
IAS 1.51(a) **Pubali Bank Limited**
IAS 1.10(a), 1.51(c) **Balance Sheet at 31 December 2010**

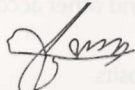
	Note	Amounts in Taka	
		At 31 Dec 2010	At 31 Dec 2009
IAS 1.55, Off-Balance Sheet Items			
IAS 37.28, 37.86 Contingent liabilities			
Acceptances and endorsements			
Letters of guarantee	18	4,184,964,364	3,274,273,362
Irrevocable letters of credit		21,558,428,949	13,187,695,745
Bills for collection		661,233,151	295,211,300
Other contingent liabilities		1,331,180,000	1,733,556,000
Total contingent liabilities		27,735,806,464	18,490,736,407
Other commitments			
Documentary credits and short-term trade-related transactions		-	-
Forward assets purchase 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		27,735,806,464	18,490,736,407
Other Memorandum Items			
Value of traveller's cheques		-	-
Value of savings certificates (sanchaya patras)		-	-


See annexed notes

for **PUBALI BANK LIMITED**

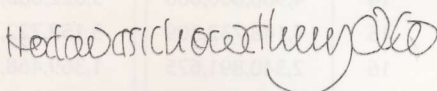

Helal Ahmed Chowdhury
Managing Director

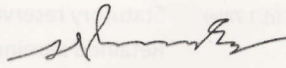

Muhammad Faizur Rahman
Director


Sk. Wahidur Rahman
Director


Hafiz Ahmed Mazumder
Chairman

Signed in terms of our report of even date annexed


HODA VASI CHOWDHURY & CO
Chartered Accountants


S. F. AHMED & CO
Chartered Accountants

Dhaka, Bangladesh
Dated, 3 March 2011