



Pubali Bank Limited
Head Office

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

<u>Property and Assets</u>	Notes	March 2018 Taka	December 2017 Taka
Cash	3 (a)	22,579,211,106	22,817,790,448
Cash In hand (Including foreign currencies)		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
<u>Liabilities and Capital</u>			
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		6,306,309,312	5,255,254,102
Other Liabilities	13 (a)	52,399,222,971	50,434,110,335
Total Liabilities		352,977,259,786	344,137,163,440
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
		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






Pubali Bank Limited
Head Office

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

	Notes	March 2018 Taka	December 2017 Taka
<u>Off-balance sheet items</u>			
<u>Contingent liabilities</u>			
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
<u>Other Commitments</u>			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total Off-Balance Sheet items including Contingent Liabilities		98,980,441,016	91,098,629,848


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





Pubali Bank Limited

Head Office

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

	Notes	January to March 2018 Taka	January to March 2017 Taka
Operating Income			
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			
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.		22,146,035	21,903,405
Stationery, Printing, Advertisements, etc.		29,895,639	24,191,909
Managing Director's salary and Fees	24	2,475,000	2,100,000
Directors' Fees		1,669,737	2,020,175
Auditors' Fees		-	-
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		-	-
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)	28 (a)	0.73	* 0.71
Basic		0.73	0.71
Diluted		0.73	0.71

* Restated

Company Secretary

Chief Financial Officer

Managing Director & CEO


Director





Pubali Bank Limited
Head Office
Consolidated Cash Flow Statement (un-audited)
for 3 months ended 31 March 2018

	<u>Notes</u>	<u>January to March 2018 Taka</u>	<u>January to March 2017 Taka</u>
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	-
Net cash from/(used in) Financing activities		40,614	(14,127,952)
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		36,849,712,020	31,084,907,665
f Cash and cash equivalents at the end of the period (d+e)	27a	35,626,620,161	38,207,859,155


 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 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)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
For the period March 2018							
Balance as at 1 January 2018	9,508,037,160	9,510,249,482	2,085,289,771	2,943,528,160	24,047,104,573	801	24,047,105,374
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	9,508,037,160	9,510,249,482	2,085,289,771	2,943,528,160	24,047,104,573	801	24,047,105,374
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-
Currency translation differences	-	-	-	40,614	40,614	-	40,614
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-
Transfer regarding revaluation reserve on sale of properties	-	-	-	-	-	-	-
Non-controlling capital	-	-	-	-	-	-	-
Net profit for the period	-	-	695,098,333	-	695,098,333	26	695,098,359
Transfer to statutory reserve	-	-	-	-	-	-	-
Issue of bonus shares - 2017	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2017	-	-	-	-	-	-	-
Balance as at 31 March 2018	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
Balance as at 31 March 2017	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


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 31 March 2018

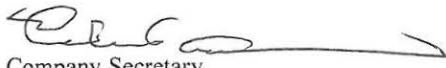
<u>Property and Assets</u>	<u>Notes</u>	March 2018 <u>Taka</u>	December 2017 <u>Taka</u>
Cash	3	22,579,211,106	22,817,790,448
Cash In hand (Including foreign currencies)		4,037,374,526	3,643,109,729
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		18,541,836,580	19,174,680,719
Balance with Other Banks and Financial Institutions	4	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	53,378,937,608	53,527,204,707
Government		35,143,068,940	35,243,859,418
Others		18,235,868,668	18,283,345,289
Loans, Advances and Leases	7	248,446,984,035	239,539,597,542
Loans, Cash Credits, Overdrafts, etc.		234,234,439,258	227,602,252,737
Bills purchased and discounted		14,212,544,777	11,937,344,805
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
<u>Liabilities and Capital</u>			
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		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		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

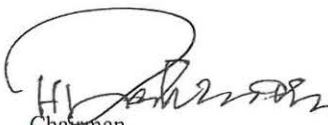
<u>Off-balance sheet items</u>	<u>Notes</u>	<u>March 2018</u>	<u>December 2017</u>
		<u>Taka</u>	<u>Taka</u>
<u>Contingent liabilities</u>			
Acceptances & Endorsements			
Letters of guarantee		11,624,217,135	11,338,890,478
Irrevocable letters of credit		75,645,057,921	67,861,025,606
Bills for collection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


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Chairman



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			
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		-	-
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		-	-
		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)	28	0.66	* 0.52
		0.66	0.52

