



Pubali Bank Limited  
Head Office

Consolidated Balance Sheet (un-audited) as at 30 June 2019

|   |        | June 2019              | December 2018          |
|---|--------|------------------------|------------------------|
|   | Notes  | Taka                   | Taka                   |
| <b>Property and Assets</b>  |        |                        |                        |
| <b>Cash</b>   | 3 (a)  | 26,146,157,638         | 23,056,848,598         |
| Cash In hand ( Including foreign currencies )   |        | 5,715,449,955          | 3,789,308,079          |
| Balance with Bangladesh Bank and its agent Bank (s)<br>( Including foreign currencies ) |        | 20,430,707,683         | 19,267,540,519         |
| <b>Balance with Other Banks and Financial Institutions</b>                              | 4 (a)  | 14,494,773,908         | 15,579,619,483         |
| Inside Bangladesh   |        | 12,757,430,377         | 14,661,272,175         |
| Outside Bangladesh  |        | 1,737,343,531          | 918,347,308            |
| <b>Money at Call on Short Notice</b>  | 5      | 109,286,667            | 11,286,667             |
| <b>Investments</b>  | 6 (a)  | 77,552,633,329         | 64,128,844,806         |
| Government  |        | 50,138,022,155         | 37,761,946,381         |
| Others  |        | 27,414,611,174         | 26,366,898,425         |
| <b>Loans, Advances and Leases</b>   | 7 (a)  | 287,095,665,540        | 271,494,626,288        |
| Loans, Cash Credits, Overdrafts, etc.   |        | 270,918,191,243        | 256,690,433,175        |
| Bills purchased & discounted  |        | 16,177,474,297         | 14,804,193,113         |
| <b>Fixed Assets including premises, furniture &amp; fixtures</b>                        | 8 (a)  | 4,000,784,169          | 3,783,953,684          |
| <b>Other assets</b>   | 9 (a)  | 34,306,168,158         | 32,170,138,377         |
| Non-banking Assets  |        | 375,246                | 375,246                |
| <b>Total Assets</b>   |        | <b>443,705,844,655</b> | <b>410,225,693,149</b> |
| <b>Liabilities and Capital</b>  |        |                        |                        |
| <b>Liabilities</b>  |        |                        |                        |
| <b>Borrowings from other banks, financial institutions &amp; agents</b>                 | 10     | 21,217,447,447         | 17,152,358,128         |
| <b>Subordinated bonds</b>   | 11     | 5,000,000,000          | 5,000,000,000          |
| <b>Deposits and other accounts</b>  | 12 (a) | 332,513,671,544        | 308,003,414,028        |
| Current accounts & other accounts   |        | 40,146,943,378         | 37,751,065,237         |
| Bills payable   |        | 18,534,448,161         | 11,661,553,322         |
| Savings bank deposits   |        | 77,405,246,667         | 74,891,249,250         |
| Term deposits   |        | 188,327,011,248        | 177,190,467,630        |
| Other deposits  |        | 8,100,022,090          | 6,509,078,589          |
| <b>Other Liabilities</b>  | 13 (a) | 56,544,305,238         | 52,863,051,611         |
| <b>Total Liabilities</b>  |        | <b>415,275,424,229</b> | <b>383,018,823,767</b> |
| <b>Capital / Shareholders' Equity</b>   |        |                        |                        |
| Paid up Capital   | 14.2   | 10,282,942,180         | 9,983,439,010          |
| Statutory Reserve   | 15     | 10,283,000,000         | 9,983,500,000          |
| Retained earnings (general reserve)   | 16 (a) | 4,914,462,339          | 4,288,480,105          |
| Other Reserves  | 17 (a) | 2,950,014,965          | 2,951,449,393          |
|   |        | 28,430,419,484         | 27,206,868,508         |
| Non-Controlling Interest  | 18     | 942                    | 874                    |
| <b>Total Shareholders' Equity</b>   |        | <b>28,430,420,426</b>  | <b>27,206,869,382</b>  |
| <b>Total Liabilities and Shareholders' Equity</b>                                       |        | <b>443,705,844,655</b> | <b>410,225,693,149</b> |





**Pubali Bank Limited**  
Head Office

**Consolidated Balance Sheet (un-audited) as at 30 June 2019**

| <u>Off-balance sheet items</u>  | Notes | June 2019<br>Taka      | December 2018<br>Taka  |
|---|-------|------------------------|------------------------|
| <b><u>Contingent liabilities</u></b>                                  |       |                        |                        |
| <b>Acceptances &amp; Endorsements</b>                                 |       |                        |                        |
| Letters of guarantee  |       | 19,127,357,331         | 16,533,529,663         |
| Irrevocable letters of credit   |       | 76,081,188,981         | 73,923,683,137         |
| Bills for collection  |       | 10,282,843,897         | 10,742,612,254         |
| Other Contingent Liabilities  |       | 2,504,095,907          | 2,504,095,907          |
| <b>Total</b>  |       | <b>107,995,486,116</b> | <b>103,703,920,961</b> |
| <b><u>Other Commitments</u></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</b>  |       | <b>-</b>               | <b>-</b>               |
| <b>Total Off-Balance Sheet items including Contingent Liabilities</b> |       | <b>107,995,486,116</b> | <b>103,703,920,961</b> |

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman







**Pubali Bank Limited**

Head Office

**Consolidated Profit & Loss Account (un-audited)**  
for 6 months ended 30 June 2019

|   | Notes  | January to<br>June 2019<br>Taka | January to<br>June 2018<br>Taka | April to<br>June 2019<br>Taka | April to<br>June 2018<br>Taka |
|---|--------|---------------------------------|---------------------------------|-------------------------------|-------------------------------|
| <b>Operating Income</b>   |        |                                 |                                 |                               |                               |
| Interest Income   | 19 (a) | 12,916,792,217                  | 11,412,206,200                  | 6,557,267,768                 | 6,021,821,538                 |
| Less: Interest paid on Deposits, Borrowings, etc.                         | 20     | 8,196,510,106                   | 7,133,960,469                   | 4,212,927,470                 | 3,820,115,994                 |
| <b>Net Interest Income</b>  |        | <b>4,720,282,111</b>            | <b>4,278,245,731</b>            | <b>2,344,340,298</b>          | <b>2,201,705,544</b>          |
| Income from Investment  | 21 (a) | 3,255,376,916                   | 2,610,972,523                   | 1,613,484,085                 | 1,357,281,466                 |
| Commission, Exchange and Brokerage  | 22 (a) | 943,239,658                     | 921,916,590                     | 427,656,845                   | 422,512,898                   |
| Other Operating Income  | 23 (a) | 640,110,851                     | 605,977,139                     | 523,278,096                   | 503,415,648                   |
| <b>Total Operating Income</b>   |        | <b>9,559,009,536</b>            | <b>8,417,111,983</b>            | <b>4,908,759,324</b>          | <b>4,484,915,556</b>          |
| <b>Operating Expenses</b>   |        |                                 |                                 |                               |                               |
| Salaries and allowances   | 24 (a) | 2,461,914,376                   | 2,183,691,429                   | 1,487,881,759                 | 1,203,817,608                 |
| Rent, taxes, insurance, electricity, etc.                                 |        | 468,790,080                     | 421,677,288                     | 218,596,165                   | 210,226,964                   |
| Legal Expenses  |        | 13,501,367                      | 10,407,960                      | 7,515,963                     | 6,118,225                     |
| Postage, Stamp, telecommunication, etc.                                   |        | 44,471,198                      | 44,480,584                      | 20,529,787                    | 22,334,549                    |
| Stationery, Printing, Advertisements, etc.                                |        | 60,848,970                      | 67,967,396                      | 35,316,039                    | 38,071,757                    |
| Managing Director's salary and Fees                                       | 25     | 6,840,000                       | 7,981,667                       | 3,840,000                     | 5,506,667                     |
| Directors' Fees   |        | 2,193,328                       | 3,963,178                       | 1,610,218                     | 2,293,441                     |
| Auditors' Fees  |        | -                               | -                               | -                             | -                             |
| Charges on loan losses  |        | 851,133                         | 370,121                         | 767,076                       | -                             |
| Depreciation and repair of bank's assets                                  | 26 (a) | 212,432,882                     | 270,023,253                     | 107,274,146                   | 137,306,844                   |
| Other Expenses  | 27 (a) | 886,331,347                     | 943,169,731                     | 459,206,026                   | 398,538,943                   |
| <b>Total Operating Expenses</b>   |        | <b>4,158,174,681</b>            | <b>3,953,732,607</b>            | <b>2,342,537,179</b>          | <b>2,024,214,998</b>          |
| <b>Profit/(Loss) before Provisions &amp; Taxation</b>                     |        | <b>5,400,834,855</b>            | <b>4,463,379,376</b>            | <b>2,566,222,145</b>          | <b>2,460,700,558</b>          |
| <b>Provision for loans &amp; advances, investments &amp; other assets</b> |        |                                 |                                 |                               |                               |
| Provision for Classified loans and advances                               |        | 1,590,959,469                   | -                               | 971,405,419                   | -                             |
| Provision for unclassified loans and advances                             |        | -                               | 660,000,000                     | (402,445,950)                 | -                             |
| Provision for diminution in value of Investments                          |        | -                               | -                               | -                             | -                             |
| Provision for impairment clients' margin loan                             |        | -                               | -                               | -                             | -                             |
|   |        | 1,590,959,469                   | 660,000,000                     | 568,959,469                   | -                             |
| Provision for exposure of off-balance sheet items                         |        | 47,200,000                      | -                               | (30,800,000)                  | -                             |
| <b>Total Provisions</b>   |        | <b>1,638,159,469</b>            | <b>660,000,000</b>              | <b>538,159,469</b>            | <b>-</b>                      |
| <b>Total Profit/(Loss) before taxes</b>                                   |        | <b>3,762,675,386</b>            | <b>3,803,379,376</b>            | <b>2,028,062,676</b>          | <b>2,460,700,558</b>          |
| Provision for current tax   |        | 1,546,379,615                   | 1,637,564,249                   | 651,964,289                   | 989,983,790                   |
| Provision for deferred tax  |        | (6,473,602)                     | -                               | (6,473,602)                   | -                             |
| <b>Total provision for taxes</b>  |        | <b>1,539,906,013</b>            | <b>1,637,564,249</b>            | <b>645,490,687</b>            | <b>989,983,790</b>            |
| <b>Net Profit after Taxes</b>   |        | <b>2,222,769,373</b>            | <b>2,165,815,127</b>            | <b>1,382,571,989</b>          | <b>1,470,716,768</b>          |
| <b>Profit attributable to:</b>  |        |                                 |                                 |                               |                               |
| Equity holders of parents   |        | 2,222,769,305                   | 2,165,815,078                   | 1,382,571,959                 | 1,470,716,745                 |
| Non- controlling interest   |        | 68                              | 49                              | 30                            | 23                            |
| <b>Appropriations :</b>   |        | <b>2,222,769,373</b>            | <b>2,165,815,127</b>            | <b>1,382,571,989</b>          | <b>1,470,716,768</b>          |
| Statutory Reserve   |        | 299,500,000                     | 473,250,518                     | 299,500,000                   | 473,250,518                   |
| Retained surplus (general reserve) carried forward                        |        | 1,923,269,373                   | 1,692,564,609                   | 1,083,071,989                 | 997,466,250                   |
| <b>Earnings Per Share ( EPS )</b>   | 29 (a) | <b>2.16</b>                     | <b>* 2.11</b>                   | <b>1.34</b>                   | <b>* 1.43</b>                 |
|   |        | <b>Basic</b>                    | <b>Diluted</b>                  |                               |                               |
|   |        | <b>2.16</b>                     | <b>2.11</b>                     | <b>1.34</b>                   | <b>1.43</b>                   |

