



**Pubali Bank Limited**  
Head Office

**Consolidated Balance Sheet (un-audited) as at 30 September 2015**

Property and Assets	Note	September 2015 Taka	December 2014 Taka
<b>Cash</b>	3 (a)	<b>20,432,341,509</b>	<b>19,953,501,902</b>
In hand ( Including foreign currencies )		3,903,748,429	3,607,695,337
Balance with Bangladesh Bank and its agent Bank (s) ( Including foreign currencies )		16,528,593,080	16,345,806,565
<b>Balance with Other Banks and Financial Institutions</b>	4 (a)	<b>1,574,339,804</b>	<b>2,329,429,846</b>
Inside Bangladesh		901,962,846	941,288,972
Outside Bangladesh		672,376,958	1,388,140,874
<b>Money at Call on Short Notice</b>	5	<b>487,286,667</b>	<b>988,286,667</b>
<b>Investments</b>	6 (a)	<b>65,206,678,846</b>	<b>52,121,248,012</b>
Government		51,835,258,121	39,184,326,576
Others		13,371,420,725	12,936,921,436
<b>Loans, Advances and Leases</b>	7 (a)	<b>161,779,906,816</b>	<b>148,592,358,958</b>
Loans, Cash Credits, Overdrafts, etc.		159,497,227,459	147,788,972,473
Bills purchased & discounted		2,282,679,357	803,386,485
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	8 (a)	<b>4,110,940,391</b>	<b>4,026,742,698</b>
<b>Other assets</b>	9 (a)	<b>22,271,170,790</b>	<b>20,657,803,938</b>
<b>Non-banking Assets</b>		<b>375,246</b>	<b>375,246</b>
<b>Total Assets</b>		<b>275,863,040,069</b>	<b>248,669,747,267</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions &amp; agents</b>	10	<b>1,804,302,622</b>	<b>3,376,775,986</b>
<b>Deposits and other accounts</b>	11 (a)	<b>217,477,406,631</b>	<b>192,653,143,179</b>
Current accounts & other accounts		22,427,908,786	20,721,644,385
Bills payable		3,847,389,053	3,824,137,445
Savings bank deposits		50,088,679,469	45,159,141,790
Term deposits		136,112,520,139	118,197,230,889
Other deposits		5,000,909,184	4,750,988,670
<b>Other Liabilities</b>	12 (a)	<b>33,298,302,823</b>	<b>30,509,132,424</b>
<b>Total Liabilities</b>		<b>252,580,012,076</b>	<b>226,539,051,589</b>
<b>Capital / Shareholders' Equity</b>			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	13	9,209,706,261	8,400,249,482
Retained earnings (general reserve)	14 (a)	2,234,568,658	1,877,766,170
Other Reserves	15 (a)	3,035,014,279	3,048,941,282
		<b>23,283,027,318</b>	<b>22,130,695,054</b>
Non-Controlling Interest	16	675	624
<b>Total Shareholders' Equity</b>		<b>23,283,027,993</b>	<b>22,130,695,678</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>275,863,040,069</b>	<b>248,669,747,267</b>





**Pubali Bank Limited**  
Head Office

**Consolidated Balance Sheet (un-audited) as at 30 September 2015**

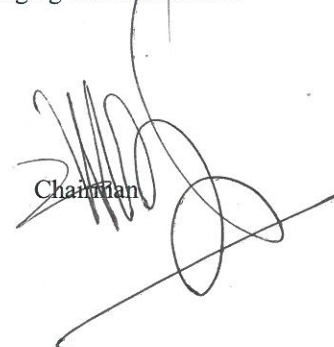
Off-balance sheet items	Note	September 2015 Taka	December 2014 Taka
<b>Contingent liabilities</b>			
<b>Acceptances &amp; Endorsements</b>			
Letters of guarantee		7,278,995,066	7,036,861,649
Irrevocable letters of credit		42,514,375,233	38,989,408,824
Bills for collection		678,100,987	563,495,313
Other Contingent Liabilities		-	948,646,848
<b>Total Contingent liabilities</b>		<b>50,471,471,286</b>	<b>47,538,412,634</b>
<b>Other Commitments</b>			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total other commitments</b>		-	-
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>		<b>50,471,471,286</b>	<b>47,538,412,634</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman





**Pubali Bank Limited**  
Head Office

**Consolidated Profit and Loss Account (un-audited)**  
**for 9 months ended 30 September 2015**

	Note	January to September 2015 Taka	January to September 2014 Taka	July to September 2015 Taka	July to September 2014 Taka
<b>Operating Income</b>					
Interest Income	17 (a)	13,814,063,562	12,615,338,668	4,728,680,395	4,231,212,593
Less :Interest paid on Deposits, Borrowings, etc.	18 (a)	8,743,224,982	9,445,847,480	3,073,993,093	3,031,624,659
<b>Net Interest Income</b>		<b>5,070,838,580</b>	<b>3,169,491,188</b>	<b>1,654,687,302</b>	<b>1,199,587,934</b>
Income from Investment	19 (a)	2,850,790,997	4,310,560,622	1,225,640,683	1,628,936,425
Commission, Exchange and Brokerage	20 (a)	1,154,665,772	1,085,612,986	334,508,232	323,506,003
Other Operating Income	21 (a)	619,644,338	513,054,878	73,516,489	56,523,203
<b>Total Operating Income</b>		<b>9,695,939,687</b>	<b>9,078,719,674</b>	<b>3,288,352,706</b>	<b>3,208,553,565</b>
<b>Operating Expenses</b>					
Salaries and allowances	22 (a)	2,790,490,575	2,457,389,174	1,071,636,135	1,218,056,352
Rent, taxes, insurance, electricity, etc.		467,595,873	355,169,970	179,391,118	105,783,418
Legal Expenses		11,424,308	9,952,880	4,272,852	4,138,566
Postage, Stamp, telecommunication, etc.		52,324,019	54,379,729	14,965,692	17,767,793
Stationery, Printing, Advertisements, etc.		89,416,858	98,090,176	31,200,267	32,874,137
Managing Director's salary and Fees	23	7,037,500	8,300,000	3,100,000	3,500,000
Directors' Fees		3,932,660	4,252,795	1,267,252	1,406,239
Auditors' Fees		629,820	30,000	599,820	30,000
Charges on loan losses		1,032,802	1,180,827	614,038	33,056
Depreciation and repair of bank's assets	24 (a)	336,874,832	237,193,113	108,951,030	78,347,086
Other Expenses	25 (a)	958,029,245	1,134,382,692	322,238,113	428,640,040
<b>Total Operating Expenses</b>		<b>4,718,788,492</b>	<b>4,360,321,356</b>	<b>1,738,236,317</b>	<b>1,890,576,687</b>
<b>Profit/(Loss) before Provisions &amp; Taxation</b>		<b>4,977,151,195</b>	<b>4,718,398,318</b>	<b>1,550,116,389</b>	<b>1,317,976,878</b>
<b>Provision for loans &amp; advances, investments &amp; other assets</b>					
Provision for Classified loans and advances		556,113,455	980,000,000	44,113,455	780,000,000
Provision for unclassified loans and advances		220,100,517	36,000,000	55,886,545	36,000,000
Provision for diminution in value of Investments		1,100,000	40,559,520	(5,200,000)	40,559,520
Provision for impairment clients' margin loan		10,000,000	109,006,215	10,000,000	31,923,744
		<b>787,313,972</b>	<b>1,165,565,735</b>	<b>104,800,000</b>	<b>888,483,264</b>
Provision for exposure of off-balance sheet items		30,000,000	86,500,000	(31,500,000)	1,500,000
<b>Total Provisions</b>		<b>817,313,972</b>	<b>1,252,065,735</b>	<b>73,300,000</b>	<b>889,983,264</b>
<b>Total Profit/(Loss) before taxes</b>		<b>4,159,837,223</b>	<b>3,466,332,583</b>	<b>1,476,816,389</b>	<b>427,993,614</b>
Provision for current tax		2,113,204,093	1,824,643,613	682,740,374	421,821,228
Provision for deferred tax		-	-	-	-
<b>Total provision for taxes</b>		<b>2,113,204,093</b>	<b>1,824,643,613</b>	<b>682,740,374</b>	<b>421,821,228</b>
<b>Net Profit after Taxes</b>		<b>2,046,633,130</b>	<b>1,641,688,970</b>	<b>794,076,015</b>	<b>6,172,386</b>
<b>Profit attributable to:</b>					
Equity holders of parents		2,046,633,079	1,641,688,962	794,076,014	6,172,399
Non- controlling interest		51	8	1	(13)
<b>Appropriations :</b>		<b>2,046,633,130</b>	<b>1,641,688,970</b>	<b>794,076,015</b>	<b>6,172,386</b>
Statutory Reserve		809,456,779	692,273,465	285,100,176	23,787,544
Retained surplus (general reserve) carried forward		1,237,176,351	949,415,505	508,975,839	(17,615,158)
<b>Earnings Per Share ( EPS )</b>					
<b>Basic</b>	27 (a)	<b>2.32</b>	<b>1.87</b>	<b>0.90</b>	<b>0.01</b>
<b>Diluted</b>		<b>2.32</b>	<b>1.87</b>	<b>0.90</b>	<b>0.01</b>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman





