



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 September 2016

Property and Assets	Note	September 2016	December 2015
		Taka	Taka
Cash	3 (a)	19,815,946,762	21,376,981,153
In hand (Including foreign currencies)		3,692,083,976	2,834,884,562
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		16,123,862,786	18,542,096,591
Balance with Other Banks and Financial Institutions	4 (a)	4,520,361,463	2,222,692,959
Inside Bangladesh		3,304,453,726	1,536,876,025
Outside Bangladesh		1,215,907,737	685,816,934
Money at Call on Short Notice	5	343,286,667	935,286,667
Investments	6 (a)	55,845,631,322	61,075,817,975
Government		40,130,735,905	47,153,505,257
Others		15,714,895,417	13,922,312,718
Loans, Advances and Leases	7 (a)	188,628,725,782	171,692,142,940
Loans, Cash Credits, Overdrafts, etc.		182,893,918,092	168,335,701,353
Bills purchased & discounted		5,734,807,690	3,356,441,587
Fixed Assets including premises, furniture & fixtures	8 (a)	4,088,044,504	3,920,741,861
Other assets	9 (a)	32,963,021,547	24,211,876,743
Non-banking Assets		375,246	375,246
Total Assets		306,205,393,293	285,435,915,544
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	4,846,904,698	2,543,554,248
Deposits and other accounts	11 (a)	238,027,875,811	224,249,499,124
Current accounts & other accounts		28,283,939,298	25,546,461,730
Bills payable		5,483,120,398	4,512,456,257
Savings bank deposits		59,890,203,248	51,969,483,909
Term deposits		136,925,495,110	137,567,155,752
Other deposits		7,445,117,757	4,653,941,476
Other Liabilities	12 (a)	39,159,317,374	34,454,192,288
Total Liabilities		282,034,097,883	261,247,245,660
Capital / Shareholders' Equity			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	13	9,467,360,094	9,300,249,482
Retained earnings (general reserve)	14 (a)	2,869,085,286	3,044,934,155
Other Reserves	15 (a)	3,031,111,197	3,039,747,469
		24,171,294,697	24,188,669,226
Non-Controlling Interest	16	713	658
Total Shareholders' Equity		24,171,295,410	24,188,669,884
Total Liabilities and Shareholders' Equity		306,205,393,293	285,435,915,544





Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 30 September 2016

Off-balance sheet items	Note	September 2016 Taka	December 2015 Taka
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		8,919,786,558	7,648,739,240
Irrevocable letters of credit		59,405,830,856	44,054,462,906
Bills for collection		1,929,924,175	1,614,641,134
Other Contingent Liabilities		-	1,184,343,398
Total		70,255,541,589	54,502,186,678
Other Commitments			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total Off-Balance Sheet items including Contingent Liabilities		70,255,541,589	54,502,186,678

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman





Pubali Bank Limited

Head Office

Consolidated Profit & Loss Account (un-audited) for 9 months ended 30 September 2016

	Note	January to September 2016 Taka	January to September 2015 Taka	July to September 2016 Taka	July to September 2015 Taka
Operating Income					
Interest Income	17 (a)	13,040,874,200	13,814,063,562	4,370,062,866	4,728,680,395
Less :Interest paid on Deposits, Borrowings, etc.	18	7,824,387,892	8,743,224,982	2,584,119,388	3,073,993,093
Net Interest Income		5,216,486,308	5,070,838,580	1,785,943,478	1,654,687,302
Income from Investment	19 (a)	2,989,394,963	2,850,790,997	1,311,745,274	1,225,640,683
Commission, Exchange and Brokerage	20 (a)	1,085,114,609	1,154,665,772	317,421,827	334,508,232
Other Operating Income	21 (a)	582,513,036	619,644,338	79,601,133	73,516,489
Total Operating Income		9,873,508,916	9,695,939,687	3,494,711,712	3,288,352,706
Operating Expenses					
Salaries and allowances	22 (a)	2,755,533,579	2,790,490,575	952,436,644	1,071,636,135
Rent, taxes, insurance, electricity, etc.		529,010,279	467,595,873	195,789,909	179,391,118
Legal Expenses		11,377,696	11,424,308	4,268,362	4,272,852
Postage, Stamp, telecommunication, etc.		56,051,853	52,324,019	19,180,829	14,965,692
Stationery, Printing, Advertisements, etc.		80,635,237	89,416,858	23,885,974	31,200,267
Managing Director's salary and Fees	23	7,400,000	7,037,500	2,600,000	3,100,000
Directors' Fees		6,000,221	3,932,660	2,475,923	1,267,252
Auditors' Fees		35,000	629,820	-	599,820
Charges on loan losses		-	1,032,802	-	614,038
Depreciation and repair of bank's assets	24 (a)	408,911,990	336,874,832	111,686,794	108,951,030
Other Expenses	25 (a)	1,409,285,149	958,029,245	551,203,714	322,238,113
Total Operating Expenses		5,264,241,004	4,718,788,492	1,863,528,149	1,738,236,317
Profit/(Loss) before Provisions & Taxation		4,609,267,912	4,977,151,195	1,631,183,563	1,550,116,389
Provision for loans & advances, investments & other assets					
Provision for Classified loans and advances		1,324,051,179	556,113,455	524,726,103	44,113,455
Provision for unclassified loans and advances		248,948,821	220,100,517	28,273,897	55,886,545
Provision for diminution in value of Investments		3,500,000	1,100,000	(3,000,000)	(5,200,000)
Provision for impairment clients' margin loan		-	10,000,000	-	10,000,000
		1,576,500,000	787,313,972	550,000,000	104,800,000
Provision for exposure of off-balance sheet items		156,000,000	30,000,000	70,000,000	(31,500,000)
Total Provisions		1,732,500,000	817,313,972	620,000,000	73,300,000
Total Profit/(Loss) before taxes		2,876,767,912	4,159,837,223	1,011,183,563	1,476,816,389
Provision for current tax		1,829,177,540	2,113,204,093	708,443,355	682,740,374
Provision for deferred tax		-	-	-	-
Total provision for taxes		1,829,177,540	2,113,204,093	708,443,355	682,740,374
Net Profit after Taxes		1,047,590,372	2,046,633,130	302,740,208	794,076,015
Profit attributable to:					
Equity holders of parents		1,047,590,317	2,046,633,079	302,740,184	794,076,014
Non- controlling interest		55	51	24	1
Appropriations :		1,047,590,372	2,046,633,130	302,740,208	794,076,015
Statutory Reserve		167,110,612	809,456,779	-	285,100,176
Retained surplus (general reserve) carried forward		880,479,760	1,237,176,351	302,740,208	508,975,839
Earnings Per Share (EPS)					
Basic	27 (a)	1.19	2.32	0.34	0.90
Diluted		1.19	2.32	0.34	0.90

