



**Pubali Bank Limited**  
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2019

<u>Property and Assets</u>	Notes	March 2019 Taka	December 2018 Taka
<b>Cash</b>	3 (a)	<b>22,856,456,984</b>	<b>23,056,848,598</b>
Cash In hand ( Including foreign currencies )		5,057,690,463	3,789,308,079
Balance with Bangladesh Bank and its agent Bank (s) ( Including foreign currencies )		17,798,766,521	19,267,540,519
<b>Balance with Other Banks and Financial Institutions</b>	4 (a)	<b>20,991,863,807</b>	<b>15,579,619,483</b>
Inside Bangladesh		18,805,922,413	14,661,272,175
Outside Bangladesh		2,185,941,394	918,347,308
<b>Money at Call on Short Notice</b>	5	<b>1,161,286,667</b>	<b>11,286,667</b>
<b>Investments</b>	6 (a)	<b>65,659,477,380</b>	<b>64,128,844,806</b>
Government		39,563,888,419	37,761,946,381
Others		26,095,588,961	26,366,898,425
<b>Loans, Advances and Leases</b>	7 (a)	<b>263,820,822,297</b>	<b>271,494,626,288</b>
Loans, Cash Credits, Overdrafts, etc.		249,525,736,322	256,690,433,175
Bills purchased & discounted		14,295,085,975	14,804,193,113
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	8 (a)	<b>3,839,937,004</b>	<b>3,783,953,684</b>
<b>Other assets</b>	9 (a)	<b>33,604,075,939</b>	<b>32,170,138,377</b>
Non-banking Assets		375,246	375,246
<b>Total Assets</b>		<b>411,934,295,324</b>	<b>410,225,693,149</b>
<b><u>Liabilities and Capital</u></b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions &amp; agents</b>	10	<b>15,131,383,474</b>	<b>17,152,358,128</b>
<b>Subordinated bond</b>	11	<b>5,000,000,000</b>	<b>5,000,000,000</b>
<b>Deposits and other accounts</b>	12 (a)	<b>308,092,702,420</b>	<b>308,003,414,028</b>
Current accounts & other accounts		37,196,278,574	37,751,065,237
Bills payable		10,561,937,763	11,661,553,322
Savings bank deposits		74,993,675,433	74,891,249,250
Term deposits		178,274,721,084	177,190,467,630
Other deposits		7,066,089,566	6,509,078,589
<b>Other Liabilities</b>	13 (a)	<b>55,663,848,801</b>	<b>52,863,051,611</b>
<b>Total Liabilities</b>		<b>383,887,934,695</b>	<b>383,018,823,767</b>
<b>Capital / Shareholders' Equity</b>			
Paid up Capital	14.2	9,983,439,010	9,983,439,010
Statutory Reserve	15	9,983,500,000	9,983,500,000
Retained earnings (general reserve)	16 (a)	5,128,677,451	4,288,480,105
Other Reserves	17 (a)	2,950,743,256	2,951,449,393
		<b>28,046,359,717</b>	<b>27,206,868,508</b>
Non-Controlling Interest	18	912	874
<b>Total Shareholders' Equity</b>		<b>28,046,360,629</b>	<b>27,206,869,382</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>411,934,295,324</b>	<b>410,225,693,149</b>

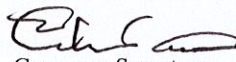


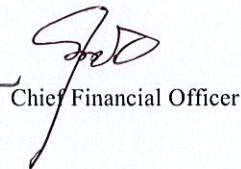


**Pubali Bank Limited**  
Head Office

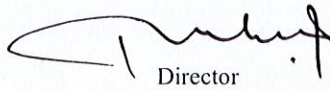
**Consolidated Balance Sheet (un-audited) as at 31 March 2019**

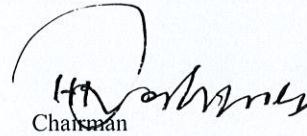
<u>Off-balance sheet items</u>	Notes	<u>March 2019</u> Taka	<u>December 2018</u> Taka
<b><u>Contingent liabilities</u></b>			
<b>Acceptances &amp; Endorsements</b>			
Letters of guarantee		17,153,374,730	16,533,529,663
Irrevocable letters of credit		81,044,433,555	73,923,683,137
Bills for collection		11,146,628,057	10,742,612,254
Other Contingent Liabilities		2,504,095,907	2,504,095,907
<b>Total</b>		<b>111,848,532,249</b>	<b>103,703,920,961</b>
<b><u>Other Commitments</u></b>			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>		<b>111,848,532,249</b>	<b>103,703,920,961</b>

