



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 June 2018

<u>Property and Assets</u>	Notes	June 2018 Taka	December 2017 Taka
Cash	3 (a)	22,705,848,868	22,817,790,448
Cash In hand (Including foreign currencies)		4,027,020,985	3,643,109,729
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		18,678,827,883	19,174,680,719
Balance with Other Banks and Financial Institutions	4 (a)	17,165,457,525	12,903,217,937
Inside Bangladesh		16,636,803,273	11,952,460,323
Outside Bangladesh		528,654,252	950,757,614
Money at Call on Short Notice	5	211,286,667	11,286,667
Investments	6 (a)	62,334,876,233	59,621,118,393
Government		37,744,065,790	35,243,859,418
Others		24,590,810,443	24,377,258,975
Loans, Advances and Leases	7 (a)	253,449,567,962	240,148,607,766
Loans, Cash Credits, Overdrafts, etc.		238,196,558,540	228,211,262,961
Bills purchased & discounted		15,253,009,422	11,937,344,805
Fixed Assets including premises, furniture & fixtures	8 (a)	3,870,542,767	3,688,655,901
Other assets	9 (a)	32,373,026,022	28,993,216,456
Non-banking Assets		375,246	375,246
Total Assets		392,110,981,290	368,184,268,814
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	15,756,913,245	18,099,362,651
Subordinated bond	11	5,000,000,000	5,000,000,000
Deposits and other accounts	12 (a)	291,510,862,594	270,603,690,454
Current accounts & other accounts		37,413,826,850	34,087,307,863
Bills payable		12,618,516,227	9,757,892,778
Savings bank deposits		70,700,914,319	70,060,109,522
Term deposits		164,542,579,629	151,443,126,189
Other deposits		6,235,025,569	5,255,254,102
Other Liabilities	13 (a)	54,105,568,154	50,434,110,335
Total Liabilities		366,373,343,993	344,137,163,440
Capital / Shareholders' Equity			
Paid up Capital	14.2	9,983,439,010	9,508,037,160
Statutory Reserve	15	9,983,500,000	9,510,249,482
Retained earnings (general reserve)	16 (a)	2,827,266,623	2,085,289,771
Other Reserves	17 (a)	2,943,430,814	2,943,528,160
		25,737,636,447	24,047,104,573
Non-Controlling Interest	18	850	801
Total Shareholders' Equity		25,737,637,297	24,047,105,374
Total Liabilities and Shareholders' Equity		392,110,981,290	368,184,268,814






Pubali Bank Limited
Head Office

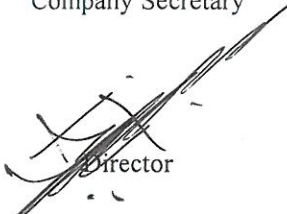
Consolidated Balance Sheet (un-audited) as at 30 June 2018

<u>Off-balance sheet items</u>	Notes	June 2018 Taka	December 2017 Taka
<u>Contingent liabilities</u>			
Acceptances & Endorsements			
Letters of guarantee		11,873,583,827	11,338,890,478
Irrevocable letters of credit		71,458,178,061	67,861,025,606
Bills for collection		12,296,107,734	10,202,171,342
Other Contingent Liabilities		-	1,696,542,422
Total		95,627,869,622	91,098,629,848
<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		95,627,869,622	91,098,629,848


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 2018**

	Notes	January to June 2018 Taka	January to June 2017 Taka	April to June 2018 Taka	April to June 2017 Taka
Operating Income					
Interest Income	19 (a)	11,412,206,200	9,291,614,578	6,021,821,538	4,671,996,984
Less :Interest paid on Deposits, Borrowings, etc.	20	7,133,960,469	5,507,427,537	3,820,115,994	2,755,253,354
Net Interest Income		4,278,245,731	3,784,187,041	2,201,705,544	1,916,743,630
Income from Investment	21 (a)	2,610,972,523	2,981,438,601	1,357,281,466	1,455,380,498
Commission, Exchange and Brokerage	22 (a)	921,916,590	825,334,591	422,512,898	374,678,197
Other Operating Income	23 (a)	605,977,139	679,533,216	503,415,648	592,723,810
Total Operating Income		8,417,111,983	8,270,493,449	4,484,915,556	4,339,526,135
Operating Expenses					
Salaries and allowances	24 (a)	2,183,691,429	2,110,011,076	1,203,817,608	1,180,187,016
Rent, taxes, insurance, electricity, etc.		421,677,288	378,129,045	210,226,964	213,111,892
Legal Expenses		10,407,960	8,685,921	6,118,225	3,662,416
Postage, Stamp, telecommunication, etc.		44,480,584	43,728,752	22,334,549	21,825,347
Stationery, Printing, Advertisements, etc.		67,967,396	73,073,018	38,071,757	48,881,109
Managing Director's salary and Fees	25	7,981,667	4,800,000	5,506,667	2,700,000
Directors' Fees		3,963,178	4,564,880	2,293,441	2,544,705
Auditors' Fees		-	217,391	-	217,391
Charges on loan losses		370,121	-	-	-
Depreciation and repair of bank's assets	26 (a)	270,023,253	227,006,862	137,306,844	113,664,211
Other Expenses	27 (a)	943,169,731	838,277,084	398,538,943	396,089,663
Total Operating Expenses		3,953,732,607	3,688,494,029	2,024,214,998	1,982,883,750
Profit/(Loss) before Provisions & Taxation		4,463,379,376	4,581,999,420	2,460,700,558	2,356,642,385
Provision for loans & advances, investments & other assets					
Provision for Classified loans and advances		-	1,402,271,752	-	1,157,134,463
Provision for unclassified loans and advances		660,000,000	170,001,005	-	(234,861,706)
Provision for diminution in value of Investments		-	-	-	-
Provision for impairment clients' margin loan		-	-	-	-
		660,000,000	1,572,272,757	-	922,272,757
Provision for exposure of off-balance sheet items		-	130,000,000	-	45,000,000
Total Provisions		660,000,000	1,702,272,757	-	967,272,757
Total Profit/(Loss) before taxes		3,803,379,376	2,879,726,663	2,460,700,558	1,389,369,628
Provision for current tax		1,637,564,249	1,735,178,635	989,983,790	915,403,277
Provision for deferred tax		-	-	-	-
Total provision for taxes		1,637,564,249	1,735,178,635	989,983,790	915,403,277
Net Profit after Taxes		2,165,815,127	1,144,548,028	1,470,716,768	473,966,351
Profit attributable to:					
Equity holders of parents		2,165,815,078	1,144,547,932	1,470,716,745	473,966,290
Non- controlling interest		49	96	23	61
Appropriations :		2,165,815,127	1,144,548,028	1,470,716,768	473,966,351
Statutory Reserve		473,250,518	210,000,000	473,250,518	-
Retained surplus (general reserve) carried forward		1,692,564,609	934,548,028	997,466,250	473,966,351
Earnings Per Share (EPS)	29 (a)	2.17	* 1.15	1.44	0.50
		2.17	1.15	1.44	0.50

