

# Consolidated Balance Sheet (un-audited) as at 31 March 2018

Property and Assets	Notes	March 2018 Taka	December 2017 Taka
	2		
Cash	3 (a)	22,579,211,106	22,817,790,448
Cash In hand (Including foreign currencies)	AND THE	4,037,374,526	3,643,109,729
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		18,541,836,580	19,174,680,719
Balance with Other Banks and Financial Institutions	4 (a)	10,854,931,292	12,903,217,937
Inside Bangladesh		9,855,468,127	11,952,460,323
Outside Bangladesh		999,463,165	950,757,614
Money at Call on Short Notice	5	1,411,286,667	11,286,667
Investments	6 (a)	59,551,942,198	59,621,118,393
Government		35,143,068,940	35,243,859,418
Others		24,408,873,258	24,377,258,975
Loans, Advances and Leases	7 (a)	249,050,594,066	240,148,607,766
Loans, Cash Credits, Overdrafts, etc.		234,838,049,289	228,211,262,961
Bills purchased & discounted		14,212,544,777	11,937,344,805
Fixed Assets including premises, furniture & fixtures	8 (a)	3,769,555,510	3,688,655,901
Other assets	9 (a)	30,501,608,048	28,993,216,456
Non-banking Assets	( )	375,246	375,246
Total Assets		377,719,504,133	368,184,268,814
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	14,779,145,109	18,099,362,651
Subordinated bond	11	5,000,000,000	5,000,000,000
Deposits and other accounts	12 (a)	280,798,891,706	270,603,690,454
Current accounts & other accounts		32,894,005,910	34,087,307,863
Bills payable		8,350,382,065	9,757,892,778
Savings bank deposits		69,450,561,332	70,060,109,522
Term deposits		163,797,633,087	151,443,126,189
Other deposits Other Liabilities	13 (a)	6,306,309,312 52,399,222,971	5,255,254,102
	10 (u)	352,977,259,786	344,137,163,440
Total Liabilities		332,977,239,780	344,137,103,440
Capital / Shareholders' Equity			
Paid up Capital		9,508,037,160	9,508,037,160
Statutory Reserve	14	9,510,249,482	9,510,249,482
Retained earnings (general reserve)	15 (a)	2,780,388,104	2,085,289,771
Other Reserves	16 (a)	2,943,568,774	2,943,528,160
	5,927 (100)	24,742,243,520	24,047,104,573
Non-Controlling Interest	17	827	801
Total Shareholders' Equity		24,742,244,347	24,047,105,374
Total Liabilities and Shareholders' Equity		377,719,504,133	368,184,268,814
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# Consolidated Balance Sheet (un-audited) as at 31 March 2018

		March 2018	December 2017
Off-balance sheet items	Notes	Taka	Taka
Contingent liabilities			
Acceptances & Endorsements	_		
Letters of guarantee		11,624,217,135	11,338,890,478
Irrevocable letters of credit		75,645,057,921	67,861,025,606
Bills for collection		11,711,165,960	10,202,171,342
Other Contingent Liabilities			1,696,542,422
Total	_	98,980,441,016	91,098,629,848
Other Commitments	<u>-</u>		
Documentary credits and short term trade related transactions		=	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitmen	ts L		2 <del>4</del>
Total		-	-
Total Off-Balance Sheet items including Contingent Liabilities		98,980,441,016	91,098,629,848
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Company Secretary

Director

Chief Financial Officer

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Managing Director & GEO





# Consolidated Profit & Loss Account (un-audited) for 3 months ended 31 March 2018

	-	January to March 2018	January to March 2017
	Notes _	Taka	Taka
Operating Income	10 ( )	5 200 204 662	4 (21 250 252
Interest Income	18 (a)	5,390,384,662	4,631,350,353
Less :Interest paid on Deposits, Borrowings, etc.	19 _	3,313,844,475	2,752,174,183
Net Interest Income		2,076,540,187	1,879,176,170
Income from Investment	20 (a)	1,253,691,057	1,514,325,344
Commission, Exchange and Brokerage	21 (a)	499,403,692	450,656,394
Other Operating Income	22 (a) _	102,561,491	86,809,406
Total Operating Income	_	3,932,196,427	3,930,967,314
Operating Expenses	22 ( )	070 072 021	000 004 060
Salaries and allowances	23 (a)	979,873,821	929,824,060
Rent, taxes, insurance, electricity, etc.		211,450,324	165,017,153
Legal Expenses		4,289,735	5,023,338
Postage, Stamp, telecommunication, etc. Stationery, Printing, Advertisements, etc.		22,146,035 29,895,639	21,903,405 24,191,909
Managing Director's salary and Fees	24	2,475,000	2,100,000
Directors' Fees	24	1,669,737	2,020,175
Auditors' Fees		1,009,737	2,020,173
Charges on loan losses		370,121	-
Depreciation and repair of bank's assets	25 (a)	132,716,409	113,342,651
Other Expenses	26 (a)	544,630,788	442,187,588
Total Operating Expenses	_	1,929,517,609	1,705,610,279
Profit/(Loss) before Provisions & Taxation		2,002,678,818	2,225,357,035
Provision for loans & advances, investments & other assets	_		
Provision for Classified loans and advances		-	245,137,289
Provision for unclassified loans and advances		660,000,000	404,862,711
Provision for diminution in value of Investments		-	-
Provision for impairment clients' margin loan		_	-
,	_	660,000,000	650,000,000
Provision for exposure of off-balance sheet items		-	85,000,000
Total Provisions	_	660,000,000	735,000,000
Total Profit/(Loss) before taxes		1,342,678,818	1,490,357,035
Provision for current tax		647,580,459	819,775,358
Provision for deferred tax		-	% <u>=</u>
Total provision for taxes		647,580,459	819,775,358
Net Profit after Taxes		695,098,359	670,581,677
Profit attributable to:	_		
Equity holders of parents		695,098,333	670,581,642
Non- controlling interest		26	35
Appropriations:		695,098,359	670,581,677
Statutory Reserve		-	210,000,000
Retained surplus (general reserve) carried forward		695,098,359	460,581,677
Earnings Per Share (EPS) Basic	28 (a)	0.73	* 0.71
Diluted		0.73	0.71
* Restated	=		

\* Restated

Company Secretary

Director

Chief Financial Officer

Managing Director & CEC

Chairm





#### Consolidated Cash Flow Statement (un-audited) for 3 months ended 31 March 2018

	Notes	January to March 2018 Taka	January to March 2017 Taka
a Cash flows from operating activities			
Interest receipts in cash		6,106,568,876	5,947,685,560
Interest payments		(2,849,314,486)	(2,707,899,635)
Dividend receipts		22,587,500	18,238,841
Fees and commission receipts		284,908,994	287,958,693
Recoveries of loans previously written off			-
Cash payment to employees		(982,348,821)	(931,924,060)
Cash payment to suppliers		(56,293,466)	(51,006,203)
Current income tax paid		(664,599,637)	(617,378,208)
Receipts from other operating activities		367,445,543	384,983,855
Cash payments for other operating activities		(782,197,180)	(632,691,411)
Operating profit before changes in operating assets & liabilities		1,446,757,323	1,697,967,432
Cash flows from operating assets & liabilities:			
Statutory deposits		106,013,178	(3,445,923,797)
Purchase/sale of trading securities		(31,614,283)	536,883,040
Loans and advances to customers (other than banks)		(8,901,986,300)	(1,179,579,754)
Other assets		(387,289,410)	(164,925,361)
Deposits to/from other banks		(3,320,217,542)	2,108,134,570
Deposits from customers (other than banks)		9,853,752,680	6,837,143,307
Other liabilities account of customers		456,911,028	300,735,125
Other liabilities		(255,881,396)	597,438,901
Total Increase/(decrease) in operating assets and liabilities:		(2,480,312,045)	5,589,906,031
Net Cash from/(used in) Operating activities		(1,033,554,722)	7,287,873,463
b Cash Flows from Investing Activities Proceeds from sale of securities		_	
Purchase /Sale of property, plant & equipment		(189,577,751)	(150,794,021)
Net Cash from/(used in) Investing Activities		(189,577,751)	(150,794,021)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		_	(14,127,952)
Effects of exchange rate changes on cash and cash equivalents		40,614	(14,127,732)
Net cash from/(used in) Financing activities		40,614	(14,127,952)
d Not in avegage (decreases) in each and each agriculants (athir)		(1 222 001 050)	7 122 051 400
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(1,223,091,859)	7,122,951,490
e Cash and cash equivalents at the beginning of the period	27a	36,849,712,020	31,084,907,665
f Cash and cash equivalents at the end of the period (d+e)	2/1	35,626,620,161	38,207,859,155

Company Secretary

Chief Financial Officer

Managing Director & CHO

Director

Chairman



# Pubali Bank Limited

### **Head Office**

# Consolidated Statement of Changes in Equity (un-audited) for 3 months ended 31 March 2018

(Figures in Taka)