**Pubali Bank Limited**  
**Head Office**  
**Consolidated Cash Flow Statement (un-audited)**  
**for 9 months ended 30 September 2015**

	<u>Note</u>	January to September 2015 Taka	January to September 2014 Taka
<b>a Cash flows from operating activities</b>			
Interest receipts in cash		16,401,170,015	17,003,544,899
Interest payments		(8,666,989,911)	(9,315,591,656)
Dividend receipts		205,434,959	236,260,906
Fees and commission receipts		682,184,450	696,777,042
Recoveries of loans previously written off		70,000,000	-
Cash payment to employees		(2,760,126,367)	(2,432,965,877)
Cash payment to suppliers		(153,441,316)	(161,354,268)
Current income tax paid		(1,852,397,128)	(2,723,520,062)
Receipts from other operating activities		1,060,662,009	928,603,606
Cash payments for other operating activities		(1,531,495,521)	(1,577,253,759)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>3,455,001,190</b>	<b>2,654,500,831</b>
<b>Cash flows from operating assets &amp; liabilities:</b>			
Statutory deposits		(12,657,388,054)	(4,175,065,930)
Purchase/sale of trading securities		(424,499,289)	(384,793,377)
Loans and advances to customers (other than banks)		(13,187,537,858)	(4,994,970,036)
Other assets		(54,221,419)	(998,637,501)
Deposits to/from other banks		(1,572,473,364)	(2,287,257,462)
Deposits from customers (other than banks)		24,941,288,837	14,061,085,075
Other liabilities account of customers		(307,652,774)	(1,580,281,952)
Other liabilities		459,546,803	216,276,936
<b>Total Increase/(decrease) in operating assets and liabilities:</b>		<b>(2,802,937,118)</b>	<b>(143,644,247)</b>
<b>Net Cash from/(used in) Operating activities</b>		<b>652,064,072</b>	<b>2,510,856,584</b>
<b>b Cash Flows from Investing Activities</b>			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(357,922,981)	(271,668,917)
<b>Net Cash from/(used in) Investing Activities</b>		<b>(357,922,981)</b>	<b>(271,668,917)</b>
<b>c Cash flows from financing activities</b>			
Payment for redemption of loan capital and debt security		(12,473,294)	(63,102,555)
Dividend Paid		(880,373,812)	(419,225,625)
<b>Net cash from/(used in) Financing activities</b>		<b>(892,847,106)</b>	<b>(482,328,180)</b>
<b>d Net increase/ (decrease) in cash and cash equivalents (a+b+c)</b>		<b>(598,706,015)</b>	1,756,859,487
<b>e Cash and cash equivalents at the beginning of the period</b>		<b>23,670,908,399</b>	<b>21,414,372,841</b>
<b>f Cash and cash equivalents at the end of the period (d+e)</b>	26a	<b>23,072,202,384</b>	<b>23,171,232,328</b>

  
Company Secretary

  
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Managing Director & CEO

  
Director

  
Chairman





**Pubali Bank Limited**  
**Head Office**  
**Consolidated Statement of Changes in Equity (un-audited)**  
**for 9 months ended 30 September 2015**

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	FC translation reserves	Other reserves	parent's equity	Non-controlling interest	Total
For the period September 2015								
Balance at 1 January 2015	8,803,738,120	8,400,249,482	1,877,766,170	-	3,048,941,282	22,130,695,054	624	22,130,695,678
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	8,803,738,120	8,400,249,482	1,877,766,170	-	3,048,941,282	22,130,695,054	624	22,130,695,678
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	(33,858,351)	(33,858,351)	-	(33,858,351)
Surplus/deficit on account of revaluation of investments	-	-	-	-	19,931,348	19,931,348	-	19,931,348
Currency translation differences	-	-	-	-	-	-	-	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-	-	-	-
Non-controlling capital	-	-	-	-	-	-	-	-
Net profit for the period	-	-	1,237,176,300	-	-	1,237,176,300	51	1,237,176,351
Transfer to statutory reserve	-	809,456,779	-	-	-	809,456,779	-	809,456,779
Issue of bonus shares - 2014	-	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-	-
Dividends (cash) for 2014	-	-	(880,373,812)	-	-	(880,373,812)	-	(880,373,812)
<b>Balance at 30 September 2015</b>	<b>8,803,738,120</b>	<b>9,209,706,261</b>	<b>2,234,568,658</b>	<b>-</b>	<b>3,035,014,279</b>	<b>23,283,027,318</b>	<b>675</b>	<b>23,283,027,993</b>
<b>Balance at 30 September 2014</b>	<b>8,803,738,120</b>	<b>7,863,823,384</b>	<b>916,655,697</b>	<b>1,096,174</b>	<b>3,082,864,283</b>	<b>20,668,177,658</b>	<b>597</b>	<b>20,668,178,255</b>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman





Pubali Bank Limited

Head Office

Balance Sheet (Un-audited) as at 30 September 2015

Property and Assets	Note	September 2015	December 2014
		Taka	Taka
<b>Cash</b>	<b>3</b>	<b>20,432,341,509</b>	<b>19,953,501,902</b>
In hand ( Including foreign currencies )		3,903,748,429	3,607,695,337
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies )		16,528,593,080	16,345,806,565
<b>Balance with Other Banks and Financial Institutions</b>	<b>4</b>	<b>1,574,339,804</b>	<b>2,329,429,846</b>
Inside Bangladesh		901,962,846	941,288,972
Outside Bangladesh		672,376,958	1,388,140,874
<b>Money at Call on Short Notice</b>	<b>5</b>	<b>487,286,667</b>	<b>988,286,667</b>
<b>Investments</b>	<b>6</b>	<b>62,020,438,532</b>	<b>48,970,725,727</b>
Government		51,835,258,121	39,184,326,576
Others		10,185,180,411	9,786,399,151
<b>Loans, Advances and Leases</b>	<b>7</b>	<b>163,216,484,289</b>	<b>149,974,530,667</b>
Loans, Cash Credits, Overdrafts, etc.		160,933,804,932	149,171,144,182
Bills purchased and discounted		2,282,679,357	803,386,485
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	<b>8</b>	<b>4,107,986,853</b>	<b>4,024,576,168</b>
<b>Other assets</b>	<b>9</b>	<b>24,020,711,668</b>	<b>22,145,071,507</b>
<b>Non-banking Assets</b>		<b>375,246</b>	<b>375,246</b>
<b>Total Assets</b>		<b>275,859,964,568</b>	<b>248,386,497,730</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions &amp; agents</b>	<b>10</b>	<b>1,804,302,622</b>	<b>3,376,775,986</b>
<b>Deposits and other accounts</b>	<b>11</b>	<b>218,031,532,234</b>	<b>193,090,243,397</b>
Current accounts & other accounts		22,950,229,847	21,156,902,329
Bills Payable		3,847,389,053	3,824,137,445
Savings bank deposits		50,088,679,469	45,159,141,790
Term deposits		136,144,324,681	118,199,073,163
Other deposits		5,000,909,184	4,750,988,670
<b>Other Liabilities</b>	<b>12</b>	<b>32,074,973,391</b>	<b>29,060,101,012</b>
<b>Total Liabilities</b>		<b>251,910,808,247</b>	<b>225,527,120,395</b>
<b>Capital / Shareholders' Equity</b>			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	<b>13</b>	9,209,706,261	8,400,249,482
Retained earnings	<b>14</b>	2,984,868,367	2,690,619,157
Other Reserves	<b>15</b>	2,950,843,573	2,964,770,576
<b>Total Shareholders' Equity</b>		<b>23,949,156,321</b>	<b>22,859,377,335</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>275,859,964,568</b>	<b>248,386,497,730</b>






Pubali Bank Limited

Head Office

Balance Sheet (Un-audited) as at 30 September 2015


Off-balance sheet items	Note	September 2015 Taka	December 2014 Taka
<b>Contingent liabilities</b>			
<b>Acceptances &amp; Endorsements</b>			
Letters of guarantee		7,278,995,066	7,036,861,649
Irrevocable letters of credit		42,514,375,233	38,989,408,824
Bills for collection		678,100,987	563,495,313
Other Contingent Liabilities			948,646,848
<b>Total Contingent liabilities</b>		<b>50,471,471,286</b>	<b>47,538,412,634</b>
<b>Other Commitments</b>			
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total other commitments</b>		<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>		<b>50,471,471,286</b>	<b>47,538,412,634</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman






# Pubali Bank Limited

Head Office

## Profit and Loss Account (Un-audited) for 9 months ended 30 September 2015

	Note	January to September 2015 Taka	January to September 2014 Taka	July to September 2015 Taka	July to September 2014 Taka
<b>Operating Income</b>					
Interest income	17	13,777,253,344	12,536,848,526	4,717,009,256	4,205,062,887
Less :Interest paid on deposits, borrowings, etc.	18	8,743,224,982	9,445,847,480	3,073,993,093	3,031,624,659
<b>Net Interest Income</b>		<b>5,034,028,362</b>	<b>3,091,001,046</b>	<b>1,643,016,163</b>	<b>1,173,438,228</b>
Income from investment	19	2,770,973,732	4,253,276,133	1,181,086,933	1,602,727,127
Commission, exchange and brokerage	20	1,125,331,485	1,029,579,920	320,620,382	306,177,934
Other operating income	21	618,460,752	511,750,025	72,980,001	55,610,638
<b>Total Operating Income</b>		<b>9,548,794,331</b>	<b>8,885,607,124</b>	<b>3,217,703,479</b>	<b>3,137,953,927</b>
<b>Operating Expenses</b>					
Salaries and allowances	22	2,771,789,721	2,436,424,893	1,064,466,582	1,209,057,814
Rent, taxes, insurance, electricity, etc.		467,437,691	351,514,809	179,319,865	104,179,458
Legal expenses		11,424,308	9,518,586	4,272,852	3,945,850
Postage, stamp, telecommunication, etc.		52,128,253	53,977,970	14,898,126	17,651,209
Stationery, printing, advertisements, etc.		89,258,935	97,827,712	31,140,241	32,779,235
Managing Director's salary and fees	23	7,037,500	8,300,000	3,100,000	3,500,000
Directors' fees		3,823,410	3,919,295	1,267,252	1,360,239
Auditors' fees		629,820	30,000	599,820	30,000
Charges on loan losses		1,032,802	1,180,827	614,038	33,056
Depreciation and repair of bank's assets	24	335,775,923	235,241,428	108,620,906	77,635,664
Other expenses	25	953,858,102	1,123,804,280	320,602,917	424,672,630
<b>Total Operating Expenses</b>		<b>4,694,196,465</b>	<b>4,321,739,800</b>	<b>1,728,902,599</b>	<b>1,874,845,155</b>
<b>Profit/(Loss) before Provisions &amp; Taxation</b>		<b>4,854,597,866</b>	<b>4,563,867,324</b>	<b>1,488,800,880</b>	<b>1,263,108,772</b>
<b>Provision for loans &amp; advances, investments &amp; other assets</b>					
Provision for classified loans and advances		556,113,455	980,000,000	44,113,455	780,000,000
Provision for unclassified loans and advances		220,100,517	36,000,000	55,886,545	36,000,000
Provision for diminution in value of Investments		1,100,000	-	(5,200,000)	-
		<b>777,313,972</b>	<b>1,016,000,000</b>	<b>94,800,000</b>	<b>816,000,000</b>
Provision for exposure of off-balance sheet items		30,000,000	86,500,000	(31,500,000)	1,500,000
<b>Total Provisions</b>		<b>807,313,972</b>	<b>1,102,500,000</b>	<b>63,300,000</b>	<b>817,500,000</b>
<b>Total Profit/(Loss) before taxes</b>		<b>4,047,283,894</b>	<b>3,461,367,324</b>	<b>1,425,500,880</b>	<b>445,608,772</b>
Provision for current tax		2,063,204,093	1,824,643,613	632,740,374	421,821,228
Provision for deferred tax		-	-	-	-
<b>Total Provision for taxes</b>		<b>2,063,204,093</b>	<b>1,824,643,613</b>	<b>632,740,374</b>	<b>421,821,228</b>
<b>Net Profit after Taxes</b>		<b>1,984,079,801</b>	<b>1,636,723,711</b>	<b>792,760,506</b>	<b>23,787,544</b>
<b>Appropriations :</b>					
Statutory Reserve		809,456,779	692,273,465	285,100,176	23,787,544
Retained surplus (general reserve) carried forward		1,174,623,022	944,450,246	507,660,330	-
<b>Earnings Per Share ( EPS )</b>	27				
Basic		<b>2.25</b>	<b>1.86</b>	<b>0.90</b>	<b>0.03</b>
Diluted		<b>2.25</b>	<b>1.86</b>	<b>0.90</b>	<b>0.03</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman







**Pubali Bank Limited**  
**Head Office**  
**Cash Flow Statement (Un-audited)**  
**for 9 months ended 30 September 2015**