* Restated

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO


Chairman





Pubali Bank Limited
Head Office
Consolidated Cash Flow Statement (un-audited)
for 6 months ended 30 June 2018

	Notes	January to June 2018 Taka	January to June 2017 Taka
a Cash flows from operating activities			
Interest receipts in cash		13,197,025,071	11,937,738,665
Interest payments		(6,502,568,221)	(5,463,769,687)
Dividend receipts		104,916,066	108,330,331
Fees and commission receipts		595,690,829	566,688,649
Recoveries of loans previously written off		-	133,727,023
Cash payment to employees		(2,191,673,096)	(2,114,811,076)
Cash payment to suppliers		(122,656,607)	(125,380,588)
Current income tax paid		(1,646,765,526)	(1,471,803,637)
Receipts from other operating activities		1,022,048,238	987,778,468
Cash payments for other operating activities		(1,420,547,264)	(1,266,288,393)
Operating profit before changes in operating assets & liabilities		3,035,469,490	3,292,209,755
Cash flows from operating assets & liabilities:			
Statutory deposits		(2,490,007,572)	2,271,715,246
Purchase/sale of trading securities		(213,551,468)	(4,529,454,783)
Loans and advances to customers (other than banks)		(13,300,960,196)	(10,128,639,423)
Other assets		(1,317,940,284)	(3,415,821,880)
Deposits to/from other banks		(2,342,449,406)	11,899,367,713
Deposits from customers (other than banks)		20,600,897,942	8,700,542,596
Other liabilities account of customers		1,057,040,940	(691,134,393)
Other liabilities		(98,251,126)	680,533,397
Total Increase/(decrease) in operating assets and liabilities:		1,894,778,830	4,787,108,473
Net Cash from/(used in) Operating activities		4,930,248,320	8,079,318,228
b Cash Flows from Investing Activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(400,526,506)	(330,195,996)
Net Cash from/(used in) Investing Activities		(400,526,506)	(330,195,996)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		-	(14,554,703)
Effects of exchange rate changes on cash and cash equivalents		(97,346)	-
Dividend Paid		(475,401,858)	(440,186,906)
Net cash from/(used in) Financing activities		(475,499,204)	(454,741,609)
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		4,054,222,610	7,294,380,623
e Cash and cash equivalents at the beginning of the period		36,849,712,020	31,084,907,665
f Cash and cash equivalents at the end of the period (d+e)	28a	40,903,934,630	38,379,288,288


 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 2018

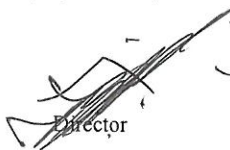
(Figures in Taka)

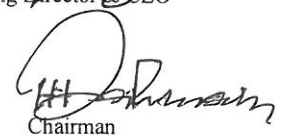
Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
<u>For the period June 2018</u>							
Balance as at 1 January 2018	9,508,037,160	9,510,249,482	2,085,289,771	2,943,528,160	24,047,104,573	801	24,047,105,374
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	9,508,037,160	9,510,249,482	2,085,289,771	2,943,528,160	24,047,104,573	801	24,047,105,374
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	(147,204)	(147,204)	-	(147,204)
Currency translation differences	-	-	-	768,210	768,210	-	768,210
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	216,000	(718,352)	(502,352)	-	(502,352)
Non-controlling capital	-	-	-	-	-	-	-
Net profit for the period	-	-	1,692,564,560	-	1,692,564,560	49	1,692,564,609
Transfer to statutory reserve	-	473,250,518	-	-	473,250,518	-	473,250,518
Issue of bonus shares - 2017	475,401,850	-	(475,401,850)	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2017	-	-	(475,401,858)	-	(475,401,858)	-	(475,401,858)
Balance as at 30 June 2018	9,983,439,010	9,983,500,000	2,827,266,623	2,943,430,814	25,737,636,447	850	25,737,637,297
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


 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Director


 Chairman





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 30 June 2018

<u>Property and Assets</u>	<u>Notes</u>	June 2018 <u>Taka</u>	December 2017 <u>Taka</u>
Cash	3	22,705,848,868	22,817,790,448
Cash In hand (Including foreign currencies)		4,027,020,985	3,643,109,729
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		18,678,827,883	19,174,680,719
Balance with Other Banks and Financial Institutions	4	17,165,457,525	12,903,217,937
Inside Bangladesh		16,636,803,273	11,952,460,323
Outside Bangladesh		528,654,252	950,757,614
Money at Call on Short Notice	5	211,286,667	11,286,667
Investments	6	56,083,808,289	53,527,204,707
Government		37,744,065,790	35,243,859,418
Others		18,339,742,499	18,283,345,289
Loans, Advances and Leases	7	252,847,698,233	239,539,597,542
Loans, Cash Credits, Overdrafts, etc.		237,594,688,811	227,602,252,737
Bills purchased and discounted		15,253,009,422	11,937,344,805
Fixed Assets including premises, furniture & fixtures	8	3,868,994,303	3,686,856,333
Other assets	9	38,891,735,882	35,828,288,870
Non-banking Assets		375,246	375,246
Total Assets		391,775,205,013	368,314,617,750
<u>Liabilities and Capital</u>			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	15,756,913,245	18,099,362,651
Subordinated bond	11	5,000,000,000	5,000,000,000
Deposits and other accounts	12	292,309,861,263	271,708,963,321
Current accounts & other accounts		37,623,730,475	34,690,402,410
Bills Payable		12,618,516,227	9,757,892,778
Savings bank deposits		70,700,914,319	70,060,109,522
Term deposits		165,131,674,673	151,945,304,509
Other deposits		6,235,025,569	5,255,254,102
Other Liabilities	13	52,733,127,666	49,085,985,809
Total Liabilities		365,799,902,174	343,894,311,781
Capital / Shareholders' Equity			
Paid up Capital	14.2	9,983,439,010	9,508,037,160
Statutory Reserve	15	9,983,500,000	9,510,249,482
Retained earnings (general reserve)	16	3,064,933,015	2,458,491,167
Other Reserves	17	2,943,430,814	2,943,528,160
Total Shareholders' Equity		25,975,302,839	24,420,305,969
Total Liabilities and Shareholders' Equity		391,775,205,013	368,314,617,750