	101 .	s months ended 31 Marc	CH 2010		(*	igures in Taka)
Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non- controlling interest	Total
9,508,037,160	9,510,249,482	2,085,289,771	2,943,528,160	24,047,104,573	801	24,047,105,374
-	-	-	-			n <b>.</b>
9,508,037,160	9,510,249,482	2,085,289,771	2,943,528,160	24,047,104,573	801	24,047,105,374
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1 -	-		40,614	40,614	-	40,614
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-	-	•	-	-	-	-
-	-	-	-	-	-	-
=	1/20	695,098,333	4	695,098,333	26	695,098,359
-	-	-	=	-	-	-
-	-	4	2	=	-	-
-	-	-	-	+	-	-
			-	4	-	-
9,508,037,160	9,510,249,482	2,780,388,104	2,943,568,774	24,742,243,520	827	24,742,244,347
8,803,738,120	9,510,249,482	3,843,211,698	3,016,283,410	25,173,482,710	714	25,173,483,424
	9,508,037,160	Paid-up capital         Statutory reserve           9,508,037,160         9,510,249,482           9,508,037,160         9,510,249,482           -         -           -	Paid-up capital         Statutory reserve         Retained earnings (general reserve)           9,508,037,160         9,510,249,482         2,085,289,771           -         -         -           -         - <td>Paid-up capital         Statutory reserve         Retained earnings (general reserve)         Other reserves           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           <t< td=""><td>Paid-up capital         Statutory reserve         Retained earnings (general reserve)         Other reserves         parent's equity           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573           -         -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -<td>Paid-up capital         Statutory reserve         Retained earnings (general reserve)         Other reserves         parent's equity         Non-controlling interest           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573         801           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573         801           -         -         -         -         -         -         -           -         -         -         -         -         -         -           -         &lt;</td></td></t<></td>	Paid-up capital         Statutory reserve         Retained earnings (general reserve)         Other reserves           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         - <t< td=""><td>Paid-up capital         Statutory reserve         Retained earnings (general reserve)         Other reserves         parent's equity           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573           -         -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -<td>Paid-up capital         Statutory reserve         Retained earnings (general reserve)         Other reserves         parent's equity         Non-controlling interest           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573         801           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573         801           -         -         -         -         -         -         -           -         -         -         -         -         -         -           -         &lt;</td></td></t<>	Paid-up capital         Statutory reserve         Retained earnings (general reserve)         Other reserves         parent's equity           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573           -         -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         -         -         -           -         - <td>Paid-up capital         Statutory reserve         Retained earnings (general reserve)         Other reserves         parent's equity         Non-controlling interest           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573         801           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573         801           -         -         -         -         -         -         -           -         -         -         -         -         -         -           -         &lt;</td>	Paid-up capital         Statutory reserve         Retained earnings (general reserve)         Other reserves         parent's equity         Non-controlling interest           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573         801           9,508,037,160         9,510,249,482         2,085,289,771         2,943,528,160         24,047,104,573         801           - 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Chief Financial Officer

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#### Pubali Bank Limited

### Head Office Balance Sheet (Un-audited) as at 31 March 2018

		March 2018	December 2017
Property and Assets	Notes _	Taka	Taka
Cash	3	22,579,211,106	22,817,790,448
Cash In hand (Including foreign currencies)	Γ	4,037,374,526	3,643,109,729
Balance with Bangladesh Bank and its agent Bank (s)			
(Including foreign currencies)	L	18,541,836,580	19,174,680,719
Balance with Other Banks and Financial Institutions	4	10,854,931,292	12,903,217,937
Inside Bangladesh		9,855,468,127	11,952,460,323
Outside Bangladesh	L	999,463,165	950,757,614
Money at Call on Short Notice	5	1,411,286,667	11,286,667
Investments	6	53,378,937,608	53,527,204,707
Government	Γ	35,143,068,940	35,243,859,418
Others	L	18,235,868,668	18,283,345,289
Leave Advances and Leaves	7	248,446,984,035	239,539,597,542
Loans, Advances and Leases Loans, Cash Credits, Overdrafts, etc.	′ г	234,234,439,258	227,602,252,737
Bills purchased and discounted		14,212,544,777	11,937,344,805
Dins paronasoa ana aisooanica		1,,212,011,777	11,257,511,005
Fixed Assets including premises, furniture & fixtures	8	3,767,865,024	3,686,856,333
Other assets	9	36,985,351,667	35,828,288,870
Non-banking Assets		375,246	375,246
Total Assets	=	377,424,942,645	368,314,617,750
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	14,779,145,109	18,099,362,651
Subordinated bond	11	5,000,000,000	5,000,000,000
Deposits and other accounts	12	281,562,716,001	271,708,963,321
Current accounts & other accounts	12	33,081,703,984	34,690,402,410
Bills Payable		8,350,382,065	9,757,892,778
Savings bank deposits		69,450,561,332	70,060,109,522
Term deposits		164,373,759,308	151,945,304,509
Other deposits		6,306,309,312	5,255,254,102
Other Liabilities	13	51,039,815,513	49,085,985,809
Total Liabilities	-	352,381,676,623	343,894,311,781
Capital / Shareholders' Equity			
Paid up Capital	Γ	9,508,037,160	9,508,037,160
Statutory Reserve	14	9,510,249,482	9,510,249,482
Retained earnings (general reserve)	15	3,081,410,606	2,458,491,167
Other Reserves	16	2,943,568,774	2,943,528,160
Total Shareholders' Equity	-	25,043,266,022	24,420,305,969
Total Liabilities and Shareholders' Equity	=	377,424,942,645	368,314,617,750



#### Pubali Bank Limited

# Head Office Balance Sheet (Un-audited) as at 31 March 2018

		March 2018	December 2017
Off-balance sheet items	Notes	Taka	Taka
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		11,624,217,135	11,338,890,478
Irrevocable letters of credit		75,645,057,921	67,861,025,606
Bills for collection		11,711,165,960	10,202,171,342
Other Contingent Liabilities		-	1,696,542,422
Total		98,980,441,016	91,098,629,848
Other Commitments	-		
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		t <del>=</del> 8	S <del>.=</del> 6
Undrawn formal standby facilities, credit lines and other commitment	s	-	-
Total		-	-
Total Off-Balance Sheet items including Contingent Liabilities		98,980,441,016	91,098,629,848
	_		

Company Secretary

Director

Chief Financial Officer

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# Profit & Loss Account (Un-audited) for 3 months ended 31 March 2018

		January to March 2018	January to March 2017
Operating Income	Notes	Taka	Taka
Interest income	18	5,386,603,913	4,616,876,353
Less :Interest paid on deposits, borrowings, etc.	19	3,313,844,475	2,752,174,183
Net Interest Income		2,072,759,438	1,864,702,170
Income from investment	20	1,191,113,668	1,365,537,948
Commission, exchange and brokerage	21	494,199,175	426,273,293
Other operating income	22 _	93,310,298	86,580,632
Total Operating Income		3,851,382,579	3,743,094,043
Operating Expenses			
Salaries and allowances	23	973,656,020	922,014,422
Rent, taxes, insurance, electricity, etc.		211,351,437	164,932,951
Legal expenses		4,289,735	5,023,338
Postage, stamp, telecommunication, etc.		22,108,092	21,860,215
Stationery, printing, advertisements, etc.		29,895,639	24,122,650
Managing Director's salary and fees	24	2,475,000	2,100,000
Directors' fees		1,531,737	1,744,175
Auditors' fees		14	
Charges on loan losses		370,121	-
Depreciation and repair of bank's assets	25	132,423,416	113,010,625
Other expenses	26 _	542,781,484	438,847,272
Total Operating Expenses	_	1,920,882,681	1,693,655,648
Profit/(Loss) before Provisions & Taxation	_	1,930,499,898	2,049,438,395
Provision for loans & advances, investments & other	assets		
Provision for classified loans and advances		-	245,137,289
Provision for unclassified loans and advances		660,000,000	404,862,711
Provision for diminution in value of Investments	L	-	
		660,000,000	650,000,000
Provision for exposure of off-balance sheet items	_		85,000,000
Total Provisions	_	660,000,000	735,000,000
Total Profit/(Loss) before taxes	_	1,270,499,898	1,314,438,395
Provision for current tax		647,580,459	819,775,358
Provision for deferred tax	_		-
Total Provision for taxes	_	647,580,459	819,775,358
Net Profit after Taxes		622,919,439	494,663,037
Appropriations:	_		
Statutory Reserve		-	210,000,000
Retained surplus (general reserve) carried forward	_ [	622,919,439	284,663,037
Earnings Per Share (EPS) Basic	28	0.66	* 0.52
Diluted		0.66	0.52

\*Restated

Company Secretary

Chief Financial Officer

Managing Director & CEO

Chairman

Director

Page 8



# Cash Flow Statement (Un-audited) for 3 months ended 31 March 2018

	Notes	January to March 2018 Taka	January to March 2017 Taka
a Cash flows from operating activities	Notes	I aka	Така
Interest receipts in cash		6,102,788,127	5,933,211,560
Interest payments		(2,849,314,486)	(2,707,899,635)
Dividend receipts		10,399,465	4,928,193
Fees and commission receipts		279,704,477	263,575,592
Cash payment to employees		(976,131,020)	(924,114,422)
Cash payment to suppliers		(56,293,466)	(51,006,203)
Current income tax paid		(664,599,637)	(617,378,208)
Receipts from other operating activities		307,804,996	249,278,333
Cash payments for other operating activities		(779,780,053)	(628,546,418)
Operating profit before changes in operating assets & liabilities		1,374,578,403	1,522,048,792
Cash flows from operating assets & liabilities:			
Statutory deposits		106,013,178	(3,445,923,797)
Purchase/sale of trading securities		47,476,621	488,706,715
Loans and advances to customers (other than banks)		(8,907,386,493)	(1,165,603,084)
Other assets		(492,463,160)	(141,426,266)
Deposits to/from other banks		(3,320,217,542)	2,108,134,570
Deposits from customers (other than banks)		9,853,752,680	6,837,143,307
Other liabilities account of customers		456,911,028	300,735,125
Other liabilities		189,338,217	135,609,950
Total Increase/(decrease) in operating assets and liabilities:		(2,066,575,471)	5,117,376,520
Net Cash from/(used in) Operating activities		(691,997,068)	6,639,425,312
b Cash flows from investing activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(189,686,833)	(150,998,804)
Net Cash from/(used in) Investing Activities		(189,686,833)	(150,998,804)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		-	(14,127,952)
Effects of exchange rate changes on cash and cash equivalents		40,614	-
Net cash from/(used in) Financing activities		40,614	(14,127,952)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		(881,643,287)	6,474,298,556
e Cash and cash equivalents at the beginning of the period		35,744,439,153	30,712,574,409
f Cash and cash equivalents at the end of the period (d+e)	27	34,862,795,866	37,186,872,965
* * * * * * * * * * * * * * * * * * * *			

Company Secretary

Chief Financial Officer

Managing Director CEO

Director

Chairman



Statement of Changes in Equity (Un-audited)

for 3 months ended 31 March 2018

	for	3 months ended 3	(Figures in Taka)		
Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
For the period March 2018					
Balance as at 1 January 2018	9,508,037,160	9,510,249,482	2,458,491,167	2,943,528,160	24,420,305,969
Changes in accounting policy	-			-	•
Restated balance	9,508,037,160	9,510,249,482	2,458,491,167	2,943,528,160	24,420,305,969
Surplus/deficit on account of	36 94				
revaluation of properties	-			-	-
Adjustment of last year					
gain on investment		-	+		
Surplus/deficit on account of					
revaluation of investments	(2)	-	-	-	-
Currency translation differences	.=			40,614	40,614
Net gains and losses not recognised					
in the Profit and Loss Statement	•	-	-	÷	
Transfer regarding revaluation					
reserve on sale of properties	:=	-		*	900
Net profit for the period		-	622,919,439	-	622,919,439
Transfer to statutory reserve	9	¥.	-		-
Issue of bonus shares - 2016	2	-		*	-
Proposed dividend (bonus issue)	-	-	-	-	
Dividends (cash) for 2017		-			
Balance as at 31 March 2018	9,508,037,160	9,510,249,482	3,081,410,606	2,943,568,774	25,043,266,022

Balance as at 31 March 2017 8,803,738,120 9,510,249,482 4,378,838,098 2,932,112,704 25,624,938,404

Chief Financial Officer

Chairman

#### PUBALI BANK LIMITED



March 2018 December 2017 Taka Taka

410,000,000

#### Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2017.