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 2016

	<u>Note</u>	January to September 2016 Taka	January to September 2015 Taka
a Cash flows from operating activities			
Interest receipts in cash		16,182,950,225	16,401,170,015
Interest payments		(8,162,585,146)	(8,666,989,911)
Dividend receipts		197,853,248	205,434,959
Fees and commission receipts		690,203,291	682,184,450
Recoveries of loans previously written off		-	70,000,000
Cash payment to employees		(2,762,933,579)	(2,760,126,367)
Cash payment to suppliers		(147,597,480)	(153,441,316)
Current income tax paid		(2,265,689,802)	(1,852,397,128)
Receipts from other operating activities		965,087,298	1,060,662,009
Cash payments for other operating activities		(2,066,437,525)	(1,531,495,521)
Operating profit before changes in operating assets & liabilities		2,630,850,530	3,455,001,190
Cash flows from operating assets & liabilities:			
Statutory deposits		7,016,024,852	(12,657,388,054)
Purchase/sale of trading securities		(4,792,582,699)	(424,499,289)
Loans and advances to customers (other than banks)		(16,936,567,612)	(13,187,537,858)
Other assets		(1,508,387,079)	(54,221,419)
Deposits to/from other banks		2,303,350,450	(1,572,473,364)
Deposits from customers (other than banks)		13,876,317,262	24,941,288,837
Other liabilities account of customers		579,484,746	(307,652,774)
Other liabilities		586,879,647	459,546,803
Total Increase/(decrease) in operating assets and liabilities:		1,124,519,567	(2,802,937,118)
Net Cash from/(used in) Operating activities		3,755,370,097	652,064,072
b Cash Flows from Investing Activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(454,575,063)	(357,922,981)
Net Cash from/(used in) Investing Activities		(454,575,063)	(357,922,981)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		(8,516,272)	(12,473,294)
Dividend Paid		(1,056,448,574)	(880,373,812)
Investment in Subsidiary Company		(2,000,000,000)	-
Net cash from/(used in) Financing activities		(3,064,964,846)	(892,847,106)
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		235,830,188	(598,706,015)
e Cash and cash equivalents at the beginning of the period		25,115,910,784	23,670,908,399
f Cash and cash equivalents at the end of the period (d+e)	26a	25,351,740,972	23,072,202,384



Company Secretary


Chief Financial Officer


Managing Director & CEO


Director




Chairman



Pubali Bank Limited

Head Office

**Consolidated Statement of Changes in Equity (un-audited)
for 9 months ended 30 September 2016**

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
For the period September 2016							
Balance as at 1 January 2016	8,803,738,120	9,300,249,482	3,044,934,155	3,039,747,469	24,188,669,226	658	24,188,669,884
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	8,803,738,120	9,300,249,482	3,044,934,155	3,039,747,469	24,188,669,226	658	24,188,669,884
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(34,681,227)	(34,681,227)	-	(34,681,227)
Surplus/deficit on account of revaluation of investments	-	-	-	26,164,955	26,164,955	-	26,164,955
Currency translation differences	-	-	-	-	-	-	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	120,000	(120,000)	-	-	-
Non-controlling capital	-	-	-	-	-	-	-
Net profit for the period	-	-	880,479,705	-	880,479,705	55	880,479,760
Transfer to statutory reserve	-	167,110,612	-	-	167,110,612	-	167,110,612
Issue of bonus shares - 2015	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2015	-	-	(1,056,448,574)	-	(1,056,448,574)	-	(1,056,448,574)
Balance as at 30 September 2016	8,803,738,120	9,467,360,094	2,869,085,286	3,031,111,197	24,171,294,697	713	24,171,295,410
Balance as at 30 September 2015	8,803,738,120	9,209,706,261	2,234,568,658	3,035,014,279	23,283,027,318	675	23,283,027,993



Company Secretary



Chief Financial Officer




Managing Director & CEO



Director





Chairman



Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 30 September 2016


Property and Assets	Note	September 2016	December 2015
		Taka	Taka
Cash	3	19,815,946,762	21,376,981,153
In hand (Including foreign currencies)		3,692,083,976	2,834,884,562
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		16,123,862,786	18,542,096,591
Balance with Other Banks and Financial Institutions	4	4,520,361,463	2,222,692,959
Inside Bangladesh		3,304,453,726	1,536,876,025
Outside Bangladesh		1,215,907,737	685,816,934
Money at Call on Short Notice	5	343,286,667	935,286,667
Investments	6	52,615,878,179	57,881,682,992
Government		40,130,735,905	47,153,505,257
Others		12,485,142,274	10,728,177,735
Loans, Advances and Leases	7	190,129,079,676	173,125,419,314
Loans, Cash Credits, Overdrafts, etc.		184,394,271,986	169,768,977,727
Bills purchased and discounted		5,734,807,690	3,356,441,587
Fixed Assets including premises, furniture & fixtures	8	4,085,761,126	3,917,767,831
Other assets	9	34,725,573,236	26,002,046,119
Non-banking Assets		375,246	375,246
Total Assets		306,236,262,355	285,462,252,281
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	4,846,904,698	2,543,554,248
Deposits and other accounts	11	238,684,907,790	224,808,590,528
Current accounts & other accounts		28,815,550,232	26,080,165,638
Bills Payable		5,483,120,398	4,512,456,257
Savings bank deposits		59,890,203,248	51,969,483,909
Term deposits		137,050,916,155	137,592,543,248
Other deposits		7,445,117,757	4,653,941,476
Other Liabilities	12	37,913,840,164	33,234,994,053
Total Liabilities		281,445,652,652	260,587,138,829
Capital / Shareholders' Equity			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	13	9,467,360,094	9,300,249,482
Retained earnings (general reserve)	14	3,572,570,998	3,815,549,087
Other Reserves	15	2,946,940,491	2,955,576,763
Total Shareholders' Equity		24,790,609,703	24,875,113,452
Total Liabilities and Shareholders' Equity		306,236,262,355	285,462,252,281





