



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 June 2017

<u>Property and Assets</u>	Note	June 2017 Taka	December 2016 Taka
Cash	3 (a)	24,463,227,244	21,114,474,598
In hand (Including foreign currencies)		4,600,931,794	3,612,831,120
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		19,862,295,450	17,501,643,478
Balance with Other Banks and Financial Institutions	4 (a)	12,894,590,221	9,033,361,643
Inside Bangladesh		11,653,176,844	7,802,936,535
Outside Bangladesh		1,241,413,377	1,230,425,108
Money at Call on Short Notice	5	111,286,667	551,286,667
Investments	6 (a)	57,374,160,892	55,103,821,823
Government		34,304,938,135	36,564,053,849
Others		23,069,222,757	18,539,767,974
Loans, Advances and Leases	7 (a)	213,738,699,894	203,610,060,471
Loans, Cash Credits, Overdrafts, etc.		202,914,677,588	195,338,887,390
Bills purchased & discounted		10,824,022,306	8,271,173,081
Fixed Assets including premises, furniture & fixtures	8 (a)	3,938,812,233	3,790,630,209
Other assets	9 (a)	31,690,576,194	27,503,453,793
Non-banking Assets		375,246	375,246
Total Assets		<u>344,211,728,591</u>	<u>320,707,464,450</u>
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	18,205,357,418	6,305,989,705
Deposits and other accounts	11 (a)	255,094,913,156	246,906,170,427
Current accounts & other accounts		34,815,756,349	28,815,286,575
Bills payable		7,879,068,285	12,240,637,725
Savings bank deposits		64,285,734,472	62,201,794,370
Term deposits		142,242,867,532	138,347,967,344
Other deposits		5,871,486,518	5,300,484,413
Other Liabilities	12 (a)	45,704,621,899	42,978,274,619
Total Liabilities		<u>319,004,892,473</u>	<u>296,190,434,751</u>
Capital / Shareholders' Equity			
Paid up Capital		9,508,037,160	8,803,738,120
Statutory Reserve	13	9,510,249,482	9,300,249,482
Retained earnings (general reserve)	14 (a)	3,172,692,042	3,382,630,056
Other Reserves	15 (a)	3,015,856,659	3,030,411,362
		25,206,835,343	24,517,029,020
Non-Controlling Interest	16	775	679
Total Shareholders' Equity		<u>25,206,836,118</u>	<u>24,517,029,699</u>
Total Liabilities and Shareholders' Equity		<u>344,211,728,591</u>	<u>320,707,464,450</u>





Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 June 2017

<u>Off-balance sheet items</u>	Note	June 2017 Taka	December 2016 Taka
<u>Contingent liabilities</u>			
Acceptances & Endorsements			
Letters of guarantee		10,508,528,039	9,039,954,197
Irrevocable letters of credit		67,801,159,658	58,770,791,207
Bills for collection		7,374,270,780	4,125,546,631
Other Contingent Liabilities		-	1,072,217,186
Total		85,683,958,477	73,008,509,221
<u>Other Commitments</u>			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total Off-Balance Sheet items including Contingent Liabilities		85,683,958,477	73,008,509,221


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 2017

	Note	January to June 2017 Taka	January to June 2016 Taka	April to June 2017 Taka	April to June 2016 Taka
Operating Income					
Interest Income	17 (a)	9,309,157,910	8,670,811,334	4,671,996,984	4,283,633,817
Less :Interest paid on Deposits, Borrowings, etc.	18	5,507,427,537	5,240,268,504	2,755,253,354	2,469,488,364
Net Interest Income		3,801,730,373	3,430,542,830	1,916,743,630	1,814,145,453
Income from Investment	19 (a)	2,963,895,269	1,677,649,689	1,455,380,498	931,281,246
Commission, Exchange and Brokerage	20 (a)	825,334,591	767,692,782	374,678,197	430,022,924
Other Operating Income	21 (a)	679,533,216	502,911,903	592,723,810	427,933,689
Total Operating Income		8,270,493,449	6,378,797,204	4,339,526,135	3,603,383,312
Operating Expenses					
Salaries and allowances	22 (a)	2,110,011,076	1,803,096,935	1,180,187,016	1,016,577,485
Rent, taxes, insurance, electricity, etc.		378,129,045	333,220,370	213,111,892	192,032,179
Legal Expenses		8,685,921	7,109,334	3,662,416	4,434,523
Postage, Stamp, telecommunication, etc.		43,728,752	36,871,024	21,825,347	19,783,166
Stationery, Printing, Advertisements, etc.		73,073,018	56,749,263	48,881,109	32,547,153
Managing Director's salary and Fees	23	4,800,000	4,800,000	2,700,000	2,700,000
Directors' Fees		4,564,880	3,524,298	2,544,705	2,144,973
Auditors' Fees		217,391	35,000	217,391	35,000
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets	24 (a)	227,006,862	297,225,196	113,664,211	121,179,514
Other Expenses	25 (a)	838,277,084	858,081,435	396,089,663	436,578,389
Total Operating Expenses		3,688,494,029	3,400,712,855	1,982,883,750	1,828,012,382
Profit/(Loss) before Provisions & Taxation		4,581,999,420	2,978,084,349	2,356,642,385	1,775,370,930
Provision for loans & advances, investments & other assets					
Provision for Classified loans and advances		1,402,271,752	799,325,076	1,157,134,463	486,302,638
Provision for unclassified loans and advances		170,001,005	220,674,924	(234,861,706)	213,697,362
Provision for diminution in value of Investments		-	6,500,000	-	-
Provision for impairment clients' margin loan		-	-	-	-
		1,572,272,757	1,026,500,000	922,272,757	700,000,000
Provision for exposure of off-balance sheet items		130,000,000	86,000,000	45,000,000	46,000,000
Total Provisions		1,702,272,757	1,112,500,000	967,272,757	746,000,000
Total Profit/(Loss) before taxes		2,879,726,663	1,865,584,349	1,389,369,628	1,029,370,930
Provision for current tax		1,735,178,635	1,120,734,185	915,403,277	609,861,635
Provision for deferred tax		-	-	-	-
Total provision for taxes		1,735,178,635	1,120,734,185	915,403,277	609,861,635
Net Profit after Taxes		1,144,548,028	744,850,164	473,966,351	419,509,295
Profit attributable to:					
Equity holders of parents		1,144,547,932	744,850,133	473,966,290	419,509,265
Non- controlling interest		96	31	61	30
Appropriations :		1,144,548,028	744,850,164	473,966,351	419,509,295
Statutory Reserve		210,000,000	167,110,612	-	-
Retained surplus (general reserve) carried forward		934,548,028	577,739,552	473,966,351	419,509,295
Earnings Per Share (EPS)					
Basic	27 (a)	1.20	* 0.78	0.50	* 0.44
Diluted		1.20	0.78	0.50	0.44