#### 2 Provision:

#### a) Loans & Advances:

Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.

#### b) Investment

Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted shares on yearly basis.

#### c) Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2017, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

#### d) Others:

Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary.

#### PROPERTY AND ASSETS

#### 3 Cash

-	Cush		
	Cash In hand ( Including foreign currencies)		
	In local currency	4,026,746,513	3,635,268,769
	In foreign currencies	10,628,013	7,840,960
	in total girt with the	4,037,374,526	3,643,109,729
	Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		, , , , , , , , , , , , , , , , , , , ,
	Bangladesh Bank		
	In local currency	17,543,994,053	17,083,054,108
	In foreign currencies	152,033,452	413,509,074
	Sonali Bank as agent of Bangladesh Bank	17,696,027,505	17,496,563,182
	In local currency	845,809,075	1,678,117,537
		18,541,836,580	19,174,680,719
		22,579,211,106	22,817,790,448
3(a)	Consolidated Cash		
-(-)	Cash In hand ( Including foreign currencies)		
	Pubali Bank Limited	4,037,374,526	3,643,109,729
	Pubali Bank Securities Limited		
		4,037,374,526	3,643,109,729
	Delever with Developed Developed its arrest Developed		
	Balance with Bangladesh Bank and its agent Bank (s) Pubali Bank Limited	19.541.936.590	10 174 (00 710
	Pubali Bank Elimited Pubali Bank Securities Limited	18,541,836,580	19,174,680,719
	1 doub Dank Sections Diffice	18,541,836,580	19,174,680,719
			17,174,000,717
		22,579,211,106	22,817,790,448
4	Balance with other banks and financial institutions		
	Inside Bangladesh	9,855,468,127	11,952,460,323
	Outside Bangladesh	999,463,165	950,757,614 12,903,217,937
		10,034,731,232	12,903,217,937
4(a)	Consolidated Balance with other banks and financial institutions		
	Inside Bangladesh		
	Pubali Bank Limited	9,855,468,127	11,952,460,323
	Pubali Bank Securities Limited	763,824,295	1,105,272,867
		10,619,292,422	13,057,733,190
	Less: Inter Company Transactions	763,824,295	1,105,272,867
	Outside Bangladesh	9,855,468,127	11,952,460,323
	Pubali Bank Limited	999,463,165	950,757,614
	Pubali Bank Securities Limited	999,403,103	930,737,014
		999,463,165	950,757,614
		10,854,931,292	12,903,217,937
5	Money at call on short notice		
	Banking company (note- 5.1)	1,001,286,667	11,286,667
	Non-banking financial institution (note-5.2)	410,000,000 1,411,286,667	11 20/ //7
5.1	Banking company	1,411,280,007	11,286,667
	Banking company		
	Bank Asia Limited	400,000,000	-
	National Bank Limited	290,000,000	-
	Premier Bank Limited	300,000,000	
	ICB Islamic Bank Ltd.	11,286,667	11,286,667
		1,001,286,667	11,286,667
5.2	Non-banking Financial Institution		
	Lanka bangla Finance Ltd.	60,000,000	<u> </u>
	IDLC Finance Limited	300,000,000	ALTR.
	GSP Finance Co. (BD) Limited	50,000,000	SBA
		410 000 000	112

		March 2018 Taka	December 2017 Taka
6	Investments Government securities		
	Government/ Bangladesh Bank bills - at book value Government treasury bonds National prize bonds	35,125,702,139 17,366,801	35,231,715,317
	Total investment in government securities and bonds	35,143,068,940	12,144,101 35,243,859,418
	Other investments		
	Shares	5,203,710,698	5,141,187,319
	Debentures	344,060	344,060
	One Bank Limited Bond -1	60,000,000	60,000,000
	Mercantile Bank Limited Bond Trust Bank Limited Bond -1	80,000,000 200,000,000	80,000,000 200,000,000
	The City Bank Limited Bond -1	147,000,000	147,000,000
	Southeast Bank Limited Bond - 1	240,000,000	240,000,000
	Bank Asia Limited Bond - 1	200,000,000	250,000,000
	EXIM Bank Limited Bond - 1 Social Islami Bank Limited Bond - 1	240,000,000 160,000,000	300,000,000 160,000,000
	Southeast Bank Limited Bond - 2	1,000,000,000	1,000,000,000
	Trust Bank Limited Bond -2	1,000,000,000	1,000,000,000
	One Bank Limited Bond -2	1,000,000,000	1,000,000,000
	Jamuna Bank Limited Bond MTBL Bond-2	300,000,000 950,000,000	300,000,000 950,000,000
	Bank Asia Limited Bond - 2	1,000,000,000	1,000,000,000
	EXIM Bank Limited Bond - 2	1,000,000,000	1,000,000,000
	Dutch- Bangla Bank Limited Bond	1,500,000,000	1,500,000,000
	Shahjalal Islami Bank Limited Social Islami Bank Limited	700,000,000 500,000,000	700,000,000 500,000,000
	The City Bank Limited Bond -2	500,000,000	500,000,000
	Standard Bank Limited Bond	500,000,000	500,000,000
	Islami Bank Bangladesh Limited Bond	1,000,000,000	1,000,000,000
	UCBL Bond -1	750,000,000	750,000,000
	Bridge financing advances	4,813,910 18,235,868,668	4,813,910 18,283,345,289
		53,378,937,608	53,527,204,707
6(a)	Consolidated Investments		
	1. Government	22.1.2.2.2.2.2	
	Pubali Bank Limited Pubali Bank Securities Limited	35,143,068,940	35,243,859,418
		35,143,068,940	35,243,859,418
	2. Other Pubali Bank Limited	18,235,868,668	18,283,345,289
	Pubali Bank Securities Limited	6,173,004,590	6,093,913,686
		24,408,873,258	24,377,258,975
		59,551,942,198	59,621,118,393
7	Loans, advances and leases		
	Loans, cash credits and overdrafts, etc.	234,234,439,258	227,602,252,737
	Bills purchased and discounted	14,212,544,777	11,937,344,805
		248,446,984,035	239,539,597,542
7.1	Loans, cash credits, overdrafts, etc. Inside Bangladesh:		
	Loans	75,899,886,457	70,676,080,763
	Cash credits	49,102,274,378	49,388,706,881
	Overdrafts	60,374,800,951	61,027,188,632
	Loan against merchandise Packing credits	5,359,994 579,118,461	7,731,155 751,443,886
	Loan against trust receipts	12,513,056,946	11,771,127,787
	Pubali prochesta	262,587,726	288,960,254
	Non-resident Credit Scheme	637,920	644,920
	Pubali Subarna Pubali Karmo Uddog	4,843,872,333 182,074,877	4,936,364,669 181,430,008
	Pubali Sujon	41,323,408	41,061,616
	Pubali Utsob	39,686,625	25,503,780
	Payment against documents	3,931,334,663	4,066,645,531
	Consumers loan scheme EDF loan	14,440,564,187 5,225,789,822	14,111,214,579
	Lease finance	5,477,206,138	4,916,516,503 5,328,312,904
	Others	1,314,864,372	83,318,869
	Outside Bangladesh	234,234,439,258	227,602,252,737
		234,234,439,258	227,602,252,737



					March 2018 Taka	December 2017 Taka
7	7.2	Bills purchased and discounted		-		
		Payable in Bangladesh:  Loans against accepted bills			3,308,422,110	2,666,145,254
		Loans against demand draft purchased		_	31,565	31,565
		Payable outside Bangladesh:			3,308,453,675	2,666,176,819
		Foreign bills purchased			10,904,091,102	9,271,167,986
		Foreign drafts purchased		-	10,904,091,102	9,271,167,986
					14,212,544,777	11,937,344,805
7	1.3	Classification of loans and advances including bills purchased and d	iscounted	_		
		Unclassified:		_	210 000 011 000	211 115 101 502
		Standard Special mention account (SMA)			218,837,711,978 5,354,499,669	211,447,401,722 4,500,838,356
				_	224,192,211,647	215,948,240,078
		Classified: Substandard (SS)		Г	864,027,057	498,950,008
		Doubtful (DF)			451,122,726	591,446,731
		Bad or loss (B/L)		L	20,165,265,589	19,696,546,819 20,786,943,558
		Staff loan		-	2,774,357,016	2,804,413,906
				=	248,446,984,035	239,539,597,542
7	7.4	Particulars of required provision for loans and advances				
		Status of Classification	Base for Provision	Rate of Provision		
				(%)		
		General provision - Unclassified	154 749 502 991	- 1	1 547 405 020	1 400 160 131
		Standard Small & Medium Enterprise financing	154,748,503,881 46,078,390,171	0.25	1,547,485,039	1,488,168,131 116,691,748
		Loans to BHs/MBs/SDs against share etc.	32,853,206	2	657,064	301,598
		Housing Finance	242,248,802	1	2,422,488	2,488,751
		Loan for Professional to setup business Consumers loan scheme (Credit card)	61,748,214 113,327,745	2	1,234,964 2,266,555	1,826,441 1,640,392
		Consumers loan scheme	13,037,504,146	5	651,875,207	560,643,045
		Short Term Agri Credit and Micro credit	4,523,135,813	1 0.25	45,231,358	43,040,378
		Special mention account (SMEF) Special mention account (CLS)	1,627,313,420 2,105,965,849	0.25	4,068,284 105,298,292	3,717,817 79,185,659
		Special mention account (HF)	66,221,337	1	662,213	884,950
		Special mention account (LP)	3,882,453 1,499,168,835	2	77,649	52,586
		Special mention account (Others)	1,499,100,033	- 1	2,491,466,777	13,388,740 2,312,030,236
		Specific provision - Classified				S 5 5
		Substandard (Agri & Micro credit) Substandard	12,184,662 475,809,639	5 20	609,233 95,161,928	2,221,344 48,478,855
		Doubtful (Agri & Micro credit)	107,233	5	5,362	
		Doubtful	206,204,622	50	103,102,311	149,902,475
		Bad/Loss	9,930,716,782	100	9,930,716,782	9,882,084,849 10,082,687,523
		Required provision		-	12,621,062,393	12,394,717,759
		Provision maintained		-	13,126,390,488	12,396,234,798
		Excess provision		=	505,328,095	1,517,039
1	(a)	Consolidated Loans, Advances and Leases Loans, cash credits, overdrafts, etc.				
		Pubali Bank Limited			234,234,439,258	227,602,252,737
		Pubali Bank Securities Limited		· ·	603,610,031 234,838,049,289	609,010,224 228,211,262,961
		Less: Inter Company Transactions		=	234,838,049,289	228,211,262,961
		Bills discounted and purchased		0	DATO DOMEN A MODERNATIVE	CONTRACTOR CONTRACTOR
		Pubali Bank Limited Pubali Bank Securities Limited		_	14,212,544,777	11,937,344,805
				_	14,212,544,777 249,050,594,066	11,937,344,805 240,148,607,766
	8	Fixed Assets including Premises, Furniture & Fixtures		=	249,050,594,066	240,148,607,766
					0.000.000	
		Land Building			2,226,227,421 696,045,981	2,226,227,421 696,045,981
		Vehicles			78,421,170	76,733,846
		Machinery and equipment's			203,106,036	190,301,771
		Computer & Computer Accessories Furniture and fixtures			163,252,334 400,812,082	145,542,535 352,004,779
		i dilitale and fixtures			3,767,865,024	3,686,856,333
				=		JIBANA
						112/2011