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 30 September 2016


Off-balance sheet items	Note	September 2016 Taka	December 2015 Taka
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		8,919,786,558	7,648,739,240
Irrevocable letters of credit		59,405,830,856	44,054,462,906
Bills for collection		1,929,924,175	1,614,641,134
Other Contingent Liabilities		-	1,184,343,398
Total		70,255,541,589	54,502,186,678
Other Commitments			
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total Off-Balance Sheet items including Contingent Liabilities		70,255,541,589	54,502,186,678


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





Pubali Bank Limited

Head Office

Profit & Loss Account (Un-audited) for 9 months ended 30 September 2016

		January to September 2016	January to September 2015	July to September 2016	July to September 2015
	Note	Taka	Taka	Taka	Taka
Operating Income					
Interest income	17	13,024,459,738	13,777,253,344	4,366,191,291	4,717,009,256
Less :Interest paid on deposits, borrowings, etc.	18	7,824,387,892	8,743,224,982	2,584,119,388	3,073,993,093
Net Interest Income		5,200,071,846	5,034,028,362	1,782,071,903	1,643,016,163
Income from investment	19	2,926,415,020	2,770,973,732	1,295,657,567	1,181,086,933
Commission, exchange and brokerage	20	1,051,690,335	1,125,331,485	304,806,775	320,620,382
Other operating income	21	579,564,164	618,460,752	77,013,080	72,980,001
Total Operating Income		9,757,741,365	9,548,794,331	3,459,549,325	3,217,703,479
Operating Expenses					
Salaries and allowances	22	2,735,037,815	2,771,789,721	945,578,790	1,064,466,582
Rent, taxes, insurance, electricity, etc.		528,675,846	467,437,691	195,708,730	179,319,865
Legal expenses		11,238,471	11,424,308	4,205,462	4,272,852
Postage, stamp, telecommunication, etc.		55,858,419	52,128,253	19,120,821	14,898,126
Stationery, printing, advertisements, etc.		80,465,590	89,258,935	23,841,044	31,140,241
Managing Director's salary and fees	23	7,400,000	7,037,500	2,600,000	3,100,000
Directors' fees		5,613,821	3,823,410	2,264,323	1,267,252
Auditors' fees		35,000	629,820	-	599,820
Charges on loan losses		-	1,032,802	-	614,038
Depreciation and repair of bank's assets	24	407,630,611	335,775,923	111,278,578	108,620,906
Other expenses	25	1,404,183,964	953,858,102	549,516,962	320,602,917
Total Operating Expenses		5,236,139,537	4,694,196,465	1,854,114,710	1,728,902,599
Profit/(Loss) before Provisions & Taxation		4,521,601,828	4,854,597,866	1,605,434,615	1,488,800,880
Provision for loans & advances, investments & other assets					
Provision for classified loans and advances		1,324,051,179	556,113,455	524,726,103	44,113,455
Provision for unclassified loans and advances		248,948,821	220,100,517	28,273,897	55,886,545
Provision for diminution in value of Investments		3,500,000	1,100,000	(3,000,000)	(5,200,000)
		1,576,500,000	777,313,972	550,000,000	94,800,000
Provision for exposure of off-balance sheet items		156,000,000	30,000,000	70,000,000	(31,500,000)
Total Provisions		1,732,500,000	807,313,972	620,000,000	63,300,000
Total Profit/(Loss) before taxes		2,789,101,828	4,047,283,894	985,434,615	1,425,500,880
Provision for current tax		1,808,640,731	2,063,204,093	712,173,846	632,740,374
Provision for deferred tax		-	-	-	-
Total Provision for taxes		1,808,640,731	2,063,204,093	712,173,846	632,740,374
Net Profit after Taxes		980,461,097	1,984,079,801	273,260,769	792,760,506
Appropriations :					
Statutory Reserve		167,110,612	809,456,779	-	285,100,176
Retained surplus (general reserve) carried forward		813,350,485	1,174,623,022	273,260,769	507,660,330
Earnings Per Share (EPS)					
Basic	27	1.11	2.25	0.31	0.90
Diluted		1.11	2.25	0.31	0.90

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director



Chairman



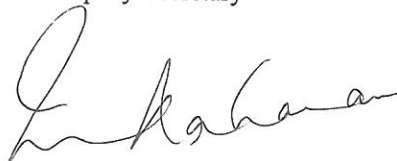
Pubali Bank Limited
Head Office
Cash Flow Statement (Un-audited)
for 9 months ended 30 September 2016


	Note	January to September 2016 Taka	January to September 2015 Taka
a Cash flows from operating activities			
Interest receipts in cash		16,166,535,763	16,364,359,797
Interest payments		(8,162,585,146)	(8,666,989,911)
Dividend receipts		122,536,249	164,154,043
Fees and commission receipts		656,779,017	652,850,163
Recoveries of loans previously written off		-	70,000,000
Cash payment to employees		(2,742,437,815)	(2,778,827,221)
Cash payment to suppliers		(147,597,480)	(153,441,316)
Current income tax paid		(2,238,147,676)	(1,841,763,098)
Receipts from other operating activities		974,475,482	1,020,942,074
Cash payments for other operating activities		(2,058,831,822)	(1,488,202,640)
Operating profit before changes in operating assets & liabilities		2,570,726,572	3,343,081,891
Cash flows from operating assets & liabilities:			
Statutory deposits		7,016,024,852	(12,657,388,054)
Purchase/sale of trading securities		(4,756,964,539)	(388,781,260)
Loans and advances to customers (other than banks)		(17,003,660,362)	(13,241,953,622)
Other assets		(1,485,379,441)	(33,877,063)
Deposits to/from other banks		2,303,350,450	(1,572,473,364)
Deposits from customers (other than banks)		13,876,317,262	24,941,288,837
Other liabilities account of customers		579,499,976	(307,642,774)
Other liabilities		558,205,404	451,997,088
Total Increase/(decrease) in operating assets and liabilities:		1,087,393,602	(2,808,830,212)
Net Cash from/(used in) Operating activities		3,658,120,174	534,251,679
b Cash flows from investing activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(455,265,715)	(357,135,973)
Net Cash from/(used in) Investing Activities		(455,265,715)	(357,135,973)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		(8,516,272)	(12,473,294)
Investment in Subsidiary Company		(2,000,000,000)	-
Dividend Paid		(1,056,448,574)	(880,373,812)
Net cash from/(used in) Financing activities		(3,064,964,846)	(892,847,106)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		137,889,613	(715,731,400)
e Cash and cash equivalents at the beginning of the period		24,556,819,380	23,233,808,181
f Cash and cash equivalents at the end of the period (d+e)	26	24,694,708,993	22,518,076,781