  
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 2019

	Notes	January to March 2019 Taka	January to March 2018 Taka
<b>Operating Income</b>			
Interest Income	19 (a)	6,359,524,449	5,390,384,662
Less :Interest paid on Deposits, Borrowings, etc.	20	3,983,582,636	3,313,844,475
<b>Net Interest Income</b>		<b>2,375,941,813</b>	<b>2,076,540,187</b>
Income from Investment	21 (a)	1,641,892,831	1,253,691,057
Commission, Exchange and Brokerage	22 (a)	515,582,813	499,403,692
Other Operating Income	23 (a)	116,832,755	102,561,491
<b>Total Operating Income</b>		<b>4,650,250,212</b>	<b>3,932,196,427</b>
<b>Operating Expenses</b>			
Salaries and allowances	24 (a)	974,032,617	979,873,821
Rent, taxes, insurance, electricity, etc.		250,193,915	211,450,324
Legal Expenses		5,985,404	4,289,735
Postage, Stamp, telecommunication, etc.		23,941,411	22,146,035
Stationery, Printing, Advertisements, etc.		25,532,931	29,895,639
Managing Director's salary and Fees	25	3,000,000	2,475,000
Directors' Fees		583,110	1,669,737
Auditors' Fees		-	-
Charges on loan losses		84,057	370,121
Depreciation and repair of bank's assets	26 (a)	105,158,736	132,716,409
Other Expenses	27 (a)	427,125,321	544,630,788
<b>Total Operating Expenses</b>		<b>1,815,637,502</b>	<b>1,929,517,609</b>
<b>Profit/(Loss) before Provisions &amp; Taxation</b>		<b>2,834,612,710</b>	<b>2,002,678,818</b>
<b>Provision for loans &amp; advances, investments &amp; other assets</b>			
Provision for Classified loans and advances		619,554,050	-
Provision for unclassified loans and advances		402,445,950	660,000,000
Provision for diminution in value of Investments		-	-
Provision for impairment clients' margin loan		-	-
		<b>1,022,000,000</b>	<b>660,000,000</b>
Provision for exposure of off-balance sheet items		78,000,000	-
<b>Total Provisions</b>		<b>1,100,000,000</b>	<b>660,000,000</b>
<b>Total Profit/(Loss) before taxes</b>		<b>1,734,612,710</b>	<b>1,342,678,818</b>
Provision for current tax		894,415,326	647,580,459
Provision for deferred tax		-	-
<b>Total provision for taxes</b>		<b>894,415,326</b>	<b>647,580,459</b>
<b>Net Profit after Taxes</b>		<b>840,197,384</b>	<b>695,098,359</b>
<b>Profit attributable to:</b>			
Equity holders of parents		840,197,346	695,098,333
Non- controlling interest		38	26
<b>Appropriations :</b>		<b>840,197,384</b>	<b>695,098,359</b>
Statutory Reserve		-	-
Retained surplus (general reserve) carried forward		840,197,384	695,098,359
<b>Earnings Per Share ( EPS )</b>	29 (a)	<b>0.84</b>	<b>* 0.70</b>
		<b>0.84</b>	<b>0.70</b>

\* Restated

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

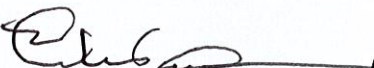





**Pubali Bank Limited**  
**Head Office**  
**Consolidated Cash Flow Statement (un-audited)**  
**for 3 months ended 31 March 2019**