		March 2018 Taka	December 2017 Taka
8(a)	Consolidated Fixed Assets including premises, furniture & fixtures		
	Pubali Bank Limited Pubali Bank Securities Limited	3,767,865,024 1,690,486	3,686,856,333 1,799,568
	Fuban Bank Securities Limited	3,769,555,510	3,688,655,901
9	Other Assets		
	Interest accrued on investments	1,466,843,789	1,766,653,080
	Accrued income on loans & advances	264,436,062	188,048,003
	Investment in SWIFT  Advance security deposit, advance rent and prepaid expenses	3,387,591 307,242,980	3,387,591 230,843,148
	Investment in Subsidiary Company	6,599,998,700	6,599,998,700
	Stock dealing account	13,254,481	469,757,026
	Stationery and stamps Drafts payable	72,411,958 20,402,471	67,696,410 20,829,927
	Suspense account	384,887,000	260,698,995
	Demonetized notes	1,531,750	1,531,750
	Items in transit	4,341,774,696	3,288,854,073
	Advance against income tax Clearing house adjustment	23,442,823,256 62,752,232	22,778,223,619 148,161,847
	Others	3,604,701	3,604,701
		36,985,351,667	35,828,288,870
		March 2018	December 2017
		Taka	Taka
9(a)	Consolidated Other Assets Pubali Bank Limited	36,985,351,667	35,828,288,870
	Pubali Bank Securities Limited	129,523,372	234,697,122
		37,114,875,039	36,062,985,992
	Inter company Transactions Pubali Bank Securities Limited	(13,268,291) (6,599,998,700)	(469,770,836) (6,599,998,700)
	Puban Bank Securities Limited	(6,613,266,991)	(7,069,769,536)
	367	30,501,608,048	28,993,216,456
	LIABILITIES AND CAPITAL		
10	Demonitor from other Denks Financial Institutions and Agents		
10	Borrowings from other Banks, Financial Institutions and Agents Inside Bangladesh	2,000,000,000	7,310,000,000
	Outside Bangladesh	12,779,145,109	10,789,362,651
		14,779,145,109	18,099,362,651
11	Subordinated bond		
	Agrani Bank Limited Janata Bank Limited	1,000,000,000	1,000,000,000
	Rupali Bank Limited	1,000,000,000	1,000,000,000
	Sonali Bank Limited Uttara Bank Limited	1,000,000,000 1,000,000,000	1,000,000,000
	Ottala Balik Ellinted	5,000,000,000	5,000,000,000
12	Details of deposits and other accounts		
	Current deposits and other accounts:	95 82 E 62 SV99	20 200 2300 23
	Current account  Cash credit A/C. (Cr. Balance)	31,027,396,246 587,495,966	32,833,898,827 517,708,386
	Overdraft earnest money (Cr. Balance)	4,461	20,000
	Pubali Prochesta (Cr. Balance)	5,992,699	2,759,016
	Credit card Account	776,029 15,133,459	692,430 16,269,759
	Call deposits Foreign currency deposits	1,429,209,783	1,303,429,226
	Un- claimed drafts payable	3,564	3,564
	Un- claimed dividend Unclaimed deposits FDD A/C	18,914 15,672,863	18,914 15,602,288
	Officialified deposits FDD A/C	33,081,703,984	34,690,402,410
	Bills payable	8,350,382,065	9,757,892,778
	Savings Bank accounts	69,450,561,332	70,060,109,522
	Term deposits		
	Fixed deposits	74,329,597,865	66,408,199,007
	Special Notice Deposits Deposit pension scheme	37,148,781,689 1,148,223	34,073,386,498 1,188,411
	Interest payable on term deposit	3,915,451,953	2,548,458,917
	Pubali pension scheme	20,428,526,997	19,805,721,180
	Pubali sanchay prakalpa Dwigun Sanchay Prokalpa	3,452,327,632 16,280,032,767	3,815,826,339 16,558,175,526
	Target Based Small Deposit (Pubali shopnopuron)	3,210,658,183	3,259,853,282
	Monthly profit base deposit	2,517,957,521	2,535,002,011
	Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	2,879,000,225	2,708,576,983
	Shikhya sanchay prokalpa	210,276,253 164,373,759,308	230,916,355 151,945,304,509
	Other deposits	6,306,309,312	5,255,254,102
	(2) 2 (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	281,562,716,001	271,708,963,321