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 2016**

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
For the period September 2016					
Balance as at 1 January 2016	8,803,738,120	9,300,249,482	3,815,549,087	2,955,576,763	24,875,113,452
Changes in accounting policy	-	-	-	-	-
Restated balance	8,803,738,120	9,300,249,482	3,815,549,087	2,955,576,763	24,875,113,452
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(34,681,227)	(34,681,227)
Surplus/deficit on account of revaluation of investments	-	-	-	26,164,955	26,164,955
Currency translation differences	-	-	-	-	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	120,000	(120,000)	-
Net profit for the period	-	-	813,350,485	-	813,350,485
Transfer to statutory reserve	-	167,110,612	-	-	167,110,612
Issue of bonus shares - 2015	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2015	-	-	(1,056,448,574)	-	(1,056,448,574)
Balance as at 30 September 2016	8,803,738,120	9,467,360,094	3,572,570,998	2,946,940,491	24,790,609,703
Balance as at 30 September 2015	8,803,738,120	9,209,706,261	2,984,868,367	2,950,843,573	23,949,156,321

Company Secretary

Director

Chief Financial Officer

Managing Director & CEO

Chairman



**PUBALI BANK LIMITED****Some selected notes to the financial statements for the Quarter ended 30 September 2016**

September 2016	December 2015
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 2015.
- 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 2016, 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 currencies)**

In local currency	3,680,422,636	2,807,910,343
In foreign currencies	11,661,340	26,974,219
	<u>3,692,083,976</u>	<u>2,834,884,562</u>
Balance with Bangladesh Bank and its agent bank(s)		
Bangladesh Bank		
In local currency	14,804,011,345	15,547,699,954
In foreign currencies	417,269,629	1,054,063,223
	<u>15,221,280,974</u>	<u>16,601,763,177</u>
Sonali Bank as agent of Bangladesh Bank		
In local currency	902,581,812	1,940,333,414
	<u>16,123,862,786</u>	<u>18,542,096,591</u>
	<u><u>19,815,946,762</u></u>	<u><u>21,376,981,153</u></u>

3(a) Consolidated Cash**Cash In hand (Including foreign currencies)**

Pubali Bank Limited	3,692,083,976	2,834,884,562
Pubali Bank Securities Limited	-	-
	<u>3,692,083,976</u>	<u>2,834,884,562</u>

Balance with Bangladesh Bank and its Agent Bank (s)

Pubali Bank Limited	16,123,862,786	18,542,096,591
Pubali Bank Securities Limited	-	-
	<u>16,123,862,786</u>	<u>18,542,096,591</u>
	<u><u>19,815,946,762</u></u>	<u><u>21,376,981,153</u></u>

4 Balance with other banks and financial institutions

Inside Bangladesh	3,304,453,726	1,536,876,025
Outside Bangladesh	1,215,907,737	685,816,934
	<u>4,520,361,463</u>	<u>2,222,692,959</u>

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

Pubali Bank Limited	3,304,453,726	1,536,876,025
Pubali Bank Securities Limited	657,031,979	559,091,404
	<u>3,961,485,705</u>	<u>2,095,967,429</u>
Less: Inter Company Transactions	657,031,979	559,091,404
	<u>3,304,453,726</u>	<u>1,536,876,025</u>

Outside Bangladesh

Pubali Bank Limited	1,215,907,737	685,816,934
Pubali Bank Securities Limited	-	-
	<u>1,215,907,737</u>	<u>685,816,934</u>
	<u><u>4,520,361,463</u></u>	<u><u>2,222,692,959</u></u>



	September 2016 Taka	December 2015 Taka
5 Money at call on short notice		
Banking company (note- 5.1)	343,286,667	15,286,667
Non-banking financial institution (note-5.2)	-	920,000,000
	<u>343,286,667</u>	<u>935,286,667</u>
5.1 Banking company		
Brac Bank Limited	230,000,000	-
AB Bank Limited	100,000,000	-
ICB Islamic Bank Ltd.	13,286,667	15,286,667
	<u>343,286,667</u>	<u>15,286,667</u>
5.2 Non-banking Financial Institution		
Prime Finance & Investment Ltd.	-	40,000,000
Bangladesh Finance & Investment Co. Ltd.	-	40,000,000
Lanka bangla Finance Ltd.	-	40,000,000
Industrial & Infrastructure Development Finance Co. Ltd	-	150,000,000
Premier Leasing & Finance Ltd.	-	50,000,000
MIDAS Financing Ltd.	-	40,000,000
Investment Corporation of Bangladesh	-	200,000,000
Phoenix Finance & Investment Ltd.	-	90,000,000
IDLC Finance Ltd.	-	140,000,000
Fareast Finance & Investment Co. Ltd.	-	40,000,000
Delta Brac Housing Finance Corp. Ltd.	-	90,000,000
	<u>-</u>	<u>920,000,000</u>
	<u>-</u>	<u>920,000,000</u>
6 Investments		
Government securities		
Securities		
Government/ Bangladesh Bank bills - at book value	10,077,870,115	24,283,641,470
Debentures	-	-
	<u>10,077,870,115</u>	<u>24,283,641,470</u>
Bonds		
Government treasury bonds	27,713,035,809	22,848,005,186
Revers repo	2,324,715,880	-
National prize bonds	15,114,101	21,858,601
	<u>30,052,865,790</u>	<u>22,869,863,787</u>
Total investment in government securities and bonds	<u>40,130,735,905</u>	<u>47,153,505,257</u>
Other investments		
Shares	5,196,994,304	8,234,954,765
Debentures	394,060	469,060
Prime Bank Limited Bond	45,000,000	90,000,000
MTBL Bond	30,000,000	30,000,000
Dhaka Bank Limited Bond	70,000,000	70,000,000
National Bank Limited Bond	51,200,000	51,200,000
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
The 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	250,000,000
EXIM Bank Limited Bond	300,000,000	300,000,000
Social Islami Bank Limited Bond	200,000,000	200,000,000
Commercial paper of Computer Source	190,000,000	250,000,000
Commercial paper of RFL Plastics	300,000,000	300,000,000
Commercial paper of Runner Automobiles	250,000,000	-
Commercial paper of Shafiul Alam Steel	250,000,000	-
Commercial paper of Danish Condensed	300,000,000	-
Commercial paper of BSRM Ltd.	1,000,000,000	-
Commercial paper of Aman Feed Ltd.	500,000,000	-
Commercial paper of Hashem Foods Ltd.	500,000,000	-
Commercial paper of Runner Automobiles	500,000,000	-
Commercial paper of Ifad Automobiles	150,000,000	-
Commercial paper of Aman Cotton Fibrous	250,000,000	-
Commercial paper of Energypac Engineering Ltd.	500,000,000	-
Commercial paper of Shanta holding Ltd.	250,000,000	-
Commercial paper of Matador Ball Pen Industris	150,000,000	-
Commercial paper of Concord Real Estate & Development Ltd.	300,000,000	-
Bridge financing advances	5,553,910	5,553,910
	<u>12,485,142,274</u>	<u>10,728,177,735</u>
	<u>52,615,878,179</u>	<u>57,881,682,992</u>
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	40,130,735,905	47,153,505,257
Pubali Bank Securities Limited	-	-
	<u>40,130,735,905</u>	<u>47,153,505,257</u>
2. Other		
Pubali Bank Limited	12,485,142,274	10,728,177,735
Pubali Bank Securities Limited	3,229,753,143	3,194,134,983
	<u>15,714,895,417</u>	<u>13,922,312,718</u>
	<u>55,845,631,322</u>	<u>61,075,817,975</u>