\* Restated

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman





**Pubali Bank Limited**  
Head Office  
Consolidated Cash Flow Statement (un-audited)  
for 6 months ended 30 June 2019

|  | <u>Notes</u> | <u>January to June<br/>2019<br/>Taka</u> | <u>January to June<br/>2018<br/>Taka</u> |
|--|--------------|--|--|
| <b>a Cash flows from operating activities</b>                                |              |  |  |
| Interest receipts in cash  |              | 15,649,775,371                           | 13,197,025,071                           |
| Interest payments  |              | (6,824,021,682)                          | (6,502,568,221)                          |
| Dividend receipts  |              | 334,876,089                              | 104,916,066                              |
| Fees and commission receipts   |              | 592,440,527                              | 595,690,829                              |
| Cash payment to employees  |              | (2,468,754,376)                          | (2,191,673,096)                          |
| Cash payment to suppliers  |              | (118,260,297)                            | (122,656,607)                            |
| Current income tax paid  |              | (1,403,693,999)                          | (1,646,765,526)                          |
| Receipts from other operating activities                                     |              | 1,117,599,502                            | 1,022,048,238                            |
| Cash payments for other operating activities                                 |              | (1,414,265,889)                          | (1,420,547,264)                          |
| <b>Operating profit before changes in operating assets &amp; liabilities</b> |              | <b><u>5,465,695,246</u></b>              | <b><u>3,035,469,490</u></b>              |
| <b>Cash flows from operating assets &amp; liabilities:</b>                   |              |  |  |
| Statutory deposits   |              | (12,375,249,271)                         | (2,490,007,572)                          |
| Purchase/sale of trading securities  |              | (1,047,712,749)                          | (213,551,468)                            |
| Loans and advances to customers (other than banks)                           |              | (15,601,039,252)                         | (13,300,960,196)                         |
| Other assets   |              | (643,711,731)                            | (1,317,940,284)                          |
| Deposits to/from other banks   |              | 4,065,089,319                            | (2,342,449,406)                          |
| Deposits from customers (other than banks)                                   |              | 23,292,847,219                           | 20,600,897,942                           |
| Other liabilities account of customers                                       |              | 86,280,647                               | 1,057,040,940                            |
| Other liabilities  |              | 389,111,600                              | (98,251,126)                             |
| <b>Total Increase/(decrease) in operating assets and liabilities:</b>        |              | <b><u>(1,834,384,218)</u></b>            | <b><u>1,894,778,830</u></b>              |
| <b>Net Cash from/(used in) Operating activities</b>                          |              | <b><u>3,631,311,028</u></b>              | <b><u>4,930,248,320</u></b>              |
| <b>b Cash Flows from Investing Activities</b>                                |              |  |  |
| Purchase /Sale of property, plant & equipment                                |              | (373,914,604)                            | (400,526,506)                            |
| <b>Net Cash from/(used in) Investing Activities</b>                          |              | <b><u>(373,914,604)</u></b>              | <b><u>(400,526,506)</u></b>              |
| <b>c Cash flows from financing activities</b>                                |              |  |  |
| Effects of exchange rate changes on cash and cash equivalents                |              | 260,269                                  | (97,346)                                 |
| Dividend Paid  |              | (998,343,901)                            | (475,401,858)                            |
| <b>Net cash from/(used in) Financing activities</b>                          |              | <b><u>(998,083,632)</u></b>              | <b><u>(475,499,204)</u></b>              |
| <b>d Net increase/ (decrease) in cash and cash equivalents (a+b+c)</b>       |              | <b>2,259,312,792</b>                     | <b>4,054,222,610</b>                     |
| <b>e Cash and cash equivalents at the beginning of the period</b>            |              | <b>39,565,251,206</b>                    | <b>36,849,712,020</b>                    |
| <b>f Cash and cash equivalents at the end of the period (d+e)</b>            | 28 (a)       | <b><u>41,824,563,998</u></b>             | <b><u>40,903,934,630</u></b>             |

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman








**Pubali Bank Limited**  
Head Office

**Consolidated Statement of Changes in Equity (un-audited)**  
for 6 months ended 30 June 2019

| Particulars  | Paid-up capital       | Statutory reserve     | Retained earnings (general reserve) | Other reserves       | parent's equity       | Non-controlling interest | Total                 |
|--|-----------------------|-----------------------|-------------------------------------|----------------------|-----------------------|--------------------------|-----------------------|
|  |                       |                       |                                     |                      |                       |                          |                       |
| <u>For the period June 2019</u>                                      |                       |                       |                                     |                      |                       |                          |                       |
| <b>Balance as at 1 January 2019</b>                                  | 9,983,439,010         | 9,983,500,000         | 4,288,480,105                       | 2,951,449,393        | 27,206,868,508        | 874                      | 27,206,869,382        |
| Changes in accounting policy   | -                     | -                     | -                                   | -                    | -                     | -                        | -                     |
| Restated balance   | 9,983,439,010         | 9,983,500,000         | 4,288,480,105                       | 2,951,449,393        | 27,206,868,508        | 874                      | 27,206,869,382        |
| Surplus/deficit on account of revaluation of properties              | -                     | -                     | -                                   | -                    | -                     | -                        | -                     |
| Adjustment of last year  | -                     | -                     | -                                   | -                    | -                     | -                        | -                     |
| gain on investment   | -                     | -                     | -                                   | -                    | -                     | -                        | -                     |
| Surplus/deficit on account of revaluation of investments             | -                     | -                     | -                                   | (944,697)            | (944,697)             | -                        | (944,697)             |
| Currency translation differences                                     | -                     | -                     | -                                   | 260,269              | 260,269               | -                        | 260,269               |
| Net gains and losses not recognised in the Profit and Loss Statement | -                     | -                     | -                                   | -                    | -                     | -                        | -                     |
| Transfer regarding revaluation reserve on sale of properties         | -                     | -                     | -                                   | -                    | -                     | -                        | -                     |
| Non-controlling capital  | -                     | -                     | 560,000                             | (750,000)            | (190,000)             | -                        | (190,000)             |
| Net profit for the period  | -                     | -                     | 1,923,269,305                       | -                    | 1,923,269,305         | 68                       | 1,923,269,373         |
| Transfer to statutory reserve  | -                     | 299,500,000           | -                                   | -                    | 299,500,000           | -                        | 299,500,000           |
| Issue of bonus shares - 2018   | 299,503,170           | -                     | (299,503,170)                       | -                    | -                     | -                        | -                     |
| Proposed dividend (bonus issue)                                      | -                     | -                     | -                                   | -                    | -                     | -                        | -                     |
| Dividends (cash) for 2018  | -                     | -                     | (998,343,901)                       | -                    | (998,343,901)         | -                        | (998,343,901)         |
| <b>Balance as at 30 June 2019</b>                                    | <b>10,282,942,180</b> | <b>10,283,000,000</b> | <b>4,914,462,339</b>                | <b>2,950,014,965</b> | <b>28,430,419,484</b> | <b>942</b>               | <b>28,430,420,426</b> |
| <b>Balance as at 30 June 2018</b>                                    | <b>9,983,439,010</b>  | <b>9,983,500,000</b>  | <b>2,827,266,623</b>                | <b>2,943,430,814</b> | <b>25,737,636,447</b> | <b>850</b>               | <b>25,737,637,297</b> |

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director





**Pubali Bank Limited**  
**Head Office**  
**Balance Sheet (Un-audited) as at 30 June 2019**


| <u>Property and Assets</u>   | <u>Notes</u> | <u>June 2019</u><br>Taka | <u>December 2018</u><br>Taka |
|--|--------------|--------------------------|------------------------------|
| <b>Cash</b>  | <b>3</b>     | <b>26,146,157,638</b>    | <b>23,056,848,598</b>        |
| Cash In hand ( Including foreign currencies )  |              | 5,715,449,955            | 3,789,308,079                |
| Balance with Bangladesh Bank and its agent Bank (s)<br>(Including foreign currencies ) |              | 20,430,707,683           | 19,267,540,519               |
| <b>Balance with Other Banks and Financial Institutions</b>                             | <b>4</b>     | <b>14,494,773,908</b>    | <b>15,579,619,483</b>        |
| Inside Bangladesh  |              | 12,757,430,377           | 14,661,272,175               |
| Outside Bangladesh   |              | 1,737,343,531            | 918,347,308                  |
| <b>Money at Call on Short Notice</b>   | <b>5</b>     | <b>109,286,667</b>       | <b>11,286,667</b>            |
| <b>Investments</b>   | <b>6</b>     | <b>71,111,535,550</b>    | <b>57,660,241,050</b>        |
| Government   |              | 50,138,022,155           | 37,761,946,381               |
| Others   |              | 20,973,513,395           | 19,898,294,669               |
| <b>Loans, Advances and Leases</b>  | <b>7</b>     | <b>286,517,197,910</b>   | <b>270,909,509,189</b>       |
| Loans, Cash Credits, Overdrafts, etc.  |              | 270,339,723,613          | 256,105,316,076              |
| Bills purchased and discounted   |              | 16,177,474,297           | 14,804,193,113               |
| <b>Fixed Assets including premises, furniture &amp; fixtures</b>                       | <b>8</b>     | <b>3,999,305,277</b>     | <b>3,782,347,623</b>         |
| <b>Other assets</b>  | <b>9</b>     | <b>40,839,888,438</b>    | <b>38,743,864,411</b>        |
| Non-banking Assets   |              | 375,246                  | 375,246                      |
| <b>Total Assets</b>  |              | <b>443,218,520,634</b>   | <b>409,744,092,267</b>       |
| <b><u>Liabilities and Capital</u></b>  |              |                          |                              |
| <b>Liabilities</b>   |              |                          |                              |
| <b>Borrowings from other banks, financial institutions &amp; agents</b>                | <b>10</b>    | <b>21,217,447,447</b>    | <b>17,152,358,128</b>        |
| Subordinated bonds   | <b>11</b>    | <b>5,000,000,000</b>     | <b>5,000,000,000</b>         |
| <b>Deposits and other accounts</b>   | <b>12</b>    | <b>333,565,110,328</b>   | <b>308,899,774,685</b>       |
| Current accounts & other accounts  |              | 40,455,628,557           | 38,111,221,022               |
| Bills Payable  |              | 18,534,448,161           | 11,661,553,322               |
| Savings bank deposits  |              | 77,405,246,667           | 74,891,249,250               |
| Term deposits  |              | 189,069,764,853          | 177,726,672,502              |
| Other deposits   |              | 8,100,022,090            | 6,509,078,589                |
| <b>Other Liabilities</b>   | <b>13</b>    | <b>55,023,872,232</b>    | <b>51,314,856,543</b>        |
| <b>Total Liabilities</b>   |              | <b>414,806,430,007</b>   | <b>382,366,989,356</b>       |
| <b>Capital / Shareholders' Equity</b>  |              |                          |                              |
| Paid up Capital  | <b>14.2</b>  | 10,282,942,180           | 9,983,439,010                |
| Statutory Reserve  | <b>15</b>    | 10,283,000,000           | 9,983,500,000                |
| Retained earnings (general reserve)  | <b>16</b>    | 4,896,133,482            | 4,458,714,508                |
| Other Reserves   | <b>17</b>    | 2,950,014,965            | 2,951,449,393                |
| <b>Total Shareholders' Equity</b>  |              | <b>28,412,090,627</b>    | <b>27,377,102,911</b>        |
| <b>Total Liabilities and Shareholders' Equity</b>                                      |              | <b>443,218,520,634</b>   | <b>409,744,092,267</b>       |