	January to March 2019 Taka	January to March 2018 Taka
<b>a Cash flows from operating activities</b>		
Interest receipts in cash	7,574,171,518	6,106,568,876
Interest payments	(2,649,995,835)	(2,849,314,486)
Dividend receipts	216,465,299	22,587,500
Fees and commission receipts	303,457,449	284,908,994
Recoveries of loans previously written off	-	-
Cash payment to employees	(977,032,617)	(982,348,821)
Cash payment to suppliers	(55,279,452)	(56,293,466)
Current income tax paid	(664,995,157)	(664,599,637)
Receipts from other operating activities	419,724,193	367,445,543
Cash payments for other operating activities	(705,761,206)	(782,197,180)
<b>Operating profit before changes in operating assets &amp; liabilities</b>	<b>3,460,754,192</b>	<b>1,446,757,323</b>
<b>Cash flows from operating assets &amp; liabilities:</b>		
Statutory deposits	(1,798,101,635)	106,013,178
Purchase/sale of trading securities	271,309,464	(31,614,283)
Loans and advances to customers (other than banks)	7,673,803,991	(8,901,986,300)
Other assets	(941,717,076)	(387,289,410)
Deposits to/from other banks	(2,020,974,654)	(3,320,217,542)
Deposits from customers (other than banks)	(615,847,740)	9,853,752,680
Other liabilities account of customers	472,187,052	456,911,028
Other liabilities	626,983,872	(255,881,396)
<b>Total Increase/(decrease) in operating assets and liabilities:</b>	<b>3,667,643,274</b>	<b>(2,480,312,045)</b>
<b>Net Cash from/(used in) Operating activities</b>	<b>7,128,397,466</b>	<b>(1,033,554,722)</b>
<b>b Cash Flows from Investing Activities</b>		
Proceeds from sale of securities	-	-
Purchase /Sale of property, plant & equipment	(133,547,547)	(189,577,751)
<b>Net Cash from/(used in) Investing Activities</b>	<b>(133,547,547)</b>	<b>(189,577,751)</b>
<b>c Cash flows from financing activities</b>		
Payment for redemption of loan capital and debt security	-	-
Effects of exchange rate changes on cash and cash equivalents	87,560	40,614
<b>Net cash from/(used in) Financing activities</b>	<b>87,560</b>	<b>40,614</b>
<b>d Net increase/ (decrease) in cash and cash equivalents (a+b+c)</b>	<b>6,994,937,479</b>	<b>(1,223,091,859)</b>
<b>e Cash and cash equivalents at the beginning of the period</b>	<b>39,565,251,206</b>	<b>36,849,712,020</b>
<b>f Cash and cash equivalents at the end of the period (d+e)</b>	<b>46,560,188,685</b>	<b>35,626,620,161</b>

28 (a)

  
 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 2019**

(Figures in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	parent's equity	Non-controlling interest	Total
<i>For the period March 2019</i>							
<b>Balance as at 1 January 2019</b>	9,983,439,010	9,983,500,000	4,288,480,105	2,951,449,393	27,206,868,508	874	27,206,869,382
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	9,983,439,010	9,983,500,000	4,288,480,105	2,951,449,393	27,206,868,508	874	27,206,869,382
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	(793,697)	(793,697)	-	(793,697)
Currency translation differences	-	-	-	87,560	87,560	-	87,560
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	-	-	840,197,346	-	840,197,346	38	840,197,384
Transfer to statutory reserve	-	-	-	-	-	-	-
Issue of bonus shares - 2018	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-
Dividends (cash) for 2018	-	-	-	-	-	-	-
<b>Balance as at 31 March 2019</b>	<b>9,983,439,010</b>	<b>9,983,500,000</b>	<b>5,128,677,451</b>	<b>2,950,743,256</b>	<b>28,046,359,717</b>	<b>912</b>	<b>28,046,360,629</b>
<b>Balance as at 31 March 2018</b>	<b>9,508,037,160</b>	<b>9,510,249,482</b>	<b>2,780,388,104</b>	<b>2,943,568,774</b>	<b>24,742,243,520</b>	<b>827</b>	<b>24,742,244,347</b>