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 30 June 2018


<u>Off-balance sheet items</u>	<u>Notes</u>	<u>June 2018</u>	<u>December 2017</u>
		<u>Taka</u>	<u>Taka</u>
<u>Contingent liabilities</u>			
Acceptances & Endorsements			
Letters of guarantee		11,873,583,827	11,338,890,478
Irrevocable letters of credit		71,458,178,061	67,861,025,606
Bills for collection		12,296,107,734	10,202,171,342
Other Contingent Liabilities		-	1,696,542,422
Total		95,627,869,622	91,098,629,848
<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		95,627,869,622	91,098,629,848


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





Profit & Loss Account (Un-audited) for 6 months ended 30 June 2018

		January to June 2018	January to June 2017	April to June 2018	April to June 2017
	Notes	Taka	Taka	Taka	Taka
Operating Income					
Interest income	19	11,404,600,074	9,271,488,370	6,017,996,161	4,666,344,776
Less :Interest paid on deposits, borrowings, etc.	20	7,133,960,469	5,507,427,537	3,820,115,994	2,755,253,354
Net Interest Income		4,270,639,605	3,764,060,833	2,197,880,167	1,911,091,422
Income from investment	21	2,472,899,066	2,736,346,236	1,281,785,398	1,359,075,529
Commission, exchange and brokerage	22	909,853,027	788,356,039	415,653,852	362,082,746
Other operating income	23	583,635,260	677,684,560	490,324,962	591,103,928
Total Operating Income		8,237,026,958	7,966,447,668	4,385,644,379	4,223,353,625
Operating Expenses					
Salaries and allowances	24	2,167,560,606	2,094,817,534	1,193,904,586	1,172,803,112
Rent, taxes, insurance, electricity, etc.		421,426,759	377,947,181	210,075,322	213,014,230
Legal expenses		10,407,960	8,594,421	6,118,225	3,571,083
Postage, stamp, telecommunication, etc.		44,365,829	43,625,723	22,257,737	21,765,508
Stationery, printing, advertisements, etc.		67,882,818	72,943,053	37,987,179	48,820,403
Managing Director's salary and fees	25	7,981,667	4,800,000	5,506,667	2,700,000
Directors' fees		3,468,678	3,943,880	1,936,941	2,199,705
Auditors' fees		-	217,391	-	217,391
Charges on loan losses		370,121	-	-	-
Depreciation and repair of bank's assets	26	269,383,302	226,421,410	136,959,886	113,410,785
Other expenses	27	939,731,100	832,690,487	396,949,616	393,843,215
Total Operating Expenses		3,932,578,840	3,666,001,080	2,011,696,159	1,972,345,432
Profit/(Loss) before Provisions & Taxation		4,304,448,118	4,300,446,588	2,373,948,220	2,251,008,193
Provision for loans & advances, investments & other assets					
Provision for classified loans and advances		-	1,402,271,752	-	1,157,134,463
Provision for unclassified loans and advances		660,000,000	170,001,005	-	(234,861,706)
Provision for diminution in value of Investments		-	-	-	-
		660,000,000	1,572,272,757	-	922,272,757
Provision for exposure of off-balance sheet items		-	130,000,000	-	45,000,000
Total Provisions		660,000,000	1,702,272,757	-	967,272,757
Total Profit/(Loss) before taxes		3,644,448,118	2,598,173,831	2,373,948,220	1,283,735,436
Provision for current tax		1,614,168,044	1,720,178,635	966,587,585	900,403,277
Provision for deferred tax		-	-	-	-
Total Provision for taxes		1,614,168,044	1,720,178,635	966,587,585	900,403,277
Net Profit after Taxes		2,030,280,074	877,995,196	1,407,360,635	383,332,159
Appropriations :					
Statutory Reserve		473,250,518	210,000,000	473,250,518	-
Retained surplus (general reserve) carried forward		1,557,029,556	667,995,196	934,110,117	383,332,159
Earnings Per Share (EPS)	29	2.03	* 0.88	1.37	0.40
Basic		2.03	0.88	1.37	0.40
Diluted		2.03	0.88	1.37	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 2018

	Notes	January to June 2018 Taka	January to June 2017 Taka
a Cash flows from operating activities			
Interest receipts in cash		13,189,418,945	11,917,612,457
Interest payments		(6,502,568,221)	(5,463,769,687)
Dividend receipts		56,687,947	46,564,299
Fees and commission receipts		583,627,266	529,710,097
Recoveries of loans previously written off		-	133,727,023
Cash payment to employees		(2,175,542,273)	(2,099,617,534)
Cash payment to suppliers		(122,656,607)	(125,380,588)
Current income tax paid		(1,646,765,526)	(1,471,803,637)
Receipts from other operating activities		909,861,021	802,603,479
Cash payments for other operating activities		(1,415,524,320)	(1,258,988,986)
Operating profit before changes in operating assets & liabilities		2,876,538,232	3,010,656,923
Cash flows from operating assets & liabilities:			
Statutory deposits		(2,490,007,572)	2,271,715,246
Purchase/sale of trading securities		(56,397,210)	(4,413,539,896)
Loans and advances to customers (other than banks)		(13,308,100,691)	(10,122,931,487)
Other assets		(1,416,681,486)	(3,384,894,013)
Deposits to/from other banks		(2,342,449,406)	11,899,367,713
Deposits from customers (other than banks)		20,600,897,942	8,700,542,596
Other liabilities account of customers		1,057,040,940	(691,134,393)
Other liabilities		315,932,873	298,046,523
Total Increase/(decrease) in operating assets and liabilities:		2,360,235,390	4,557,172,289
Net Cash from/(used in) Operating activities		5,236,773,622	7,567,829,212
b Cash flows from investing activities			
Proceeds from sale of securities		-	-
Purchase/Sale of property, plant & equipment		(400,777,610)	(330,506,847)
Net Cash from/(used in) Investing Activities		(400,777,610)	(330,506,847)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		-	(14,554,703)
Effects of exchange rate changes on cash and cash equivalents		(97,346)	-
Dividend Paid		(475,401,858)	(440,186,906)
Net cash from/(used in) Financing activities		(475,499,204)	(454,741,609)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		4,360,496,808	6,782,580,756
e Cash and cash equivalents at the beginning of the period		35,744,439,153	30,712,574,409
f Cash and cash equivalents at the end of the period (d+e)	28	40,104,935,961	37,495,155,165