**Pubali Bank Limited**  
**Head Office**  
**Balance Sheet (Un-audited) as at 30 June 2019**

| <u>Off-balance sheet items</u>  | <u>Notes</u> | <u>June 2019</u>       | <u>December 2018</u>   |
|---|--------------|------------------------|------------------------|
|   |              | <u>Taka</u>            | <u>Taka</u>            |
| <b><u>Contingent liabilities</u></b>                                  |              |                        |                        |
| <b>Acceptances &amp; Endorsements</b>                                 |              |                        |                        |
| Letters of guarantee  |              | 19,127,357,331         | 16,533,529,663         |
| Irrevocable letters of credit   |              | 76,081,188,981         | 73,923,683,137         |
| Bills for collection  |              | 10,282,843,897         | 10,742,612,254         |
| Other Contingent Liabilities  |              | 2,504,095,907          | 2,504,095,907          |
| <b>Total</b>  |              | <b>107,995,486,116</b> | <b>103,703,920,961</b> |
| <b><u>Other Commitments</u></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</b>  |              | <b>-</b>               | <b>-</b>               |
| <b>Total Off-Balance Sheet items including Contingent Liabilities</b> |              | <b>107,995,486,116</b> | <b>103,703,920,961</b> |

  
 Company Secretary

  
 Chief Financial Officer

  
 Managing Director & CEO

  
 Director

  
 Chairman







Profit & Loss Account (Un-audited) for 6 months ended 30 June 2019

|   | Notes | January to<br>June 2019 | January to<br>June 2018 | April to<br>June 2019 | April to<br>June 2018 |
|---|-------|-------------------------|-------------------------|-----------------------|-----------------------|
|   |       | Taka                    | Taka                    | Taka                  | Taka                  |
| <b>Operating Income</b>   |       |                         |                         |                       |                       |
| Interest income   | 19    | 12,909,519,204          | 11,404,600,074          | 6,553,508,734         | 6,017,996,161         |
| Less :Interest paid on deposits, borrowings, etc.                         | 20    | 8,196,510,106           | 7,133,960,469           | 4,212,927,470         | 3,820,115,994         |
| <b>Net Interest Income</b>  |       | <b>4,713,009,098</b>    | <b>4,270,639,605</b>    | <b>2,340,581,264</b>  | <b>2,197,880,167</b>  |
| Income from investment  | 21    | 3,063,419,364           | 2,472,899,066           | 1,531,756,348         | 1,281,785,398         |
| Commission, exchange and brokerage  | 22    | 929,546,409             | 909,853,027             | 422,650,476           | 415,653,852           |
| Other operating income  | 23    | 613,849,946             | 583,635,260             | 505,549,991           | 490,324,962           |
| <b>Total Operating Income</b>   |       | <b>9,319,824,817</b>    | <b>8,237,026,958</b>    | <b>4,800,538,079</b>  | <b>4,385,644,379</b>  |
| <b>Operating Expenses</b>   |       |                         |                         |                       |                       |
| Salaries and allowances   | 24    | 2,443,693,922           | 2,167,560,606           | 1,475,391,815         | 1,193,904,586         |
| Rent, taxes, insurance, electricity, etc.                                 |       | 468,546,013             | 421,426,759             | 218,434,036           | 210,075,322           |
| Legal expenses  |       | 13,317,367              | 10,407,960              | 7,331,963             | 6,118,225             |
| Postage, stamp, telecommunication, etc.                                   |       | 44,366,916              | 44,365,829              | 20,448,702            | 22,257,737            |
| Stationery, printing, advertisements, etc.                                |       | 60,576,014              | 67,882,818              | 35,200,180            | 37,987,179            |
| Managing Director's salary and fees                                       | 25    | 6,840,000               | 7,981,667               | 3,840,000             | 5,506,667             |
| Directors' fees   |       | 1,721,828               | 3,468,678               | 1,138,718             | 1,936,941             |
| Auditors' fees  |       | -                       | -                       | -                     | -                     |
| Charges on loan losses  |       | 851,133                 | 370,121                 | 767,076               | -                     |
| Depreciation and repair of bank's assets                                  | 26    | 211,810,150             | 269,383,302             | 106,838,883           | 136,959,886           |
| Other expenses  | 27    | 883,551,329             | 939,731,100             | 457,955,583           | 396,949,616           |
| <b>Total Operating Expenses</b>   |       | <b>4,135,274,672</b>    | <b>3,932,578,840</b>    | <b>2,327,346,956</b>  | <b>2,011,696,159</b>  |
| <b>Profit/(Loss) before Provisions &amp; Taxation</b>                     |       | <b>5,184,550,145</b>    | <b>4,304,448,118</b>    | <b>2,473,191,123</b>  | <b>2,373,948,220</b>  |
| <b>Provision for loans &amp; advances, investments &amp; other assets</b> |       |                         |                         |                       |                       |
| Provision for classified loans and advances                               |       | 1,590,959,469           | -                       | 971,405,419           | -                     |
| Provision for unclassified loans and advances                             |       | -                       | 660,000,000             | (402,445,950)         | -                     |
| Provision for diminution in value of Investments                          |       | -                       | -                       | -                     | -                     |
|   |       | <b>1,590,959,469</b>    | <b>660,000,000</b>      | <b>568,959,469</b>    | <b>-</b>              |
| Provision for exposure of off-balance sheet items                         |       | 47,200,000              | -                       | (30,800,000)          | -                     |
| <b>Total Provisions</b>   |       | <b>1,638,159,469</b>    | <b>660,000,000</b>      | <b>538,159,469</b>    | <b>-</b>              |
| <b>Total Profit/(Loss) before taxes</b>                                   |       | <b>3,546,390,676</b>    | <b>3,644,448,118</b>    | <b>1,935,031,654</b>  | <b>2,373,948,220</b>  |
| Provision for current tax   |       | 1,518,658,233           | 1,614,168,044           | 641,898,600           | 966,587,585           |
| Provision for deferred tax  |       | (6,473,602)             | -                       | (6,473,602)           | -                     |
| <b>Total Provision for taxes</b>  |       | <b>1,512,184,631</b>    | <b>1,614,168,044</b>    | <b>635,424,998</b>    | <b>966,587,585</b>    |
| <b>Net Profit after Taxes</b>   |       | <b>2,034,206,045</b>    | <b>2,030,280,074</b>    | <b>1,299,606,656</b>  | <b>1,407,360,635</b>  |
| <b>Appropriations :</b>   |       |                         |                         |                       |                       |
| Statutory Reserve   |       | 299,500,000             | 473,250,518             | 299,500,000           | 473,250,518           |
| Retained surplus (general reserve) carried forward                        |       | 1,734,706,045           | 1,557,029,556           | 1,000,106,656         | 934,110,117           |
| <b>Earnings Per Share ( EPS )</b>   | 29    | <b>1.98</b>             | <b>* 1.97</b>           | <b>1.26</b>           | <b>* 1.37</b>         |
|   |       | <b>Diluted 1.98</b>     | <b>1.97</b>             | <b>1.26</b>           | <b>1.37</b>           |

\*Restated

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman







**Pubali Bank Limited**  
**Head Office**  
**Cash Flow Statement (Un-audited)**  
**for 6 months ended 30 June 2019**

|  | Notes | January to June 2019   | January to June 2018  |
|--|-------|------------------------|-----------------------|
|  |       | Taka                   | Taka                  |
| <b>a Cash flows from operating activities</b>                                |       |                        |                       |
| Interest receipts in cash  |       | 15,642,502,358         | 13,189,418,945        |
| Interest payments  |       | (6,824,021,682)        | (6,502,568,221)       |
| Dividend receipts  |       | 269,608,057            | 56,687,947            |
| Fees and commission receipts   |       | 578,747,278            | 583,627,266           |
| Cash payment to employees  |       | (2,450,533,922)        | (2,175,542,273)       |
| Cash payment to suppliers  |       | (118,260,297)          | (122,656,607)         |
| Current income tax paid  |       | (1,361,735,907)        | (1,646,765,526)       |
| Receipts from other operating activities                                     |       | 964,649,077            | 909,861,021           |
| Cash payments for other operating activities                                 |       | (1,409,586,334)        | (1,415,524,320)       |
| <b>Operating profit before changes in operating assets &amp; liabilities</b> |       | <b>5,291,368,628</b>   | <b>2,876,538,232</b>  |
| <b>Cash flows from operating assets &amp; liabilities:</b>                   |       |                        |                       |
| Statutory deposits   |       | (12,375,249,271)       | (2,490,007,572)       |
| Purchase/sale of trading securities  |       | (1,075,218,726)        | (56,397,210)          |
| Loans and advances to customers (other than banks)                           |       | (15,607,688,721)       | (13,308,100,691)      |
| Other assets   |       | (673,459,967)          | (1,416,681,486)       |
| Deposits to/from other banks   |       | 4,065,089,319          | (2,342,449,406)       |
| Deposits from customers (other than banks)                                   |       | 23,292,847,219         | 20,600,897,942        |
| Other liabilities account of customers                                       |       | 86,280,647             | 1,057,040,940         |
| Other liabilities  |       | 472,390,942            | 315,932,873           |
| <b>Total Increase/(decrease) in operating assets and liabilities:</b>        |       | <b>(1,815,008,558)</b> | <b>2,360,235,390</b>  |
| <b>Net Cash from/(used in) Operating activities</b>                          |       | <b>3,476,360,070</b>   | <b>5,236,773,622</b>  |
| <b>b Cash flows from investing activities</b>                                |       |                        |                       |
| Purchase /Sale of property, plant & equipment                                |       | (374,041,773)          | (400,777,610)         |
| <b>Net Cash from/(used in) Investing Activities</b>                          |       | <b>(374,041,773)</b>   | <b>(400,777,610)</b>  |
| <b>c Cash flows from financing activities</b>                                |       |                        |                       |
| Effects of exchange rate changes on cash and cash equivalents                |       | 260,269                | (97,346)              |
| Dividend Paid  |       | (998,343,901)          | (475,401,858)         |
| <b>Net cash from/(used in) Financing activities</b>                          |       | <b>(998,083,632)</b>   | <b>(475,499,204)</b>  |
| <b>d Net increase/(decrease) in cash and cash equivalents (a+b+c)</b>        |       | <b>2,104,234,665</b>   | <b>4,360,496,808</b>  |
| <b>e Cash and cash equivalents at the beginning of the period</b>            |       | <b>38,668,890,549</b>  | <b>35,744,439,153</b> |
| <b>f Cash and cash equivalents at the end of the period (d+e)</b>            | 28    | <b>40,773,125,214</b>  | <b>40,104,935,961</b> |