* 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 2017

	Note	January to June 2017 Taka	January to June 2016 Taka
a Cash flows from operating activities			
Interest receipts in cash		11,937,738,665	10,309,099,487
Interest payments		(5,463,769,687)	(5,338,461,949)
Dividend receipts		108,330,331	150,476,010
Fees and commission receipts		566,688,649	475,923,493
Recoveries of loans previously written off		133,727,023	-
Cash payment to employees		(2,114,811,076)	(1,807,896,935)
Cash payment to suppliers		(125,380,588)	(100,430,153)
Current income tax paid		(1,471,803,637)	(1,765,103,636)
Receipts from other operating activities		987,778,468	781,760,163
Cash payments for other operating activities		(1,266,288,393)	(1,301,008,554)
Operating profit before changes in operating assets & liabilities		3,292,209,755	1,404,357,926
Cash flows from operating assets & liabilities:			
Statutory deposits		2,271,715,246	15,924,071,273
Purchase/sale of trading securities		(4,529,454,783)	(3,984,973,306)
Loans and advances to customers (other than banks)		(10,128,639,423)	(14,799,716,175)
Other assets		(3,415,821,880)	(5,272,777,806)
Deposits to/from other banks		11,899,367,713	4,535,054,224
Deposits from customers (other than banks)		8,700,542,596	2,129,439,037
Other liabilities account of customers		(691,134,393)	888,647,566
Other liabilities		680,533,397	325,810,312
Total Increase/(decrease) in operating assets and liabilities:		4,787,108,473	(254,444,875)
Net Cash from/(used in) Operating activities		8,079,318,228	1,149,913,051
b Cash Flows from Investing Activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(330,195,996)	(300,747,416)
Net Cash from/(used in) Investing Activities		(330,195,996)	(300,747,416)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		(14,554,703)	(1,995,518)
Dividend Paid		(440,186,906)	(1,056,448,574)
Net cash from/(used in) Financing activities		(454,741,609)	(1,058,444,092)
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		7,294,380,623	(209,278,457)
e Cash and cash equivalents at the beginning of the period		31,084,907,665	25,115,910,784
f Cash and cash equivalents at the end of the period (d+e)	26a	38,379,288,288	24,906,632,327


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 2017

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
For the period June 2017							
Balance as at 1 January 2017	8,803,738,120	9,300,249,482	3,382,630,056	3,030,411,362	24,517,029,020	679	24,517,029,699
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	8,803,738,120	9,300,249,482	3,382,630,056	3,030,411,362	24,517,029,020	679	24,517,029,699
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(25,465,120)	(25,465,120)	-	(25,465,120)
Surplus/deficit on account of revaluation of investments	-	-	-	9,951,285	9,951,285	-	9,951,285
Currency translation differences	-	-	-	959,132	959,132	-	959,132
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	-	-	-	-	-
Non-controlling capital	-	-	-	-	-	-	-
Net profit for the period	-	-	934,547,932	-	934,547,932	96	934,548,028
Transfer to statutory reserve	-	210,000,000	-	-	210,000,000	-	210,000,000
Issue of bonus shares - 2016	704,299,040	-	(704,299,040)	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2016	-	-	(440,186,906)	-	(440,186,906)	-	(440,186,906)
Balance as at 30 June 2017	9,508,037,160	9,510,249,482	3,172,692,042	3,015,856,659	25,206,835,343	775	25,206,836,118
Balance as at 30 June 2016	8,803,738,120	9,467,360,094	2,566,225,102	3,037,751,951	23,875,075,267	689	23,875,075,956


 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Director


 Chairman





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 30 June 2017

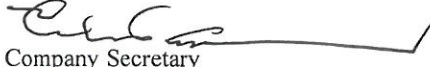
Property and Assets	Note	June 2017	December 2016
		Taka	Taka
Cash	3	24,463,227,244	21,114,474,598
In hand (Including foreign currencies)		4,600,931,794	3,612,831,120
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		19,862,295,450	17,501,643,478
Balance with Other Banks and Financial Institutions	4	12,894,590,221	9,033,361,643
Inside Bangladesh		11,653,176,844	7,802,936,535
Outside Bangladesh		1,241,413,377	1,230,425,108
Money at Call on Short Notice	5	111,286,667	551,286,667
Investments	6	51,020,173,603	48,865,749,421
Government		34,304,938,135	36,564,053,849
Others		16,715,235,468	12,301,695,572
Loans, Advances and Leases	7	213,134,163,248	203,011,231,761
Loans, Cash Credits, Overdrafts, etc.		202,310,140,942	194,740,058,680
Bills purchased and discounted		10,824,022,306	8,271,173,081
Fixed Assets including premises, furniture & fixtures	8	3,936,937,154	3,788,444,279
Other assets	9	38,853,665,828	33,996,968,178
Non-banking Assets		375,246	375,246
Total Assets		344,414,419,211	320,361,891,793
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	18,205,357,418	6,305,989,705
Deposits and other accounts	11	255,979,046,279	247,278,503,683
Current accounts & other accounts		35,494,689,174	29,016,869,218
Bills Payable		7,879,068,285	12,240,637,725
Savings bank deposits		64,285,734,472	62,201,794,370
Term deposits		142,448,067,830	138,518,717,957
Other deposits		5,871,486,518	5,300,484,413
Other Liabilities	12	44,662,358,608	41,632,995,086
Total Liabilities		318,846,762,305	295,217,488,474
Capital / Shareholders' Equity			
Paid up Capital		9,508,037,160	8,803,738,120
Statutory Reserve	13	9,510,249,482	9,300,249,482
Retained earnings (general reserve)	14	3,617,684,311	4,094,175,061
Other Reserves	15	2,931,685,953	2,946,240,656
Total Shareholders' Equity		25,567,656,906	25,144,403,319
Total Liabilities and Shareholders' Equity		344,414,419,211	320,361,891,793