*Restated


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director



Chairman





Pubali Bank Limited
Head Office
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		6,102,788,127	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






Pubali Bank Limited
Head Office
Statement of Changes in Equity (Un-audited)
for 3 months ended 31 March 2018

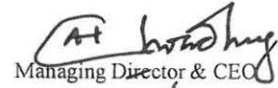
(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
<u>For the period March 2018</u>					
Balance as at 1 January 2018	9,508,037,160	9,510,249,482	2,458,491,167	2,943,528,160	24,420,305,969
Changes in accounting policy	-	-	-	-	-
Restated balance	9,508,037,160	9,510,249,482	2,458,491,167	2,943,528,160	24,420,305,969
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-
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	-	-	-	-	-
Net profit for the period	-	-	622,919,439	-	622,919,439
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus shares - 2016	-	-	-	-	-
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
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 Company Secretary


 Chief Financial Officer


 Managing Director & CEO


 Director


 Chairman



**PUBALI BANK LIMITED****Some selected notes to the financial statements for the Quarter ended 31 March 2018**

	March 2018 Taka	December 2017 Taka
1 Accounting Policies:		
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2017.		
2 Provision:		
a) Loans & Advances:		
Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.		
b) Investment		
Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted shares on yearly basis.		
c) Taxation:		
Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 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.		
<u>PROPERTY AND ASSETS</u>		
3 Cash		
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
	<u>4,037,374,526</u>	<u>3,643,109,729</u>
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
	<u>17,696,027,505</u>	<u>17,496,563,182</u>
Sonali Bank as agent of Bangladesh Bank		
In local currency	845,809,075	1,678,117,537
	<u>18,541,836,580</u>	<u>19,174,680,719</u>
	<u>22,579,211,106</u>	<u>22,817,790,448</u>
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	-	-
	<u>4,037,374,526</u>	<u>3,643,109,729</u>
Balance with Bangladesh Bank and its agent Bank (s)		
Pubali Bank Limited	18,541,836,580	19,174,680,719
Pubali Bank Securities Limited	-	-
	<u>18,541,836,580</u>	<u>19,174,680,719</u>
	<u>22,579,211,106</u>	<u>22,817,790,448</u>
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
	<u>10,854,931,292</u>	<u>12,903,217,937</u>
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
	<u>10,619,292,422</u>	<u>13,057,733,190</u>
Less: Inter Company Transactions	763,824,295	1,105,272,867
	<u>9,855,468,127</u>	<u>11,952,460,323</u>
Outside Bangladesh		
Pubali Bank Limited	999,463,165	950,757,614
Pubali Bank Securities Limited	-	-
	<u>999,463,165</u>	<u>950,757,614</u>
	<u>10,854,931,292</u>	<u>12,903,217,937</u>
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	-
	<u>1,411,286,667</u>	<u>11,286,667</u>
5.1 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
	<u>1,001,286,667</u>	<u>11,286,667</u>
5.2 Non-banking Financial Institution		
Lanka bangla Finance Ltd.	60,000,000	-
IDLC Finance Limited	300,000,000	-
GSP Finance Co. (BD) Limited	50,000,000	-
	<u>410,000,000</u>	<u>-</u>