	September 2016 Taka	December 2015 Taka
7 Loans, advances and leases		
Loans, cash credits and overdrafts, etc.	184,394,271,986	169,768,977,727
Bills purchased and discounted	5,734,807,690	3,356,441,587
	<u>190,129,079,676</u>	<u>173,125,419,314</u>
7.1 Loans, cash credits, overdrafts, etc.		
Inside Bangladesh:		
Loans	57,068,222,002	53,567,994,006
Cash credits	39,873,383,774	38,364,401,532
Overdrafts	46,968,596,979	41,877,803,809
Loan against merchandise	8,933,162	5,884,823
Packing credits	709,434,496	375,393,270
Loan against trust receipts	8,869,861,279	9,525,815,669
Pubali prochesta	363,451,287	383,451,115
Non-resident Credit Scheme	732,787	811,295
Pubali Subarna	4,859,671,682	4,954,978,645
Pubali Karmo Uddog	157,858,136	143,071,919
Pubali Sujon	38,620,767	46,548,056
Pubali Utsob	47,497,648	13,461,122
EDF loan	6,011,881,374	3,259,847,450
Payment against documents	2,637,314,255	2,377,945,206
Consumers loan scheme	12,686,010,390	10,916,979,126
Lease finance	4,089,237,614	3,944,208,471
Others	3,564,354	10,382,213
	<u>184,394,271,986</u>	<u>169,768,977,727</u>
Outside Bangladesh	-	-
	<u>184,394,271,986</u>	<u>169,768,977,727</u>
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	806,268,514	528,007,110
Loans against demand draft purchased	31,555	31,565
	<u>806,300,069</u>	<u>528,038,675</u>
Payable outside Bangladesh:		
Foreign bills purchased	4,928,507,621	2,828,402,912
Foreign drafts purchased	-	-
	<u>4,928,507,621</u>	<u>2,828,402,912</u>
	<u>5,734,807,690</u>	<u>3,356,441,587</u>
7.3 Classification of loans and advances including bills purchased and discounted		
Unclassified:		
Standard	166,685,516,039	158,030,146,370
Special mention account (SMA)	9,731,465,568	3,343,421,433
	<u>176,416,981,607</u>	<u>161,373,567,803</u>
Classified:		
Substandard (SS)	1,163,809,582	1,280,271,543
Doubtful (DF)	1,366,629,740	1,052,600,957
Bad or loss (B/L)	8,721,647,514	6,885,545,044
	<u>11,252,086,836</u>	<u>9,218,417,544</u>
Staff loan	2,460,011,233	2,533,433,967
	<u>190,129,079,676</u>	<u>173,125,419,314</u>



7.4 Particulars of required provision for loans and advances

Status of Classification	Base for Provision	Rate of Provision (%)	September 2016 Taka	December 2015 Taka
General provision - Unclassified				
Standard	116,094,902,690	1	1,160,949,027	1,092,503,372
Small & Medium Enterprise financing	35,353,656,252	0.25	88,384,141	86,179,459
Loans to BHs/MBs/SDs against share etc.	2,128,075,366	2	42,561,507	42,570,236
Housing Finance	303,191,881	2	6,063,838	7,405,701
Loan for Professional to setup business	41,434,817	2	828,696	491,513
Consumers loan scheme	9,461,589,781	5	473,079,489	417,749,889
Short Term Agri Credit and Micro credit	3,061,091,458	2.50	76,527,286	85,741,383
Special mention account (SMEF)	1,135,249,630	0.25	2,838,124	2,932,487
Special mention account (CLS)	1,485,215,068	5	74,260,753	48,187,352
Special mention account (LP,HF)	89,377,388	2	1,787,548	1,899,844
Special mention account (Others)	6,618,527,553	1.2	118,446,522	11,116,874
			2,045,726,931	1,796,778,110
Specific provision - Classified				
Substandard (Agri & Micro credit)	7,068,712	5	353,436	17,244
Substandard	676,395,766	20	135,279,153	124,954,381
Doubtful (Agri & Micro credit)	2,654,038	5	132,702	17,960
Doubtful	1,083,769,347	50	541,884,674	281,190,082
Bad/Loss	3,962,863,175	100	3,962,863,175	3,351,525,370
			4,640,513,140	3,757,705,037
Required provision			6,686,240,071	5,554,483,147
Provision maintained			6,689,402,406	5,574,928,553
Excess provision			3,162,335	20,445,406

7(a) Consolidated Loans, Advances and Leases

Loans, cash credits, overdrafts, etc.