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 30 June 2017

<u>Off-balance sheet items</u>	<u>Note</u>	<u>June 2017</u>	<u>December 2016</u>
<u>Contingent liabilities</u>		<u>Taka</u>	<u>Taka</u>
Acceptances & Endorsements			
Letters of guarantee		10,508,528,039	9,039,954,197
Irrevocable letters of credit		67,801,159,658	58,770,791,207
Bills for collection		7,374,270,780	4,125,546,631
Other Contingent Liabilities		-	1,072,217,186
Total		85,683,958,477	73,008,509,221
Other Commitments			
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total Off-Balance Sheet items including Contingent Liabilities		85,683,958,477	73,008,509,221


 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Director


 Chairman





Pubali Bank Limited

Head Office

Profit & Loss Account (Un-audited) for 6 months ended 30 June 2017

	Note	January to June 2017 Taka	January to June 2016 Taka	April to June 2017 Taka	April to June 2016 Taka
Operating Income					
Interest income	17	9,289,031,702	8,658,268,447	4,666,344,776	4,280,037,501
Less :Interest paid on deposits, borrowings, etc.	18	5,507,427,537	5,240,268,504	2,755,253,354	2,469,488,364
Net Interest Income		3,781,604,165	3,417,999,943	1,911,091,422	1,810,549,137
Income from investment	19	2,718,802,904	1,630,757,453	1,359,075,529	872,028,038
Commission, exchange and brokerage	20	788,356,039	746,883,560	362,082,746	420,400,473
Other operating income	21	677,684,560	502,551,084	591,103,928	427,736,392
Total Operating Income		7,966,447,668	6,298,192,040	4,223,353,625	3,530,714,040
Operating Expenses					
Salaries and allowances	22	2,094,817,534	1,789,459,025	1,172,803,112	1,007,928,931
Rent, taxes, insurance, electricity, etc.		377,947,181	332,967,116	213,014,230	191,869,727
Legal expenses		8,594,421	7,033,009	3,571,083	4,381,323
Postage, stamp, telecommunication, etc.		43,625,723	36,737,598	21,765,508	19,689,554
Stationery, printing, advertisements, etc.		72,943,053	56,624,546	48,820,403	32,475,747
Managing Director's salary and fees	23	4,800,000	4,800,000	2,700,000	2,700,000
Directors' fees		3,943,880	3,349,498	2,199,705	1,970,173
Auditors' fees		217,391	35,000	217,391	35,000
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets	24	226,421,410	296,352,033	113,410,785	120,561,765
Other expenses	25	832,690,487	854,667,002	393,843,215	434,987,666
Total Operating Expenses		3,666,001,080	3,382,024,827	1,972,345,432	1,816,599,886
Profit/(Loss) before Provisions & Taxation		4,300,446,588	2,916,167,213	2,251,008,193	1,714,114,154
Provision for loans & advances, investments & other assets					
Provision for classified loans and advances		1,402,271,752	799,325,076	1,157,134,463	486,302,638
Provision for unclassified loans and advances		170,001,005	220,674,924	(234,861,706)	213,697,362
Provision for diminution in value of Investments		-	6,500,000	-	-
		1,572,272,757	1,026,500,000	922,272,757	700,000,000
Provision for exposure of off-balance sheet items		130,000,000	86,000,000	45,000,000	46,000,000
Total Provisions		1,702,272,757	1,112,500,000	967,272,757	746,000,000
Total Profit/(Loss) before taxes		2,598,173,831	1,803,667,213	1,283,735,436	968,114,154
Provision for current tax		1,720,178,635	1,096,466,885	900,403,277	585,594,335
Provision for deferred tax		-	-	-	-
Total Provision for taxes		1,720,178,635	1,096,466,885	900,403,277	585,594,335
Net Profit after Taxes		877,995,196	707,200,328	383,332,159	382,519,819
Appropriations :					
Statutory Reserve		210,000,000	167,110,612	-	-
Retained surplus (general reserve) carried forward		667,995,196	540,089,716	383,332,159	382,519,819
Earnings Per Share (EPS)	27	0.92	* 0.74	0.40	* 0.40
Basic					
Diluted		0.92	0.74	0.40	0.40

*Restated

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO

Chairman





Pubali Bank Limited
Head Office
Cash Flow Statement (Un-audited)
for 6 months ended 30 June 2017

	Note	January to June 2017 Taka	January to June 2016 Taka
a Cash flows from operating activities			
Interest receipts in cash		11,917,612,457	10,296,556,600
Interest payments		(5,463,769,687)	(5,338,461,949)
Dividend receipts		46,564,299	90,662,745
Fees and commission receipts		529,710,097	455,114,271
Recoveries of loans previously written off		133,727,023	-
Cash payment to employees		(2,099,617,534)	(1,794,259,025)
Cash payment to suppliers		(125,380,588)	(100,430,153)
Current income tax paid		(1,471,803,637)	(1,737,561,510)
Receipts from other operating activities		802,603,479	794,320,373
Cash payments for other operating activities		(1,258,988,986)	(1,295,958,436)
Operating profit before changes in operating assets & liabilities		3,010,656,923	1,369,982,916
Cash flows from operating assets & liabilities:			
Statutory deposits		2,271,715,246	15,924,071,273
Purchase/sale of trading securities		(4,413,539,896)	(3,958,019,541)
Loans and advances to customers (other than banks)		(10,122,931,487)	(14,856,696,828)
Other assets		(3,384,894,013)	(5,254,786,009)
Deposits to/from other banks		11,899,367,713	4,535,054,224
Deposits from customers (other than banks)		8,700,542,596	2,129,439,037
Other liabilities account of customers		(691,134,393)	888,663,026
Other liabilities		298,046,523	335,914,880
Total Increase/(decrease) in operating assets and liabilities:		4,557,172,289	(256,359,938)
Net Cash from/(used in) Operating activities		7,567,829,212	1,113,622,978
b Cash flows from investing activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(330,506,847)	(301,239,247)
Net Cash from/(used in) Investing Activities		(330,506,847)	(301,239,247)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		(14,554,703)	(1,995,518)
Dividend Paid		(440,186,906)	(1,056,448,574)
Net cash from/(used in) Financing activities		(454,741,609)	(1,058,444,092)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		6,782,580,756	(246,060,361)
e Cash and cash equivalents at the beginning of the period		30,712,574,409	24,556,819,380
f Cash and cash equivalents at the end of the period (d+e)	26	37,495,155,165	24,310,759,019