	Note	January to September 2015 Taka	January to September 2014 Taka
<b>a Cash flows from operating activities</b>			
Interest receipts in cash		16,364,359,797	16,925,054,757
Interest payments		(8,666,989,911)	(9,315,591,656)
Dividend receipts		164,154,043	205,689,201
Fees and commission receipts		652,850,163	640,743,976
Recoveries of loans previously written off		70,000,000	-
Cash payment to employees		(2,778,827,221)	(2,444,724,893)
Cash payment to suppliers		(153,441,316)	(161,354,268)
Current income tax paid		(1,841,763,098)	(2,723,520,062)
Receipts from other operating activities		1,020,942,074	900,585,969
Cash payments for other operating activities		(1,488,202,640)	(1,528,622,876)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>3,343,081,891</b>	<b>2,498,260,148</b>
<b>Cash flows from operating assets &amp; liabilities:</b>			
Statutory deposits		(12,657,388,054)	(4,175,065,930)
Purchase/sale of trading securities		(388,781,260)	(366,380,514)
Loans and advances to customers (other than banks)		(13,241,953,622)	(4,951,966,780)
Other assets		(33,877,063)	(1,004,595,134)
Deposits to/from other banks		(1,572,473,364)	(2,287,257,462)
Deposits from customers (other than banks)		24,941,288,837	14,061,085,075
Other liabilities account of customers		(307,642,774)	(1,575,281,952)
Other liabilities		451,997,088	139,449,590
<b>Total Increase/(decrease) in operating assets and liabilities:</b>		<b>(2,808,830,212)</b>	<b>(160,013,107)</b>
<b>Net Cash from/(used in) Operating activities</b>		<b>534,251,679</b>	<b>2,338,247,041</b>
<b>b Cash flows from investing activities</b>			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(357,135,973)	(271,709,764)
<b>Net Cash from/(used in) Investing Activities</b>		<b>(357,135,973)</b>	<b>(271,709,764)</b>
<b>c Cash flows from financing activities</b>			
Payment for redemption of loan capital and debt security		(12,473,294)	(63,102,555)
Investment in Subsidiary Company		-	(2,659,724)
Dividend Paid		(880,373,812)	(419,225,625)
<b>Net cash from/(used in) Financing activities</b>		<b>(892,847,106)</b>	<b>(484,987,904)</b>
<b>d Net increase/(decrease) in cash and cash equivalents (a+b+c)</b>		<b>(715,731,400)</b>	<b>1,581,549,373</b>
<b>e Cash and cash equivalents at the beginning of the period</b>		<b>23,233,808,181</b>	<b>21,178,986,976</b>
<b>f Cash and cash equivalents at the end of the period (d+e)</b>	26	<b>22,518,076,781</b>	<b>22,760,536,349</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman





**Pubali Bank Limited**  
**Head Office**

**Statement of Changes in Equity (Un-audited)**  
**for 9 months ended 30 September 2015**

Figures in Taka


Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
<b>For the period September 2015</b>					
<b>Balance at 1 January 2015</b>	<b>8,803,738,120</b>	<b>8,400,249,482</b>	<b>2,690,619,157</b>	<b>2,964,770,576</b>	<b>22,859,377,335</b>
Changes in accounting policy	-	-	-	-	-
Restated balance	8,803,738,120	8,400,249,482	2,690,619,157	2,964,770,576	22,859,377,335
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(33,858,351)	(33,858,351)
Surplus/deficit on account of revaluation of investments	-	-	-	19,931,348	19,931,348
Currency translation differences	-	-	-	-	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-
Net profit for the period	-	-	1,174,623,022	-	1,174,623,022
Transfer to statutory reserve	-	809,456,779	-	-	809,456,779
Issue of bonus shares - 2014	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2014	-	-	(880,373,812)	-	(880,373,812)
<b>Balance at 30 September 2015</b>	<b>8,803,738,120</b>	<b>9,209,706,261</b>	<b>2,984,868,367</b>	<b>2,950,843,573</b>	<b>23,949,156,321</b>
<b>Balance at 30 September 2014</b>	<b>8,803,738,120</b>	<b>7,863,823,384</b>	<b>1,793,638,486</b>	<b>2,998,693,577</b>	<b>21,459,893,567</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman





**PUBALI BANK LIMITED**

**Some selected notes to the financial statements for the quarter ended 30 September 2015**

**September 2015**      **December 2014**  
**Taka**                      **Taka**

- 1 Accounting Policies:**  
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2014.
- 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 2015, 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.

**PROPERTY AND ASSETS**

**3 Cash**

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

In local currency	3,883,310,726	3,560,191,405
In foreign currencies	20,437,703	47,503,932
	3,903,748,429	3,607,695,337

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

**Bangladesh Bank**

In local currency	13,041,063,735	12,785,752,652
In foreign currencies	2,326,968,482	1,254,226,923
	15,368,032,217	14,039,979,575

**Sonali Bank as agent of Bangladesh Bank**

Local currency	1,160,560,863	2,305,826,990
	16,528,593,080	16,345,806,565
	<b>20,432,341,509</b>	<b>19,953,501,902</b>

**3(a) Consolidated Cash**

**Cash In hand**

Pubali Bank Limited	3,903,748,429	3,607,695,337
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<b>3,903,748,429</b>	<b>3,607,695,337</b>

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

Pubali Bank Limited	16,528,593,080	16,345,806,565
Pubali Bank Securities Limited	-	-
Public Exchange Company (UK) Ltd.	-	-
	<b>16,528,593,080</b>	<b>16,345,806,565</b>

	<b>20,432,341,509</b>	<b>19,953,501,902</b>
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**4 Balance with other banks and financial institutions**

Inside Bangladesh	901,962,846	941,288,972
Outside Bangladesh	672,376,958	1,388,140,874
	<b>1,574,339,804</b>	<b>2,329,429,846</b>

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

**Inside Bangladesh**

Pubali Bank Limited	901,962,846	941,288,972
Pubali Bank Securities Limited	554,125,603	437,100,218
Pubali Exchange Company (UK) Ltd.	-	-
	<b>1,456,088,449</b>	<b>1,378,389,190</b>

Less: Inter Company Transactions

	554,125,603	437,100,218
	<b>901,962,846</b>	<b>941,288,972</b>

**Outside Bangladesh**

Pubali Bank Limited	672,376,958	1,388,140,874
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<b>672,376,958</b>	<b>1,388,140,874</b>

	<b>1,574,339,804</b>	<b>2,329,429,846</b>
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	September 2015 Taka	December 2014 Taka
<b>5 Money at call on short notice</b>		
Banking company (note- 5.1)	17,286,667	118,286,667
Non-banking Financial Institution (note-5.2)	470,000,000	870,000,000
	<b>487,286,667</b>	<b>988,286,667</b>
<b>5.1 Banking company</b>		
Standard Bank Limited	-	100,000,000
ICB Islamic Bank Ltd.	17,286,667	18,286,667
	<b>17,286,667</b>	<b>118,286,667</b>
<b>5.2 Non-banking Financial Institution</b>		
Prime Finance & Investment Ltd.	-	50,000,000
Bangladesh Finance & Investment Co. Ltd.	-	50,000,000
MIDAS Financing Ltd.	50,000,000	-
Lanka Bangla Finance Ltd.	-	50,000,000
Industrial & Infrastructure Development Finance Co. Ltd	110,000,000	140,000,000
Premier Leasing & Finance Ltd.	50,000,000	50,000,000
Bangladesh Industrial Finance Co. Ltd	-	30,000,000
Investment Corporation of Bangladesh	150,000,000	200,000,000
First Finance Ltd.	-	50,000,000
Phoenix Finance & Investment Ltd.	50,000,000	50,000,000
International Leasing & Financial Services Ltd.	-	100,000,000
Fareast Finance & Investment Co. Ltd.	-	50,000,000
Delta Brac Housing Finance Corp. Ltd.	60,000,000	50,000,000
	<b>470,000,000</b>	<b>870,000,000</b>
<b>6 Investments</b>		
<b>Government securities</b>		
Treasury bills- at book value	13,323,477,711	14,834,211,025
Reverse REPO with Bangladesh Bank	10,850,000,000	-
Special Reverse REPO with Bangladesh Bank	1,320,000,000	-
Reverse REPO with Other Bank	3,484,247,985	-
Debentures	-	10,000,000
	<b>28,977,725,696</b>	<b>14,844,211,025</b>
<b>Government bonds</b>		
Government treasury bonds	22,833,423,624	24,321,003,950
National prize bonds	24,108,801	19,111,601
	<b>22,857,532,425</b>	<b>24,340,115,551</b>
<b>Total investment in government securities and bonds</b>	<b>51,835,258,121</b>	<b>39,184,326,576</b>
<b>Other investments</b>		
Shares	8,188,492,441	8,539,711,181
Debentures	469,060	469,060
Prime Bank Limited Bond	90,000,000	90,000,000
MTBL Bond	40,000,000	40,000,000
Dhaka Bank Limited Bond	100,000,000	100,000,000
National Bank Limited Bond	64,000,000	64,000,000
One Bank Limited Bond	100,000,000	100,000,000
Mercantile Bank Limited Bond	100,000,000	100,000,000
Trust Bank Limited Bond	250,000,000	250,000,000
City Bank Limited Bond	196,000,000	196,000,000
Southeast Bank Limited Bond	300,000,000	300,000,000
Bank Asia Limited Bond	250,000,000	-
EXIM Bank Limited Bond	300,000,000	-
Social Islami Bank Limited Bond	200,000,000	-
Bridge financing advances	6,218,910	6,218,910
	<b>10,185,180,411</b>	<b>9,786,399,151</b>
	<b>62,020,438,532</b>	<b>48,970,725,727</b>
<b>6(a) Consolidated Investments</b>		
<b>1. Government</b>		
Pubali Bank Limited	51,835,258,121	39,184,326,576
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<b>51,835,258,121</b>	<b>39,184,326,576</b>
<b>2. Other</b>		
Pubali Bank Limited	10,185,180,411	9,786,399,151
Pubali Bank Securities Limited	3,186,240,314	3,150,522,285
Pubali Exchange Company (UK) Ltd.	-	-
	<b>13,371,420,725</b>	<b>12,936,921,436</b>
	<b>65,206,678,846</b>	<b>52,121,248,012</b>



