



PUBALI BANK LIMITED
HEAD OFFICE, DHAKA.

Consolidated Profit and Loss Account (Un-audited)
for 6 months ended 30 June 2011

(Figures in BDT)

Income and Expenditure	January to June 2011	January to June 2010	April to June 2011	April to June 2010
Interest Income	5,538,507,893	4,284,699,429	2,976,869,215	2,177,182,752
Less: Interest paid on Deposits, Borrowings, etc.	2,570,733,838	1,841,533,421	1,406,054,924	904,934,731
Net Interest Income	2,967,774,055	2,443,166,008	1,570,814,291	1,272,248,021
Income from Investment	402,952,354	1,161,474,947	189,155,967	655,589,570
Commission, Exchange and Brokerage	792,078,765	648,598,346	457,815,580	398,890,363
Other Operating Income	152,230,707	105,723,038	111,201,924	71,328,371
Total Operating Income	4,315,035,881	4,358,962,339	2,328,987,762	2,398,056,325
Salaries and allowances	860,830,513	709,368,008	448,722,603	359,434,047
Rent, Taxes, Insurance, Electricity etc.	124,723,439	114,821,713	74,796,409	72,632,882
Legal Expenses	5,056,980	5,158,403	2,641,951	2,946,390
Postage, Stamp, Telecommunication etc.	37,413,704	26,891,430	20,779,504	15,515,671
Stationery, Printing, Advertisement, etc.	53,876,203	42,514,101	39,247,730	24,886,362
Managing Director's salary and fees	4,600,000	4,600,000	1,800,000	2,800,000
Directors' Fees	2,143,248	2,390,888	1,719,015	1,569,936
Charges on loan losses	1,400,000	2,754,920	-	1,659,574
Auditors' Fee	-	-	-	-
Repair, maintenance and depreciation of fixed assets	74,065,002	62,636,047	36,362,399	34,030,376
Other Expenses	487,040,727	513,916,187	249,303,365	238,211,063
Total Operating Expenses	1,651,149,816	1,485,051,697	875,372,976	753,686,300
Profit before Provision	2,663,886,065	2,873,910,642	1,453,614,786	1,644,370,025
Provision for Loans and Advances	50,000,000	100,000,000	-	100,000,000
Provision for diminution in value of Investments	300,000,000	65,000,000	155,000,000	65,000,000
Provision for exposure of off-balance sheet items	-	50,000,000	-	20,000,000
Other Provisions	-	-	-	-
Total Provision	350,000,000	215,000,000	155,000,000	185,000,000
Profit before Taxation	2,313,886,065	2,658,910,642	1,298,614,786	1,459,370,025
Provision for corporate taxation	1,120,193,553	951,412,023	628,412,854	428,857,260
Provision for deferred taxation	-	-	-	-
Profit after Taxation	1,193,692,512	1,707,498,619	670,201,932	1,030,512,765
Profit Attributable to :				
Equity holders of parent	1,193,692,512	1,707,498,619	670,201,932	1,030,512,765
Non-controlling interest	-	-	-	-
Total attributions	1,193,692,512	1,707,498,619	670,201,932	1,030,512,765
Appropriations				
Statutory Reserve	517,149,907	531,782,128	302,539,969	291,874,005
General Reserve	-	-	-	-
Total Appropriations	517,149,907	531,782,128	302,539,969	291,874,005
Net surplus carried forward	676,542,605	1,175,716,491	367,661,963	738,638,760
Earning per share (EPS)	1.78	* 2.55	1.00	* 1.54

* Restated

N.B: After Provisional appropriation of Operating Profit of June 2011

Sayeed Ahmed FCA
GM & CFO

Md. Abdul Halim Chowdhury
AMD

Helal Ahmed Chowdhury
MD & CEO