1.					March 2018 Taka	December 2017 Taka
Least Inter Company Transactions	Ŷ	12		_	281,562,716,001	
Less: here Company Transactions			Pubali Bank Securities Limited			·
10   Diver Liabilities			Less: Inter Company Transactions		763,824,295	(1,105,272,867)
Accommission provision for consumers ions Accommission provision for featural relate finance Accommission provision for demand lease pubel star Prevision (git leaguested from some deviances Prevision for tradeated flows and advances Accommission for tradeated flows and advances Accommission for tradeated flows and advanced to the some some some some some some some som		13	Other Liabilities	_	280,798,891,706	270,603,690,454
Accumulated provision for lease finance						
Provision for unclassified loses and advances						
Provision for unclassified loans and devances   2,996,030,236   2,112,031,236   2,116,177,170   2,166,170   2,166,170   2,166,177,170   2,166,1			Accumulated provision for demand loan pubali star	_		
Accumulated interest suspense Provision for rebates on good borrover   18,16,141   18,20,1			Provision for unclassified loans and advances	<del>-</del>		
Provision for rebuse on good borrower   18,504,184   18						
Additional profit payable AC for Islamic banking I.B. bad debt officenting reserve 8.15.15.42 Interest surpense on underwriting advances 2.35.599.888 CLS interest AC 3.797.403 3.789.208 CLS interest AC 3.797.715 3.789.216 CLS interest AC 4.789.216 CLS interest			Provision for rebate on good borrower		18,504,184	18,504,184
1.1. b. bd deith officeting reserve   \$2,15,452   \$2,55,9488   \$25,59488   \$						
CLS interest AC			I.B. bad debt offsetting reserve			
Accrace interest receivable on overdue CLS						
Lease deposit			Accrued interest receivable on overdue CLS		2,093,089	-
Unpaid drividend						
Provision for Current Tax			Unpaid dividend		675,231	675,231
Provision for Deferred Tax						
Exchange adjustment account   28,666,878   28,666,878   Agri credit guarmate backing reserve   70,261,300   30,70,70,831   30,70,70,831   30,70,831   30,70,831   30,70,831   30,70,831   30,70,831   30,70,831   30,70,831   30,70,831   30,70,831   30,70,831			Provision for Deferred Tax		77,121,056	77,121,056
Agri credit guarantee backing reserve						
Pakistan account         8,393,039           Pension fund         1,570,833           L/C cover account in Bangladesh         1,538,640           EDF adjustment         5,488,391,129           Pubali Bank Adjustment         105,211,650           Card transaction fee (inter bank)         (1,170,235)           Card transaction fee (inter bank)         1,726,831           FC Charges         17,363,819           Blocked account against 70% agri loan         192,382           Blocked account of UBI         2,973,186           Property account of UBI         49,617           Imprest A/C duty draw back         200           AC U dollar cover A/C         500           Non resident blocked account of UBI         40,163,031,567           Provision for expenses         41,870,866           Provision for other assets:         31,724,657           Suspense account         989,740           Provision for other assets:         19,735,833           Suspense account         989,740           Provision for other assets:         19,735,833           Suspense account         989,740           Provision for other assets:         19,735,833           Suspense account         19,735,833           Provision for other asset			Agri credit guarantee backing reserve			70,261,300
Pension flund						
EDF adjustment			Pension fund		1,570,883	1,570,883
Pubali Bank Adjustment			: 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1			
Card transaction fee (inter bank)			Pubali Bank Adjustment		105,211,650	114,712,249
F.C. Charges						
Blocked account of UBI   2,973,186   2,973,186   Property account of UBI   49,617   49,617   49,617   18,000   19,000			FC Charges		17,363,819	17,363,819
Property account of UBI						
ACU dollar cover A/C Non resident bloked account of UBI Non resident bloked account of UBI Non resident bloked account of UBI A4,887 34,887 34,887 34,887 Provision for expenses  Provision for other assets:  Suspense account Demonetized notes Negry and S9,740 Provision for Un-reconciled General Account debit entries I 31,724,657 ICT Asset Insurance reserve I 9,739,883 Reserve for unforeseen losses  13,1724,657 ICT Asset Insurance reserve I 19,739,883 I 18,257,834 Reserve for unforeseen losses 13,131,524,528 296,562,254 13 (a) Consolidated other liabilities Pubali Bank Limited I 1,372,675,749 I 1,817,893,562 Inter company payable Inter company payable I 1,372,675,749 I 1,817,893,562 I 1,817,893,662 I 1,817,893,862 I 1,817,893,			Property account of UBI		49,617	
Non resident blocked account of UBI   34,487   34,487   34,287   38,286,710,327   Provision for expenses   41,480,866   414,800,866   418,308,666   418,30						*
Provision for expenses				_	34,487	
Suspense account   63,714,468   63,714,468   Demonetized notes   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,745   10.7 Asset Insurance reserve   19,739,583   18,257,834   8,233,643,80   199,875,553   331,532,828   296,562,254   331,532,828   296,562,254   331,532,828   296,562,254   389,815,513   49,085,985,809   289,815,813   49,085,985,809   289,815			Provision for expenses	-		
Suspense account   63,714,468   63,714,468   Demonetized notes   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,740   989,745   10.7 Asset Insurance reserve   19,739,583   18,257,834   8,233,643,80   199,875,553   331,532,828   296,562,254   331,532,828   296,562,254   331,532,828   296,562,254   389,815,513   49,085,985,809   289,815,813   49,085,985,809   289,815			Provision for other assets:			
Provision for Un-reconciled General Account debit entries   13,724,657   13,724,657   12,74,851   12,73,843   19,739,833   18,257,834   18,257,834   18,257,834   199,875,555   331,532,828   296,562,254   18,257,834   199,875,555   13,312,828   296,562,254   18,257,834   199,875,555   13,312,828   296,562,254   18,257,834   18,257,834   18,257,834   18,257,834   18,257,834   18,257,834   18,257,834   18,257,834   18,257,834   18,257,834   18,257,835,809   18,257,835   18,257,834   18,27,835,809   18,27,8			Suspense account			
ICT Asset Insurance reserve Reserve for unforeseen losses   19,739,583   18,257,834   Reserve for unforeseen losses   233,364,380   199,875,555   331,532,828   296,562,254   51,339,815,513   49,085,985,809   13 (a) Consolidated other liabilities						
13 (a) Consolidated other liabilities   Pubali Bank Limited   51,039,815,513   49,085,985,809     Pubali Bank Securities Limited   51,339,815,513   49,085,985,809     Pubali Bank Securities Limited   1,372,675,749   1,817,895,362     Inter company payable   (13,268,291) (469,770,836)     Statutory reserve   Balance at the beginning of the period   9,510,249,482   9,300,249,482     Addition during the period   9,510,249,482   9,510,249,482     Balance at the end of the period   9,510,249,482   9,510,249,482     Statutory reserve			ICT Asset Insurance reserve		19,739,583	18,257,834
13 (a) Consolidated other liabilities   S1,039,815,513   49,085,985,809     Pubali Bank Limited   S1,039,815,513   49,085,985,809     Pubali Bank Securities Limited   1,372,675,749   1,817,895,362     Inter company payable   (13,268,291)   (469,770,836)     S2,399,222,971   S0,434,110,335     Statutory reserve   Balance at the beginning of the period   9,510,249,482   9,300,249,482     Addition during the period   9,510,249,482   9,300,249,482     Addition during the period   9,510,249,482   9,510,249,482     Setained earnings (General reserve)     Balance as on beginning of the period   2,458,491,167   4,094,175,061     Addition during the period   622,919,439   (491,197,948)     Transfer in: Asset revaluation reserve   3,081,410,606   3,602,977,113     Issue of dividend   3,081,410,606   2,458,491,167     Balance as on end of the period   3,081,410,606   2,458,491,167     Pubali Bank Limited   3,081,410,606   2,458,491,167     Pubali Bank Limited   3,081,410,606   3,081,410,606   2,458,491,167     Pubali Bank Limited   3,081,410,606   3,081,410,606   2,458,491,167     Pubali Bank Limited   3,081,410,606   2,458,491,167     Pubali Bank Securities Limited			Reserve for unforeseen losses	3-		
Pubali Bank Limited   \$1,039,815,513   49,085,985,809   Pubali Bank Securities Limited   1,372,675,749   1,817,895,362   (469,770,836)   (469,770,836)   (52,399,222,971   50,434,110,335   (32,399,222,971   50,434,110,335   (32,399,222,971   50,434,110,335   (32,399,222,971   50,434,110,335   (32,399,222,971   50,434,110,335   (32,399,222,971   50,434,110,335   (32,399,222,971   50,434,110,335   (32,399,222,971   50,434,110,335   (32,399,222,971   50,434,110,335   (32,399,222,971   50,434,110,335   (32,399,222,971   50,434,110,335   (32,49,482   52,510,249,482   52,510,249,482   52,510,249,482   (32,49,482   52,510,249,482   52,510,249,482   (32,458,491,167   4,094,175,061   4						
Pubali Bank Securities Limited   1,372,675,749   1,817,895,362   1(13,268,291)   (469,770,836)   (13,268,291)   (469,770,836)   (13,268,291)   (469,770,836)   (13,268,291)   (469,770,836)   (13,268,291)   (30,000,000)   (30,000,000)   (30,000,000)   (30,000,000)   (30,000,000)   (30,000,000)   (30,000,000)   (30,000,000)   (30,000,000)   (30,000,000)   (30,000,000)   (30,000,000,000)   (30,000,000)   (30,000,000)   (30,000,000)   (30,000,000,000,000)   (30,000,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000)   (30,000,000,000,000)   (3		13 (a			51.039.815.513	49 085 985 809
Statutory reserve   Balance at the beginning of the period   9,510,249,482   9,300,249,482   Addition during the period   0,510,249,482   9,			Pubali Bank Securities Limited		1,372,675,749	1,817,895,362
14 Statutory reserve       Balance at the beginning of the period       9,510,249,482       9,300,249,482         Addition during the period       - 210,000,000         Balance at the end of the period       9,510,249,482       9,510,249,482         15 Retained earnings (General reserve)         Balance as on beginning of the period       2,458,491,167       4,094,175,061         Addition during the period       622,919,439       (491,197,948)         Transfer in: Asset revaluation reserve       -       -         Issue of dividend       -       (1,144,485,946)         Balance as on end of the period       3,081,410,606       2,458,491,167         15 (a) Consolidated Retained earnings (General reserve)       Pubali Bank Limited       3,081,410,606       2,458,491,167         Pubali Bank Limited       3,081,410,606       2,458,491,167       (301,022,502)       (373,201,396)			Inter company payable	_		
Balance at the beginning of the period       9,510,249,482       9,300,249,482         Addition during the period       - 210,000,000         Balance at the end of the period       9,510,249,482       9,510,249,482         15 Retained earnings (General reserve)         Balance as on beginning of the period       2,458,491,167       4,094,175,061         Addition during the period       622,919,439       (491,197,948)         Transfer in: Asset revaluation reserve       -       -         Issue of dividend       -       (1,144,485,946)         Balance as on end of the period       3,081,410,606       2,458,491,167         15 (a) Consolidated Retained earnings (General reserve)       -       -         Pubali Bank Limited       3,081,410,606       2,458,491,167         Pubali Bank Securities Limited       3,081,410,606       2,458,491,167				=		
Balance at the end of the period 9,510,249,482 9,510,249,482  15 Retained earnings (General reserve)  Balance as on beginning of the period 2,458,491,167 4,094,175,061 4094,175,061 622,919,439 (491,197,948)  Transfer in: Asset revaluation reserve 3,081,410,606 3,602,977,113		14	Balance at the beginning of the period		9,510,249,482	9,300,249,482
Balance as on beginning of the period Addition during the period Addition during the period Transfer in: Asset revaluation reserve  Issue of dividend Balance as on end of the period Balance as on end of the period  To all Consolidated Retained earnings (General reserve)  Pubali Bank Limited Pubali Bank Securities Limited  Pubali Bank Securities Limited  Pubali Bank Securities Limited  Pubali Bank Securities Limited  2,458,491,167 4,094,175,061 622,919,439 (491,197,948)  - (1,144,485,946) 3,081,410,606 2,458,491,167 (301,022,502) (373,201,396)				-	9 510 249 482	
Balance as on beginning of the period Addition during the period Consolidated Retained earnings (General reserve)  Pubali Bank Limited Pubali Bank Securities Limited  2,458,491,167 4,094,175,061 4,094,175,061 622,919,439 (491,197,948)		15	A CONTRACTOR OF THE CONTRACTOR	=	2,010,212,102	7,510,247,402
Addition during the period  Transfer in: Asset revaluation reserve  3,081,410,606 Balance as on end of the period  15 (a) Consolidated Retained earnings (General reserve)  Pubali Bank Limited Pubali Bank Securities Limited  Addition during the period  3,081,410,606 3,602,977,113 (1,144,485,946) 3,081,410,606 2,458,491,167 (301,022,502) (373,201,396)		15	Retained earnings (General reserve)			
Transfer in: Asset revaluation reserve  3,081,410,606 3,602,977,113 Issue of dividend Balance as on end of the period  3,081,410,606 2,458,491,167 Pubali Bank Limited Pubali Bank Securities Limited  3,081,410,606 2,458,491,167 (301,022,502) (373,201,396)						
Issue of dividend   -   (1,144,85,946)     Balance as on end of the period   3,081,410,606   2,458,491,167     Salance as on end of the period   3,081,410,606   2,458,491,167     Pubali Bank Limited   3,081,410,606   2,458,491,167     Pubali Bank Securities Limited   (301,022,502)   (373,201,396)				_		
15 (a) Consolidated Retained earnings (General reserve)  Pubali Bank Limited Pubali Bank Securities Limited  3,081,410,606 2,458,491,167 (301,022,502) (373,201,396)						(1,144,485,946)
Pubali Bank Limited       3,081,410,606       2,458,491,167         Pubali Bank Securities Limited       (301,022,502)       (373,201,396)			Balance as on end of the period	=	3,081,410,606	
Pubali Bank Securities Limited (301,022,502) (373,201,396)		15 (a				
				BANKLA		
				# ( pho ) *   =		

