



**Pubali Bank Limited**  
Head Office

**Consolidated Balance Sheet (Un-audited) as at 30 June 2012**

	30 June 2012	31 December 2011
	Taka	Taka
<b>Property and Assets</b>		
<b>Cash</b>	<b>15,632,172,919</b>	<b>11,745,566,681</b>
In hand ( Including foreign currencies )	2,541,774,592	2,376,585,174
Balance with Bangladesh Bank and its agent Bank (s) ( Including foreign currencies )	13,090,398,327	9,368,981,507
<b>Balance with Other Banks and Financial Institutions</b>	<b>1,277,007,858</b>	<b>1,708,124,795</b>
Inside Bangladesh	647,157,368	867,100,857
Outside Bangladesh	629,850,490	841,023,938
<b>Money at Call and Short notice</b>	<b>3,389,186,667</b>	<b>2,359,286,667</b>
<b>Investments</b>	<b>21,433,399,825</b>	<b>22,333,487,378</b>
Government	15,644,510,877	17,593,246,861
Others	5,788,888,948	4,740,240,517
<b>Loans, Advances and Leases</b>	<b>112,799,232,363</b>	<b>104,650,385,765</b>
Loans, Cash Credits, Overdrafts, etc.	111,551,171,970	103,233,361,308
Bills purchased & discounted	1,248,060,393	1,417,024,457
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	<b>3,510,841,058</b>	<b>3,376,927,531</b>
<b>Other assets</b>	<b>13,549,877,083</b>	<b>11,117,067,189</b>
<b>Non-banking Assets</b>	<b>375,246</b>	<b>375,246</b>
<b>Total Assets</b>	<b><u>171,592,093,019</u></b>	<b><u>157,291,221,252</u></b>
<b>Liabilities and Capital</b>		
<b>Liabilities</b>		
<b>Borrowing from other banks, financial institutions &amp; agents:</b>	<b>562,839,252</b>	<b>459,675,752</b>
<b>Deposits and other accounts</b>	<b>133,897,843,964</b>	<b>123,805,967,767</b>
Current accounts & other accounts	14,774,710,859	14,300,242,206
Bills Payable	2,912,888,120	2,926,175,470
Savings bank deposits	35,960,106,192	36,272,413,131
Term deposits	75,440,796,578	66,380,111,946
Other deposits	4,809,342,215	3,927,025,014
<b>Other Liabilities</b>	<b>19,824,414,745</b>	<b>16,616,703,880</b>
<b>Total Liabilities</b>	<b><u>154,285,097,961</u></b>	<b><u>140,882,347,399</u></b>
<b>Capital / Shareholders' Equity</b>		
Paid up Capital	8,384,512,500	6,707,610,000
Statutory Reserve	5,820,324,426	5,230,776,439
Retained earnings	-	1,536,313,276
Other Reserves	2,928,426,279	2,933,128,705
Profit and Loss account surplus	172,647,707	-
Foreign currency translation reserve	1,083,696	1,044,835
	<b>17,306,994,608</b>	<b>16,408,873,255</b>
Non-Controlling Interest	450	598
<b>Total Shareholders' Equity</b>	<b><u>17,306,995,058</u></b>	<b><u>16,408,873,853</u></b>
<b>Total Liabilities and Shareholders' Equity</b>	<b><u>171,592,093,019</u></b>	<b><u>157,291,221,252</u></b>






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	<b>30 June 2012</b>	<b>31 December 2011</b>
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<b>Off-balance sheet items</b>		
<b>Contingent liabilities</b>		
<b>Acceptances &amp; Endorsements</b>		
Letters of guarantee	6,387,851,456	4,084,595,704
Irrevocable letters of credit	34,301,262,485	28,021,057,981
Bills for collection	441,294,505	559,665,835
Other Contingent Liabilities	-	950,956,000
<b>Total Contingent liabilities</b>	<b>41,130,408,446</b>	<b>33,616,275,520</b>
<b>Other Commitments</b>		
Documentary Credits and Short term trade - related transactions		
Forward Assets purchased and Forward Deposits placed		
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
<b>Total other commitments</b>	<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>	<b>41,130,408,446</b>	<b>33,616,275,520</b>

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

  
 Md. Abdul Halim Chowdhury  
 Additional Managing Director

  
 Helal Ahmed Chowdhury  
 Managing Director