	March 2018 Taka	December 2017 Taka
6 Investments		
Government securities		
Government/ Bangladesh Bank bills - at book value	-	-
Government treasury bonds	35,125,702,139	35,231,715,317
National prize bonds	17,366,801	12,144,101
Total investment in government securities and bonds	35,143,068,940	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	80,000,000	80,000,000
Trust Bank Limited Bond -1	200,000,000	200,000,000
The City Bank Limited Bond -1	147,000,000	147,000,000
Southeast Bank Limited Bond - 1	240,000,000	240,000,000
Bank Asia Limited Bond - 1	200,000,000	250,000,000
EXIM Bank Limited Bond - 1	240,000,000	300,000,000
Social Islami Bank Limited Bond - 1	160,000,000	160,000,000
Southeast Bank Limited Bond - 2	1,000,000,000	1,000,000,000
Trust Bank Limited Bond -2	1,000,000,000	1,000,000,000
One Bank Limited Bond -2	1,000,000,000	1,000,000,000
Jamuna Bank Limited Bond	300,000,000	300,000,000
MTBL Bond-2	950,000,000	950,000,000
Bank Asia Limited Bond - 2	1,000,000,000	1,000,000,000
EXIM Bank Limited Bond - 2	1,000,000,000	1,000,000,000
Dutch- Bangla Bank Limited Bond	1,500,000,000	1,500,000,000
Shahjalal Islami Bank Limited	700,000,000	700,000,000
Social Islami Bank Limited	500,000,000	500,000,000
The City Bank Limited Bond -2	500,000,000	500,000,000
Standard Bank Limited Bond	500,000,000	500,000,000
Islami Bank Bangladesh Limited Bond	1,000,000,000	1,000,000,000
UCBL Bond -1	750,000,000	750,000,000
Bridge financing advances	4,813,910	4,813,910
	18,235,868,668	18,283,345,289
	53,378,937,608	53,527,204,707
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	35,143,068,940	35,243,859,418
Pubali Bank Securities Limited	-	-
	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	5,359,994	7,731,155
Packing credits	579,118,461	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	4,843,872,333	4,936,364,669
Pubali Karmo Uddog	182,074,877	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	14,440,564,187	14,111,214,579
EDF loan	5,225,789,822	4,916,516,503
Lease finance	5,477,206,138	5,328,312,904
Others	1,314,864,372	83,318,869
	234,234,439,258	227,602,252,737
Outside Bangladesh	-	-
	234,234,439,258	227,602,252,737



	March 2018 Taka	December 2017 Taka
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
	3,308,453,675	2,666,176,819
Payable outside Bangladesh:		
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

7.3 Classification of loans and advances including bills purchased and discounted

Unclassified:			
Standard	218,837,711,978	211,447,401,722	
Special mention account (SMA)	5,354,499,669	4,500,838,356	
	224,192,211,647	215,948,240,078	
Classified:			
Substandard (SS)	864,027,057	498,950,008	
Doubtful (DF)	451,122,726	591,446,731	
Bad or loss (B/L)	20,165,265,589	19,696,546,819	
	21,480,415,372	20,786,943,558	
Staff loan	2,774,357,016	2,804,413,906	
	248,446,984,035	239,539,597,542	

7.4 Particulars of required provision for loans and advances

Status of Classification	Base for Provision	Rate of Provision (%)		
General provision - Unclassified				
Standard	154,748,503,881	1	1,547,485,039	1,488,168,131
Small & Medium Enterprise financing	46,078,390,171	0.25	115,195,976	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	61,748,214	2	1,234,964	1,826,441
Consumers loan scheme (Credit card)	113,327,745	2	2,266,555	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	45,231,358	43,040,378
Special mention account (SMEF)	1,627,313,420	0.25	4,068,284	3,717,817
Special mention account (CLS)	2,105,965,849	5	105,298,292	79,185,659
Special mention account (HF)	66,221,337	1	662,213	884,950
Special mention account (LP)	3,882,453	2	77,649	52,586
Special mention account (Others)	1,499,168,835	1	14,991,688	13,388,740
			2,491,466,777	2,312,030,236
Specific provision - Classified				
Substandard (Agri & Micro credit)	12,184,662	5	609,233	2,221,344
Substandard	475,809,639	20	95,161,928	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
			10,129,595,616	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

7(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	609,010,224
	234,838,049,289	228,211,262,961
Less: Inter Company Transactions	-	-
	234,838,049,289	228,211,262,961
Bills discounted and purchased		
Pubali Bank Limited	14,212,544,777	11,937,344,805
Pubali Bank Securities Limited	-	-
	14,212,544,777	11,937,344,805
	249,050,594,066	240,148,607,766

8 Fixed Assets including Premises, Furniture & Fixtures

Land	2,226,227,421	2,226,227,421
Building	696,045,981	696,045,981
Vehicles	78,421,170	76,733,846
Machinery and equipment's	203,106,036	190,301,771
Computer & Computer Accessories	163,252,334	145,542,535
Furniture and fixtures	400,812,082	352,004,779
	3,767,865,024	3,686,856,333