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 2017

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
For the period June 2017					
Balance as at 1 January 2017	8,803,738,120	9,300,249,482	4,094,175,061	2,946,240,656	25,144,403,319
Changes in accounting policy	-	-	-	-	-
Restated balance	8,803,738,120	9,300,249,482	4,094,175,061	2,946,240,656	25,144,403,319
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(25,465,120)	(25,465,120)
Surplus/deficit on account of revaluation of investments	-	-	-	9,951,285	9,951,285
Currency translation differences	-	-	-	959,132	959,132
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	-	-	-
Net profit for the period	-	-	667,995,196	-	667,995,196
Transfer to statutory reserve	-	210,000,000	-	-	210,000,000
Issue of bonus shares - 2016	704,299,040	-	(704,299,040)	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2016	-	-	(440,186,906)	-	(440,186,906)
Balance as at 30 June 2017	9,508,037,160	9,510,249,482	3,617,684,311	2,931,685,953	25,567,656,906

Balance as at 30 June 2016	8,803,738,120	9,467,360,094	3,299,190,229	2,953,581,245	24,523,869,688
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 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Director


 Chairman





PUBALI BANK LIMITED

Some selected notes to the financial statements for the Half year ended 30 June 2017

	June 2017 Taka	December 2016 Taka
1 Accounting Policies: In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2016.		
2 Provision:		
a) Loans & Advances: Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.		
b) Investment Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted shares on yearly basis.		
c) Taxation: Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2017, 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.		
<u>PROPERTY AND ASSETS</u>		
3 Cash		
Cash In hand (Including foreign currencies)		
In local currency	4,587,007,072	3,602,781,519
In foreign currencies	13,924,722	10,049,601
	<u>4,600,931,794</u>	<u>3,612,831,120</u>
Balance with Bangladesh Bank and its agent bank(s)		
Bangladesh Bank		
In local currency	16,423,259,708	15,422,923,958
In foreign currencies	907,606,260	642,508,639
	<u>17,330,865,968</u>	<u>16,065,432,597</u>
Sonali Bank as agent of Bangladesh Bank		
In local currency	2,531,429,482	1,436,210,881
	<u>19,862,295,450</u>	<u>17,501,643,478</u>
	<u><u>24,463,227,244</u></u>	<u><u>21,114,474,598</u></u>
3(a) Consolidated Cash		
Cash In hand (Including foreign currencies)		
Pubali Bank Limited	4,600,931,794	3,612,831,120
Pubali Bank Securities Limited	-	-
	<u>4,600,931,794</u>	<u>3,612,831,120</u>
Balance with Bangladesh Bank and its agent Bank (s)		
Pubali Bank Limited	19,862,295,450	17,501,643,478
Pubali Bank Securities Limited	-	-
	<u>19,862,295,450</u>	<u>17,501,643,478</u>
	<u><u>24,463,227,244</u></u>	<u><u>21,114,474,598</u></u>
4 Balance with other banks and financial institutions		
Inside Bangladesh	11,653,176,844	7,802,936,535
Outside Bangladesh	1,241,413,377	1,230,425,108
	<u>12,894,590,221</u>	<u>9,033,361,643</u>
4(a) Consolidated Balance with other banks and financial institutions		
Inside Bangladesh		
Pubali Bank Limited	11,653,176,844	7,802,936,535
Pubali Bank Securities Limited	884,133,123	372,333,256
	<u>12,537,309,967</u>	<u>8,175,269,791</u>
Less: Inter Company Transactions	884,133,123	372,333,256
	<u>11,653,176,844</u>	<u>7,802,936,535</u>
Outside Bangladesh		
Pubali Bank Limited	1,241,413,377	1,230,425,108
Pubali Bank Securities Limited	-	-
	<u>1,241,413,377</u>	<u>1,230,425,108</u>
	<u><u>12,894,590,221</u></u>	<u><u>9,033,361,643</u></u>



	June 2017 Taka	December 2016 Taka
5 Money at call on short notice		
Banking company (note- 5.1)	11,286,667	211,286,667
Non-banking financial institution (note-5.2)	100,000,000	340,000,000
	111,286,667	551,286,667
5.1 Banking company		
Mercantile Bank Limited	-	100,000,000
Midland Bank Limited	-	100,000,000
ICB Islamic Bank Ltd.	11,286,667	11,286,667
	11,286,667	211,286,667
5.2 Non-banking Financial Institution		
Lanka bangla Finance Ltd.	-	90,000,000
IPDC Finance Limited	100,000,000	-
Industrial & Infrastructure Development Finance Co. Ltd	-	140,000,000
Premier Leasing & Finance Ltd.	-	50,000,000
United Finance Ltd.	-	60,000,000
	100,000,000	340,000,000
6 Investments		
Government securities		
Government/ Bangladesh Bank bills - at book value	-	8,033,929,007
Government treasury bonds	34,278,887,102	28,516,673,341
National prize bonds	26,051,033	13,451,501
Total investment in government securities and bonds	34,304,938,135	36,564,053,849
Other investments		
Shares (Note 6.3)	5,543,117,498	5,474,577,602
Debentures (Note 6.4)	344,060	344,060
Prime Bank Limited Bond	-	45,000,000
MTBL Bond	20,000,000	20,000,000
Dhaka Bank Limited Bond	40,000,000	40,000,000
National Bank Limited Bond	40,960,000	40,960,000
One Bank Limited Bond -1	80,000,000	80,000,000
Mercantile Bank Limited Bond	80,000,000	100,000,000
Trust Bank Limited Bond -1	250,000,000	250,000,000
The City Bank Limited Bond -1	196,000,000	196,000,000
Southeast Bank Limited Bond - 1	300,000,000	300,000,000
Bank Asia Limited Bond - 1	250,000,000	250,000,000
EXIM Bank Limited Bond - 1	300,000,000	300,000,000
Social Islami Bank Limited Bond	160,000,000	200,000,000
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	-
MTBL Bond-2	950,000,000	-
Bank Asia Limited Bond - 1	1,000,000,000	-
EXIM Bank Limited Bond - 2	1,000,000,000	-
Dutc- Bangla Bank Limited Bond	1,500,000,000	-
Shahjalal Islami Bank Limited - 1	700,000,000	-
Shahjalal Islami Bank Limited - 2	500,000,000	-
The City Bank Limited Bond -2	500,000,000	-
Commercial paper of Runner Automobiles	-	500,000,000
Commercial paper of Energypac Engineering Ltd	-	500,000,000
Commercial paper of Shanta Holding Ltd	-	250,000,000
Commercial paper of Matador Ball Pen Industries	-	150,000,000
Commercial paper of Concord Real Estate & Development Ltd	-	300,000,000
Commercial paper of Danish Condensed Milk BD	-	300,000,000
Bridge financing advances (Note 6.5)	4,813,910	4,813,910
	16,715,235,468	12,301,695,572
	51,020,173,603	48,865,749,421
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	34,304,938,135	36,564,053,849
Pubali Bank Securities Limited	-	-
	34,304,938,135	36,564,053,849
2. Other		
Pubali Bank Limited	16,715,235,468	12,301,695,572
Pubali Bank Securities Limited	6,353,987,289	6,238,072,402
	23,069,222,757	18,539,767,974
	57,374,160,892	55,103,821,823