	_	March 2018 Taka	December 2017 Taka
16 Other reserves 16.1 Assets revaluation reserve			
Balance at the beginning of the period  Addition on revaluation of Fixed Assets/Investment During the period		2,907,729,355	2,915,946,700 42,634,148
Disposal during the period			(50,851,493)
	_	2,907,729,355	2,907,729,355
Share forfeiture account	-	333,984	333,984
Balance at the end of the period	_	2,908,063,339	2,908,063,339
16.2 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	-	29,959,972	29,959,972
Balance at the end of the period	<del></del>	29,939,972	29,959,972
16.3 Foreign currency translation reserve			
Balance at the beginning of the period		5,504,849	1941 101 (MANAGE AND
Addition during the period	-	40,614	5,504,849
Balance at the end of the period	-	5,545,463 2,943,568,774	5,504,849 2,943,528,160
16 (a) Consolidated Other reserves	=	2,743,300,774	2,743,320,100
Pubali Bank Limited		2,943,568,774	2,943,528,160
Pubali Bank Securities Limited	_		12
17 Non-controlling interest	_	2,943,568,774	2,943,528,160
Balance at the beginning of the period		801	679
Share of current period profit	_	26	122
	-	827	801
		March 2018	March 2017
18 Interest income	_	Taka	Taka
Loans		541,240,642	446,132,140
Cash credits		1,223,345,838	1,094,970,545
Over drafts		1,381,308,690	1,080,647,054
Loan against imported merchandise		42,076	51,703
Loan against trust receipt		316,026,986	226,737,909
Inland bill purchased & demand draft purchased Foreign bill purchased and Export development fund		42,536,361 26,094,678	21,704,126
Packing credits		12,425,750	131,583,270 10,127,116
Payments against document		150,525,597	15,731,809
Call loans		8,404,931	7,007,806
Agricultural credits & rural credits		5,351,630	6,324,819
Sundries account	12	22,228,765	18,927,361
CLS account		338,450,185	335,559,958
Secured mortgages Foreign bank accounts		147,514,517 6,713,752	163,699,847
Loan against Shikya Sanchay Prokalpa		166,117	2,980,956 223,522
Lease finance		152,161,479	133,557,379
Loan against Pubali Sanchay Prokalpa		7,115,006	11,609,651
Loan against FDR		200,326,581	108,749,927
Term loans		751,765,383	756,632,703
Term deposit/ replacement		22,516,531	18,915,285
Loan against Pubali Pension Scheme Export Bill Discounting (EBD)		26,901,002 683,098	24,549,573
Credit card		2,758,318	451,894
		5,386,603,913	4,616,876,353
18 (a) Consolidated Interest Income	<del></del>		
Pubali Bank Limited Pubali Bank Securities Limited		5,386,603,913 3,780,749	4,616,876,353 14,474,000
		5,390,384,662	4,631,350,353
19 Interest paid on deposits, borrowings, etc.		1 007 970 700	021 020 126
Fixed deposit Interest on REPO borrowings		1,097,879,398	821,039,136 6,534,931
Interest on borrowings		120,085,189	66,983,412
Short-notice deposit		390,628,358	281,155,033
Savings bank deposit		322,953,867	320,710,768
Pubali bank pension scheme		523,431,212	404,013,550
Call borring		22,914,111	42,014
Monthly monafa based deposit scheme Pubali Sanchay Prokalpa		2,838,049	3,407,282
Shikhya Sanchay Prokalpa		65,625,057 5,352,052	81,252,769 4,688,032
Dwigun Sanchay Prokalpa		448,807,855	573,350,500
Treasury Bond		33,832,735	36,944,369
Marking to Market Revaluation		12,903	10,000,090
Interest on MPSD		49,630,779	31,096,128
Interest on TBSD		57,947,628	38,800,598
Interest on MED A/C		897,833	705,408
Interest on MFD A/C Interest on Subordinated Bond		61,540,482 108,500,000	69,289,281
Sundry accounts		966,967	2,160,882
Tarring Water Court	MANKLA	3,313,844,475	2,752,174,183

			March 2018 Taka	March 2017 Taka
20	Income from investment	<del></del>		2000 PACING NO. 1800
	Interest on treasury bill		-	81,422,241
	Interest on treasury bond Interest on private bond		875,073,592 284,479,602	812,951,509 112,311,102
	Interest on Reverse Repo		433,464	5,810,573
	Interest on debentures		-	-
	Interest on Bangladesh Bank bill		3 <b>-</b> 7	15,845,250
	Interest on commercial paper Gain on sale of shares		20,727,545	22,439,236
	Dividend on shares		10,399,465	309,829,844 4,928,193
			1,191,113,668	1,365,537,948
		_		
20 (	a) Consolidated Income from investment			
	Pubali Bank Limited Pubali Bank Securities Limited		1,191,113,668 62,577,389	1,365,537,948 148,787,396
	Tuban Bank Securities Emined		1,253,691,057	1,514,325,344
21	Complete and bulleton	_		
21	Commission, exchange and brokerage SC, LSC, DD, TT, MT and PO		7,754,095	7,766,811
	Foreign L/C		91,455,514	95,852,256
	Local L/C		18,742,055	27,403,307
	Issuance of foreign guarantee		2,777,834	1,123,343
	Issuance of local guarantee Issuance of traveller's cheque		39,448,879 8,460	29,800,786 120
	Other transactions		70,886,245	60,944,098
	Miscellaneous handling commission		48,279,928	40,414,881
	Consumers credit		20,600	20,500
	Commission on stationery articles Income A/C commission Online		330,788 79	249,075 415
	Total commission		279,704,477	263,575,592
	Exchange		214,494,698	162,697,701
		_	494,199,175	426,273,293
21 (	n) Consolidated Commission, exchange and brokerage			
21 (3	Pubali Bank Limited		494,199,175	426,273,293
	Pubali Bank Securities Limited		5,204,517	24,383,101
		_	499,403,692	450,656,394
22	Other operating income			
	Rent recovery		701,548	594,860
	Postage and telecommunication recovery		2,778,841	2,169,595
	Miscellaneous income		20,974,266	20,352,713
	Miscellaneous income supervision and monitoring Miscellaneous income transfer fee		1,000 217,299	90,990
	Swift income		32,173,889	30,922,449
	Application fee of CLS account		390,801	397,651
	Account opening charge of CLS account		516,275	513,600
	Service charge Income on sale of leased asset		4,794,561 800,190	7,672,467 449,477
	Online service charge		11,000	8,500
	Accounts Maintenance fee		105,240	104,840
	SMS service charges		20,560,076	17,605,377
	Card Fees and charges CIB service charges		3,525,518 3,426,030	1,071,455 3,365,005
	Processing Fee on Lease Financing		988,205	46,500
	Fee on card transection		1,259,126	761,058
	Income on sale of Bank's property	·	86,433	454,095
22 (	a) Consolidated Other operating income	_	93,310,298	86,580,632
22 (2	Pubali Bank Limited		93,310,298	86,580,632
	Pubali Bank Securities Limited		9,251,193	228,774
		_	102,561,491	86,809,406
23			517 602 411	106 761 705
	Basic salary House rent allowances		517,682,411 288,377,442	486,761,705 274,623,540
	Medical allowances		60,161,928	58,157,761
	Other allowances		60,837,376	58,397,733
	Contributory provident fund		46,388,607	43,972,284
	General provident fund Bonus to employees		73,856 134,400	89,326 12,073
	Bolius to employees	_	973,656,020	922,014,422
23 (2	) Consolidated Salary and allowances (excluding Managing Director)	-		
	Pubali Bank Limited		973,656,020	922,014,422
	Pubali Bank Securities Limited		6,217,801 979,873,821	7,809,638
24	Managing Director's salary and fees	=	272,073,041	929,824,060
	Basic pay		1,750,000	1,500,000
	Allowances		550,000	450,000
	Bank's contributory provident fund	NK/2	175,000	150,000
		(8) =	2,475,000	2,100,000