	March 2018 Taka	December 2017 Taka
8(a) Consolidated Fixed Assets including premises, furniture & fixtures		
Pubali Bank Limited	3,767,865,024	3,686,856,333
Pubali Bank Securities Limited	1,690,486	1,799,568
	<u>3,769,555,510</u>	<u>3,688,655,901</u>
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	3,387,591	3,387,591
Advance security deposit, advance rent and prepaid expenses	307,242,980	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	72,411,958	67,696,410
Drafts payable	20,402,471	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	23,442,823,256	22,778,223,619
Clearing house adjustment	62,752,232	148,161,847
Others	3,604,701	3,604,701
	<u>36,985,351,667</u>	<u>35,828,288,870</u>
	March 2018 Taka	December 2017 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
	<u>37,114,875,039</u>	<u>36,062,985,992</u>
Inter company Transactions	(13,268,291)	(469,770,836)
Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
	<u>(6,613,266,991)</u>	<u>(7,069,769,536)</u>
	<u>30,501,608,048</u>	<u>28,993,216,456</u>
<u>LIABILITIES AND CAPITAL</u>		
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
	<u>14,779,145,109</u>	<u>18,099,362,651</u>
11 Subordinated bond		
Agrani Bank Limited	1,000,000,000	1,000,000,000
Janata Bank Limited	1,000,000,000	1,000,000,000
Rupali Bank Limited	1,000,000,000	1,000,000,000
Sonali Bank Limited	1,000,000,000	1,000,000,000
Uttara Bank Limited	1,000,000,000	1,000,000,000
	<u>5,000,000,000</u>	<u>5,000,000,000</u>
12 Details of deposits and other accounts		
Current deposits and other accounts :		
Current account	31,027,396,246	32,833,898,827
Cash credit A/C. (Cr. Balance)	587,495,966	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	692,430
Call deposits	15,133,459	16,269,759
Foreign currency deposits	1,429,209,783	1,303,429,226
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	15,672,863	15,602,288
	<u>33,081,703,984</u>	<u>34,690,402,410</u>
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	37,148,781,689	34,073,386,498
Deposit pension scheme	1,148,223	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	3,452,327,632	3,815,826,339
Dwigun Sanchay Prokalpa	16,280,032,767	16,558,175,526
Target Based Small Deposit (Pubali shoppopuron)	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	230,916,355
	<u>164,373,759,308</u>	<u>151,945,304,509</u>
Other deposits	6,306,309,312	5,255,254,102
	<u>281,562,716,001</u>	<u>271,708,963,321</u>



	March 2018 Taka	December 2017 Taka
12 (a) Consolidated Deposits and other accounts		
Pubali Bank Limited	281,562,716,001	271,708,963,321
Pubali Bank Securities Limited	-	-
	<u>281,562,716,001</u>	<u>271,708,963,321</u>
Less: Inter Company Transactions	763,824,295	(1,105,272,867)
	<u>280,798,891,706</u>	<u>270,603,690,454</u>
13 Other Liabilities		
Accumulated provision for loans and advances	9,212,239,686	9,192,609,121
Accumulated provision for consumers loan	866,479,260	844,092,944
Accumulated provision for lease finance	1,254,442	1,254,442
Accumulated provision for demand loan pubali star	50,386,864	46,248,055
	<u>10,130,360,252</u>	<u>10,084,204,562</u>
Provision for unclassified loans and advances	2,996,030,236	2,312,030,236
Provision @1% against off-balance sheet exposure	876,300,000	911,300,000
Accumulated interest suspense	2,353,955,996	2,164,617,779
Provision for rebate on good borrower	18,504,184	18,504,184
Provision for doubtful investment	23,750,460	23,750,460
Additional profit payable A/C for Islamic banking	661,787	2,356,033
I.B. bad debt offsetting reserve	8,215,452	8,215,452
Interest suspense on underwriting advances	235,599,888	235,599,888
CLS interest A/C	3,979,403	3,939,253
Accrued interest receivable on overdue CLS	2,093,089	-
Consumers deposits	198,354,675	181,165,892
Lease deposit	579,715	624,483
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	26,661,397,369	26,013,816,910
Provision for Deferred Tax	77,121,056	77,121,056
Valuation adjustment	972,538,270	815,360,819
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	8,000	347,750
Pakistan account	8,393,039	8,393,039
Pension fund	1,570,883	1,570,883
L/C cover account in Bangladesh	1,583,640	1,583,640
EDF adjustment	5,488,391,129	5,263,040,370
Pubali Bank Adjustment	105,211,650	114,712,249
Sadaqah fund	6,188,171	6,188,171
Card transaction fee (inter bank)	1,170,235	1,039,240
FC Charges	17,363,819	17,363,819
Interest suspense account against 70% agri loan	192,382	192,382
Blocked account of UBI	2,973,186	2,973,186
Property account of UBI	49,617	49,617
Imprest A/C duty draw back	200	-
ACU dollar cover A/C	500	-
Non resident blocked account of UBI	34,487	34,487
	<u>40,163,031,567</u>	<u>38,286,710,327</u>
Provision for expenses	414,890,866	418,508,666
	<u>414,890,866</u>	<u>418,508,666</u>
Provision for other assets:		
Suspense account	63,714,468	63,714,468
Demonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries	13,724,657	13,724,657
ICT Asset Insurance reserve	19,739,583	18,257,834
Reserve for unforeseen losses	233,364,380	199,875,555
	<u>331,532,828</u>	<u>296,562,254</u>
	<u>51,039,815,513</u>	<u>49,085,985,809</u>
13 (a) Consolidated other liabilities		
Pubali Bank Limited	51,039,815,513	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)
	<u>52,399,222,971</u>	<u>50,434,110,335</u>
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	<u>9,510,249,482</u>	<u>9,510,249,482</u>
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	-	-
	<u>3,081,410,606</u>	<u>3,602,977,113</u>
Issue of dividend	-	(1,144,485,946)
Balance as on end of the period	<u>3,081,410,606</u>	<u>2,458,491,167</u>
15 (a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	3,081,410,606	2,458,491,167
Pubali Bank Securities Limited	(301,022,502)	(373,201,396)
	<u>2,780,388,104</u>	<u>2,085,289,771</u>