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman



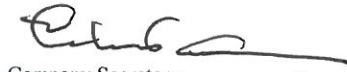


Pubali Bank Limited
Head Office
Statement of Changes in Equity (Un-audited)
for 6 months ended 30 June 2018

(Figures in Taka)

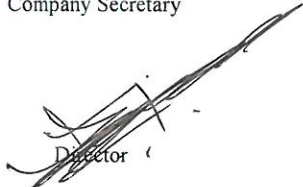
Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
For the period June 2018					
Balance as at 1 January 2018	9,508,037,160	9,510,249,482	2,458,491,167	2,943,528,160	24,420,305,969
Changes in accounting policy	-	-	-	-	-
Restated balance	9,508,037,160	9,510,249,482	2,458,491,167	2,943,528,160	24,420,305,969
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	(147,204)	(147,204)
Currency translation differences	-	-	-	768,210	768,210
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	216,000	(718,352)	(502,352)
Net profit for the period	-	-	1,557,029,556	-	1,557,029,556
Transfer to statutory reserve	-	473,250,518	-	-	473,250,518
Issue of bonus shares - 2017	475,401,850	-	(475,401,850)	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2017	-	-	(475,401,858)	-	(475,401,858)
Balance as at 30 June 2018	9,983,439,010	9,983,500,000	3,064,933,015	2,943,430,814	25,975,302,839

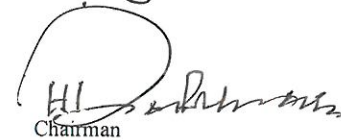
Balance as at 30 June 2017	9,508,037,160	9,510,249,482	3,617,684,311	2,931,685,953	25,567,656,906
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 Company Secretary


 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 2018

	June 2018 Taka	December 2017 Taka
1 Accounting Policies:		
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2017.		
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 2018, 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	4,015,783,591	3,635,268,769
In foreign currencies	11,237,394	7,840,960
	<u>4,027,020,985</u>	<u>3,643,109,729</u>
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		
Bangladesh Bank		
In local currency	15,349,356,572	17,083,054,108
In foreign currencies	148,417,068	413,509,074
	<u>15,497,773,640</u>	<u>17,496,563,182</u>
Sonali Bank as agent of Bangladesh Bank		
In local currency	3,181,054,243	1,678,117,537
	<u>18,678,827,883</u>	<u>19,174,680,719</u>
	<u>22,705,848,868</u>	<u>22,817,790,448</u>
3(a) Consolidated Cash		
Cash In hand (Including foreign currencies)		
Pubali Bank Limited	4,027,020,985	3,643,109,729
Pubali Bank Securities Limited	-	-
	<u>4,027,020,985</u>	<u>3,643,109,729</u>
Balance with Bangladesh Bank and its agent Bank (s)		
Pubali Bank Limited	18,678,827,883	19,174,680,719
Pubali Bank Securities Limited	-	-
	<u>18,678,827,883</u>	<u>19,174,680,719</u>
	<u>22,705,848,868</u>	<u>22,817,790,448</u>
4 Balance with other banks and financial institutions		
Inside Bangladesh	16,636,803,273	11,952,460,323
Outside Bangladesh	528,654,252	950,757,614
	<u>17,165,457,525</u>	<u>12,903,217,937</u>
4(a) Consolidated Balance with other banks and financial institutions		
Inside Bangladesh		
Pubali Bank Limited	16,636,803,273	11,952,460,323
Pubali Bank Securities Limited	798,998,669	1,105,272,867
	<u>17,435,801,942</u>	<u>13,057,733,190</u>
Less: Inter Company Transactions	798,998,669	1,105,272,867
	<u>16,636,803,273</u>	<u>11,952,460,323</u>
Outside Bangladesh		
Pubali Bank Limited	528,654,252	950,757,614
Pubali Bank Securities Limited	-	-
	<u>528,654,252</u>	<u>950,757,614</u>
	<u>17,165,457,525</u>	<u>12,903,217,937</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)	200,000,000	-
	<u>211,286,667</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		
Lanka bangla Finance Ltd.	50,000,000	-
National Housing Finance and Investment Corporation.	50,000,000	-
National Finance Ltd.	50,000,000	-
GSP Finance Co. (BD) Ltd.	50,000,000	-
	<u>200,000,000</u>	<u>-</u>



	June 2018 Taka	December 2017 Taka
6 Investments		
Government investments		
Securities		
Government/ Bangladesh Bank bills - at book value	1,977,420,566	-
Government treasury bonds	35,744,302,323	35,231,715,317
National prize bonds	22,342,901	12,144,101
Total investment in government securities and bonds	37,744,065,790	35,243,859,418
Other investments		
Shares	5,367,584,529	5,141,187,319
Debentures	344,060	344,060
One Bank Limited Bond -1	60,000,000	60,000,000
Mercantile Bank Limited Bond	60,000,000	80,000,000
Trust Bank Limited Bond -1	200,000,000	200,000,000
The City Bank Limited Bond -1	147,000,000	147,000,000
Southeast Bank Limited Bond - 1	240,000,000	240,000,000
Bank Asia Limited Bond - 1	200,000,000	250,000,000
EXIM Bank Limited Bond - 1	240,000,000	300,000,000
Social Islami Bank Limited Bond - 1	120,000,000	160,000,000
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	700,000,000	700,000,000
Social Islami Bank Limited	500,000,000	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
Bridge financing advances	4,813,910	4,813,910
	18,339,742,499	18,283,345,289
	56,083,808,289	53,527,204,707
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	37,744,065,790	35,243,859,418
Pubali Bank Securities Limited	-	-
	37,744,065,790	35,243,859,418
2. Other		
Pubali Bank Limited	18,339,742,499	18,283,345,289
Pubali Bank Securities Limited	6,251,067,944	6,093,913,686
	24,590,810,443	24,377,258,975
	62,334,876,233	59,621,118,393
7 Loans, advances and leases		
Loans, cash credits and overdrafts, etc.	237,594,688,811	227,602,252,737
Bills purchased and discounted	15,253,009,422	11,937,344,805
	252,847,698,233	239,539,597,542
7.1 Loans, cash credits, overdrafts, etc.		
Inside Bangladesh:		
Loans	72,927,869,006	70,676,080,763
Cash credits	50,240,985,784	49,388,706,881
Overdrafts	61,744,333,439	61,027,188,632
Loan against merchandise	8,959,971	7,731,155
Packing credits	737,027,591	751,443,886
Loan against trust receipts	13,601,227,912	11,771,127,787
Pubali prochesta	228,368,044	288,960,254
Non-resident Credit Scheme	637,920	644,920
Pubali Subarna	4,847,256,990	4,936,364,669
Pubali Karmo Uddog	182,657,773	181,430,008
Pubali Sujon	41,953,180	41,061,616
Pubali Utsob	50,348,246	25,503,780
Payment against documents	3,627,865,269	4,066,645,531
Consumers loan scheme	14,642,441,967	14,111,214,579
EDF loan	6,043,589,563	4,916,516,503
Lease finance	5,652,299,510	5,328,312,904
Others	3,016,866,646	83,318,869
	237,594,688,811	227,602,252,737
Outside Bangladesh	-	-
	237,594,688,811	227,602,252,737