Pubali Bank Limited	184,394,271,986	169,768,977,727
Pubali Bank Securities Limited	627,721,472	694,814,222
	185,021,993,458	170,463,791,949

Less: Inter Company Transactions

Bills discounted and purchased

Pubali Bank Limited	5,734,807,690	3,356,441,587
Pubali Bank Securities Limited	-	-
	5,734,807,690	3,356,441,587
	188,628,725,782	171,692,142,940

8 Fixed Assets including Premises, Furniture & Fixture

Land	2,228,585,361	2,228,705,361
Building	732,198,269	732,198,269
Vehicles	70,239,339	49,514,339
Machinery and equipment's	302,019,850	241,507,517
Computer & Computer Accessories	438,589,925	377,047,925
Furniture and fixtures	314,128,382	288,794,420
	4,085,761,126	3,917,767,831

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

Pubali Bank Limited	4,085,761,126	3,917,767,831
Pubali Bank Securities Limited	2,283,378	2,974,030
	4,088,044,504	3,920,741,861

9 Other Assets

Interest accrued on investments	935,651,468	1,323,187,174
Accrued income on loans & advances	265,218,552	213,509,713
Advance security deposit, advance rent and prepaid expenses	222,046,744	226,091,985
Investment in Subsidiary Company	6,599,998,700	1,599,998,700
Stock dealing account	272,986,161	277,596,210
Stationery and stamps	83,327,030	66,291,496
Drafts payable	22,613,648	22,571,374
Sanchaypatra	1,740,110	1,814,382
Suspense account	377,913,931	193,893,684
Demonetized notes	1,531,750	1,531,750
Items in transit	6,132,906,903	4,559,738,481
Advance against income tax	19,613,582,022	17,375,434,346
Clearing house adjustment	46,638,503	38,747,014
Others	101,804,665	101,639,810
	34,725,573,236	26,002,046,119

	September 2016 Taka	December 2015 Taka
9(a) Consolidated Other Assets		
Pubali Bank Limited	34,725,573,236	26,002,046,119
Pubali Bank Securities Limited	110,446,982	87,439,344
	34,836,020,218	26,089,485,463
Inter company Transactions	(272,999,971)	(277,610,020)
Pubali Bank Securities Limited	(1,599,998,700)	(1,599,998,700)
	(1,872,998,671)	(1,877,608,720)
	32,963,021,547	24,211,876,743
<u>LIABILITIES AND CAPITAL</u>		
10 Borrowings from other Banks, Financial Institutions and Agents		
Inside Bangladesh	1,294,730,793	33,906,140
Outside Bangladesh	3,552,173,905	2,509,648,108
	4,846,904,698	2,543,554,248
10.1 Inside Bangladesh		
Call loan Trust Bank Ltd.		-
Call loan Rupali Bank Ltd.		-
Call loan IFIC Bank Ltd.		-
Call loan Habib Bank Ltd.		-
Call loan HSBC Bank Ltd.		-
Call loan Prime Bank Ltd.		-
Call loan State Bank India		-
Call loan AB Bank Ltd.		-
Call loan Citibank Ltd.		-
Sonali Bank Limited, Local Office, Dhaka.	1,294,730,793	33,906,140
	1,294,730,793	33,906,140
11 Details of deposits and other accounts		
Current deposits and other accounts :		
Current account	26,728,121,047	24,251,865,585
Cash credit A/C. (Cr. Balance)	809,528,069	401,324,874
Pubali Procheta (Cr. Balance)	15,103,229	7,703,145
Call deposits	15,939,789	17,208,921
Credit card Account (Cr. Balance)	4,513	-
Foreign currency deposits	1,231,358,874	1,386,651,215
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	15,472,233	15,389,420
	28,815,550,232	26,080,165,638
Bills payable	5,483,120,398	4,512,456,257
Savings Bank accounts	59,890,203,248	51,969,483,909
Term deposits :		
Fixed deposits - from customers	61,520,395,712	69,904,404,789
Special Notice Deposits	28,473,644,521	26,996,685,648
Deposit pension scheme	1,212,021	1,321,785
Interest payable on term deposit	4,311,697,207	3,338,493,646
Pubali pension scheme	12,673,706,199	10,047,071,310
Pubali sanchay prakalpa	4,141,870,451	4,269,745,830
Dwipun Sanchay Prokalpa	19,425,345,842	17,973,681,517
Target Based Small Deposit (Pubali shoppopuron)	1,924,962,151	867,877,206
Monthly profit base deposit	2,851,405,671	3,104,262,302
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	1,532,273,236	910,296,945
Shikhya sanchay prokalpa	193,355,667	177,081,659
Child edu. Care & maturity deposit	1,047,477	1,620,611
	137,050,916,155	137,592,543,248
Other deposits	7,445,117,757	4,653,941,476
	238,684,907,790	224,808,590,528
11 (a) Consolidated Deposits and other accounts		
Pubali Bank Limited	238,684,907,790	224,808,590,528
Pubali Bank Securities Limited	-	-
	238,684,907,790	224,808,590,528
Less: Inter Company Transactions	657,031,979	559,091,404
	238,027,875,811	224,249,499,124



	September 2016 Taka	December 2015 Taka
12 Other Liabilities		
Accumulated provision for loans and advances	3,863,468,765	3,075,945,308
Accumulated provision for consumers loan	755,099,945	685,076,757
Accumulated provision for lease finance	1,596,341	1,596,341
Accumulated provision for demand loan pubali star	23,510,424	15,532,037
	<u>4,643,675,475</u>	<u>3,778,150,443</u>
Provision for unclassified loans and advances	2,045,726,931	1,796,778,110
Provision @1% against off-balance sheet exposure	702,800,000	546,800,000
Accumulated interest suspense	1,388,734,985	830,529,581
Provision for doubtful investment	27,250,460	23,750,460
Additional profit payable A/C for Islamic banking	238,845	238,845
I.B. bad debt offsetting reserve	3,258,452	3,258,452
Interest suspense on underwriting advances	268,877,119	268,877,119
CLS interest A/C	4,719,315	4,269,515
Accrued interest receivable on overdue CLS	94,257,421	95,371,068
Consumers deposits	166,992,503	114,793,024
Lease deposit	519,157	492,276
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	22,188,416,901	20,379,776,170
Provision for Deferred Tax	579,806,607	579,806,607
Valuation adjustment	526,123,328	414,629,473
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	702,506	11,945,112
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	4,776,333,271	3,547,626,531
Pubali Bank Adjustment	55,057,438	30,553,557
Sadaqah fund	5,806,188	4,594,950
Card transaction fee (inter bank)	612,542	589,707
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>32,978,490,570</u>	<u>28,796,937,158</u>
Provision for expenses:	37,407,402	439,667,942
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	15,580,358	11,737,402
Reserve for unforeseen losses	160,257,494	130,072,243
	<u>254,266,717</u>	<u>220,238,510</u>
	<u>37,913,840,164</u>	<u>33,234,994,053</u>
12(a) Consolidated other liabilities		
Pubali Bank Limited	37,913,840,164	33,234,994,053
Pubali Bank Securities Limited	3,646,552,547	3,624,898,851
Parent Subsidiary loan	(2,128,075,366)	(2,128,090,596)
Inter company payable	(272,999,971)	(277,610,020)
	<u>39,159,317,374</u>	<u>34,454,192,288</u>
13 Statutory reserve		
This represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991.		
Balance at the beginning of the period	9,300,249,482	8,400,249,482
Addition during the period	167,110,612	900,000,000
Balance at the end of the period	<u>9,467,360,094</u>	<u>9,300,249,482</u>
14 Retained earnings (General reserve)		
Balance as on beginning of the period	3,815,549,087	2,690,619,157
Addition during the period	813,350,485	1,995,287,053
Transfer in: Asset revaluation reserve	120,000	10,016,689
	<u>4,629,019,572</u>	<u>4,695,922,899</u>
Issue of dividend	(1,056,448,574)	(880,373,812)
Balance as on end of the period	<u>3,572,570,998</u>	<u>3,815,549,087</u>
14(a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	3,572,570,998	3,815,549,087
Pubali Bank Securities Limited	(703,485,712)	(770,614,932)
	<u>2,869,085,286</u>	<u>3,044,934,155</u>