	June 2017 Taka	December 2016 Taka
7 Loans, advances and leases		
Loans, cash credits and overdrafts, etc.	202,310,140,942	194,740,058,680
Bills purchased and discounted	10,824,022,306	8,271,173,081
	213,134,163,248	203,011,231,761
7.1 Loans, cash credits, overdrafts, etc. Inside Bangladesh:		
Loans	63,220,683,275	59,021,627,542
Cash credits	44,852,383,793	42,635,737,741
Overdrafts	49,891,768,269	52,175,950,607
Loan against merchandise	8,304,647	9,228,324
Packing credits	650,661,609	606,622,395
Loan against trust receipts	10,151,797,594	8,850,951,290
Pubali prochesta	283,013,324	390,912,172
Non-resident Credit Scheme	653,907	653,907
Pubali Subarna	5,123,643,116	4,795,100,759
Pubali Karmo Uddog	175,156,810	153,251,966
Pubali Sujon	41,806,244	38,080,885
Pubali Utsob	73,448,572	20,700,012
Payment against documents	3,128,189,100	2,627,585,120
Consumers loan scheme	13,723,637,364	12,846,153,329
EDF loan	5,748,641,407	6,222,200,475
Lease finance	4,980,797,292	4,338,566,512
Others	255,554,619	6,735,644
	202,310,140,942	194,740,058,680
Outside Bangladesh	-	-
	202,310,140,942	194,740,058,680
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	1,513,394,470	1,221,573,057
Loans against demand draft purchased	31,565	31,565
	1,513,426,035	1,221,604,622
Payable outside Bangladesh:		
Foreign bills purchased	9,310,596,271	7,049,568,459
Foreign drafts purchased	-	-
	9,310,596,271	7,049,568,459
	10,824,022,306	8,271,173,081
7.3 Classification of loans and advances including bills purchased and discounted		
Unclassified:		
Standard	187,254,203,646	179,101,709,880
Special mention account (SMA)	4,943,058,167	10,363,341,688
	192,197,261,813	189,465,051,568
Classified:		
Substandard (SS)	1,450,427,796	1,007,846,999
Doubtful (DF)	7,029,660,764	621,520,577
Bad or loss (B/L)	9,849,600,086	9,292,088,000
	18,329,688,646	10,921,455,576
Staff loan	2,607,212,789	2,624,724,617
	213,134,163,248	203,011,231,761



7.4 Particulars of required provision for loans and advances

Status of Classification	Base for Provision	Rate of Provision (%)	June 2017 Taka	December 2016 Taka
General provision - Unclassified				
Standard	133,191,005,031	1	1,331,910,050	1,229,225,586
Small & Medium Enterprise financing	38,889,072,644	0.25	97,222,681	103,578,714
Loans to BHs/MBs/SDs against share etc.	38,722,507	2	774,450	977,276
Housing Finance	273,962,920	2	5,479,258	6,538,188
Loan for Professional to setup business	250,408,044	2	5,008,161	3,089,247
Consumers loan scheme	10,382,087,206	5	519,104,360	502,820,237
Short Term Agri Credit and Micro credit	4,228,945,294	2.50	105,723,632	96,386,434
Special mention account (SMEF)	1,291,293,939	0.25	3,228,235	2,390,144
Special mention account (CLS)	1,740,543,040	5	87,027,152	62,753,388
Special mention account (LP, HF))	68,144,847	2	1,362,897	1,707,964
Special mention account (Others)	1,789,842,612	1.2	17,898,426	127,319,923
			2,174,739,302	2,136,787,101
Specific provision - Classified				
Substandard (Agri & Micro credit)	9,166,261	5	458,313	330,246
Substandard	630,624,804	20	126,124,961	130,215,702
Doubtful (Agri & Micro credit)	173,386	5	8,669	151,857
Doubtful	2,886,361,392	50	1,443,180,696	187,244,001
Bad/Loss	4,965,676,936	100	4,965,676,936	4,724,624,100
			6,535,449,575	5,042,565,906
Required provision			8,710,188,877	7,179,353,007
Provision maintained			9,342,437,681	7,679,553,007
Excess provision			632,248,804	500,200,000
7(a) Consolidated Loans, Advances and Leases				
Loans, cash credits, overdrafts, etc.				
Pubali Bank Limited			202,310,140,942	194,740,058,680
Pubali Bank Securities Limited			604,536,646	598,828,710
			202,914,677,588	195,338,887,390
Less: Inter Company Transactions				
			-	-
			202,914,677,588	195,338,887,390
Bills discounted and purchased				
Pubali Bank Limited			10,824,022,306	8,271,173,081
Pubali Bank Securities Limited			-	-
			10,824,022,306	8,271,173,081
			213,738,699,894	203,610,060,471
8 Fixed Assets including Premises, Furniture & Fixture				
Land			2,227,406,391	2,227,406,391
Building			713,893,313	713,893,313
Vehicles			6,025,000	56,079,267
Machinery and equipment's			282,310,560	212,304,144
Computer & Computer Accessories			312,560,300	261,907,264
Furniture and fixtures			394,741,590	316,853,900
			3,936,937,154	3,788,444,279
8(a) Consolidated Fixed Assets including premises, furniture & fixtures				
Pubali Bank Limited			3,936,937,154	3,788,444,279
Pubali Bank Securities Limited			1,875,079	2,185,930
			3,938,812,233	3,790,630,209
9 Other Assets				
Interest accrued on investments			1,486,611,515	1,507,307,903
Accrued income on loans & advances			298,733,027	236,173,653
Investment in SWIFT			3,387,591.00	3,387,591
Advance security deposit, advance rent and prepaid expenses			212,500,783	193,835,708
Investment in Subsidiary Company			6,599,998,700	6,599,998,700
Stock dealing account			740,882,900	40,379,784
Stationery and stamps			73,467,787	64,778,476
Drafts payable			24,446,887	21,273,874
Sanchaypatra			-	993,725
Suspense account			272,246,750	215,731,551
Demonetized notes			1,531,750	1,531,750
Items in transit			7,516,977,297	4,811,480,497
Advance against income tax			21,606,575,680	20,134,772,043
Clearing house adjustment			12,685,805	63,886,071
Others			3,619,356	101,436,852
			38,853,665,828	33,996,968,178