	June 2018 Taka	December 2017 Taka
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	3,455,557,029	2,666,145,254
Loans against demand draft purchased	31,565	31,565
	3,455,588,594	2,666,176,819
Payable outside Bangladesh:		
Foreign bills purchased	11,797,420,828	9,271,167,986
Foreign drafts purchased	-	-
	11,797,420,828	9,271,167,986
	15,253,009,422	11,937,344,805

7.3 Classification of loans and advances including bills purchased and discounted

Unclassified:			
Standard	228,247,120,103	211,447,401,722	
Special mention account (SMA)	5,997,385,197	4,500,838,356	
	234,244,505,300	215,948,240,078	
Classified:			
Substandard (SS)	493,630,544	498,950,008	
Doubtful (DF)	543,873,779	591,446,731	
Bad or loss (B/L)	14,731,710,523	19,696,546,819	
	15,769,214,846	20,786,943,558	
Staff loan	2,833,978,087	2,804,413,906	
	252,847,698,233	239,539,597,542	

7.4 Particulars of required provision for loans and advances

Status of Classification	Base for Provision	Rate of Provision (%)		
General provision - Unclassified				
Standard	161,301,412,464	1	1,613,014,124	1,488,168,131
Small & Medium Enterprise financing	48,283,563,659	0.25	120,708,909	116,691,748
Loans to BHs/MBs/SDs against share etc.	58,840,153	2	1,176,803	301,598
Housing Finance	227,827,216	1	2,278,272	2,488,751
Loan for Professional to setup business	40,247,348	2	804,947	1,826,441
Consumers loan scheme (Credit card)	128,612,160	2	2,572,243	1,640,392
Consumers loan scheme	13,269,140,477	5	663,457,024	560,643,045
Short Term Agri Credit and Micro credit	4,937,476,626	1	49,374,766	43,040,378
Special mention account (SMEF)	1,855,475,774	0.25	4,638,689	3,717,817
Special mention account (Credit Card)	3,472,648	2	69,453	-
Special mention account (CLS)	2,303,975,101	5	115,198,755	79,185,659
Special mention account (HF)	64,101,765	1	641,018	884,950
Special mention account (LP)	3,705,754	2	74,115	52,586
Special mention account (Others)	1,718,948,833	1	17,189,488	13,388,740
			2,591,198,606	2,312,030,236
Specific provision - Classified				
Substandard (Agri & Micro credit)	11,527,414	5	576,371	2,221,344
Substandard	309,617,963	20	61,923,593	48,478,855
Doubtful (Agri & Micro credit)	1,133,467	5	56,673	-
Doubtful	258,071,147	50	129,035,574	149,902,475
Bad/Loss	9,618,152,673	100	9,618,152,673	9,882,084,849
			9,809,744,884	10,082,687,523
Required provision			12,400,943,490	12,394,717,759
Provision maintained			13,096,558,324	12,396,234,798
Excess provision			695,614,834	1,517,039

7(a) Consolidated Loans, Advances and Leases

Loans, cash credits, overdrafts, etc.

Pubali Bank Limited	237,594,688,811	227,602,252,737
Pubali Bank Securities Limited	601,869,729	609,010,224
	238,196,558,540	228,211,262,961
Less: Inter Company Transactions	-	-
	238,196,558,540	228,211,262,961
Bills discounted and purchased		
Pubali Bank Limited	15,253,009,422	11,937,344,805
Pubali Bank Securities Limited	-	-
	15,253,009,422	11,937,344,805
	253,449,567,962	240,148,607,766

8 Fixed Assets including Premises, Furniture & Fixtures

Land	2,226,227,421	2,226,227,421
Building	696,045,981	696,045,981
Vehicles	74,773,753	76,733,846
Machinery and equipment's	261,816,037	190,301,771
Computer & Computer Accessories	214,164,460	145,542,535
Furniture and fixtures	395,966,651	352,004,779
	3,868,994,303	3,686,856,333