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman






**Pubali Bank Limited**  
**Head Office**  
**Statement of Changes in Equity (Un-audited)**  
**for 6 months ended 30 June 2019**

(Figures in Taka)

| Particulars  | Paid-up capital       | Statutory reserve     | Retained earnings (general reserve) | Other reserves       | Total                 |
|--|-----------------------|-----------------------|-------------------------------------|----------------------|-----------------------|
| <b>For the period June 2019</b>                                      |                       |                       |                                     |                      |                       |
| Balance as at 1 January 2019   | 9,983,439,010         | 9,983,500,000         | 4,458,714,508                       | 2,951,449,393        | 27,377,102,911        |
| Changes in accounting policy   | -                     | -                     | -                                   | -                    | -                     |
| Restated balance   | 9,983,439,010         | 9,983,500,000         | 4,458,714,508                       | 2,951,449,393        | 27,377,102,911        |
| Surplus/deficit on account of revaluation of properties              | -                     | -                     | -                                   | -                    | -                     |
| Adjustment of last year gain on investment                           | -                     | -                     | -                                   | -                    | -                     |
| Surplus/deficit on account of revaluation of investments             | -                     | -                     | -                                   | (944,697)            | (944,697)             |
| Currency translation differences                                     | -                     | -                     | -                                   | 260,269              | 260,269               |
| Net gains and losses not recognised in the Profit and Loss Statement | -                     | -                     | -                                   | -                    | -                     |
| Transfer regarding revaluation reserve on sale of properties         | -                     | -                     | 560,000                             | (750,000)            | (190,000)             |
| Net profit for the period  | -                     | -                     | 1,734,706,045                       | -                    | 1,734,706,045         |
| Transfer to statutory reserve  | -                     | 299,500,000           | -                                   | -                    | 299,500,000           |
| Issue of bonus shares - 2018   | 299,503,170           | -                     | (299,503,170)                       | -                    | -                     |
| Proposed dividend (bonus issue)                                      | -                     | -                     | -                                   | -                    | -                     |
| Dividends (cash) for 2018  | -                     | -                     | (998,343,901)                       | -                    | (998,343,901)         |
| <b>Balance as at 30 June 2019</b>                                    | <b>10,282,942,180</b> | <b>10,283,000,000</b> | <b>4,896,133,482</b>                | <b>2,950,014,965</b> | <b>28,412,090,627</b> |

|                                   |                      |                      |                      |                      |                       |
|-----------------------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|
| <b>Balance as at 30 June 2018</b> | <b>9,983,439,010</b> | <b>9,983,500,000</b> | <b>3,064,933,015</b> | <b>2,943,430,814</b> | <b>25,975,302,839</b> |
|-----------------------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|

  
 Company Secretary

  
 Chief Financial Officer

  
 Managing Director & CEO

  
 Director









1 **Accounting Policies:**  
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2018.

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 and unquoted 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 2019, 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.

e) **Credit Rating of the Bank**

As per BRPD circular no. 6 dated 5 July 2006, the bank has done its credit rating by National Credit Rating Limited (NCR) based on the financial statements as at and for the year ended 31 December 2018. The following ratings have been awarded:

| Periods                  | Date of Declaration | Surveillance Rating |            | Date of Expiry | Outlook |
|--------------------------|---------------------|---------------------|------------|----------------|---------|
|                          |                     | Long Term           | Short Term |                |         |
| January to December 2018 | 26-Jun-19           | AA+                 | ST-1       | 25-Jun-20      | Stable  |
| January to December 2017 | 26-Jun-18           | AA                  | ST-1       | 25-Jun-19      | Stable  |

**PROPERTY AND ASSETS**

3 **Cash**

**Cash In hand ( Including foreign currencies)**

|                       |                      |                      |
|-----------------------|----------------------|----------------------|
| In local currency     | 5,694,137,101        | 3,778,743,541        |
| In foreign currencies | 21,312,854           | 10,564,538           |
|                       | <u>5,715,449,955</u> | <u>3,789,308,079</u> |

**Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)**

**Bangladesh Bank**

|                       |                       |                       |
|-----------------------|-----------------------|-----------------------|
| In local currency     | 16,368,420,889        | 17,060,957,705        |
| In foreign currencies | 1,338,317,909         | 520,613,104           |
|                       | <u>17,706,738,798</u> | <u>17,581,570,809</u> |

**Sonali Bank as agent of Bangladesh Bank**

|                   |                              |                              |
|-------------------|------------------------------|------------------------------|
| In local currency | 2,723,968,885                | 1,685,969,710                |
|                   | <u>20,430,707,683</u>        | <u>19,267,540,519</u>        |
|                   | <u><b>26,146,157,638</b></u> | <u><b>23,056,848,598</b></u> |

3(a) **Consolidated Cash**

**Cash In hand ( Including foreign currencies)**

|                                |                      |                      |
|--------------------------------|----------------------|----------------------|
| Pubali Bank Limited            | 5,715,449,955        | 3,789,308,079        |
| Pubali Bank Securities Limited | -                    | -                    |
|                                | <u>5,715,449,955</u> | <u>3,789,308,079</u> |

**Balance with Bangladesh Bank and its agent Bank (s)**

|                                |                              |                              |
|--------------------------------|------------------------------|------------------------------|
| Pubali Bank Limited            | 20,430,707,683               | 19,267,540,519               |
| Pubali Bank Securities Limited | -                            | -                            |
|                                | <u>20,430,707,683</u>        | <u>19,267,540,519</u>        |
|                                | <u><b>26,146,157,638</b></u> | <u><b>23,056,848,598</b></u> |

4 **Balance with other banks and financial institutions**

|                    |                       |                       |
|--------------------|-----------------------|-----------------------|
| Inside Bangladesh  | 12,757,430,377        | 14,661,272,175        |
| Outside Bangladesh | 1,737,343,531         | 918,347,308           |
|                    | <u>14,494,773,908</u> | <u>15,579,619,483</u> |

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

**Inside Bangladesh**

|                                  |                       |                       |
|----------------------------------|-----------------------|-----------------------|
| Pubali Bank Limited              | 12,757,430,377        | 14,661,272,175        |
| Pubali Bank Securities Limited   | 1,051,438,784         | 896,360,657           |
|                                  | <u>13,808,869,161</u> | <u>15,557,632,832</u> |
| Less: Inter Company Transactions | 1,051,438,784         | 896,360,657           |
|                                  | <u>12,757,430,377</u> | <u>14,661,272,175</u> |

**Outside Bangladesh**

|                                |                              |                              |
|--------------------------------|------------------------------|------------------------------|
| Pubali Bank Limited            | 1,737,343,531                | 918,347,308                  |
| Pubali Bank Securities Limited | -                            | -                            |
|                                | <u>1,737,343,531</u>         | <u>918,347,308</u>           |
|                                | <u><b>14,494,773,908</b></u> | <u><b>15,579,619,483</b></u> |

5 **Money at call on short notice**

|  |                    |                   |
|--|--------------------|-------------------|
| Banking company (note- 5.1)                  | 11,286,667         | 11,286,667        |
| Non-banking financial institution (note-5.2) | 98,000,000         | -                 |
|  | <u>109,286,667</u> | <u>11,286,667</u> |

5.1 **Banking company**

|                       |                   |                   |
|-----------------------|-------------------|-------------------|
| ICB Islamic Bank Ltd. | 11,286,667        | 11,286,667        |
|                       | <u>11,286,667</u> | <u>11,286,667</u> |

5.2 **Non-banking Financial Institution**

|                              |                   |          |
|------------------------------|-------------------|----------|
| GSP Finance Co. (BD) Limited | 98,000,000        | -        |
|                              | <u>98,000,000</u> | <u>-</u> |



|  | June 2019<br>Taka      | December 2018<br>Taka  |
|--|------------------------|------------------------|
| <b>6 Investments</b>                                       |                        |                        |
| <b>Government securities</b>                               |                        |                        |
| Government/ Bangladesh Bank bills - at book value          | 5,354,192,480          | -                      |
| Government treasury bonds                                  | 42,887,247,094         | 37,740,810,580         |
| National prize bonds                                       | 22,907,001             | 21,135,801             |
| Reverse Repo   | 1,873,675,580          | -                      |
| <b>Total investment in government securities and bonds</b> | <b>50,138,022,155</b>  | <b>37,761,946,381</b>  |
| <b>Other investments</b>                                   |                        |                        |
| Shares   | 5,448,355,425          | 5,403,136,699          |
| Debentures   | 344,060                | 344,060                |
| Prime Bank Limited Bond                                    | 500,000,000            | 500,000,000            |
| Dhaka Bank Limited Bond                                    | 150,000,000            | 150,000,000            |
| One Bank Limited Bond -1                                   | 40,000,000             | 40,000,000             |
| Mercantile Bank Limited Bond                               | 40,000,000             | 60,000,000             |
| Trust Bank Limited Bond -1                                 | 150,000,000            | 150,000,000            |
| Southeast Bank Limited Bond -1                             | 180,000,000            | 180,000,000            |
| Bank Asia Limited Bond -1                                  | 150,000,000            | 200,000,000            |
| EXIM Bank Limited Bond -1                                  | 180,000,000            | 240,000,000            |
| Social Islami Bank Limited Bond -1                         | 80,000,000             | 120,000,000            |
| Southeast Bank Limited Bond -2                             | 1,000,000,000          | 1,000,000,000          |
| Trust Bank Limited Bond -2                                 | 1,000,000,000          | 1,000,000,000          |
| One Bank Limited Bond -2                                   | 1,000,000,000          | 1,000,000,000          |
| Jamuna Bank Limited Bond                                   | 300,000,000            | 300,000,000            |
| MTBL Bond -2   | 950,000,000            | 950,000,000            |
| Bank Asia Limited Bond -2                                  | 1,000,000,000          | 1,000,000,000          |
| EXIM Bank Limited Bond -2                                  | 1,000,000,000          | 1,000,000,000          |
| Dutch- Bangla Bank Limited Bond                            | 1,500,000,000          | 1,500,000,000          |
| Shahjalal Islami Bank Limited Bond                         | 700,000,000            | 700,000,000            |
| Social Islami Bank Limited Bond -2                         | 400,000,000            | 500,000,000            |
| The City Bank Limited Bond -2                              | 500,000,000            | 500,000,000            |
| Standard Bank Limited Bond                                 | 500,000,000            | 500,000,000            |
| Islami Bank Bangladesh Limited Bond                        | 1,000,000,000          | 1,000,000,000          |
| UCBL Bond -1   | 750,000,000            | 750,000,000            |
| Southeast Bank Limited-3                                   | 150,000,000            | 150,000,000            |
| The City Bank Limited Bond -3                              | 500,000,000            | 500,000,000            |
| Dutch- Bangla Bank Limited Bond -2                         | 500,000,000            | 500,000,000            |
| One Bank Bond-3  | 300,000,000            | -                      |
| Eastern Bank Bond  | 1,000,000,000          | -                      |
| Bridge financing advances                                  | 4,813,910              | 4,813,910              |
|  | <b>20,973,513,395</b>  | <b>19,898,294,669</b>  |
|  | <b>71,111,535,550</b>  | <b>57,660,241,050</b>  |
| <b>6(a) Consolidated Investments</b>                       |                        |                        |
| <b>1. Government</b>                                       |                        |                        |
| Pubali Bank Limited  | 50,138,022,155         | 37,761,946,381         |
| Pubali Bank Securities Limited                             | -                      | -                      |
|  | <b>50,138,022,155</b>  | <b>37,761,946,381</b>  |
| <b>2. Other</b>  |                        |                        |
| Pubali Bank Limited  | 20,973,513,395         | 19,898,294,669         |
| Pubali Bank Securities Limited                             | 6,441,097,779          | 6,468,603,756          |
|  | <b>27,414,611,174</b>  | <b>26,366,898,425</b>  |
|  | <b>77,552,633,329</b>  | <b>64,128,844,806</b>  |
| <b>7 Loans, advances and leases</b>                        |                        |                        |
| Loans, cash credits and overdrafts, etc.                   | 270,339,723,613        | 256,105,316,076        |
| Bills purchased and discounted                             | 16,177,474,297         | 14,804,193,113         |
|  | <b>286,517,197,910</b> | <b>270,909,509,189</b> |
| <b>7.1 Loans, cash credits, overdrafts, etc.</b>           |                        |                        |
| <b>Inside Bangladesh:</b>                                  |                        |                        |
| Loans  | 98,161,848,850         | 85,827,212,410         |
| Cash credits   | 49,767,819,015         | 50,566,551,130         |
| Overdrafts   | 70,595,547,381         | 71,867,192,586         |
| Loan against merchandise                                   | 4,915,873              | 6,361,006              |
| Packing credits  | 422,512,794            | 535,831,085            |
| Loan against trust receipts                                | 10,474,740,454         | 11,106,481,761         |
| Pubali prochesta   | 184,482,812            | 234,272,243            |
| Non-resident Credit Scheme                                 | 630,920                | 633,920                |
| Pubali Subarna   | 4,456,678,534          | 4,447,302,179          |
| Pubali Karmo Uddog   | 173,384,279            | 167,783,197            |
| Pubali Sujon   | 34,020,267             | 37,768,451             |
| Pubali Utsob   | 42,745,923             | 27,538,152             |
| Payment against documents                                  | 3,389,696,626          | 4,024,192,863          |
| Consumers loan scheme                                      | 13,971,859,956         | 14,195,224,489         |
| EDF loan   | 5,260,397,024          | 4,614,611,625          |
| Lease finance  | 5,679,904,341          | 5,603,375,626          |
| Others   | 7,718,538,564          | 2,842,983,353          |
|  | <b>270,339,723,613</b> | <b>256,105,316,076</b> |
| <b>Outside Bangladesh</b>                                  | -                      | -                      |
|  | <b>270,339,723,613</b> | <b>256,105,316,076</b> |