	March 2018 Taka	December 2017 Taka
16 Other reserves		
16.1 Assets revaluation reserve		
Balance at the beginning of the period	2,907,729,355	2,915,946,700
Addition on revaluation of Fixed Assets/Investment During the period	-	42,634,148
Disposal during the period	-	(50,851,493)
	<u>2,907,729,355</u>	<u>2,907,729,355</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>2,908,063,339</u>	<u>2,908,063,339</u>
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	<u>29,959,972</u>	<u>29,959,972</u>
16.3 Foreign currency translation reserve		
Balance at the beginning of the period	5,504,849	-
Addition during the period	40,614	5,504,849
Balance at the end of the period	<u>5,545,463</u>	<u>5,504,849</u>
16 (a) Consolidated Other reserves		
Pubali Bank Limited	2,943,568,774	2,943,528,160
Pubali Bank Securities Limited	-	-
	<u>2,943,568,774</u>	<u>2,943,528,160</u>
17 Non-controlling interest		
Balance at the beginning of the period	801	679
Share of current period profit	26	122
	<u>827</u>	<u>801</u>
	March 2018 Taka	March 2017 Taka
18 Interest income		
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	42,536,361	21,704,126
Foreign bill purchased and Export development fund	26,094,678	131,583,270
Packing credits	12,425,750	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	22,228,765	18,927,361
CLS account	338,450,185	335,559,958
Secured mortgages	147,514,517	163,699,847
Foreign bank accounts	6,713,752	2,980,956
Loan against Shikya Sanchay Prokalpa	166,117	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	26,901,002	24,549,573
Export Bill Discounting (EBD)	683,098	-
Credit card	2,758,318	451,894
	<u>5,386,603,913</u>	<u>4,616,876,353</u>
18 (a) Consolidated Interest Income		
Pubali Bank Limited	5,386,603,913	4,616,876,353
Pubali Bank Securities Limited	3,780,749	14,474,000
	<u>5,390,384,662</u>	<u>4,631,350,353</u>
19 Interest paid on deposits, borrowings, etc.		
Fixed deposit	1,097,879,398	821,039,136
Interest on REPO borrowings	-	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 borrring	22,914,111	42,014
Monthly monafa based deposit scheme	2,838,049	3,407,282
Pubali Sanchay Prokalpa	65,625,057	81,252,769
Shikhya Sanchay Prokalpa	5,352,052	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 refinance from B. Bank	897,833	705,408
Interest on MFD A/C	61,540,482	69,289,281
Interest on Subordinated Bond	108,500,000	-
Sundry accounts	966,967	2,160,882
	<u>3,313,844,475</u>	<u>2,752,174,183</u>