	June 2018 Taka	December 2017 Taka
8(a) Consolidated Fixed Assets including premises, furniture & fixtures		
Pubali Bank Limited	3,868,994,303	3,686,856,333
Pubali Bank Securities Limited	1,548,464	1,799,568
	3,870,542,767	3,688,655,901
9 Other Assets		
Interest accrued on investments	1,543,363,021	1,766,653,080
Accrued income on loans & advances	326,661,357	188,048,003
Investment in SWIFT	3,387,591	3,387,591
Advance security deposit, advance rent and prepaid expenses	318,953,763	230,843,148
Investment in Subsidiary Company	6,599,998,700	6,599,998,700
Stock dealing account	54,653,270	469,757,026
Stationery and stamps	81,749,260	67,696,410
Drafts payable	21,875,978	20,829,927
Suspense account	353,333,327	260,698,995
Demonetized notes	1,531,750	1,531,750
Items in transit	5,084,282,723	3,288,854,073
Advance against income tax	24,424,989,145	22,778,223,619
Clearing house adjustment	73,351,296	148,161,847
Others	3,604,701	3,604,701
	38,891,735,882	35,828,288,870
9(a) Consolidated Other Assets		
Pubali Bank Limited	38,891,735,882	35,828,288,870
Pubali Bank Securities Limited	135,955,920	234,697,122
	39,027,691,802	36,062,985,992
Inter company Transactions	(54,667,080)	(469,770,836)
Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
	(6,654,665,780)	(7,069,769,536)
	32,373,026,022	28,993,216,456
<u>LIABILITIES AND CAPITAL</u>		
10 Borrowings from other Banks, Financial Institutions and Agents		
Inside Bangladesh	1,600,000,000	7,310,000,000
Outside Bangladesh	14,156,913,245	10,789,362,651
	15,756,913,245	18,099,362,651
11 Subordinated bond		
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
Sonal Bank Limited	1,000,000,000	1,000,000,000
Uttara Bank Limited	1,000,000,000	1,000,000,000
	5,000,000,000	5,000,000,000
12 Details of deposits and other accounts		
Current deposits and other accounts :		
Current account	35,405,102,464	32,833,898,827
Cash credit A/C. (Cr. Balance)	933,905,328	517,708,386
Overdraft earnest money (Cr. Balance)	12,447	20,000
Pubali Prochesta (Cr. Balance)	4,110,525	2,759,016
Credit card Account	971,311	692,430
Call deposits	15,111,459	16,269,759
Foreign currency deposits	1,247,838,036	1,303,429,226
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	16,656,427	15,602,288
	37,623,730,475	34,690,402,410
Bills payable	12,618,516,227	9,757,892,778
Savings Bank accounts	70,700,914,319	70,060,109,522
Term deposits		
Fixed deposits	75,339,818,730	66,408,199,007
Special Notice Deposits	33,483,972,623	34,073,386,498
Deposit pension scheme	1,118,685	1,188,411
Interest payable on term deposit	4,085,896,848	2,548,458,917
Pubali pension scheme	21,340,507,521	19,805,721,180
Pubali sanchay prakalpa	3,115,901,801	3,815,826,339
Dwigun Sanchay Prokalpa	18,557,079,458	16,558,175,526
Target Based Small Deposit (Pubali shopnopuron)	3,361,467,305	3,259,853,282
Monthly profit base deposit	2,547,518,611	2,535,002,011
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	3,099,229,212	2,708,576,983
Shikhya sanchay prokalpa	199,163,879	230,916,355
	165,131,674,673	151,945,304,509
Other deposits	6,235,025,569	5,255,254,102
	292,309,861,263	271,708,963,321



	June 2018 Taka	December 2017 Taka
12 (a) Consolidated Deposits and other accounts		
Pubali Bank Limited	292,309,861,263	271,708,963,321
Pubali Bank Securities Limited	-	-
Less: Inter Company Transactions	<u>292,309,861,263</u>	<u>271,708,963,321</u>
	798,998,669	(1,105,272,867)
	<u>291,510,862,594</u>	<u>270,603,690,454</u>
13 Other Liabilities		
Accumulated provision for loans and advances	8,896,722,424	9,192,609,121
Accumulated provision for consumers loan	857,185,233	844,092,944
Accumulated provision for lease finance	1,292,671	1,254,442
Accumulated provision for demand loan pubali star	54,544,556	46,248,055
	<u>9,809,744,884</u>	<u>10,084,204,562</u>
Provision for unclassified loans and advances	3,286,813,440	2,312,030,236
Provision @1% against off-balance sheet exposure	876,300,000	911,300,000
Accumulated interest suspense	2,480,550,652	2,164,617,779
Provision for rebate on good borrower	18,104,154	18,504,184
Provision for doubtful investment	23,750,460	23,750,460
Additional profit payable A/C for Islamic banking	661,787	2,356,033
I.B. bad debt offsetting reserve	8,215,452	8,215,452
Interest suspense on underwriting advances	235,599,888	235,599,888
CLS interest A/C	3,665,832	3,939,253
Accrued interest receivable on overdue CLS	2,119,037	-
Consumers deposits	208,275,389	181,165,892
Lease rental receivable	546,409	624,483
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	27,627,984,954	26,013,816,910
Provision for Deferred Tax	77,121,056	77,121,056
Valuation adjustment	876,497,517	815,360,819
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	10,500	347,750
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	6,404,874,989	5,263,040,370
Pubali Bank Adjustment	160,893,001	114,712,249
Sadaqah fund	360	6,188,171
Card transaction fee (inter bank)	7,838,561	1,039,240
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	200	-
ACU dollar cover A/C	500	-
Non resident blocked account of UBI	34,487	34,487
	<u>42,432,804,240</u>	<u>38,286,710,327</u>
Provision for expenses	153,794,711	418,508,666
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	19,739,582	18,257,834
Reserve for unforeseen losses	238,615,384	199,875,555
	<u>336,783,831</u>	<u>296,562,254</u>
	<u>52,733,127,666</u>	<u>49,085,985,809</u>
13 (a) Consolidated other liabilities		
Pubali Bank Limited	52,733,127,666	49,085,985,809
Pubali Bank Securities Limited	1,427,107,568	1,817,895,362
Inter company payable	(54,667,080)	(469,770,836)
	<u>54,105,568,154</u>	<u>50,434,110,335</u>
14 Capital		
14.1 Authorized Capital		
2,000,000,000 ordinary shares of Tk 10 each	<u>20,000,000,000</u>	<u>20,000,000,000</u>
14.2 Issued, subscribed and paid up capital		
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	-
	<u>9,983,439,010</u>	<u>9,508,037,160</u>