Personal property of bank's asses   4,400,772   7,800,850,850,850,850,850,850,850,850,850		March 2018 Taka	March 2017 Taka
Require to Food sasets	25 Depreciation and repair of bank's assets		
Dependence on fined sases   10,000,000	Repairs to fixed assets		
13,10,10,000   13,10,000   1			
Publis Bark Lamined   132,431,416   133,010,625   133,026,62   133,0	Depreciation on fixed assets		The second secon
Pubali Bank Securities Limited	25 (a) Consolidated depreciation and repair of bank's assets		
13,2716,409			
Post	Pubali Bank Securities Limited		
Repairs to rented property   220,115   222,2768   Newspapers   770,55   787,7416   Petrol consumption   13,641,602   10,582,425   Travelling   13,44,645   11,386,405   10,382,425   10,382,425   10,382,405   10,382,425   10,382,405   10,3		132,710,407	110,042,001
Newspapers		220 115	222 206
Perol consumption			
Travelling         1,344,455         1,298,540           Cond Expenditure         5,035,221         3,07,000           Cond Expenditure         1,800,399         1,814,817           NOSTRO account charges         1,800,399         1,814,817           Shemedrate staff clothing         2,079,307         2,640,730           Conveyance         5,839,970         4,962,306           Entertainment         5,02,202         4,962,306           Training         2,141,422         5,849,571           Photocopying         4,417         6,041,417           Branched opening expenses         1,903,500         4,962,306           Carrying expenses         1,904,500         1,904,500           Scourly and Auxiliary Services         2,154,142         5,849,571           Gun license fres         2,152,146         1,202,210           Scourly and Auxiliary Services         2,153,146         1,202,210           Overtine         6,842,172         588,355           Currying expenses         2,053,00         2,074,214           Corrying expenses         2,153,146         1,202,217           Scourly and Auxiliary Services         2,152,146         1,202,217           Gun license fres         2,152,148         2,52,164 <td></td> <td></td> <td></td>			
Card Expenditure		13,344,645	
NOSTRO account charges			
Honorarium			
Subscriptions         5,208,242         4,807,500           Sub-ordinate staff clothing         3,079,307         4,963,306           Conveyance         3,829,970         4,963,306           Entertainment         5,022,600         4,245,211           Training         2,141,422         5,849,571           Photocopying         44,147         6,001,41           Branches' opening expenses         333,209         464,476           Shifting expenses         333,000         315,788           Professional fees         33,300         315,788           Professional fees         6,021,72         583,355           Security and Auxiliary Services         6,038,440         5,604,769           Overtiline         6,088,440         5,604,769           Lunch subsidy         42,210,949         49,041,31           Promotional expenses         5,604,645         311,580           Gratuity         236,190,260         209,794,200           Gratuity         236,190,260         209,794,200           Group insurance         5,604,645         311,580           Char allowance         7,108,000         6,373,484           Chemicals for office equipments         1,262,21         1,262,21           L			
Sub-ordinate staff clothing			
Enterfainment			
Training         2,14,122         5,849,571           Photocopying         44,17         60,61           Shifting expenses         120,05         107,984           Carrying expenses         383,099         315,788           Professional fees         782,320         945,236           Security and Auxillary Services         12,247,164         12,042,718           Gun Incense fees         682,172         588,632           Overtine         60,88,400         5,694,706           Lunch subsidy         40,210,949         49,047,04           Promotional expenses         256,190,260         259,794,200           Gratuity         256,190,260         259,794,200           Gratuity         7,108,000         637,744           Car allowance         7,108,000         637,744           Char allowance         7,108,000         637,744           Chemicals for office equipment's         10,54,94         19,94,91           Loss on salie of bank's property         6,641         379,00           CDEL fees         19,940         310,235           Bandwith charges         2,501,184         438,847,272           Renovation Under construction works         21,339,115         17,349,297 <td< td=""><td>•</td><td></td><td></td></td<>	•		
Photocopyring   44,147   60,014   Branckes opening expenses   303,09   646,476   Shifting expenses   303,09   615,476   Shifting expenses   313,09   315,788   Carrying expenses   383,09   315,788   Professional fees   782,200   494,276   Security and Auxiliany Services   682,172   588,365   Cvertime   608,84   65,687,40   608,84   65,687,40   608,84   65,687,40   608,84   608,84   609,85   609			
Branches' opening expenses   20,005   507,058   507,05			2 (0)
Shifting expenses   120,405   107,998   135,788   Professional fees   783,320   345,236   Security and Auxiliary Services   21,227,144   12,042,718   Gun license fees   6,881,472   588,355   Covertine   6,088,440   5,094,706   Lunchs subsidy   49,210,949   49,094,413   Promotional expenses   20,033,677   22,145,351   Card transection fee   546,445   311,580   Gratuity   236,190,200   299,794,200   Group insurance   31,621,326   27,007,754   Car allowance   31,621,326   27,007,754   Car allowance   31,021,326   27,007,754   Car allowance   15,999,412   18,999,254   18,999,257   18,9			
Carrying expenses   383,099   315,788   Professional fees   782,302   545,226   Security and Auxiliary Services   782,302   545,226   Security and Auxiliary Services   682,174   12,042,718   Gun license fees   682,174   588,365   Overtime   6,088,440   5,094,706   49,210,949   49,094,413   Promotional expenses   20,030,677   22,143,531   Card transection fee   546,445   311,580   Gratuity   236,190,260   209,794,200   209,794,200   Group insurance   7,108,000   6,373,484   Card allowance   7,108,000   6,373,484   Chemicals for office equipment's   159,940   210,230   209,794,200			
Security and Auxiliary Services		383,099	315,788
Gun license fees         682,172         \$88,365           Overtime         6,088,440         \$,094,10           Lunch subsidy         49,210,949         49,094,413           Promotional expenses         20,503,677         22,145,311           Card transection fee         \$64,645         311,580           Gratuity         236,190,260         209,794,200           Group insurance         31,621,336         27,007,076           House maintenance         7,108,000         6,373,484           Chemicals for office equipment's         1,990         10,230           Loss on sale of bank's property         6,6814         379,053           CDBL fees         19,993,712         18,899,255           Renovation Under construction works         3,531,148         -           Miscellaneous         12,339,115         17,349,297           Miscellaneous         12,339,115         17,349,297           Pubali Bank Limited         \$42,781,484         438,847,272           Pubali Bank Securities Limited         \$42,781,484         438,847,272           Pubali Bank Securities Limited         \$4,007,374,526         3,111,167,06           Balance with Bangladesh Bank and its agent bank(s)         18,481,305,800         17,905,811,39		· ·	
Overtime		50 50	S
Lunch subsidy			
Promotional expenses			
Gratuity         226,190,260         209,794,200           Group insurance         31,621,326         27,607,754           Car allowance         7,108,000         6,373,484           Chemicals for office equipment's         150,940         210,230           Loss on sale of bank's property         66,814         379,063           CDBL fees         2,406         130,278           Bandwidth charges         19,993,712         18,899,255           Renovation Under construction works         12,339,115         17,349,297           Miscellaneous         12,339,115         17,349,297           Pubali Bank Limited         542,781,484         438,847,272           Pubali Bank Securities Limited         54,2781,484         438,847,272           Pubali Bank Securities Limited         54,030,788         44,037,374,526         3,111,167,06           Balance with Bangladesh Bank and its agent bank(s)         18,541,836,580         17,058,818,39           Balance with bangladesh Bank and its agent bank(s)         18,541,836,580         17,058,818,39           Balance with bangladesh Bank and its agent bank(s)         18,541,836,580         17,058,818,39           Balance with bangladesh Bank and its agent bank (s)         18,541,836,580         17,058,818,39           Prize bonds         17,256,			
Group insurance	Card transection fee		
House maintenance		236,190,260	
Car allowance         7,108,000         6,373,484           Chemicals for office equipment's         159,940         210,230           Loss on sale of bank's property         66,814         379,063           CDBL fees         2,406         130,278           Bandwidth charges         19,993,712         18,899,255           Renovation Under construction works         3,631,148         -           Miscellaneous         12,339,115         17,349,297           26 (a) Consolidated Other expenses         2         24,781,484         438,847,272           Pubali Bank Limited         542,781,484         438,847,272           Pubali Bank Securities Limited         1,849,304         3,340,316           Cash and cash equivalents at the end of the period         4,037,374,526         3,111,167,706           Balance with bother banks and financial institutes         18,541,836,580         17,905,81,839           Balance with thorb branks and financial institutes         10,854,91,292         15,090,803,255           Prize bonds         17,366,801         17,765,501           Money at call on short notice         34,862,795,866         37,186,872,965           27 (a) Consolidated Cash and cash equivalents at the end of the period         2           Pubali Bank Limited         34,862,795,866		21 621 226	
Chemicals for office equipment's			
Loss on sale of bank's property			
Bandwidth charges   19,993,712   18,899,255   Renovation Under construction works   3,631,148   1,7349,297   1,849,304   1,849,304   1,849,304   3,340,316   1,849,304   3,340,316   1,849,304   3,340,316   1,849,304   3,340,316   1,849,304   3,340,316   1,849,304   3,340,316   1,849,304   3,340,316   1,849,304   3,340,316   1,849,304   3,340,316   1,849,304   3,340,316   1,849,304   3,340,316   1,849,304   3,340,316   1,905,811,339   1,905,			
Renovation Under construction works Miscellaneous			
Miscellaneous   12,339,115   17,349,297   542,781,484   438,847,272   26 (a) Consolidated Other expenses   Pubali Bank Limited   542,781,484   438,847,272   27   Cash and cash equivalents at the end of the period   1,849,304   3,340,316   24,187,588   27   Cash in hand (including foreign currencies)   4,037,374,526   3,111,167,706   Balance with Dampial Bank and its agent bank(s)   18,541,836,580   17,905,851,839   Balance with other banks and financial institutes   10,854,931,292   15,090,803,252   17,366,801   17,765,520   17,366,801   17,765,520   17,366,801   17,765,520   17,366,801   17,765,520   17,366,801   17,765,520   17,366,801   17,367,520   17,366,801   17,366,801   17,367,520   17,366,801   17,36			18,899,255
26 (a) Consolidated Other expenses			17 340 207
26 (a)   Consolidated Other expenses   Pubali Bank Limited   542,781,484   438,847,272   438,847,272   438,9304   3,340,316   544,630,788   442,187,588   27   Cash and cash equivalents at the end of the period   Cash in hand (including foreign currencies)   4,037,374,526   3,111,167,706   Balance with Bangladesh Bank and its agent bank(s)   18,541,836,580   17,905,851,839   Balance with bangladesh Bank and its agent bank(s)   10,854,931,292   15,090,803,252   Prize bonds   17,366,801   17,766,501   17,766,501   17,766,501   17,766,501   17,766,501   17,766,501   17,766,501   17,763	Miscerianeous		
Pubali Bank Limited   542,781,484   438,847,272   20   1,849,304   3,340,316   544,630,788   344,2187,588   27   Cash and cash equivalents at the end of the period   Cash in hand (including foreign currencies)   4,037,374,526   3,111,167,706   Balance with Bangladesh Bank and its agent bank(s)   18,841,836,880   17,905,851,839   Balance with other banks and financial institutes   10,844,931,292   15,090,803,252   15,090,803,252   17,366,801   17,763,501   14,11,286,667   1,061,286,667   1,411,286,667   1,061,286,667   1,411,286,667   1,061,286,667		9	