	September 2015 Taka	December 2014 Taka
<b>7 Loans, advances and leases</b>		
Loans, cash credits and overdrafts, etc.	160,933,804,932	149,171,144,182
Bills purchased and discounted	2,282,679,357	803,386,485
	<b>163,216,484,289</b>	<b>149,974,530,667</b>
<b>7.1 Loans, cash credits, overdrafts, etc.</b>		
<b>Inside Bangladesh:</b>		
Loans	49,594,637,939	44,544,373,137
Cash credits	35,075,828,722	33,007,740,057
Overdrafts	40,825,598,842	39,816,216,893
Loan against merchandise	6,990,429	6,628,769
Packing credits	645,927,353	558,779,755
Loan against trust receipts	10,018,936,489	11,268,070,158
Pubali prochesta	357,930,105	384,165,646
Non-resident Credit Scheme	874,700	1,151,402
Pubali Subarna	5,124,961,178	4,912,662,893
Pubali Karmo Uddog	143,159,859	108,691,248
Pubali Sujon	46,416,027	45,514,941
Pubali Utsob	44,349,055	14,185,491
EDF loan	2,560,969,393	3,070,803,359
Payment against documents	2,528,411,954	915,823,348
Consumers loan scheme	9,985,478,965	6,705,454,010
Lease finance	3,960,486,054	3,759,371,778
Others	12,847,868	51,511,297
	<b>160,933,804,932</b>	<b>149,171,144,182</b>
<b>Outside Bangladesh</b>	-	-
	<b>160,933,804,932</b>	<b>149,171,144,182</b>
<b>7.2 Bills purchased and discounted</b>		
<b>Payable in Bangladesh:</b>		
Loans against accepted bills	563,641,889	659,376,768
Loans against demand draft purchased	121,101	31,565
	<b>563,762,990</b>	<b>659,408,333</b>
<b>Payable outside Bangladesh:</b>		
Foreign bills purchased	1,718,916,367	143,978,152
Foreign drafts purchased	-	-
	<b>1,718,916,367</b>	<b>143,978,152</b>
	<b>2,282,679,357</b>	<b>803,386,485</b>
<b>7.3 Classification of loans and advances including bills purchased and discounted</b>		
<b>Unclassified:</b>		
Standard	145,399,977,763	135,700,701,764
Special mention account (SMA)	5,148,500,977	2,603,933,073
	150,548,478,740	138,304,634,837
<b>Classified:</b>		
Substandard (SS)	1,887,175,519	1,626,892,533
Doubtful (DF)	1,030,875,411	1,377,841,745
Bad or loss (B/L)	7,399,253,318	6,372,858,998
	10,317,304,248	9,377,593,276
Staff loan	2,350,701,301	2,292,302,554
	<b>163,216,484,289</b>	<b>149,974,530,667</b>



**7.4 Particulars of required provision for loans and advances**

Status of Classification	Base for Provision	Rate of Provision (%)	September 2015 Taka	December 2014 Taka
<b>General provision - Unclassified</b>				
Standard	105,999,903,375	1	1,059,999,034	1,011,016,040
Small & Medium Enterprise financing	27,544,097,444	0.25	68,860,244	63,091,222
Loans to BHs/MBs/SDs against share etc.	2,219,111,717	2	44,382,234	44,585,651
Housing Finance	343,549,435	2	6,870,989	8,021,505
Loan for Professional to setup business	27,056,078	2	541,122	418,966
Consumers loan scheme	7,108,352,013	5	355,417,601	208,148,999
Short Term Agri Credit and Micro credit	2,157,907,701	2.5	53,947,693	63,708,075
Special mention account (SMEF)	1,556,769,223	0.25	3,891,923	1,431,328
Special mention account (CLS)	1,113,816,563	5	55,690,828	41,578,066
Special mention account (LP, HF)	89,147,543	2	1,782,951	1,202,560
Special mention account (Others)	2,291,698,258	1	22,916,983	10,998,673
			1,674,301,602	1,454,201,085
<b>Specific provision - Classified</b>				
Substandard (Agri & Micro credit)	1,350,902	5	67,545	37,003
Substandard	963,635,237	20	192,727,047	193,893,686
Doubtful (Agri & Micro credit)	633,631	5	31,682	39,791
Doubtful	600,394,525	50	300,197,263	356,488,910
Bad/Loss	3,596,974,095	100	3,596,974,095	3,418,501,855
			4,089,997,632	3,968,961,245
Required provision			5,764,299,234	5,423,162,330
Provision maintained			5,891,250,566	5,539,660,643
Excess provision			126,951,332	116,498,313

**7(a) Consolidated Loans, Advances and Leases**

<b>Loans, Advances and Leases</b>				
Pubali Bank Limited			160,933,804,932	149,171,144,182
Pubali Bank Securities Limited			691,497,893	745,913,657
Pubali Exchange Company (UK) Ltd.			-	-
			<b>161,625,302,825</b>	<b>149,917,057,839</b>
Less: Inter Company Transactions			2,128,075,366	2,128,085,366
			<b>159,497,227,459</b>	<b>147,788,972,473</b>
<b>Bills discounted and purchased</b>				
Pubali Bank Limited			2,282,679,357	803,386,485
Pubali Bank Securities Limited			-	-
Pubali Exchange Company (UK) Ltd.			-	-
			<b>2,282,679,357</b>	<b>803,386,485</b>
			<b>161,779,906,816</b>	<b>148,592,358,958</b>

**8 Fixed Assets including Premises, Furniture & Fixture**

Land	2,229,884,331	2,248,544,331
Building	750,972,583	756,037,378
Vehicles	80,090,099	67,890,599
Machinery and equipment's	283,169,200	248,092,734
Computer & Computer Accessories	490,470,371	445,895,371
Furniture and fixtures	273,400,269	258,115,755
	<b>4,107,986,853</b>	<b>4,024,576,168</b>