	June 2018 Taka	December 2017 Taka
15 Statutory reserve		
Balance at the beginning of the period	9,510,249,482	9,300,249,482
Addition during the period	473,250,518	210,000,000
Balance at the end of the period	<u>9,983,500,000</u>	<u>9,510,249,482</u>
16 Retained earnings (General reserve)		
Balance as on beginning of the period	2,458,491,167	4,094,175,061
Addition during the period	1,557,029,556	(491,197,948)
Transfer in: Asset revaluation reserve	216,000	-
	<u>4,015,736,723</u>	<u>3,602,977,113</u>
Issue of dividend	(950,803,708)	(1,144,485,946)
Balance as on end of the period	<u>3,064,933,015</u>	<u>2,458,491,167</u>
16 (a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	3,064,933,015	2,458,491,167
Pubali Bank Securities Limited	(237,666,392)	(373,201,396)
	<u>2,827,266,623</u>	<u>2,085,289,771</u>
17 Other reserves		
17.1 Assets revaluation reserve		
Balance at the beginning of the period	2,907,729,355	2,915,946,700
Addition on revaluation of Fixed Assets/Investment During the period	547,350	42,634,148
Disposal during the period	(694,554)	(50,851,493)
Transfer out: Asset revaluation reserve	(718,352)	-
	<u>2,906,863,799</u>	<u>2,907,729,355</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>2,907,197,783</u>	<u>2,908,063,339</u>
17.2 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>
17.3 Foreign currency translation reserve		
Balance at the beginning of the period	5,504,849	-
Addition during the period	768,210	5,504,849
Balance at the end of the period	<u>6,273,059</u>	<u>5,504,849</u>
	<u>2,943,430,814</u>	<u>2,943,528,160</u>
17 (a) Consolidated Other reserves		
Pubali Bank Limited	2,943,430,814	2,943,528,160
Pubali Bank Securities Limited	-	-
	<u>2,943,430,814</u>	<u>2,943,528,160</u>
18 Non-controlling interest		
Balance at the beginning of the period	801	679
Share of current period profit	49	122
	<u>850</u>	<u>801</u>
	June 2018	June 2017
	Taka	Taka
19 Interest income		
Loans	1,196,828,585	912,808,642
Cash credits	2,548,897,434	2,214,821,638
Over drafts	2,866,418,183	2,135,346,243
Loan against imported merchandise	144,588	135,629
Loan against trust receipt	676,887,111	479,169,490
Inland bill purchased & demand draft purchased	396,633,432	43,272,683
Foreign bill purchased and Export development fund	52,683,155	292,339,083
Packing credits	23,247,530	19,791,854
Payments against document	24,408,985	28,119,515
Call loans	31,737,069	15,568,306
Agricultural credits & rural credits	11,767,139	13,905,240
Sundries account	57,853,610	35,813,038
CLS account	695,239,075	673,815,915
Secured mortgages	334,267,309	324,532,022
Foreign bank accounts	14,252,907	7,064,929
Loan against Shikya Sanchay Prokalpa	332,466	481,899
Lease finance	301,352,994	275,112,499
Loan against Pubali Sanchay Prokalpa	13,172,506	22,151,825
Loan against FDR	425,191,099	278,626,358
Term loans	1,593,395,599	1,389,395,740
Term deposit/ replacement	75,674,499	55,837,075
Loan against Pubali Pension Scheme	56,337,566	52,385,861
Export Bill Discounting (EBD)	1,670,067	-
Credit card	6,207,166	992,886
	<u>11,404,600,074</u>	<u>9,271,488,370</u>
19 (a) Consolidated Interest Income		
Pubali Bank Limited	11,404,600,074	9,271,488,370
Pubali Bank Securities Limited	7,606,126	20,126,208
	<u>11,412,206,200</u>	<u>9,291,614,578</u>



	June 2018 Taka	June 2017 Taka
20 Interest paid on deposits, borrowings, etc.		
Fixed deposit	2,596,912,178	1,635,659,604
Interest on REPO borrowings	-	14,762,898
Interest on borrowings	307,831,124	149,160,051
Short-notice deposit	809,283,869	576,199,572
Savings bank deposit	629,064,006	603,534,455
Pubali bank pension scheme	1,063,928,642	831,742,523
Call borring	24,745,222	10,892,097
Monthly monafa based deposit scheme	4,546,951	6,358,366
Pubali Sanchay Prokalpa	126,148,989	157,607,298
Shikhya Sanchay Prokalpa	9,377,358	9,021,599
Dwigun Sanchay Prokalpa	921,873,524	1,130,814,851
Treasury Bond	50,989,314	56,640,301
Marking to Market Revaluation	139,292	40,000,000
Interest on MPSD	114,073,288	66,118,460
Interest on TBSD	130,691,766	81,407,428
Interest on refinance from B. Bank	1,935,145	1,094,067
Interest on MFD A/C	119,398,089	133,383,933
Interest on Subordinated Bond	220,895,890	-
Sundry accounts	2,125,822	3,030,034
	7,133,960,469	5,507,427,537
21 Income from investment		
Interest on treasury bill	-	90,604,066
Interest on treasury bond	1,793,198,751	1,738,257,537
Interest on private bond	589,882,936	293,856,830
Interest on Reverse Repo	929,373	17,543,332
Interest on Bangladesh Bank bill	1,499,865	34,516,950
Interest on commercial paper	-	29,717,014
Gain on sale of shares	30,700,194	485,286,208
Dividend on shares	56,687,947	46,564,299
	2,472,899,066	2,736,346,236
21 (a) Consolidated Income from investment		
Pubali Bank Limited	2,472,899,066	2,736,346,236
Pubali Bank Securities Limited	138,073,457	245,092,365
	2,610,972,523	2,981,438,601
22 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	15,925,139	15,307,928
Foreign L/C	169,195,064	179,237,979
Local L/C	36,625,690	48,187,406
Issuance of foreign guarantee	2,934,012	1,143,571
Issuance of local guarantee	88,023,151	62,696,998
Issuance of traveller's cheque	8,810	620
Other transactions	167,345,422	132,926,902
Miscellaneous handling commission	103,022,595	89,759,386
Consumers credit	28,436	44,903
Commission on stationery articles	518,868	402,940
Income A/C commission Online	79	1,464
Total commission	583,627,266	529,710,097
Exchange	326,225,761	258,645,942
	909,853,027	788,356,039
22 (a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	909,853,027	788,356,039
Pubali Bank Securities Limited	12,063,563	36,978,552
	921,916,590	825,334,591
23 Other operating income		
Rent recovery	1,273,548	1,149,360
Postage and telecommunication recovery	5,442,054	4,326,339
Miscellaneous income	46,537,867	38,258,060
Miscellaneous income supervision and monitoring	4,300	8,500
Miscellaneous income transfer fee	291,702	263,451
Swift income	62,745,017	60,317,588
Application fee of CLS account	751,896	860,475
Account opening charge of CLS account	1,020,175	1,107,900
Service charge	9,936,768	16,862,214
Income on sale of leased asset	1,348,882	1,280,357
Online service charge	213,694,938	195,911,937
Accounts Maintenance fee	180,381,918	171,200,404
SMS service charges	42,210,443	36,248,707
Card Fees and charges	7,369,611	3,635,738
CIB service charges	6,634,640	6,803,390
Recovered from Bad Debt Written Off	-	133,727,023
Processing Fee on Lease Financing	1,070,440	1,895,577
Fee on card transection	2,673,004	1,598,912
Income on sale of Bank's property	248,057	2,228,628
	583,635,260	677,684,560