	June 2017 Taka	December 2016 Taka
9(a) Consolidated Other Assets		
Pubali Bank Limited	38,853,665,828	33,996,968,178
Pubali Bank Securities Limited	177,805,776	146,877,909
	39,031,471,604	34,143,846,087
Inter company Transactions	(740,896,710)	(40,393,594)
Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
	(7,340,895,410)	(6,640,392,294)
	31,690,576,194	27,503,453,793
LIABILITIES AND CAPITAL		
10 Borrowings from other Banks, Financial Institutions and Agents		
Inside Bangladesh	8,600,000,000	-
Outside Bangladesh	9,605,357,418	6,305,989,705
	18,205,357,418	6,305,989,705
11 Details of deposits and other accounts		
Current deposits and other accounts :		
Current account	32,787,309,772	27,214,882,793
Cash credit A/C. (Cr. Balance)	832,791,531	554,167,676
Pubali Prochesta (Cr. Balance)	11,952,575	11,859,675
Credit card Account	548,216	170,741
Call deposits	15,428,759	15,633,739
Foreign currency deposits	1,831,021,518	1,204,640,383
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Overdraft earnest monet (Cr. Balance)	122,592	
Unclaimed deposits FDD A/C	15,491,733	15,491,733
	35,494,689,174	29,016,869,218
Bills payable	7,879,068,285	12,240,637,725
Savings Bank accounts	64,285,734,472	62,201,794,370
Term deposits :		
Fixed deposits	60,512,664,768	61,942,167,300
Special Notice Deposits	31,128,212,021	28,005,845,821
Deposit pension scheme	1,149,177	1,209,894
Interest payable on term deposit	3,744,995,566	2,808,050,456
Pubali pension scheme	16,465,790,641	14,658,904,213
Pubali sanchay prakalpa	3,978,270,287	4,476,150,111
Dwigun Sanchay Prokalpa	18,983,857,665	19,685,770,467
Target Based Small Deposit (Pubali shoppopuron)	2,620,054,827	2,196,766,442
Monthly profit base deposit	2,622,171,121	2,774,162,121
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	2,168,200,660	1,758,208,860
Shikhya sanchay prokalpa	222,533,798	211,314,973
Child edu. Care & maturity deposit	167,299	167,299
	142,448,067,830	138,518,717,957
Other deposits	5,871,486,518	5,300,484,413
	255,979,046,279	247,278,503,683
11 (a) Consolidated Deposits and other accounts		
Pubali Bank Limited	255,979,046,279	247,278,503,683
Pubali Bank Securities Limited	-	-
	255,979,046,279	247,278,503,683
Less: Inter Company Transactions	884,133,123	372,333,256
	255,094,913,156	246,906,170,427



	June 2017 Taka	December 2016 Taka
12 Other Liabilities		
Accumulated provision for loans and advances	5,649,515,190	4,223,743,657
Accumulated provision for consumers loan	848,124,298	789,277,605
Accumulated provision for lease finance	1,603,820	1,596,341
Accumulated provision for demand loan pubali star	36,206,267	27,948,303
	<u>6,535,449,575</u>	<u>5,042,565,906</u>
Provision for unclassified loans and advances	2,806,988,106	2,636,987,101
Provision @1% against off-balance sheet exposure	860,800,000	730,800,000
Accumulated interest suspense	1,920,745,740	1,622,699,217
Provision for rebate on good borrower	18,803,079	20,000,000
Provision for doubtful investment	23,750,460	23,750,460
Additional profit payable A/C for Islamic banking	356,033	1,738,845
I.B. bad debt offsetting reserve	3,904,452	3,904,452
Interest suspense on underwriting advances	235,599,888	235,599,888
CLS interest A/C	4,449,833	4,233,900
Accrued interest receivable on overdue CLS	-	97,813,422
Consumers deposits	171,755,074	153,396,713
Lease deposit	718,758	691,719
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	25,019,305,356	23,299,126,721
Provision for Deferred Tax	125,535,475	125,535,475
Valuation adjustment	745,982,124	542,323,077
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	11,170	14,469,034
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	5,616,496,842	6,261,073,278
Pubali Bank Adjustment	84,318,839	49,058,060
Sadaqah fund	6,061,374	5,850,621
Card transaction fee (inter bank)	799,187	656,117
FC Charges	17,363,819	17,363,819
Interest suspense account against 70% agri loan	192,382	192,382
Blocked account of UBI	2,973,186	2,973,186
Property account of UBI	49,617	49,617
Non resident blocked account of UBI	34,487	34,487
	<u>37,779,361,892</u>	<u>35,962,688,202</u>
Provision for expenses:	57,381,513	372,313,011
Provision for other assets:		
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	18,249,768	15,580,358
Reserve for unforeseen losses	193,486,995	161,418,744
	<u>290,165,628</u>	<u>255,427,967</u>
	<u>44,662,358,608</u>	<u>41,632,995,086</u>
12(a) Consolidated other liabilities		
Pubali Bank Limited	44,662,358,608	41,632,995,086
Pubali Bank Securities Limited	1,783,160,001	1,385,673,127
Inter company payable	(740,896,710)	(40,393,594)
	<u>45,704,621,899</u>	<u>42,978,274,619</u>
13 Statutory reserve		
Balance at the beginning of the period	9,300,249,482	9,300,249,482
Addition during the period	210,000,000	-
Balance at the end of the period	<u>9,510,249,482</u>	<u>9,300,249,482</u>
14 Retained earnings (General reserve)		
Balance as on beginning of the period	4,094,175,061	3,815,549,087
Addition during the period	667,995,196	1,334,954,548
Transfer in: Asset revaluation reserve		120,000
	<u>4,762,170,257</u>	<u>5,150,623,635</u>
Issue of dividend	(1,144,485,946)	(1,056,448,574)
Balance as on end of the period	<u>3,617,684,311</u>	<u>4,094,175,061</u>
14(a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	3,617,684,311	4,094,175,061
Pubali Bank Securities Limited	(444,992,269)	(711,545,005)
	<u>3,172,692,042</u>	<u>3,382,630,056</u>