**8(a) Consolidated Fixed Assets including premises, furniture & fixture**

Pubali Bank Limited	4,107,986,853	4,024,576,168
Pubali Bank Securities Limited	2,953,538	2,166,530
Pubali Exchange Company (UK) Ltd.	-	-
	<b>4,110,940,391</b>	<b>4,026,742,698</b>

**9 Other Assets**

<b>Income generating other assets</b>		
Interest accrued on investments	547,883,831	1,326,609,436
Accrued income on loans & advances	278,496,324	86,200,442
Advance security deposit, advance rent and prepaid expenses	233,956,768	213,787,166
Investment in Subsidiary Company	1,599,998,700	1,599,998,700
Stock dealing account	282,617,665	-
	2,942,953,288	3,226,595,744
<b>Non-income generating other assets</b>		
Stationery and stamps	82,998,516	65,166,652
Drafts payable	31,610,374	51,599,731
Sanchaypatra	707,078	-
Suspense account	362,257,287	257,105,337
Demonetized notes	1,531,750	1,531,750
Items in transit	3,234,965,346	2,972,304,696
Advance against income tax	17,205,370,279	15,363,607,181
Clearing house adjustment	57,528,471	118,582,727
Others	100,789,279	88,577,689
	21,077,758,380	18,918,475,763
	<b>24,020,711,668</b>	<b>22,145,071,507</b>

	September 2015	December 2014
	Taka	Taka
<b>9(a) Consolidated Other Assets</b>		
Pubali Bank Limited	24,020,711,668	22,145,071,507
Pubali Bank Securities Limited	133,089,297	112,744,941
Pubali Exchange Company (UK) Ltd.	-	9,276,499
	<b>24,153,800,965</b>	<b>22,267,092,947</b>
Less: Inter company Transactions	(282,631,475)	(9,290,309)
Pubali Bank Securities Limited	(1,599,998,700)	(1,599,998,700)
Pubali Exchange Company (UK) Ltd.	-	-
	<b>(1,882,630,175)</b>	<b>(1,609,289,009)</b>
	<b>22,271,170,790</b>	<b>20,657,803,938</b>

#### LIABILITIES AND CAPITAL

#### **10 Borrowings from other Banks, Financial Institutions and Agents**

Inside Bangladesh	598,650,834	2,440,229,241
Outside Bangladesh	1,205,651,788	936,546,745
	<b>1,804,302,622</b>	<b>3,376,775,986</b>

#### **10.1 Inside Bangladesh**

Repo from Bangladesh Bank against Treasury Bill and Bond	-	1,021,950,000
Call loan from Citibank N.A.	-	500,000,000
Call loan from Sonali Bank Limited, Local Office, Dhaka.	-	800,000,000
Placement from Habib Bank, Dhaka.	77,800,000	-
Sonali Bank Limited, Local Office, Dhaka.	520,850,834	118,279,241
	<b>598,650,834</b>	<b>2,440,229,241</b>

#### **11 Details of deposits and other accounts**

##### Current deposits and other accounts :

Current account	21,168,043,576	19,599,377,014
Cash credit A/C. (Cr.)	548,394,942	466,508,161
Pubali Prochesta (Cr.)	9,983,027	6,230,876
Q-cash (Cr.)	-	1,430,943
Call deposits	33,600,077	25,302,252
Foreign currency deposits	1,173,610,509	1,041,692,121
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	16,575,238	16,338,484
	<b>22,950,229,847</b>	<b>21,156,902,329</b>

##### Bills payable

	3,847,389,053	3,824,137,445
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##### Savings Bank accounts

	50,088,679,469	45,159,141,790
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##### Term deposits :

Fixed deposits - from customers	72,992,315,513	64,445,868,433
Special Notice Deposits	24,006,619,851	20,823,994,538
Deposit pension scheme	1,352,382	1,437,396
Interest payable on term deposit	4,811,222,509	3,424,637,197
Pubali pension scheme	8,520,242,003	6,238,539,294
Pubali sanchay prakalpa	4,041,043,206	4,286,071,380
Dwigun Sanchay Prokalpa	17,291,029,468	15,803,184,151
Target Based Small Deposit (Pubali shopnopuron)	621,239,276	249,850,151
Monthly profit base deposit	2,940,675,858	2,304,849,200
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	756,843,239	469,789,721
Shikhya sanchy prokalpa	160,240,092	144,577,522
Child edu. Care & maturity deposit	1,501,284	6,274,180
	<b>136,144,324,681</b>	<b>118,199,073,163</b>

##### Other deposits

	5,000,909,184	4,750,988,670
	<b>218,031,532,234</b>	<b>193,090,243,397</b>

#### **11 (a) Consolidated Deposits and other accounts**

Pubali Bank Limited	218,031,532,234	193,090,243,397
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<b>218,031,532,234</b>	<b>193,090,243,397</b>
Less: Inter Company Transactions	554,125,603	437,100,218
	<b>217,477,406,631</b>	<b>192,653,143,179</b>



	September 2015 Taka	December 2014 Taka
<b>12 Other Liabilities</b>		
Accumulated provision for loans and advances	3,546,399,178	3,370,599,256
Accumulated provision for consumers loan	657,405,894	707,510,047
Accumulated provision for lease finance	1,596,341	1,596,341
Accumulated provision for demand loan pubali star	11,547,551	5,753,914
	<u>4,216,948,964</u>	<u>4,085,459,558</u>
Provision for unclassified loans and advances	1,674,301,602	1,454,201,085
Provision @1% against off-balance sheet exposure	506,800,000	476,800,000
Accumulated interest suspense	1,170,124,657	718,127,569
Provision for doubtful investment	19,850,460	18,750,460
Account Payable (OBU)	9,709,227	-
Additional profit payable A/C for Islamic banking	238,845	238,845
I.B. bad debt offsetting reserve	2,606,000	2,606,000
Interest suspense on underwriting advances	270,415,969	270,415,969
CLS interest A/C	9,489,498	10,589,420
Accrued interest receivable on overdue CLS	94,584,580	82,855,732
Consumers deposits	133,176,849	74,495,030
Lease deposit	338,046	311,582
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	19,232,542,818	17,169,338,725
Provision for Deferred Tax	647,073,577	647,073,577
Valuation adjustment	462,631,249	415,423,408
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	188,202	6,716,592
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	3,186,233,296	2,819,139,786
Pubali Bank Adjustment	19,557,581	40,411,840
Sadaqah fund	3,909,411	2,664,436
Card transaction fee (inter bank)	750,267	944,412
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
Payable to Pubali Exchange Co.(UK)	9,276,499	9,276,499
Non resident blocked account of UBI	34,487	34,487
	<u>27,586,778,735</u>	<u>24,353,361,069</u>
Provision for expenses:	51,059,681	431,232,906
<b>Provision for other assets:</b>		
Suspense account	63,714,468	63,714,468
Demonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries	13,724,657	13,724,657
ICT Asset Insurance reserve	11,737,402	7,200,120
Reserve for unforeseen losses	130,019,744	104,418,494
	<u>220,186,011</u>	<u>190,047,479</u>
	<u><b>32,074,973,391</b></u>	<u><b>29,060,101,012</b></u>
<b>12(a) Consolidated other liabilities</b>		
Pubali Bank Limited	32,074,973,391	29,060,101,012
Pubali Bank Securities Limited	3,634,036,273	3,577,130,588
Parent Subsidiary loan	(2,128,075,366)	(2,128,085,366)
Inter company payable	(282,631,475)	(9,290,309)
Pubali Exchange Company (UK) Ltd.	-	9,276,499
	<u><b>33,298,302,823</b></u>	<u><b>30,509,132,424</b></u>
<b>13 Statutory reserve</b>		
This represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991 @ 20% of current year's profit, before tax.		
Balance at the beginning of the period	8,400,249,482	7,171,549,919
Add: Addition during the period	809,456,779	1,228,699,563
Balance at the end of the period	<u><b>9,209,706,261</b></u>	<u><b>8,400,249,482</b></u>
<b>14 Retained earnings (General reserve)</b>		
Balance as on beginning of the period	2,690,619,157	1,687,639,485
Addition during the period	1,174,623,022	1,841,430,917
Add: sale of properties	-	-
	<u><b>3,865,242,179</b></u>	<u><b>3,529,070,402</b></u>
Less: Issue of dividend	(880,373,812)	(838,451,245)
Balance as on end of the period	<u><b>2,984,868,367</b></u>	<u><b>2,690,619,157</b></u>
<b>14(a) Consolidated Retained earnings (General reserve)</b>		
Pubali Bank Limited	2,984,868,367	2,690,619,157
Pubali Bank Securities Limited	(750,299,709)	(812,852,987)
Pubali Exchange Company (UK) Ltd.	-	-
	<u><b>2,234,568,658</b></u>	<u><b>1,877,766,170</b></u>