	March 2018 Taka	March 2017 Taka
20 Income from investment		
Interest on treasury bill	-	81,422,241
Interest on treasury bond	875,073,592	812,951,509
Interest on private bond	284,479,602	112,311,102
Interest on Reverse Repo	433,464	5,810,573
Interest on debentures	-	-
Interest on Bangladesh Bank bill	-	15,845,250
Interest on commercial paper	-	22,439,236
Gain on sale of shares	20,727,545	309,829,844
Dividend on shares	10,399,465	4,928,193
	<u>1,191,113,668</u>	<u>1,365,537,948</u>
20 (a) Consolidated Income from investment		
Pubali Bank Limited	1,191,113,668	1,365,537,948
Pubali Bank Securities Limited	62,577,389	148,787,396
	<u>1,253,691,057</u>	<u>1,514,325,344</u>
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	39,448,879	29,800,786
Issuance of traveller's cheque	8,460	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	330,788	249,075
Income A/C commission Online	79	415
Total commission	<u>279,704,477</u>	<u>263,575,592</u>
Exchange	214,494,698	162,697,701
	<u>494,199,175</u>	<u>426,273,293</u>
21 (a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	494,199,175	426,273,293
Pubali Bank Securities Limited	5,204,517	24,383,101
	<u>499,403,692</u>	<u>450,656,394</u>
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	1,000	-
Miscellaneous income transfer fee	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	4,794,561	7,672,467
Income on sale of leased asset	800,190	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	3,525,518	1,071,455
CIB service charges	3,426,030	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
	<u>93,310,298</u>	<u>86,580,632</u>
22 (a) Consolidated Other operating income		
Pubali Bank Limited	93,310,298	86,580,632
Pubali Bank Securities Limited	9,251,193	228,774
	<u>102,561,491</u>	<u>86,809,406</u>
23 Salary and allowances (excluding Managing Director)		
Basic salary	517,682,411	486,761,705
House rent allowances	288,377,442	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	73,856	89,326
Bonus to employees	134,400	12,073
	<u>973,656,020</u>	<u>922,014,422</u>
23 (a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	973,656,020	922,014,422
Pubali Bank Securities Limited	6,217,801	7,809,638
	<u>979,873,821</u>	<u>929,824,060</u>
24 Managing Director's salary and fees		
Basic pay	1,750,000	1,500,000
Allowances	550,000	450,000
Bank's contributory provident fund	175,000	150,000
	<u>2,475,000</u>	<u>2,100,000</u>



	March 2018 Taka	March 2017 Taka
25 Depreciation and repair of bank's assets		
Repairs to fixed assets	4,400,772	4,412,307
Maintenance of assets	19,344,502	18,609,713
Depreciation on fixed assets	108,678,142	89,988,605
	<u>132,423,416</u>	<u>113,010,625</u>
25 (a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	132,423,416	113,010,625
Pubali Bank Securities Limited	292,993	332,026
	<u>132,716,409</u>	<u>113,342,651</u>
26 Other expenses		
Repairs to rented property	220,115	222,296
Newspapers	770,653	787,743
Petrol consumption	13,681,602	10,582,425
Travelling	13,344,645	11,298,640
Donations	75,195,280	9,077,400
Card Expenditure	5,025,321	4,804,377
NOSTRO account charges	1,803,399	1,811,843
Honorarium	64,000	176,750
Subscriptions	5,208,242	4,867,500
Sub-ordinate staff clothing	3,079,307	2,646,978
Conveyance	5,829,970	4,962,306
Entertainment	5,022,690	4,245,251
Training	2,141,422	5,849,571
Photocopying	44,147	60,014
Branches' opening expenses	393,299	464,476
Shifting expenses	120,405	107,984
Carrying expenses	383,099	315,788
Professional fees	782,320	945,236
Security and Auxiliary Services	21,527,164	12,042,718
Gun license fees	682,172	588,365
Overtime	6,088,440	5,694,706
Lunch subsidy	49,210,949	49,094,413
Promotional expenses	20,503,677	22,145,351
Card transaction fee	546,445	311,580
Gratuity	236,190,260	209,794,200
Group insurance	-	5,000,000
House maintenance	31,621,326	27,607,754
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
	<u>542,781,484</u>	<u>438,847,272</u>
26 (a) Consolidated Other expenses		
Pubali Bank Limited	542,781,484	438,847,272
Pubali Bank Securities Limited	1,849,304	3,340,316
	<u>544,630,788</u>	<u>442,187,588</u>
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 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
	<u>34,862,795,866</u>	<u>37,186,872,965</u>
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	763,824,295	1,020,986,190
	<u>35,626,620,161</u>	<u>38,207,859,155</u>
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)	<u>0.66</u>	<u>0.52</u>
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
Consolidated Basic and Diluted Earnings Per Share (EPS)	<u>0.73</u>	<u>0.71</u>