	June 2017 Taka	December 2016 Taka
15 Other reserves		
15.1 Assets revaluation reserve		
Balance at the beginning of the period	2,915,946,700	2,925,282,807
Addition on revaluation of Fixed Assets/Investment During the period	35,286,569	190,222,193
Disposal during the period	(50,800,404)	(199,438,300)
Transfer out: Asset revaluation reserve	-	(120,000)
	<u>2,900,432,865</u>	<u>2,915,946,700</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>2,900,766,849</u>	<u>2,916,280,684</u>
15.2 Exchange Equalization Fund		
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>
15.3 Foreign currency translation reserve		
Balance at the beginning of the period	-	-
Addition during the period	959,132	-
Balance at the end of the period	<u>959,132</u>	<u>-</u>
	<u>2,931,685,953</u>	<u>2,946,240,656</u>
15(a) Consolidated Other reserves		
Pubali Bank Limited	2,931,685,953	2,946,240,656
Pubali Bank Securities Limited	84,170,706	84,170,706
	<u>3,015,856,659</u>	<u>3,030,411,362</u>
16 Non-controlling interest		
Balance at the beginning of the period	679	658
Share of current period profit	96	21
	<u>775</u>	<u>679</u>



	June 2017 Taka	June 2016 Taka
17 Interest income		
Loans	930,351,974	999,402,727
Cash credits	2,214,821,638	2,174,232,867
Over drafts	2,135,346,243	1,937,369,125
Loan against imported merchandise	135,629	12,255,124
Loan against trust receipt	479,169,490	520,574,488
Inland bill purchased & demand draft purchased	43,272,683	119,656,779
Foreign bill purchased and Export development fund	292,339,083	32,853,628
Packing credits	19,791,854	12,260,121
Payments against document	28,119,515	84,023,010
Call loans	15,568,306	42,262,351
Loans against deposit pension scheme	-	-
Agricultural credits & rural credits	13,905,240	10,426,633
Sundries account	35,813,038	24,180,642
CLS account	673,815,915	643,841,275
Secured mortgages	324,532,022	436,966,622
Foreign bank accounts	7,064,929	38,184,479
Loan against Shikya Sanchay Prokalpa	481,899	462,206
Loan against Non-resident Credit Scheme	-	4,714
Lease finance	275,112,499	238,293,850
Loan against Pubali Sanchay Prokalpa	22,151,825	24,134,124
Loan against FDR	278,626,358	47,955,363
Term loans	1,389,395,740	1,198,601,872
Term deposit/ replacement	55,837,075	23,768,273
Loan against Pubali Pension Scheme	52,385,861	36,553,859
Credit card	992,886	4,315
	9,289,031,702	8,658,268,447
17(a) Consolidated Interest Income		
Pubali Bank Limited	9,289,031,702	8,658,268,447
Pubali Bank Securities Limited	20,126,208	12,542,887
	9,309,157,910	8,670,811,334
18 Interest paid on deposits, borrowings, etc.		
Fixed deposit	1,635,659,604	2,096,523,782
Interest on REPO borrowings	14,762,898	1,699,296
Interest on borrowings	149,160,051	52,916,473
Short-notice deposit	576,199,572	512,129,159
Savings bank deposit	603,534,455	529,710,767
Pubali bank pension scheme	831,742,523	512,564,719
Child education care & maturity deposits	-	82,610
Call borring	10,892,097	7,124,343
Monthly monafa based deposit scheme	6,358,366	14,697,589
Pubali Sanchay Prokalpa	157,607,298	156,710,791
Shikhya Sanchay Prokalpa	9,021,599	7,432,739
Dwigun Sanchay Prokalpa	1,130,814,851	1,086,605,659
Treasury Bond	56,640,301	6,303,825
Marking to Market Revaluation	40,000,000	42,504
Interest on MPSD	66,118,460	44,062,953
Interest on TBSD	81,407,428	47,627,942
Interest on refinance from B. Bank	1,094,067	2,016,220
Interest on MFD A/C	133,383,933	160,789,943
Sundry accounts	3,030,034	1,227,190
	5,507,427,537	5,240,268,504
19 Income from investment		
Interest on treasury bill	90,604,066	30,742,701
Interest on treasury bond	1,738,257,537	1,028,759,745
Interest on other bond	293,856,830	57,895,274
Interest on Bangladesh Bank bill	34,516,950	258,150,362
Interest on commercial paper	29,717,014	55,802,342
Gain on sale of shares	485,286,208	108,744,284
Dividend on shares	46,564,299	90,662,745
	2,718,802,904	1,630,757,453
19(a) Consolidated Income from investment		
Pubali Bank Limited	2,718,802,904	1,630,757,453
Pubali Bank Securities Limited	245,092,365	46,892,236
	2,963,895,269	1,677,649,689