	September 2015 Taka	December 2014 Taka
<b>15 Other reserves</b>		
<b>15.1 Assets revaluation reserve</b>		
Balance at the beginning of the period	2,934,476,620	3,031,502,176
Addition on revaluation of Fixed Assets/Investment During the period	391,121,059	3,029,757,098
Disposal during the period	(405,048,062)	(3,126,782,654)
	2,920,549,617	2,934,476,620
Share forfeiture account	333,984	333,984
Balance at the end of the period	2,920,883,601	2,934,810,604
<b>15.2 Exchange Equalization Fund</b>		
Balance at the beginning of the period	29,959,972	29,959,972
Addition during the period	-	-
Balance at the end of the period	29,959,972	29,959,972
	<b>2,950,843,573</b>	<b>2,964,770,576</b>
<b>15(a) Consolidated Other reserves</b>		
Pubali Bank Limited	2,950,843,573	2,964,770,576
Pubali Bank Securities Limited	84,170,706	84,170,706
Pubali Exchange Company (UK) Ltd.	-	-
	<b>3,035,014,279</b>	<b>3,048,941,282</b>
<b>16 Non-controlling interest</b>		
Balance b/f	624	589
Share of current period profit	51	35
	<b>675</b>	<b>624</b>



	September 2015 Taka	September 2014 Taka
<b>17 Interest income</b>		
Loans	1,444,374,217	1,249,111,845
Cash credits	3,229,613,595	2,949,612,113
Over drafts	3,317,531,648	3,282,254,418
Loan against imported merchandise	23,461,924	309,083
Loan against trust receipt	991,618,974	1,141,919,472
Inland bill purchased & demand draft purchased	63,754,302	75,078,690
Foreign bill purchased and Export development fund	85,106,547	23,927,825
Packing credits	25,844,649	27,190,453
Payments against document	214,155,638	86,996,817
Call loans	404,485,357	68,419,506
Loans against deposit pension scheme	-	184
Agricultural credits & rural credits	19,108,034	16,439,525
Sundries account	18,957,549	29,442,752
CLS account	661,820,483	478,831,018
Secured mortgages	816,244,256	925,546,483
Foreign bank accounts	39,000,402	8,133,821
Loan against Shikya Sanchay Prokalpa	791,768	656,567
Loan against Non-resident Credit Scheme	111,322	46,442
Lease finance	377,387,504	396,791,532
Loan against Pubali Sanchay Prokalpa	39,444,225	39,983,829
Loan against FDR	1,800,661	7,427,392
Term loans	1,957,697,855	1,709,949,016
Term deposit/ replacement	9,089,489	-
Loan against Pubali Pension Scheme	35,852,945	18,779,743
	<b>13,777,253,344</b>	<b>12,536,848,526</b>
<b>17(a) Consolidated Interest Income</b>		
Pubali Bank Limited	13,777,253,344	12,536,848,526
Pubali Bank Securities Limited	36,810,218	78,490,142
Pubali Exchange Company (UK) Ltd.	-	-
Inter company transaction	-	-
	<b>13,814,063,562</b>	<b>12,615,338,668</b>
<b>18 Interest paid on deposits, borrowings, etc.</b>		
Fixed deposit	4,362,575,910	5,199,559,837
Interest on REPO borrowings	45,051,298	79,513,110
Interest on borrowings	16,495,156	-
Short-notice deposit	792,799,379	924,672,037
Savings bank deposit	953,491,027	840,700,429
Deposit pension scheme	11,305	86,322
Pubali bank pension scheme	600,608,106	348,243,432
Child education care & maturity deposits	438,894	482,428
Call borrring	5,146,042	69,790,503
Monthly monafa based deposit scheme	21,874,722	27,611,710
Pubali Sanchay Prokalpa	244,493,390	253,048,709
Shikhya Sanchay Prokalpa	9,784,389	9,658,851
Q-Cash Debit Card	14,548	75,169
Dwigun Sanchay Prokalpa	1,419,734,456	1,447,529,228
Treasury Bond	-	72,093,683
Marking to Market Revaluation	416,061	65,870
Interest on MPSD	41,300,344	22,281,842
Interest on TBSD	29,156,555	11,096,615
Interest on refinance from B. Bank	19,102	-
Interest on MFD A/C	199,594,295	138,901,205
Sundry accounts	220,003	436,500
	<b>8,743,224,982</b>	<b>9,445,847,480</b>
<b>18(a) Consolidated Interest paid on deposits, borrowings, etc</b>		
Pubali Bank Limited	8,743,224,982	9,445,847,480
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
Inter company transaction	-	-
	<b>8,743,224,982</b>	<b>9,445,847,480</b>
<b>19 Income from investment</b>		
Interest on treasury bill	541,679,967	1,869,630,650
Interest on treasury bond	1,800,406,980	1,833,483,419
Interest on private bond	109,098,801	36,502,956
Interest on debentures	1,783,000	114,521
Interest on Bangladesh Bank bill	81,759,643	70,673,393
Gain on sale of shares	72,091,298	237,181,993
Dividend on shares	164,154,043	205,689,201
	<b>2,770,973,732</b>	<b>4,253,276,133</b>
<b>19(a) Consolidated Income from investment</b>		
Pubali Bank Limited	2,770,973,732	4,253,276,133
Pubali Bank Securities Limited	79,817,265	57,284,489
Pubali Exchange Company (UK) Ltd.	-	-
	<b>2,850,790,997</b>	<b>4,310,560,622</b>