	September 2016 Taka	December 2015 Taka
15 Other reserves		
15.1 Assets revaluation reserve		
Balance at the beginning of the period	2,925,282,807	2,934,476,620
Addition on revaluation of Fixed Assets/Investment During the period	87,175,163	478,222,245
Disposal during the period	(95,691,435)	(477,399,369)
Transfer out: Asset revaluation reserve	(120,000)	(10,016,689)
	<u>2,916,646,535</u>	<u>2,925,282,807</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>2,916,980,519</u>	<u>2,925,616,791</u>
15.2 Exchange Equalization Fund		
Balance at the beginning of the period	29,959,972	29,959,972
Addition during the period	-	-
Balance at the end of the period	<u>29,959,972</u>	<u>29,959,972</u>
	<u>2,946,940,491</u>	<u>2,955,576,763</u>
15(a) Consolidated Other reserves		
Pubali Bank Limited	2,946,940,491	2,955,576,763
Pubali Bank Securities Limited	84,170,706	84,170,706
	<u>3,031,111,197</u>	<u>3,039,747,469</u>
16 Non-controlling interest		
Balance at the beginning of the period	658	624
Share of current period profit	55	34
	<u>713</u>	<u>658</u>



	September 2016 Taka	September 2015 Taka
17 Interest income		
Loans	1,514,525,153	1,444,374,217
Cash credits	3,242,891,616	3,229,613,595
Over drafts	2,976,154,331	3,317,531,648
Loan against imported merchandise	18,198,659	23,461,924
Loan against trust receipt	762,992,715	991,618,974
Inland bill purchased & demand draft purchased	46,624,232	63,754,302
Foreign bill purchased and Export development fund	212,344,945	85,106,547
Packing credits	22,016,260	25,844,649
Payments against document	93,750,869	214,155,638
Call loans	128,905,548	404,485,357
Agricultural credits & rural credits	15,238,494	19,108,034
Sundries account	43,240,984	18,957,549
CLS account	975,621,853	661,820,483
Secured mortgages	620,541,116	816,244,256
Foreign bank accounts	52,805,934	39,000,402
Loan against Shikya Sanchay Prokalpa	677,429	791,768
Loan against Non-resident Credit Scheme	4,714	111,322
Lease finance	342,444,205	377,387,504
Loan against Pubali Sanchay Prokalpa	35,915,778	39,444,225
Loan against FDR	29,055,511	1,800,661
Term loans	1,791,945,861	1,957,697,855
Term deposit/ replacement	41,729,871	9,089,489
Loan against Pubali Pension Scheme	56,824,948	35,852,945
Credit card	8,712	-
	13,024,459,738	13,777,253,344
17(a) Consolidated Interest Income		
Pubali Bank Limited	13,024,459,738	13,777,253,344
Pubali Bank Securities Limited	16,414,462	36,810,218
	13,040,874,200	13,814,063,562
18 Interest paid on deposits, borrowings, etc.		
Fixed deposit	2,980,637,665	4,362,575,910
Interest on REPO borrowings	8,239,987	45,051,298
Interest on borrowings	90,156,442	16,495,156
Short-notice deposit	720,955,044	792,799,379
Savings bank deposit	842,501,695	953,491,027
Deposit pension scheme	-	11,305
Pubali bank pension scheme	845,675,279	600,608,106
Child education care & maturity deposits	123,060	438,894
Call borring	14,932,529	5,146,042
Monthly monafa based deposit scheme	21,211,372	21,874,722
Pubali Sanchay Prokalpa	236,967,563	244,493,390
Shikhya Sanchay Prokalpa	11,405,273	9,784,389
Q-Cash Debit Card	150,000	14,548
Dwigun Sanchay Prokalpa	1,654,586,057	1,419,734,456
Treasury Bond	6,303,825	-
Marking to Market Revaluation	25,318	416,061
Interest on MPSD	71,681,394	41,300,344
Interest on TBSD	81,425,782	29,156,555
Interest on refinance from B. Bank	3,971,440	19,102
Interest on MFD A/C	231,190,664	199,594,295
Sundry accounts	2,247,503	220,003
	7,824,387,892	8,743,224,982
19 Income from investment		
Interest on treasury bill	76,644,927	541,679,967
Interest on treasury bond	2,128,911,234	1,800,406,980
Interest on private bond	112,098,826	109,098,801
Interest on debentures	-	1,783,000
Interest on Bangladesh Bank bill	282,684,102	81,759,643
Interest on commercial paper	94,795,398	-
Gain on sale of shares	108,744,284	72,091,298
Dividend on shares	122,536,249	164,154,043
	2,926,415,020	2,770,973,732
19(a) Consolidated Income from investment		
Pubali Bank Limited	2,926,415,020	2,770,973,732
Pubali Bank Securities Limited	62,979,943	79,817,265
	2,989,394,963	2,850,790,997