|  | June 2019<br>Taka         | December 2018<br>Taka        |                        |
|--|---------------------------|------------------------------|------------------------|
| <b>7.2 Bills purchased and discounted</b>  |                           |                              |                        |
| Payable in Bangladesh:   |                           |                              |                        |
| Loans against accepted bills   | 2,272,852,544             | 3,025,455,887                |                        |
| Loans against demand draft purchased   | 31,565                    | 31,565                       |                        |
|  | <b>2,272,884,109</b>      | <b>3,025,487,452</b>         |                        |
| Payable outside Bangladesh:  |                           |                              |                        |
| Foreign bills purchased  | 13,904,590,188            | 11,778,705,661               |                        |
| Foreign drafts purchased   | -                         | -                            |                        |
|  | <b>13,904,590,188</b>     | <b>11,778,705,661</b>        |                        |
|  | <b>16,177,474,297</b>     | <b>14,804,193,113</b>        |                        |
| <b>7.3 Classification of loans and advances including bills purchased and discounted</b>   |                           |                              |                        |
| Unclassified:  |                           |                              |                        |
| Standard   | 265,688,561,752           | 248,456,217,358              |                        |
| Special mention account (SMA)  | 2,048,791,265             | 4,588,047,818                |                        |
|  | <b>267,737,353,017</b>    | <b>253,044,265,176</b>       |                        |
| Classified:  |                           |                              |                        |
| Substandard (SS)   | 1,527,837,517             | 635,195,820                  |                        |
| Doubtful (DF)  | 522,970,006               | 315,343,863                  |                        |
| Bad or loss (B/L)  | 13,655,157,895            | 13,827,726,425               |                        |
|  | <b>15,705,965,418</b>     | <b>14,778,266,108</b>        |                        |
| Staff loan   | 3,073,879,475             | 3,086,977,905                |                        |
|  | <b>286,517,197,910</b>    | <b>270,909,509,189</b>       |                        |
| <b>7.4 Particulars of required provision for loans and advances</b>  |                           |                              |                        |
| <b>Status of Classification</b>  | <b>Base for Provision</b> | <b>Rate of Provision (%)</b> |                        |
| General provision - Unclassified   |                           |                              |                        |
| Standard   | 188,317,936,596           | 1                            | 1,883,179,366          |
| Small & Medium Enterprise financing  | 57,006,418,860            | 0.25                         | 142,516,047            |
| Loans to BHs/MBs/SDs against share etc.  | 34,686,272                | 2                            | 693,725                |
| Housing Finance  | 301,643,598               | 1                            | 3,016,436              |
| Loan for Professional to setup business  | 30,474,472                | 2                            | 609,489                |
| Consumers loan scheme (Credit card)  | 168,335,859               | 2                            | 3,366,717              |
| Consumers loan scheme  | 15,132,695,490            | 5                            | 756,634,775            |
| Short Term Agri Credit and Micro credit  | 4,696,370,605             | 1                            | 46,963,706             |
| Special mention account (SMEF)   | 1,074,082,245             | 0.25                         | 2,685,206              |
| Special mention account (Credit Card)  | 1,173,489                 | 2                            | 23,470                 |
| Special mention account (CLS)  | 47,228,663                | 5                            | 2,361,433              |
| Special mention account (HF)   | 2,282,972                 | 1                            | 22,830                 |
| Special mention account (LP)   | -                         | 2                            | -                      |
| Special mention account (Others)   | 893,001,416               | 1                            | 8,930,015              |
|  |                           |                              | <b>2,851,003,215</b>   |
| provision to be kept as per Bangladesh Bank Inspection Team observation for injunction by Hon'ble High Court A/C M.A. Rahman Dyeing, CDA Corporate Branch. |                           |                              | -                      |
| * Additional provision maintained as per Bangladesh Bank Instruction   |                           |                              | -                      |
|  |                           |                              | <b>2,851,003,215</b>   |
| Specific provision - Classified  |                           |                              |                        |
| Substandard (Agri & Micro credit)  | 4,819,903                 | 5                            | 240,995                |
| Substandard  | 819,978,120               | 20                           | 163,995,624            |
| Doubtful (Agri & Micro credit)   | 10,842,541                | 5                            | 542,127                |
| Doubtful   | 245,130,829               | 50                           | 122,565,415            |
| Bad/Loss   | 9,479,965,245             | 100                          | 9,444,180,825          |
|  |                           |                              | <b>9,731,524,986</b>   |
| Required provision   |                           |                              | <b>12,582,528,201</b>  |
| Provision maintained   |                           |                              | <b>13,337,258,329</b>  |
| Excess provision   |                           |                              | <b>754,730,128</b>     |
|  |                           |                              | <b>4,001,531,339</b>   |
| <b>7(a) Consolidated Loans, Advances and Leases</b>  |                           |                              |                        |
| <b>Loans, cash credits, overdrafts, etc.</b>   |                           |                              |                        |
| Pubali Bank Limited  | 270,339,723,613           |                              | 256,105,316,076        |
| Pubali Bank Securities Limited   | 578,467,630               |                              | 585,117,099            |
|  | <b>270,918,191,243</b>    |                              | <b>256,690,433,175</b> |
| Less: Inter Company Transactions   |                           |                              | -                      |
|  | <b>270,918,191,243</b>    |                              | <b>256,690,433,175</b> |
| <b>Bills discounted and purchased</b>  |                           |                              |                        |
| Pubali Bank Limited  | 16,177,474,297            |                              | 14,804,193,113         |
| Pubali Bank Securities Limited   | -                         |                              | -                      |
|  | <b>16,177,474,297</b>     |                              | <b>14,804,193,113</b>  |
|  | <b>287,095,665,540</b>    |                              | <b>271,494,626,288</b> |
| <b>8 Fixed Assets including Premises, Furniture &amp; Fixtures</b>   |                           |                              |                        |
| Land   | 2,223,580,100             |                              | 2,224,330,100          |
| Building   | 702,734,063               |                              | 678,644,831            |
| Vehicles   | 82,077,540                |                              | 75,713,152             |
| Machinery and equipment's  | 314,990,417               |                              | 225,585,267            |
| Computer & Computer Accessories  | 200,287,519               |                              | 141,004,228            |
| Furniture and fixtures   | 446,538,654               |                              | 404,933,601            |
|  | <b>3,970,208,293</b>      |                              | <b>3,750,211,179</b>   |
| <b>Intangible Assets</b>   |                           |                              |                        |
| Computer Software  | 29,096,984                |                              | 32,136,444             |
|  | <b>29,096,984</b>         |                              | <b>32,136,444</b>      |
|  | <b>3,999,305,277</b>      |                              | <b>3,782,347,623</b>   |