Pubali Bank Securities Limited         1,849,304         3,340,316           27 Cash and cash equivalents at the end of the period         Cash in hand (including foreign currencies)         4,037,374,526         3,111,67,706           Balance with Bangladesh Bank and its agent bank(s)         18,541,836,580         17,905,851,839           Balance with other banks and financial institutes         10,884,931,292         15,090,803,252           Prize bonds         17,366,801         17,736,801         17,766,801           Money at call on short notice         1,411,286,667         3,7186,872,965           Pubali Bank Limited         34,862,795,866         37,186,872,965           Pubali Bank Securities Limited         34,862,795,866         37,186,872,965           Pubali Bank Securities Limited         34,862,795,866         37,186,872,965           Net Profit after taxes         62,919,439         494,663,037           Number of ordinary shares outstanding         950,803,716         950,803,716           Basic and Diluted Earnings Per Share (EPS)         62,919,439         494,663,037           Net Profit after taxes         622,919,439         494,663,037           Number of ordinary shares outstanding         950,803,716         950,803,716           Pubali Bank Carnings Per Share (EPS)         695,098,359         670,581,677	26 (a) Consolidated Other expenses		
Cash and cash equivalents at the end of the period   Cash in hand (including foreign currencies)   4,037,374,526   3,111,167,706   Balance with Bangladesh Bank and its agent bank(s)   18,541,836,580   17,905,851,839   Balance with other banks and financial institutes   10,854,931,292   15,090,803,252   Prize bonds   1,11,286,667   1,661,286,667   34,862,795,866   37,186,872,965   34,862,795,866   37,186,872,965   27 (a) Consolidated Cash and cash equivalents at the end of the period Pubali Bank Limited   34,862,795,866   37,186,872,965   27 (a) Consolidated Cash and cash equivalents at the end of the period Pubali Bank Securities Limited   34,862,795,866   37,186,872,965   1,020,986,190   35,626,620,161   38,207,859,155   28 Basic and Diluted Earnings Per Share (EPS):  Net Profit after taxes   622,919,439   494,663,037   Number of ordinary shares outstanding   950,803,716   950,803,716   950,803,716   20,522   28 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)   670,581,677   28 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)   670,581,677   670,581,67			
27 Cash and cash equivalents at the end of the period       4,037,374,526       3,111,167,706         Cash in hand (including foreign currencies)       4,037,374,526       3,111,167,706         Balance with Bangladesh Bank and its agent bank(s)       18,541,836,580       17,905,851,839         Balance with other banks and financial institutes       10,854,931,292       15,090,803,252         Prize bonds       17,366,801       17,763,501         Money at call on short notice       1,411,286,667       1,061,286,667         27 (a) Consolidated Cash and cash equivalents at the end of the period       34,862,795,866       37,186,872,965         Pubali Bank Limited       34,862,795,866       37,186,872,965         Pubali Bank Securities Limited       34,862,795,866       37,186,872,965         Pubali Bank Securities Limited       36,824,295       1,00,986,190         35,626,620,161       38,207,889,155         28 Basic and Diluted Earnings Per Share (EPS):       622,919,439       494,663,037         Number of ordinary shares outstanding       950,803,716       950,803,716         Basic and Diluted Earnings Per Share (EPS)       695,098,359       670,581,677         Number of ordinary shares outstanding       950,803,716       950,803,716	Pubali Bank Securities Limited		
Cash in hand (including foreign currencies)         4,037,374,526         3,111,167,706           Balance with Bangladesh Bank and its agent bank(s)         18,541,836,580         17,908,851,839           Balance with other banks and financial institutes         10,854,931,292         15,090,803,252           Prize bonds         17,366,801         17,763,501           Money at call on short notice         1,411,286,667         1,061,286,667           27 (a) Consolidated Cash and cash equivalents at the end of the period         34,862,795,866         37,186,872,965           Pubali Bank Limited         34,862,795,866         37,186,872,965           Pubali Bank Securities Limited         763,824,295         1,020,986,190           Securities Limited         35,626,620,161         38,207,889,155           28 Basic and Diluted Earnings Per Share (EPS):         8622,919,439         494,663,037           Number of ordinary shares outstanding         950,803,716         950,803,716           Basic and Diluted Earnings Per Share (EPS)         0.66         0.52           28 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)         695,098,359         670,581,677           Number of ordinary shares outstanding         950,803,716         950,803,716	27 Control and anti-chartest the and of the newled	544,030,788	442,107,500
Balance with Bangladesh Bank and its agent bank(s)       18,541,836,580       17,905,851,839         Balance with other banks and financial institutes       10,854,931,292       15,090,803,252         Prize bonds       17,366,801       17,763,501         Money at call on short notice       1,411,286,667       1,061,286,667         27 (a) Consolidated Cash and cash equivalents at the end of the period       34,862,795,866       37,186,872,965         Pubali Bank Limited       34,862,795,866       37,186,872,965         Pubali Bank Securities Limited       763,824,295       1,020,986,190         35,626,620,161       38,207,859,155         28 Basic and Diluted Earnings Per Share (EPS):       622,919,439       494,663,037         Number of ordinary shares outstanding       950,803,716       950,803,716         Basic and Diluted Earnings Per Share (EPS)       622,919,439       494,663,037         Net Profit after taxes       622,919,439       494,663,037         Net Profit after tax       695,083,716       950,803,716         Net Profit after tax       695,098,359       670,581,677         Number of ordinary shares outstanding       950,803,716       950,803,716		4 037 374 526	3 111 167 706
Balance with other banks and financial institutes   10,854,931,292   15,090,803,252   17,366,801   17,763,501   17,763,501   17,763,501   17,166,801   17,763,501   17,163,501   17,411,286,667   1,061,286,667   34,862,795,866   37,186,872,965   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,667   1,001,286,676   1,001,28			
Money at call on short notice       1,41,286,667       1,061,286,667         34,862,795,866       37,186,872,965         27 (a) Consolidated Cash and cash equivalents at the end of the period       34,862,795,866       37,186,872,965         Pubali Bank Limited       34,862,795,866       37,186,872,965         Pubali Bank Securities Limited       763,824,295       1,020,986,190         35,626,620,161       38,207,859,155         28 Basic and Diluted Earnings Per Share (EPS):       622,919,439       494,663,037         Number of ordinary shares outstanding       950,803,716       950,803,716         Basic and Diluted Earnings Per Share (EPS)       0.66       0.52         28 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)       695,098,359       670,581,677         Net Profit after tax       695,098,359       670,581,677         Number of ordinary shares outstanding       950,803,716       950,803,716			
27 (a) Consolidated Cash and cash equivalents at the end of the period   Pubali Bank Limited   34,862,795,866   37,186,872,965   Pubali Bank Securities Limited   34,862,795,866   37,186,872,965   763,824,295   1,020,986,190   35,626,620,161   38,207,859,155			
27 (a) Consolidated Cash and cash equivalents at the end of the period  Pubali Bank Limited Pubali Bank Securities Limited  Pubali Bank Securities Limited  34,862,795,866 37,186,872,965 763,824,295 1,020,986,190 35,626,620,161 38,207,859,155  28 Basic and Diluted Earnings Per Share (EPS):  Net Profit after taxes Number of ordinary shares outstanding Post,803,716 Basic and Diluted Earnings Per Share (EPS)  28 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)  Net Profit after tax  695,098,359 670,581,677 Number of ordinary shares outstanding 950,803,716 950,803,716 950,803,716	Money at call on short notice		
Pubali Bank Limited       34,862,795,866       37,186,872,965         Pubali Bank Securities Limited       34,862,795,866       37,186,872,965         763,824,295       1,020,986,190         35,626,620,161       38,207,859,155         28 Basic and Diluted Earnings Per Share (EPS):         Number of ordinary shares outstanding       622,919,439       494,663,037         Post,803,716       950,803,716       950,803,716         Basic and Diluted Earnings Per Share (EPS)         Net Profit after tax       695,098,359       670,581,677         Number of ordinary shares outstanding       950,803,716       950,803,716		34,862,795,866	37,186,872,965
Pubali Bank Limited       34,862,795,866       37,186,872,965         Pubali Bank Securities Limited       34,862,795,866       37,186,872,965         763,824,295       1,020,986,190         35,626,620,161       38,207,859,155         28 Basic and Diluted Earnings Per Share (EPS):         Number of ordinary shares outstanding       622,919,439       494,663,037         Post,803,716       950,803,716       950,803,716         Basic and Diluted Earnings Per Share (EPS)         Net Profit after tax       695,098,359       670,581,677         Number of ordinary shares outstanding       950,803,716       950,803,716	27 (a) Consolidated Cash and cash equivalents at the end of the period		
28 Basic and Diluted Earnings Per Share (EPS):       Net Profit after taxes       622,919,439       494,663,037         Number of ordinary shares outstanding       950,803,716       950,803,716         Basic and Diluted Earnings Per Share (EPS)       0.66       0.52         28 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)       695,098,359       670,581,677         Net Profit after tax       695,098,359       670,581,677         Number of ordinary shares outstanding       950,803,716       950,803,716		34,862,795,866	37,186,872,965
28 Basic and Diluted Earnings Per Share (EPS):       622,919,439       494,663,037         Net Profit after taxes       622,919,439       494,663,037         Number of ordinary shares outstanding       950,803,716       950,803,716         Basic and Diluted Earnings Per Share (EPS)       0.66       0.52         28 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)       695,098,359       670,581,677         Net Profit after tax       695,098,359       670,581,677         Number of ordinary shares outstanding       950,803,716       950,803,716	Pubali Bank Securities Limited		
Net Profit after taxes         622,919,439         494,663,037           Number of ordinary shares outstanding         950,803,716         950,803,716           Basic and Diluted Earnings Per Share (EPS)         0.66         0.52           28 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)         695,098,359         670,581,677           Number of ordinary shares outstanding         950,803,716         950,803,716		35,626,620,161	38,207,859,155
Net Profit after taxes         622,919,439         494,663,037           Number of ordinary shares outstanding         950,803,716         950,803,716           Basic and Diluted Earnings Per Share (EPS)         0.66         0.52           28 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)         695,098,359         670,581,677           Number of ordinary shares outstanding         950,803,716         950,803,716	20 Deale and Diluted Foundation Pro-Chair (FDC).		
Number of ordinary shares outstanding Basic and Diluted Earnings Per Share (EPS)         950,803,716         950,803,716           28 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)         695,098,359         670,581,677           Net Profit after tax         695,098,359         670,581,677           Number of ordinary shares outstanding         950,803,716         950,803,716		622 919 439	494 663 037
Basic and Diluted Earnings Per Share (EPS)         0.66         0.52           28 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)			
28 (a) Consolidated Basic and Diluted Earnings Per Share (EPS)  Net Profit after tax  Number of ordinary shares outstanding  695,098,359 670,581,677 950,803,716 950,803,716			0.52
Net Profit after tax       695,098,359       670,581,677         Number of ordinary shares outstanding       950,803,716       950,803,716			
Number of ordinary shares outstanding 950,803,716 950,803,716			
Consolidated Dasic and Diluted Earthings Fel Share (EFS)			
	Consolidated Dasic and Diluted Earnings Per Share (EPS)	0.73	0.71