	September 2015 Taka	September 2014 Taka
<b>20 Commission, exchange and brokerage</b>		
SC, LSC, DD, TT, MT and PO	26,402,038	28,791,460
Foreign L/C	225,780,577	224,903,241
Local L/C	73,071,235	78,778,151
Issuance of foreign guarantee	109,405	117,149
Issuance of local guarantee	94,694,886	68,942,381
Issuance of traveller's cheque	5,627	175,133
Other transactions	136,563,534	147,983,785
Miscellaneous handling commission	95,588,617	90,514,390
Consumers credit	216,946	121,056
Commission on stationery articles	414,998	412,805
Income A/C commission Online	2,300	4,425
Total commission	<b>652,850,163</b>	<b>640,743,976</b>
Exchange	472,481,322	388,835,944
	<b>1,125,331,485</b>	<b>1,029,579,920</b>
<b>20(a) Consolidated Commission, exchange and brokerage</b>		
Pubali Bank Limited	1,125,331,485	1,029,579,920
Pubali Bank Securities Limited	29,334,287	47,311,871
Pubali Exchange Company (UK) Ltd.	-	8,721,195
	<b>1,154,665,772</b>	<b>1,085,612,986</b>
<b>21 Other operating income</b>		
Rent recovery	1,718,508	1,757,075
Postage and telecommunication recovery	6,563,227	8,702,884
Miscellaneous income	62,645,859	39,458,812
Miscellaneous income supervision and monitoring	3,419	61,003
Miscellaneous income transfer fee	44,985	94,140
Swift income	66,349,884	60,974,059
Application fee of CLS account	1,186,700	623,890
Account opening charge of CLS account	2,201,436	1,508,400
Service charge	17,878,398	15,017,571
Income on sale of leased asset	440,685	1,061,666
Online service charge	188,302,550	189,092,756
Accounts Maintenance fee	145,304,381	171,144,459
SMS service charges	35,965,302	10,049,531
Card Fees and charges	5,869,305	-
CIB service charges	8,587,868	7,338,640
Recovered from Bad Debt Written Off	70,000,000	-
Income on sale of Bank's property	5,398,245	4,865,139
	<b>618,460,752</b>	<b>511,750,025</b>
<b>21(a) Consolidated Other operating income</b>		
Pubali Bank Limited	618,460,752	511,750,025
Pubali Bank Securities Limited	1,183,586	1,304,853
Pubali Exchange Company (UK) Ltd.	-	-
	<b>619,644,338</b>	<b>513,054,878</b>
<b>22 Salary and allowances (excluding Managing Director)</b>		
Basic salary	1,322,868,928	1,207,704,226
House rent allowances	744,129,143	617,523,099
Medical allowances	157,546,914	132,119,491
Other allowances	153,393,444	135,366,380
Contributory provident fund	117,274,246	97,706,337
General provident fund	324,809	380,474
Bonus to employees	276,252,237	245,624,886
	<b>2,771,789,721</b>	<b>2,436,424,893</b>
<b>22(a) Consolidated Salary and allowances (excluding Managing Director)</b>		
Pubali Bank Limited	2,771,789,721	2,436,424,893
Pubali Bank Securities Limited	18,700,854	16,098,545
Pubali Exchange Company (UK) Ltd.	-	4,865,736
	<b>2,790,490,575</b>	<b>2,457,389,174</b>
<b>23 Managing Director's salary and fees</b>		
Basic pay	4,237,500	4,950,000
Allowances	1,376,250	1,755,000
Bank's contributory provident fund	423,750	495,000
Bonus	1,000,000	1,100,000
	<b>7,037,500</b>	<b>8,300,000</b>
<b>24 Depreciation and repair of bank's assets</b>		
Repairs to fixed assets	12,865,164	10,062,256
Maintenance of assets	49,185,471	38,141,409
Depreciation on fixed assets	273,725,288	187,037,763
	<b>335,775,923</b>	<b>235,241,428</b>
<b>24(a) Consolidated depreciation and repair of bank's assets</b>		
Pubali Bank Limited	335,775,923	235,241,428
Pubali Bank Securities Limited	1,098,909	1,264,019
Pubali Exchange Company (UK) Ltd.	-	687,666
	<b>336,874,832</b>	<b>237,193,113</b>



	September 2015 Taka	September 2014 Taka
<b>25 Other expenses</b>		
Repairs to rented property	986,782	800,273
Newspapers	2,353,462	2,454,235
Petrol consumption	35,908,890	40,764,663
Travelling	38,410,335	44,374,142
Donations	73,647,090	38,965,298
Card Expenditure	25,301,844	-
NOSTRO account charges	1,062,820	-
Honorarium	3,753,760	3,273,517
Subscriptions	4,362,117	6,690,858
Sub-ordinate staff clothing	2,948,674	1,976,475
Conveyance	13,828,075	13,424,026
Entertainment	14,427,858	13,915,562
Training	12,755,836	14,956,781
Photocopying	694,698	1,081,319
Branches' opening expenses	755,773	93,750
Shifting expenses	706,368	991,179
Carrying expenses	1,238,502	1,381,135
Professional fees	2,280,393	2,380,368
Security and Auxiliary Services	18,688,382	14,667,346
Gun license fees	429,210	388,163
Telegraphic address renewal fee	250	630
Overtime	16,635,101	18,592,540
Lunch subsidy	126,017,999	111,578,711
Promotional expenses	27,579,524	84,612,397
Card transaction fee	946,555	-
Gratuity	292,165,370	498,912,150
Group insurance	18,890,625	15,760,376
House maintenance	88,723,250	67,946,725
Car allowance	6,978,871	3,775,000
Chemicals for office equipment's	331,099	458,437
Loss on sale of bank's property	2,190,548	533,819
CDBL fees	1,501,949	524,113
Annual general meeting	2,786,080	4,124,935
Bandwidth charges	68,790,483	69,900,436
Miscellaneous	45,779,529	44,504,921
	<b>953,858,102</b>	<b>1,123,804,280</b>
<b>25(a) Consolidated Other expenses</b>		
Pubali Bank Limited	953,858,102	1,123,804,280
Pubali Bank Securities Limited	4,171,143	6,514,521
Pubali Exchange Company (UK) Ltd.	-	4,063,891
	<b>958,029,245</b>	<b>1,134,382,692</b>
<b>26 Cash and cash equivalents at the end of the period</b>		
Cash in hand (including foreign currencies)	3,903,748,429	3,144,739,086
Balance with Bangladesh Bank and its agent bank(s)	16,528,593,080	15,317,612,426
Balance with other banks and financial institutes	1,574,339,804	2,433,503,569
Prize bonds	24,108,801	15,894,601
Money at call on short notice	487,286,667	1,848,786,667
	<b>22,518,076,781</b>	<b>22,760,536,349</b>
<b>26(a) Consolidated Cash and cash equivalents at the end of the period</b>		
Pubali Bank Limited	22,518,076,781	22,760,536,349
Pubali Bank Securities Limited	554,125,603	396,279,642
Pubali Exchange Company (UK) Ltd.	-	14,416,337
	<b>23,072,202,384</b>	<b>23,171,232,328</b>
<b>27 Basic and Diluted Earnings Per Share (EPS):</b>		
Net Profit after taxes	1,984,079,801	1,636,723,711
Number of ordinary shares outstanding	880,373,812	880,373,812
<b>Basic and Diluted Earnings Per Share (EPS)</b>	<b>2.25</b>	<b>1.86</b>
<b>27(a) Consolidated Basic and Diluted Earnings Per Share (EPS)</b>		
Net Profit after tax	2,046,633,130	1,641,688,970
Number of ordinary shares outstanding	880,373,812	880,373,812
<b>Consolidated Basic and Diluted Earnings Per Share (EPS)</b>	<b>2.32</b>	<b>1.87</b>





পূবালী ব্যাংক লিমিটেড

PUBALI BANK LIMITED

Central Accounts Division

Head Office, Dhaka.

Tel: 9574229

9551614-237

**Disclosure relating to un-audited  
Quarterly (Q3) Financial Statements.**

Measures	30 Sept. 2015		30 Sept. 2014	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	4,854,597,866	4,977,151,195	4,563,867,324	4,718,398,318
Net Profit / (Loss) after Taxation	1,984,079,801	2,046,633,130	1,636,723,711	1,641,688,970
Net Assets Value (NAV)	23,949,156,321	23,283,027,318	21,459,893,567	20,668,177,658
NAV Per Share	27.20	26.45	24.38	23.48
Earnings Per Share (EPS)	2.25	2.32	1.86	1.87
Net Operating Cash Flow Per Share (NOCFPS)	0.61	0.74	2.12	2.32