|  | June 2019<br>Taka      | December 2018<br>Taka  |
|--|------------------------|------------------------|
| <b>8(a) Consolidated Fixed Assets including premises, furniture &amp; fixtures</b> |                        |                        |
| Pubali Bank Limited  | 3,999,305,277          | 3,782,347,623          |
| Pubali Bank Securities Limited   | 1,478,892              | 1,606,061              |
|  | <b>4,000,784,169</b>   | <b>3,783,953,684</b>   |
| <b>9 Other Assets</b>  |                        |                        |
| Interest accrued on investments  | 1,602,341,970          | 1,668,462,388          |
| Accrued income on loans & advances   | 390,788,668            | 263,840,097            |
| Investment in SWIFT  | 3,387,591              | 3,387,591              |
| Advance security deposit, advance rent and prepaid expenses                        | 233,866,715            | 273,263,628            |
| Investment in Subsidiary Company   | 6,599,998,700          | 6,599,998,700          |
| Stock dealing account  | 131,697,506            | 201,451,496            |
| Stationery and stamps  | 91,196,783             | 75,918,940             |
| Drafts payable   | 19,762,568             | 19,763,417             |
| Sanchaypatra   | 116,544,585            | -                      |
| Suspense account   | 466,436,588            | 352,686,540            |
| Demonetized notes  | 1,903,830              | 1,903,830              |
| Items in transit   | 4,437,083,539          | 3,910,178,215          |
| Advance against income tax   | 26,721,926,742         | 25,360,190,835         |
| Clearing house adjustment  | 1,226,687              | 4,939,349              |
| Others   | 21,725,966             | 7,879,385              |
|  | <b>40,839,888,438</b>  | <b>38,743,864,411</b>  |
| <b>9(a) Consolidated Other Assets</b>  |                        |                        |
| Pubali Bank Limited  | 40,839,888,438         | 38,743,864,411         |
| Pubali Bank Securities Limited   | 197,989,736            | 227,737,972            |
|  | <b>41,037,878,174</b>  | <b>38,971,602,383</b>  |
| Inter company Transactions   | (131,711,316)          | (201,465,306)          |
| Pubali Bank Securities Limited   | (6,599,998,700)        | (6,599,998,700)        |
|  | <b>(6,731,710,016)</b> | <b>(6,801,464,006)</b> |
|  | <b>34,306,168,158</b>  | <b>32,170,138,377</b>  |
| <b>LIABILITIES AND CAPITAL</b>   |                        |                        |
| <b>10 Borrowings from other Banks, Financial Institutions and Agents</b>           |                        |                        |
| Inside Bangladesh  | 6,782,047,900          | 1,761,700,000          |
| Outside Bangladesh   | 14,435,399,547         | 15,390,658,128         |
|  | <b>21,217,447,447</b>  | <b>17,152,358,128</b>  |
| <b>11 Subordinated bonds</b>   |                        |                        |
| Agrani Bank Limited  | 1,000,000,000          | 1,000,000,000          |
| Janata Bank Limited  | 1,000,000,000          | 1,000,000,000          |
| Rupali Bank Limited  | 1,000,000,000          | 1,000,000,000          |
| Sonali Bank Limited  | 1,000,000,000          | 1,000,000,000          |
| Uttara Bank Limited  | 1,000,000,000          | 1,000,000,000          |
|  | <b>5,000,000,000</b>   | <b>5,000,000,000</b>   |
| <b>12 Details of deposits and other accounts</b>                                   |                        |                        |
| Current deposits and other accounts :  |                        |                        |
| Current account  | 38,648,365,103         | 35,611,411,355         |
| Cash credit A/C. (Cr. Balance)   | 654,997,645            | 615,362,595            |
| Overdraft earnest money (Cr. Balance)  | -                      | 11,612                 |
| Pubali Prochesta (Cr. Balance)   | 14,954,242             | 14,378,083             |
| Credit card Account  | 2,085,462              | 1,880,445              |
| Call deposits  | 32,552,959             | 15,032,459             |
| Foreign currency deposits  | 1,084,871,759          | 1,836,200,832          |
| Un- claimed drafts payable   | 3,564                  | 3,564                  |
| Un- claimed dividend   | 18,914                 | 18,914                 |
| Unclaimed deposits FDD A/C   | 17,778,909             | 16,921,163             |
|  | <b>40,455,628,557</b>  | <b>38,111,221,022</b>  |
| Bills payable  | 18,534,448,161         | 11,661,553,322         |
| Savings Bank accounts  | 77,405,246,667         | 74,891,249,250         |
| <b>Term deposits</b>   |                        |                        |
| Fixed deposits   | 84,636,041,155         | 78,259,693,181         |
| Special Notice Deposits  | 36,726,175,986         | 36,512,027,366         |
| Deposit pension scheme   | 1,085,156              | 1,144,232              |
| Interest payable on term deposit   | 4,659,032,617          | 3,286,544,193          |
| Pubali pension scheme  | 27,254,764,676         | 25,330,890,689         |
| Pubali sanchay prakalpa  | 2,674,826,893          | 2,962,408,355          |
| Dwigun Sanchay Prokalpa  | 20,340,733,654         | 20,163,775,292         |
| Target Based Small Deposit (Pubali shoppopuron)                                    | 5,564,325,334          | 4,510,828,477          |
| Monthly profit base deposit  | 2,743,474,201          | 2,755,626,321          |
| Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)                        | 4,277,071,214          | 3,741,026,879          |
| Shikhya sanchay prokalpa   | 192,233,967            | 202,707,517            |
|  | <b>189,069,764,853</b> | <b>177,726,672,502</b> |
| Other deposits   | 8,100,022,090          | 6,509,078,589          |
|  | <b>333,565,110,328</b> | <b>308,899,774,685</b> |





|  | June 2019<br>Taka      | December 2018<br>Taka  |
|--|------------------------|------------------------|
| <b>12 (a) Consolidated Deposits and other accounts</b>           |                        |                        |
| Pubali Bank Limited  | 333,565,110,328        | 308,899,774,685        |
| Pubali Bank Securities Limited                                   | -                      | -                      |
|  | <b>333,565,110,328</b> | <b>308,899,774,685</b> |
| Less: Inter Company Transactions                                 | 1,051,438,784          | (896,360,657)          |
|  | <b>332,513,671,544</b> | <b>308,003,414,028</b> |
| <b>13 Other Liabilities</b>                                      |                        |                        |
| Accumulated provision for loans and advances                     | 8,776,467,696          | 7,889,705,857          |
| Accumulated provision for consumers loan                         | 887,042,739            | 857,690,537            |
| Accumulated provision for demand loan pubali star                | 68,014,551             | 62,972,267             |
|  | 9,731,524,986          | 8,810,368,661          |
| Provision for unclassified loans and advances                    | 3,605,733,343          | 4,001,531,339          |
| Provision @1% against off-balance sheet exposure                 | 977,200,000            | 930,000,000            |
| Accumulated interest suspense                                    | 2,786,709,856          | 2,312,889,947          |
| Provision for rebate on good borrower                            | 18,104,154             | 18,104,154             |
| Provision for doubtful investment                                | 96,350,000             | 96,350,000             |
| Additional profit payable A/C for Islamic banking                | 1,046,592              | 1,661,787              |
| I.B. bad debt offsetting reserve                                 | 9,396,569              | 9,396,569              |
| Interest suspense on underwriting advances                       | 234,170,921            | 235,599,888            |
| CLS interest A/C   | 3,899,460              | 3,707,692              |
| Consumers deposits   | 245,203,250            | 230,697,526            |
| Lease Rental Receivable  | 47,988                 | 47,988                 |
| Unpaid dividend  | 675,231                | 675,231                |
| Special blocked account  | 1,587,720              | 1,587,720              |
| Provision for Current Tax  | 29,805,269,055         | 28,286,610,822         |
| Provision for Deferred Tax                                       | 59,594,748             | 66,068,350             |
| Valuation adjustment   | 263,579,294            | 208,961,500            |
| Exchange adjustment account                                      | 28,666,878             | 28,666,878             |
| Agri credit guarantee backing reserve                            | 70,261,300             | 70,261,300             |
| Excise duty  | -                      | 1,129,450              |
| 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   | 6,036,436,248          | 4,468,154,451          |
| Pubali Bank Adjustment   | 264,584,628            | 136,135,452            |
| Sadaqah fund   | 11,603,801             | 8,271,165              |
| Card transaction fee (inter bank)                                | 2,366,730              | 1,977,945              |
| Foreign Currency FCC Account                                     | 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                 |
| Imprest A/C duty draw back                                       | 35                     | 200                    |
| Payable to other Banks and Financial Institution                 | 156,171,386            | 133,107,232            |
| Unearned interest income on ISW                                  | 5,418,409              | 16,598,143             |
| Interest payable on Subordinated Bond                            | 16,000,000             | 15,000,000             |
| Unclaimed amount in ATMS   | 173,000                | -                      |
| Non resident blocked account of UBI                              | 34,487                 | 34,487                 |
|  | 44,732,411,649         | 41,315,353,782         |
| Provision for expenses   | 122,667,355            | 796,632,510            |
| <b>Provision for other assets:</b>                               |                        |                        |
| Suspense account   | 63,714,468             | 63,714,468             |
| Demonetized notes  | 989,740                | 989,740                |
| Provision for Un-reconciled General Account debit entries        | 13,724,657             | 13,724,657             |
| ICT Asset Insurance reserve                                      | 20,434,763             | 19,739,582             |
| Reserve for unforeseen losses                                    | 285,204,614            | 241,133,143            |
| Provision for Customers liability and Others                     | 53,200,000             | 53,200,000             |
|  | 437,268,242            | 392,501,590            |
|  | <b>55,023,872,232</b>  | <b>51,314,856,543</b>  |
| <b>13 (a) Consolidated other liabilities</b>                     |                        |                        |
| Pubali Bank Limited  | 55,023,872,232         | 51,314,856,543         |
| Pubali Bank Securities Limited                                   | 1,652,144,322          | 1,749,660,374          |
| Inter company payable  | (131,711,316)          | (201,465,306)          |
|  | <b>56,544,305,238</b>  | <b>52,863,051,611</b>  |
| <b>14 Capital</b>  |                        |                        |
| <b>14.1 Authorized Capital</b>                                   |                        |                        |
| 2,000,000,000 ordinary shares of Tk 10 each                      | <b>20,000,000,000</b>  | <b>20,000,000,000</b>  |
| <b>14.2 Issued, subscribed and paid up capital</b>               |                        |                        |
| 1,600,000 ordinary shares of Tk 100 each issued for cash         | 160,000,000            | 160,000,000            |
| 400,000 ordinary shares of Tk 100 each as bonus share in 2000    | 40,000,000             | 40,000,000             |
| 2,000,000 ordinary shares of Tk 100 each as bonus share in 2004  | 200,000,000            | 200,000,000            |
| 8,000,000 ordinary shares of Tk 100 each as bonus share in 2005  | 800,000,000            | 800,000,000            |
| 9,000,000 ordinary shares of Tk 100 each as bonus share in 2006  | 900,000,000            | 900,000,000            |
| 8,400,000 ordinary shares of Tk 100 each as bonus share in 2007  | 840,000,000            | 840,000,000            |
| 8,820,000 ordinary shares of Tk 100 each as bonus share in 2008  | 882,000,000            | 882,000,000            |
| 11,466,000 ordinary shares of Tk 100 each as bonus share in 2009 | 1,146,600,000          | 1,146,600,000          |
| 173,901,000 ordinary shares of Tk 10 each as bonus share in 2010 | 1,739,010,000          | 1,739,010,000          |
| 167,690,250 ordinary shares of Tk 10 each as bonus share in 2011 | 1,676,902,500          | 1,676,902,500          |
| 41,922,562 ordinary shares of Tk 10 each as bonus share in 2013  | 419,225,620            | 419,225,620            |
| 70,429,904 ordinary shares of Tk 10 each as bonus share in 2016  | 704,299,040            | 704,299,040            |
| 47,540,185 ordinary shares of Tk 10 each as bonus share in 2017  | 475,401,850            | 475,401,850            |
| 29,950,317 ordinary shares of Tk 10 each as bonus share in 2018  | 299,503,170            | -                      |
|  | <b>10,282,942,180</b>  | <b>9,983,439,010</b>   |