	June 2017 Taka	June 2016 Taka
20 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	15,307,928	16,028,690
Foreign L/C	179,237,979	154,729,143
Local L/C	48,187,406	43,602,838
Issuance of foreign guarantee	1,143,571	112,105
Issuance of local guarantee	62,696,998	56,720,185
Issuance of traveller's cheque	620	3,000
Other transactions	132,926,902	103,158,489
Miscellaneous handling commission	89,759,386	80,359,035
Consumers credit	44,903	75,320
Commission on stationery articles	402,940	325,111
Income A/C commission Online	1,464	355
Total commission	<u>529,710,097</u>	<u>455,114,271</u>
Exchange	<u>36,978,552</u>	<u>20,809,222</u>
	<u>788,356,039</u>	<u>746,883,560</u>
20(a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	788,356,039	746,883,560
Pubali Bank Securities Limited	<u>36,978,552</u>	<u>20,809,222</u>
	<u>825,334,591</u>	<u>767,692,782</u>
21 Other operating income		
Rent recovery	1,149,360	1,214,500
Postage and telecommunication recovery	4,326,339	5,044,854
Miscellaneous income	38,258,060	35,836,323
Miscellaneous income supervision and monitoring	8,500	7,403
Miscellaneous income transfer fee	263,451	57,955
Swift income	60,317,588	53,458,210
Application fee of CLS account	860,475	689,146
Account opening charge of CLS account	1,107,900	1,055,100
Service charge	16,862,214	12,682,595
Income on sale of leased asset	1,280,357	339,404
Online service charge	195,911,937	194,266,027
Accounts Maintenance fee	171,200,404	155,359,807
SMS service charges	36,248,707	31,062,487
Card Fees and charges	3,635,738	5,341,672
CIB service charges	6,803,390	5,813,920
Recovered from Bad Debt Written Off	133,727,023	-
Processing Fee on Lease Financing	1,895,577	-
Fee on card transaction	1,598,912	-
Income on sale of Bank's property	2,228,628	321,681
	<u>677,684,560</u>	<u>502,551,084</u>
21(a) Consolidated Other operating income		
Pubali Bank Limited	677,684,560	502,551,084
Pubali Bank Securities Limited	<u>1,848,656</u>	<u>360,819</u>
	<u>679,533,216</u>	<u>502,911,903</u>
22 Salary and allowances (excluding Managing Director)		
Basic salary	1,003,392,767	845,248,238
House rent allowances	567,296,427	496,414,546
Medical allowances	120,062,531	103,425,810
Other allowances	118,807,499	98,888,401
Contributory provident fund	91,607,156	79,016,236
General provident fund	166,828	170,967
Bonus to employees	193,484,326	166,294,827
	<u>2,094,817,534</u>	<u>1,789,459,025</u>
22(a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	2,094,817,534	1,789,459,025
Pubali Bank Securities Limited	<u>15,193,542</u>	<u>13,637,910</u>
	<u>2,110,011,076</u>	<u>1,803,096,935</u>
23 Managing Director's salary and fees		
Basic pay	3,000,000	3,000,000
Allowances	900,000	900,000
Bank's contributory provident fund	300,000	300,000
Bonus	600,000	600,000
	<u>4,800,000</u>	<u>4,800,000</u>
24 Depreciation and repair of bank's assets		
Repairs to fixed assets	9,522,518	8,017,114
Maintenance of assets	34,884,920	96,957,706
Depreciation on fixed assets	182,013,972	191,377,213
	<u>226,421,410</u>	<u>296,352,033</u>
24(a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	226,421,410	296,352,033
Pubali Bank Securities Limited	<u>585,452</u>	<u>873,163</u>
	<u>227,006,862</u>	<u>297,225,196</u>



	June 2017 Taka	June 2016 Taka
25 Other expenses		
Repairs to rented property	354,110	1,110,858
Newspapers	1,582,100	1,646,545
Petrol consumption	25,731,033	26,504,643
Travelling	28,816,895	30,646,981
Donations	51,010,000	34,700,700
Card Expenditure	4,985,707	9,997,091
NOSTRO account charges	3,616,532	2,004,430
Honorarium	305,150	407,950
Subscriptions	6,446,964	4,857,200
Sub-ordinate staff clothing	3,472,560	3,060,858
Conveyance	9,734,207	9,487,689
Entertainment	9,871,694	10,363,515
Training	9,603,876	8,970,039
Photocopying	101,000	213,719
Branches' opening expenses	690,831	692,282
Shifting expenses	376,740	383,699
Carrying expenses	578,376	631,428
Professional fees	3,422,163	2,817,114
Security and Auxiliary Services	25,424,736	18,549,911
Gun license fees	825,565	244,303
Overtime	12,610,126	12,662,088
Lunch subsidy	98,941,390	87,560,079
Promotional expenses	5,773,263	36,008,621
Card transection fee	682,245	427,405
Gratuity	354,236,700	400,917,600
Group insurance	5,000,000	16,005,402
House maintenance	65,778,947	52,858,466
Car allowance	13,225,484	12,286,000
Chemicals for office equipment's	401,510	362,245
Loss on sale of bank's property	379,063	121,794
CDBL fees	129,662	106,000
Annual general meeting	1,629,889	1,309,093
Bandwidth charges	40,124,247	36,766,912
Penal interest penalty	-	182,773
Miscellaneous	46,827,722	29,801,569
	832,690,487	854,667,002
25(a) Consolidated Other expenses		
Pubali Bank Limited	832,690,487	854,667,002
Pubali Bank Securities Limited	5,586,597	3,414,433
	838,277,084	858,081,435
26 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	4,600,931,794	2,239,350,117
Balance with Bangladesh Bank and its agent bank(s)	19,862,295,450	16,387,523,968
Balance with other banks and financial institutes	12,894,590,221	5,646,159,566
Prize bonds	26,051,033	24,438,701
Money at call on short notice	111,286,667	13,286,667
	37,495,155,165	24,310,759,019
26(a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	37,495,155,165	24,310,759,019
Pubali Bank Securities Limited	884,133,123	595,873,308
	38,379,288,288	24,906,632,327
27 Basic and Diluted Earnings Per Share (EPS):		
Net Profit after taxes	877,995,196	707,200,328
Number of ordinary shares outstanding	950,803,716	950,803,716
Basic and Diluted Earnings Per Share (EPS)	0.92	0.74
27(a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
Net Profit after tax	1,144,548,028	744,850,164
Number of ordinary shares outstanding	950,803,716	950,803,716
Consolidated Basic and Diluted Earnings Per Share (EPS)	1.20	0.78





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PUBALI BANK LIMITED

Central Accounts Division

Head Office, Dhaka.

Tel: 9574229

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

Measures	30 June 2017		30 June 2016	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	4,300,446,588	4,581,999,420	2,916,167,213	2,978,084,349
Net Profit / (Loss) after Taxation	877,995,196	1,144,548,028	707,200,328	744,850,164
Net Assets Value (NAV)	25,567,656,906	25,206,835,343	24,523,869,688	23,875,075,267
NAV Per Share	26.89	26.51	27.86	27.12
Earnings Per Share (EPS)	0.92	1.20	0.74	0.78
Net Operating Cash Flow Per Share (NOCFPS)	7.96	8.50	1.26	1.31