	September 2016 Taka	September 2015 Taka
20 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	22,476,433	26,402,038
Foreign L/C	226,709,186	225,780,577
Local L/C	71,229,301	73,071,235
Issuance of foreign guarantee	1,140,690	109,405
Issuance of local guarantee	80,783,877	94,694,886
Issuance of traveller's cheque	3,000	5,627
Other transactions	139,267,686	136,563,534
Miscellaneous handling commission	114,667,308	95,588,617
Consumers credit	93,220	216,946
Commission on stationery articles	407,961	414,998
Income A/C commission Online	355	2,300
Total commission	<u>656,779,017</u>	<u>652,850,163</u>
Exchange	<u>394,911,318</u>	<u>472,481,322</u>
	<u>1,051,690,335</u>	<u>1,125,331,485</u>
20(a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	1,051,690,335	1,125,331,485
Pubali Bank Securities Limited	<u>33,424,274</u>	<u>29,334,287</u>
	<u>1,085,114,609</u>	<u>1,154,665,772</u>
21 Other operating income		
Rent recovery	1,844,510	1,718,508
Postage and telecommunication recovery	7,158,119	6,563,227
Miscellaneous income	56,017,802	62,645,859
Miscellaneous income supervision and monitoring	7,803	3,419
Miscellaneous income transfer fee	225,479	44,985
Swift income	77,938,117	66,349,884
Application fee of CLS account	1,034,971	1,186,700
Account opening charge of CLS account	1,443,600	2,201,436
Service charge	17,883,990	17,878,398
Income on sale of leased asset	1,264,901	440,685
Online service charge	194,276,077	188,302,550
Accounts Maintenance fee	155,387,442	145,304,381
SMS service charges	47,783,066	35,965,302
Card Fees and charges	8,521,000	5,869,305
CIB service charges	8,277,580	8,587,868
Recovered from Bad Debt Written Off	-	70,000,000
Income on sale of Bank's property	499,707	5,398,245
	<u>579,564,164</u>	<u>618,460,752</u>
21(a) Consolidated Other operating income		
Pubali Bank Limited	579,564,164	618,460,752
Pubali Bank Securities Limited	<u>2,948,872</u>	<u>1,183,586</u>
	<u>582,513,036</u>	<u>619,644,338</u>
22 Salary and allowances (excluding Managing Director)		
Basic salary	1,276,688,862	1,322,868,928
House rent allowances	736,975,685	744,129,143
Medical allowances	153,705,806	157,546,914
Other allowances	146,458,581	153,393,444
Contributory provident fund	117,310,595	117,274,246
General provident fund	260,409	324,809
Bonus to employees	303,637,877	276,252,237
	<u>2,735,037,815</u>	<u>2,771,789,721</u>
22(a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	2,735,037,815	2,771,789,721
Pubali Bank Securities Limited	<u>20,495,764</u>	<u>18,700,854</u>
	<u>2,755,533,579</u>	<u>2,790,490,575</u>
23 Managing Director's salary and fees		
Basic pay	4,500,000	4,237,500
Allowances	1,350,000	1,376,250
Bank's contributory provident fund	450,000	423,750
Bonus	1,100,000	1,000,000
	<u>7,400,000</u>	<u>7,037,500</u>
24 Depreciation and repair of bank's assets		
Repairs to fixed assets	12,213,989	12,865,164
Maintenance of assets	108,144,202	49,185,471
Depreciation on fixed assets	287,272,420	273,725,288
	<u>407,630,611</u>	<u>335,775,923</u>
24(a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	407,630,611	335,775,923
Pubali Bank Securities Limited	<u>1,281,379</u>	<u>1,098,909</u>
	<u>408,911,990</u>	<u>336,874,832</u>

	September 2016 Taka	September 2015 Taka
25 Other expenses		
Repairs to rented property	1,313,125	986,782
Newspapers	2,385,454	2,353,462
Petrol consumption	38,985,877	35,908,890
Travelling	44,120,803	38,410,335
Donations	48,529,780	73,647,090
Card Expenditure	14,434,751	25,301,844
NOSTRO account charges	2,734,677	1,062,820
Honorarium	470,450	3,753,760
Subscriptions	5,343,900	4,362,117
Sub-ordinate staff clothing	3,072,374	2,948,674
Conveyance	13,858,151	13,828,075
Entertainment	15,009,618	14,427,858
Training	12,401,650	12,755,836
Photocopying	245,118	694,698
Branches' opening expenses	782,206	755,773
Shifting expenses	552,177	706,368
Carrying expenses	877,817	1,238,502
Professional fees	3,538,588	2,280,393
Security and Auxiliary Services	28,797,947	18,688,382
Gun license fees	255,603	429,210
Telegraphic address renewal fee	4,725	250
Overtime	17,606,814	16,635,101
Lunch subsidy	130,532,097	126,017,999
Promotional expenses	38,154,062	27,579,524
Card transaction fee	677,620	946,555
Gratuity	606,637,690	292,165,370
Group insurance	16,005,402	18,890,625
House maintenance	78,093,049	88,723,250
Car allowance	18,099,000	6,978,871
Chemicals for office equipment's	445,380	331,099
Loss on sale of bank's property	325,111	2,190,548
CDBL fees	106,000	1,501,949
Annual general meeting	1,309,093	2,786,080
Bandwidth charges	55,598,323	68,790,483
Penal interest penalty	182,773	-
Miscellaneous	202,696,759	45,779,529
	1,404,183,964	953,858,102
25(a) Consolidated Other expenses		
Pubali Bank Limited	1,404,183,964	953,858,102
Pubali Bank Securities Limited	5,101,185	4,171,143
	1,409,285,149	958,029,245
26 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	3,692,083,976	3,903,748,429
Balance with Bangladesh Bank and its agent bank(s)	16,123,862,786	16,528,593,080
Balance with other banks and financial institutes	4,520,361,463	1,574,339,804
Prize bonds	15,114,101	24,108,801
Money at call on short notice	343,286,667	487,286,667
	24,694,708,993	22,518,076,781
26(a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	24,694,708,993	22,518,076,781
Pubali Bank Securities Limited	657,031,979	554,125,603
	25,351,740,972	23,072,202,384
27 Basic and Diluted Earnings Per Share (EPS):		
Net Profit after taxes	980,461,097	1,984,079,801
Number of ordinary shares outstanding	880,373,812	880,373,812
Basic and Diluted Earnings Per Share (EPS)	1.11	2.25
27(a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
Net Profit after tax	1,047,590,372	2,046,633,130
Number of ordinary shares outstanding	880,373,812	880,373,812
Consolidated Basic and Diluted Earnings Per Share (EPS)	1.19	2.32