|  | June 2019<br>Taka     | December 2018<br>Taka |
|--|-----------------------|-----------------------|
| <b>15 Statutory reserve</b>  |                       |                       |
| Balance at the beginning of the period                               | 9,983,500,000         | 9,510,249,482         |
| Addition during the period   | 299,500,000           | 473,250,518           |
| Balance at the end of the period                                     | <u>10,283,000,000</u> | <u>9,983,500,000</u>  |
| <b>16 Retained earnings (General reserve)</b>                        |                       |                       |
| Balance as on beginning of the period                                | 4,458,714,508         | 2,458,491,167         |
| Addition during the period   | 1,734,706,045         | 2,950,811,049         |
| Transfer in: Asset revaluation reserve                               | 560,000               | 216,000               |
|  | <u>6,193,980,553</u>  | <u>5,409,518,216</u>  |
| Issue of dividend  | (1,297,847,071)       | (950,803,708)         |
| Balance as on end of the period                                      | <u>4,896,133,482</u>  | <u>4,458,714,508</u>  |
| <b>16(a) Consolidated Retained earnings (General reserve)</b>        |                       |                       |
| Pubali Bank Limited  | 4,896,133,482         | 4,458,714,508         |
| Pubali Bank Securities Limited                                       | 18,328,857            | (170,234,403)         |
|  | <u>4,914,462,339</u>  | <u>4,288,480,105</u>  |
| <b>17 Other reserves</b>   |                       |                       |
| <b>17.1 Assets revaluation reserve</b>                               |                       |                       |
| Balance at the beginning of the period                               | 2,914,562,739         | 2,907,729,355         |
| Addition on revaluation of Fixed Assets/Investment During the period | 8,082,044             | 347,914,740           |
| Disposal during the period   | (9,026,741)           | (340,363,004)         |
| Transfer out: Asset revaluation reserve                              | (750,000)             | (718,352)             |
|  | <u>2,912,868,042</u>  | <u>2,914,562,739</u>  |
| Share forfeiture account   | 333,984               | 333,984               |
| Balance at the end of the period                                     | <u>2,913,202,026</u>  | <u>2,914,896,723</u>  |
| <b>17.2 Exchange Equalization Fund</b>                               |                       |                       |
| Balance at the beginning of the period                               | 29,959,972            | 29,959,972            |
| Addition during the period   | -                     | -                     |
| Balance at the end of the period                                     | <u>29,959,972</u>     | <u>29,959,972</u>     |
| <b>17.3 Foreign currency translation reserve</b>                     |                       |                       |
| Balance at the beginning of the period                               | 6,592,698             | 5,504,849             |
| Addition during the period   | 260,269               | 1,087,849             |
| Balance at the end of the period                                     | <u>6,852,967</u>      | <u>6,592,698</u>      |
|  | <u>2,950,014,965</u>  | <u>2,951,449,393</u>  |
| <b>17(a) Consolidated Other reserves</b>                             |                       |                       |
| Pubali Bank Limited  | 2,950,014,965         | 2,951,449,393         |
| Pubali Bank Securities Limited                                       | -                     | -                     |
|  | <u>2,950,014,965</u>  | <u>2,951,449,393</u>  |
| <b>18 Non-controlling interest</b>                                   |                       |                       |
| Balance at the beginning of the period                               | 874                   | 801                   |
| Share of current period profit                                       | 68                    | 73                    |
|  | <u>942</u>            | <u>874</u>            |
|  | <b>June 2019</b>      | <b>June 2018</b>      |
|  | <b>Taka</b>           | <b>Taka</b>           |
| <b>19 Interest income</b>  |                       |                       |
| Loans  | 1,351,336,861         | 1,196,828,585         |
| Cash credits   | 2,507,234,581         | 2,548,897,434         |
| Over drafts  | 3,220,743,286         | 2,866,418,183         |
| Loan against imported merchandise                                    | 137,769               | 144,588               |
| Loan against trust receipt   | 568,712,930           | 676,887,111           |
| Inland bill purchased & demand draft purchased                       | 494,283,003           | 396,633,432           |
| Foreign bill purchased and Export development fund                   | 52,927,837            | 52,683,155            |
| Packing credits  | 15,107,489            | 23,247,530            |
| Payments against document  | 44,204,629            | 24,408,985            |
| Call loans   | 68,225,139            | 31,737,069            |
| Agricultural credits & rural credits                                 | 6,130,266             | 11,767,139            |
| Sundries account   | 46,032,804            | 57,853,610            |
| CLS account  | 701,480,144           | 695,239,075           |
| Secured mortgages  | 761,539,520           | 334,267,309           |
| Foreign bank accounts  | 24,886,184            | 14,252,907            |
| Loan against Shikya Sanchay Prokalpa                                 | 193,266               | 332,466               |
| Lease finance  | 315,288,102           | 301,352,994           |
| Loan against Pubali Sanchay Prokalpa                                 | 6,389,169             | 13,172,506            |
| Loan against FDR   | 498,453,321           | 425,191,099           |
| Term loans   | 2,007,322,133         | 1,593,395,599         |
| Term deposit/ replacement  | 153,097,248           | 75,674,499            |
| Loan against Pubali Pension Scheme                                   | 52,881,494            | 56,337,566            |
| Export Bill Discounting (EBD)  | 2,225,227             | 1,670,067             |
| Credit card  | 10,675,160            | 6,207,166             |
|  | <u>12,909,519,204</u> | <u>11,404,600,074</u> |
| <b>19(a) Consolidated Interest Income</b>                            |                       |                       |
| Pubali Bank Limited  | 12,909,519,204        | 11,404,600,074        |
| Pubali Bank Securities Limited                                       | 7,273,013             | 7,606,126             |
|  | <u>12,916,792,217</u> | <u>11,412,206,200</u> |





|  | June 2019<br>Taka    | June 2018<br>Taka    |
|--|----------------------|----------------------|
| <b>20 Interest paid on deposits, borrowings, etc.</b>        |                      |                      |
| Fixed deposit  | 2,818,831,159        | 2,596,912,178        |
| Interest on REPO borrowings                                  | 3,752,146            | -                    |
| Interest on borrowings                                       | 409,876,861          | 307,831,124          |
| Short-notice deposit   | 741,698,228          | 809,283,869          |
| Savings bank deposit   | 678,683,472          | 629,064,006          |
| Pubali bank pension scheme                                   | 1,321,463,710        | 1,063,928,642        |
| Call borrowing   | 12,342,778           | 24,745,222           |
| Monthly monafa based deposit scheme                          | 1,789,711            | 4,546,951            |
| Pubali Sanchay Prokalpa                                      | 107,693,489          | 126,148,989          |
| Shikhya Sanchay Prokalpa                                     | 7,624,831            | 9,377,358            |
| Dwigun Sanchay Prokalpa                                      | 1,050,282,117        | 921,873,524          |
| Treasury Bond  | 128,905,560          | 50,989,314           |
| Marking to Market Revaluation                                | 171,716,727          | 139,292              |
| Interest on MPSD   | 165,668,703          | 114,073,288          |
| Interest on TBSD   | 215,301,243          | 130,691,766          |
| Interest on refinancing from B. Bank                         | 1,500,400            | 1,935,145            |
| Interest on MFD A/C  | 126,376,499          | 119,398,089          |
| Interest on Subordinated Bond                                | 228,873,973          | 220,895,890          |
| Sundry accounts  | 4,128,499            | 2,125,822            |
|  | <b>8,196,510,106</b> | <b>7,133,960,469</b> |
| <b>21 Income from investment</b>                             |                      |                      |
| Interest on treasury bill                                    | 3,222,117            | -                    |
| Interest on treasury bond                                    | 2,015,041,501        | 1,793,198,751        |
| Interest on private bond                                     | 704,578,241          | 589,882,936          |
| Interest on Reverse Repo                                     | 50,992,296           | 929,373              |
| Interest on Bangladesh Bank bill                             | -                    | 1,499,865            |
| Gain on sale of shares                                       | 10,871,352           | 30,700,194           |
| Gain on Treasury Bill & Treasury Bond                        | 9,105,800            | -                    |
| Dividend on shares   | 269,608,057          | 56,687,947           |
|  | <b>3,063,419,364</b> | <b>2,472,899,066</b> |
| <b>21(a) Consolidated Income from investment</b>             |                      |                      |
| Pubali Bank Limited  | 3,063,419,364        | 2,472,899,066        |
| Pubali Bank Securities Limited                               | 191,957,552          | 138,073,457          |
|  | <b>3,255,376,916</b> | <b>2,610,972,523</b> |
| <b>22 Commission, exchange and brokerage</b>                 |                      |                      |
| SC, LSC, DD, TT, MT and PO                                   | 19,845,627           | 15,925,139           |
| Foreign L/C  | 145,454,124          | 169,195,064          |
| Local L/C  | 27,365,601           | 36,625,690           |
| Issuance of foreign guarantee                                | 3,800,050            | 2,934,012            |
| Issuance of local guarantee                                  | 104,545,331          | 88,023,151           |
| Issuance of traveller's cheque                               | -                    | 8,810                |
| Other transactions   | 101,135,966          | 167,345,422          |
| Miscellaneous handling commission                            | 175,871,031          | 103,022,595          |
| Consumers credit   | 32,465               | 28,436               |
| Commission on stationery articles                            | 697,083              | 518,868              |
| Income A/C commission Online                                 | -                    | 79                   |
| Total commission   | <b>578,747,278</b>   | <b>583,627,266</b>   |
| Exchange   | 350,799,131          | 326,225,761          |
|  | <b>929,546,409</b>   | <b>909,853,027</b>   |
| <b>22(a) Consolidated Commission, exchange and brokerage</b> |                      |                      |
| Pubali Bank Limited  | 929,546,409          | 909,853,027          |
| Pubali Bank Securities Limited                               | 13,693,249           | 12,063,563           |
|  | <b>943,239,658</b>   | <b>921,916,590</b>   |
| <b>23 Other operating income</b>                             |                      |                      |
| Rent recovery  | 1,516,450            | 1,273,548            |
| Postage and telecommunication recovery                       | 6,203,287            | 5,442,054            |
| Miscellaneous income   | 54,309,276           | 46,537,867           |
| Miscellaneous income supervision and monitoring              | 1,000                | 4,300                |
| Miscellaneous income transfer fee                            | 290,716              | 291,702              |
| Swift income   | 61,098,573           | 62,745,017           |
| Application fee of CLS account                               | 623,388              | 751,896              |
| Account opening charge of CLS account                        | 1,125,600            | 1,070,175            |
| Service charge   | 8,400,424            | 9,936,768            |
| Income on sale of leased asset                               | 1,279,592            | 1,348,882            |
| Processing Fee on Pubali Abashon                             | 8,000                | -                    |
| Online service charge  | 219,047,069          | 213,694,938          |
| Accounts Maintenance fee                                     | 188,562,381          | 180,381,918          |
| SMS service charges  | 46,394,367           | 42,210,443           |
| Card Fees and charges  | 10,906,442           | 7,369,611            |
| CIB service charges  | 6,638,065            | 6,634,640            |
| Processing Fee on Lease Financing                            | -                    | 1,070,440            |
| Fee on card transaction                                      | 4,046,900            | 2,673,004            |
| Income on sale of Bank's property                            | 3,398,416            | 248,057              |
|  | <b>613,849,946</b>   | <b>583,635,260</b>   |
| <b>23(a) Consolidated Other operating income</b>             |                      |                      |
| Pubali Bank Limited  | 613,849,946          | 583,635,260          |
| Pubali Bank Securities Limited                               | 26,260,905           | 22,341,879           |
|  | <b>640,110,851</b>   | <b>605,977,139</b>   |