	June 2018 Taka	June 2017 Taka
23 (a) Consolidated Other operating income		
Pubali Bank Limited	583,635,260	677,684,560
Pubali Bank Securities Limited	22,341,879	1,848,656
	605,977,139	679,533,216
24 Salary and allowances (excluding Managing Director)		
Basic salary	1,048,546,637	1,003,392,767
House rent allowances	586,356,009	567,296,427
Medical allowances	119,445,205	120,062,531
Other allowances	118,088,254	118,807,499
Contributory provident fund	94,393,707	91,607,156
General provident fund	149,837	166,828
Bonus to employees	200,580,957	193,484,326
	2,167,560,606	2,094,817,534
24 (a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	2,167,560,606	2,094,817,534
Pubali Bank Securities Limited	16,130,823	15,193,542
	2,183,691,429	2,110,011,076
25 Managing Director's salary and fees		
Basic pay	3,850,000	3,000,000
Allowances	2,406,667	900,000
Bank's contributory provident fund	385,000	300,000
Bonus	1,340,000	600,000
	7,981,667	4,800,000
26 Depreciation and repair of bank's assets		
Repairs to fixed assets	14,914,073	9,522,518
Maintenance of assets	35,613,589	34,884,920
Depreciation on fixed assets	218,855,640	182,013,972
	269,383,302	226,421,410
26 (a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	269,383,302	226,421,410
Pubali Bank Securities Limited	639,951	585,452
	270,023,253	227,006,862
27 Other expenses		
Repairs to rented property	931,217	354,110
Newspapers	1,618,528	1,582,100
Petrol consumption	29,162,912	25,731,033
Travelling	31,811,326	28,816,895
Donations	80,052,530	51,010,000
Card Expenditure	9,547,539	4,985,707
NOSTRO account charges	3,680,751	3,616,532
Honorarium	161,000	305,150
Subscriptions	5,494,366	6,446,964
Sub-ordinate staff clothing	3,527,441	3,472,560
Conveyance	11,713,112	9,734,207
Entertainment	11,841,758	9,871,694
Training	6,986,911	9,603,876
Photocopying	78,952	101,000
Branches' opening expenses	470,743	690,831
Shifting expenses	181,355	376,740
Carrying expenses	816,056	578,376
Professional fees	3,165,032	3,422,163
Security and Auxiliary Services	45,693,253	25,424,736
Gun license fees	935,522	825,565
Overtime	13,054,057	12,610,126
Lunch subsidy	99,682,823	98,941,390
Promotional expenses	47,910,137	5,773,263
Card transaction fee	1,151,480	682,245
Gratuity	348,202,860	354,236,700
Group insurance	16,837,474	5,000,000
House maintenance	62,713,835	65,778,947
Car allowance	14,707,500	13,225,484
Chemicals for office equipment's	348,235	401,510
Loss on sale of bank's property	85,727	379,063
CDBL fees	106,000	129,662
Annual general meeting	1,525,869	1,629,889
Bandwidth charges	43,030,341	40,124,247
Renovation Under construction works	15,221,882	-
Miscellaneous	27,282,576	46,827,722
	939,731,100	832,690,487
27 (a) Consolidated Other expenses		
Pubali Bank Limited	939,731,100	832,690,487
Pubali Bank Securities Limited	3,438,631	5,586,597
	943,169,731	838,277,084
28 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	4,027,020,985	4,600,931,794
Balance with Bangladesh Bank and its agent bank(s)	18,678,827,883	19,862,295,450
Balance with other banks and financial institutes	17,165,457,525	12,894,590,221
Prize bonds	22,342,901	26,051,033
Money at call on short notice	211,286,667	111,286,667
	40,104,935,961	37,495,155,165



	June 2018 Taka	June 2017 Taka
28 (a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	40,104,935,961	37,495,155,165
Pubali Bank Securities Limited	798,998,669	884,133,123
	40,903,934,630	38,379,288,288
29 Basic and Diluted Earnings Per Share (EPS):		
Net Profit after taxes	2,030,280,074	877,995,196
Number of ordinary shares outstanding	998,343,901	998,343,901
Basic and Diluted Earnings Per Share (EPS)	2.03	0.88
29 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
Net Profit after tax	2,165,815,127	1,144,548,028
Number of ordinary shares outstanding	998,343,901	998,343,901
Consolidated Basic and Diluted Earnings Per Share (EPS)	2.17	1.15
Net Asset Value Per Share (NAVPS):		
Total Shareholders' Equity	25,975,302,839	25,567,656,906
Number of ordinary shares outstanding	998,343,901	950,803,716
	26.02	26.89
Consolidated Net Asset Value Per Share (NAVPS):		
Total Shareholders' Equity	25,737,636,447	25,206,835,343
Number of ordinary shares outstanding	998,343,901	950,803,716
	25.78	26.51
Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	5,236,773,622	7,567,829,212
Number of ordinary shares outstanding	998,343,901	950,803,716
	5.25	7.96
Consolidated Net Operating Cash Flow Per Share (NOCFPS):		
Net Cash from/(used in) Operating activities	4,930,248,320	8,079,318,228
Number of ordinary shares outstanding	998,343,901	950,803,716
	4.94	8.50





পূবালী ব্যাংক লিমিটেড

PUBALI BANK LIMITED

Central Accounts Division

Head Office, Dhaka.

Tel: 9574229

9551614-237

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

Measures	30 June 2018		30 June 2017	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	4,304,448,118	4,463,379,376	4,300,446,588	4,581,999,420
Net Profit / (Loss) after Taxation	2,030,280,074	2,165,815,127	877,995,196	1,144,548,028
Net Assets Value (NAV)	25,975,302,839	25,737,636,447	25,567,656,906	25,206,835,343
NAV Per Share	26.02	25.78	26.89	26.51
Earnings Per Share (EPS)	2.03	2.17	* 0.88	* 1.15
Net Operating Cash Flow Per Share (NOCFPS)	5.25	4.94	7.96	8.50

*Restated