|   | June 2019<br>Taka     | June 2018<br>Taka     |
|---|-----------------------|-----------------------|
| <b>24 Salary and allowances (excluding Managing Director)</b>                 |                       |                       |
| Basic salary  | 1,141,566,015         | 1,048,546,637         |
| House rent allowances   | 685,046,250           | 586,356,009           |
| Medical allowances  | 148,970,055           | 119,445,205           |
| Other allowances  | 132,622,373           | 118,088,254           |
| Contributory provident fund   | 109,673,262           | 94,393,707            |
| General provident fund  | 154,189               | 149,837               |
| Bonus to employees  | 225,661,778           | 200,580,957           |
|   | <b>2,443,693,922</b>  | <b>2,167,560,606</b>  |
| <b>24(a) Consolidated Salary and allowances (excluding Managing Director)</b> |                       |                       |
| Pubali Bank Limited   | 2,443,693,922         | 2,167,560,606         |
| Pubali Bank Securities Limited  | 18,220,454            | 16,130,823            |
|   | <b>2,461,914,376</b>  | <b>2,183,691,429</b>  |
| <b>25 Managing Director's salary and fees</b>                                 |                       |                       |
| Basic pay   | 4,200,000             | 3,850,000             |
| Allowances  | 1,380,000             | 2,406,667             |
| Bank's contributory provident fund  | 420,000               | 385,000               |
| Bonus   | 840,000               | 1,340,000             |
|   | <b>6,840,000</b>      | <b>7,981,667</b>      |
| <b>26 Depreciation and repair of bank's assets</b>                            |                       |                       |
| Repairs to fixed assets   | 13,052,845            | 14,914,073            |
| Maintenance of assets   | 41,863,186            | 35,613,589            |
| Depreciation on fixed assets  | 156,894,119           | 218,855,640           |
|   | <b>211,810,150</b>    | <b>269,383,302</b>    |
| <b>26(a) Consolidated depreciation and repair of bank's assets</b>            |                       |                       |
| Pubali Bank Limited   | 211,810,150           | 269,383,302           |
| Pubali Bank Securities Limited  | 622,732               | 639,951               |
|   | <b>212,432,882</b>    | <b>270,023,253</b>    |
| <b>27 Other expenses</b>  |                       |                       |
| Repairs to rented property  | 532,738               | 931,217               |
| Newspapers  | 1,616,867             | 1,618,528             |
| Petrol consumption  | 29,114,108            | 29,162,912            |
| Travelling  | 30,178,050            | 31,811,326            |
| Donations   | 41,262,760            | 80,052,530            |
| Card Expenditure  | 11,199,779            | 9,547,539             |
| NOSTRO account charges  | 4,416,081             | 3,680,751             |
| Honorarium  | 274,000               | 161,000               |
| Subscriptions   | 5,649,530             | 5,494,366             |
| Sub-ordinate staff clothing   | 10,543,332            | 3,527,441             |
| Conveyance  | 11,852,254            | 11,713,112            |
| Entertainment   | 11,138,062            | 11,841,758            |
| Training  | 6,638,800             | 6,986,911             |
| Photocopying  | 38,863                | 78,952                |
| Branches' opening expenses  | 1,504,139             | 470,743               |
| Shifting expenses   | 625,748               | 181,355               |
| Carrying expenses   | 740,287               | 816,056               |
| Professional fees   | 4,559,158             | 3,165,032             |
| Security and Auxiliary Services   | 54,946,016            | 45,693,253            |
| Gun license fees  | 872,883               | 935,522               |
| Overtime  | 12,807,894            | 13,054,057            |
| Lunch subsidy   | 121,786,505           | 99,682,823            |
| Promotional expenses  | 46,317,956            | 47,910,137            |
| Card transaction fee  | 1,769,800             | 1,151,480             |
| Gratuity  | 257,722,200           | 348,202,860           |
| Group insurance   | 16,615,278            | 16,837,474            |
| House maintenance   | 96,604,423            | 62,713,835            |
| Car allowance   | 15,177,300            | 14,707,500            |
| Chemicals for office equipment's  | 331,425               | 348,235               |
| Loss on sale of bank's property   | 763,197               | 85,727                |
| CDBL fees   | 106,000               | 106,000               |
| Annual general meeting  | 1,632,466             | 1,525,869             |
| Bandwidth charges   | 41,595,572            | 43,030,341            |
| Renovation Under construction works   | 15,542,832            | 15,221,882            |
| Miscellaneous   | 27,075,026            | 27,282,576            |
|   | <b>883,551,329</b>    | <b>939,731,100</b>    |
| <b>27(a) Consolidated Other expenses</b>                                      |                       |                       |
| Pubali Bank Limited   | 883,551,329           | 939,731,100           |
| Pubali Bank Securities Limited  | 2,780,018             | 3,438,631             |
|   | <b>886,331,347</b>    | <b>943,169,731</b>    |
| <b>28 Cash and cash equivalents at the end of the period</b>                  |                       |                       |
| Cash in hand (including foreign currencies)                                   | 5,715,449,955         | 4,027,020,985         |
| Balance with Bangladesh Bank and its agent bank(s)                            | 20,430,707,683        | 18,678,827,883        |
| Balance with other banks and financial institutes                             | 14,494,773,908        | 17,165,457,525        |
| Prize bonds   | 22,907,001            | 22,342,901            |
| Money at call on short notice   | 109,286,667           | 211,286,667           |
|   | <b>40,773,125,214</b> | <b>40,104,935,961</b> |
| <b>28(a) Consolidated Cash and cash equivalents at the end of the period</b>  |                       |                       |
| Pubali Bank Limited   | 40,773,125,214        | 40,104,935,961        |
| Pubali Bank Securities Limited  | 1,051,438,784         | 798,998,669           |
|   | <b>41,824,563,998</b> | <b>40,903,934,630</b> |





|   | June 2019<br>Taka    | June 2018<br>Taka    |
|---|----------------------|----------------------|
| <b>29 Basic and Diluted Earnings Per Share (EPS):</b>                         |                      |                      |
| Net Profit after taxes  | 2,034,206,045        | 2,030,280,074        |
| Number of ordinary shares outstanding   | 1,028,294,218        | 1,028,294,218        |
| <b>Basic and Diluted Earnings Per Share (EPS)</b>                             | <b>1.98</b>          | <b>1.97</b>          |
| <b>29(a) Consolidated Basic and Diluted Earnings Per Share (EPS)</b>          |                      |                      |
| Net Profit after taxes  | 2,222,769,373        | 2,165,815,127        |
| Number of ordinary shares outstanding   | 1,028,294,218        | 1,028,294,218        |
| <b>Consolidated Basic and Diluted Earnings Per Share (EPS)</b>                | <b>2.16</b>          | <b>2.11</b>          |
| <b>Net Asset Value Per Share (NAVPS):</b>                                     |                      |                      |
| Total Shareholders' Equity  | 28,412,090,627       | 25,975,302,839       |
| Number of ordinary shares outstanding   | 1,028,294,218        | 998,343,901          |
|   | <b>27.63</b>         | <b>26.02</b>         |
| <b>Consolidated Net Asset Value Per Share (NAVPS):</b>                        |                      |                      |
| Total Shareholders' Equity  | 28,430,419,484       | 25,737,636,447       |
| Number of ordinary shares outstanding   | 1,028,294,218        | 998,343,901          |
|   | <b>27.65</b>         | <b>25.78</b>         |
| <b>Net Operating Cash Flow Per Share (NOCFPS):</b>                            |                      |                      |
| Net Cash from/(used in) Operating activities                                  | 3,476,360,070        | 5,236,773,622        |
| Number of ordinary shares outstanding   | 1,028,294,218        | 998,343,901          |
|   | <b>3.38</b>          | <b>5.25</b>          |
| <b>Consolidated Net Operating Cash Flow Per Share (NOCFPS):</b>               |                      |                      |
| Net Cash from/(used in) Operating activities                                  | 3,631,311,028        | 4,930,248,320        |
| Number of ordinary shares outstanding   | 1,028,294,218        | 998,343,901          |
|   | <b>3.53</b>          | <b>4.94</b>          |
| <b>30 Reconciliation of statement of cash flows from operating activities</b> |                      |                      |
| <b>Profit before provision</b>  | <b>5,184,550,145</b> | <b>4,304,448,118</b> |
| <b>Adjustment for non cash items</b>  |                      |                      |
| Depreciation on fixed asset   | 153,854,658          | 218,855,640          |
| Amortization on software  | 3,039,461            | -                    |
|   | <b>156,894,119</b>   | <b>218,855,640</b>   |
| <b>Adjustment with non-operating activities</b>                               |                      |                      |
| Gain on sale of shares  | (10,871,352)         | (30,700,194)         |
| Capital gain on sale of treasury bond   | (9,105,800)          | -                    |
| Gain on sale of Bank's property   | (3,398,416)          | (248,057)            |
| Gain on sale of leased asset  | (1,279,592)          | (1,348,882)          |
| Loss on sale of bank's property   | 763,197              | 85,727               |
|   | <b>(23,891,963)</b>  | <b>(32,211,406)</b>  |
| <b>Changes in operating assets and liabilities</b>                            |                      |                      |
| Changes in loans & advances   | (15,607,688,721)     | (13,308,100,691)     |
| Changes in deposit and other accounts   | 24,665,335,643       | 20,600,897,942       |
| Changes in investment   | (13,430,490,845)     | (2,515,704,588)      |
| Changes in borrowings   | 4,065,089,319        | (2,342,449,406)      |
| Changes in other assets   | (729,610,112)        | (1,415,084,547)      |
| Changes in other liabilities  | 557,908,392          | 1,372,888,086        |
|   | <b>(479,456,324)</b> | <b>2,392,446,796</b> |
| Income Tax Paid   | (1,361,735,907)      | (1,646,765,526)      |
| <b>Net cash flows from operating activities</b>                               | <b>3,476,360,070</b> | <b>5,236,773,622</b> |





পূবালী ব্যাংক লিমিটেড  
PUBALI BANK LIMITED

**CENTRAL ACCOUNTS DIVISION**

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**Disclosure relating to un-audited  
Half yearly (Q2) Financial Statements.**

| Measures                                      | 30 June 2019   |                        | 30 June 2018   |                        |
|---|----------------|------------------------|----------------|------------------------|
|   | Taka<br>(Solo) | Taka<br>(Consolidated) | Taka<br>(Solo) | Taka<br>(Consolidated) |
| Operating Profit                              | 5,184,550,145  | 5,400,834,855          | 4,304,448,118  | 4,463,379,376          |
| Net Profit / (Loss) after Taxation            | 2,034,206,045  | 2,222,769,373          | 2,030,280,074  | 2,165,815,127          |
| Net Assets Value (NAV)                        | 28,412,090,627 | 28,430,419,484         | 25,975,302,839 | 25,737,636,447         |
| NAV Per Share                                 | 27.63          | 27.65                  | 26.02          | 25.78                  |
| Earnings Per Share (EPS)                      | 1.98           | 2.16                   | * 1.97         | * 2.11                 |
| Net Operating Cash Flow Per Share<br>(NOCFPS) | 3.38           | 3.53                   | 5.25           | 4.94                   |

\*Restated