  
 Company Secretary

  
 Chief Financial Officer

  
 Managing Director & CEO

  
 Director

  
 Chairman





**Pubali Bank Limited**  
**Head Office**  
**Balance Sheet (Un-audited) as at 31 March 2019**

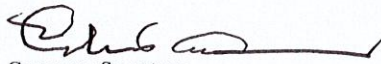
<b>Property and Assets</b>	<b>Notes</b>	<b>March 2019</b>	<b>December 2018</b>
		<b>Taka</b>	<b>Taka</b>
<b>Cash</b>	<b>3</b>	<b>22,856,456,984</b>	<b>23,056,848,598</b>
Cash In hand ( Including foreign currencies )		5,057,690,463	3,789,308,079
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies )		17,798,766,521	19,267,540,519
<b>Balance with Other Banks and Financial Institutions</b>	<b>4</b>	<b>20,991,863,807</b>	<b>15,579,619,483</b>
Inside Bangladesh		18,805,922,413	14,661,272,175
Outside Bangladesh		2,185,941,394	918,347,308
<b>Money at Call on Short Notice</b>	<b>5</b>	<b>1,161,286,667</b>	<b>11,286,667</b>
<b>Investments</b>	<b>6</b>	<b>59,359,177,858</b>	<b>57,660,241,050</b>
Government		39,563,888,419	37,761,946,381
Others		19,795,289,439	19,898,294,669
<b>Loans, Advances and Leases</b>	<b>7</b>	<b>263,237,741,130</b>	<b>270,909,509,189</b>
Loans, Cash Credits, Overdrafts, etc.		248,942,655,155	256,105,316,076
Bills purchased and discounted		14,295,085,975	14,804,193,113
<b>Fixed Assets including premises, furniture &amp; fixtures</b>	<b>8</b>	<b>3,838,412,682</b>	<b>3,782,347,623</b>
<b>Other assets</b>	<b>9</b>	<b>40,504,630,767</b>	<b>38,743,864,411</b>
<b>Non-banking Assets</b>		<b>375,246</b>	<b>375,246</b>
<b>Total Assets</b>		<b>411,949,945,141</b>	<b>409,744,092,267</b>
<b><u>Liabilities and Capital</u></b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions &amp; agents</b>	<b>10</b>	<b>15,131,383,474</b>	<b>17,152,358,128</b>
<b>Subordinated bond</b>	<b>11</b>	<b>5,000,000,000</b>	<b>5,000,000,000</b>
<b>Deposits and other accounts</b>	<b>12</b>	<b>309,617,513,746</b>	<b>308,899,774,685</b>
Current accounts & other accounts		37,982,927,001	38,111,221,022
Bills Payable		10,561,937,763	11,661,553,322
Savings bank deposits		74,993,675,433	74,891,249,250
Term deposits		179,012,883,983	177,726,672,502
Other deposits		7,066,089,566	6,509,078,589
<b>Other Liabilities</b>	<b>13</b>	<b>54,090,051,758</b>	<b>51,314,856,543</b>
<b>Total Liabilities</b>		<b>383,838,948,978</b>	<b>382,366,989,356</b>
<b>Capital / Shareholders' Equity</b>			
<b>Paid up Capital</b>	<b>14.2</b>	<b>9,983,439,010</b>	<b>9,983,439,010</b>
<b>Statutory Reserve</b>	<b>15</b>	<b>9,983,500,000</b>	<b>9,983,500,000</b>
<b>Retained earnings (general reserve)</b>	<b>16</b>	<b>5,193,313,897</b>	<b>4,458,714,508</b>
<b>Other Reserves</b>	<b>17</b>	<b>2,950,743,256</b>	<b>2,951,449,393</b>
<b>Total Shareholders' Equity</b>		<b>28,110,996,163</b>	<b>27,377,102,911</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>411,949,945,141</b>	<b>409,744,092,267</b>

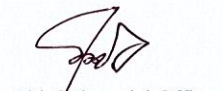




Pubali Bank Limited  
Head Office  
Balance Sheet (Un-audited) as at 31 March 2019

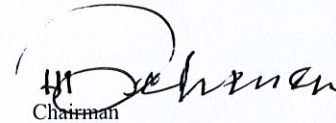
<u>Off-balance sheet items</u>	<u>Notes</u>	<u>March 2019</u>	<u>December 2018</u>
		<u>Taka</u>	<u>Taka</u>
<b><u>Contingent liabilities</u></b>			
<b>Acceptances &amp; Endorsements</b>			
Letters of guarantee		17,153,374,730	16,533,529,663
Irrevocable letters of credit		81,044,433,555	73,923,683,137
Bills for collection		11,146,628,057	10,742,612,254
Other Contingent Liabilities		2,504,095,907	2,504,095,907
<b>Total</b>		<b>111,848,532,249</b>	<b>103,703,920,961</b>
<b><u>Other Commitments</u></b>			
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including Contingent Liabilities</b>		<b>111,848,532,249</b>	<b>103,703,920,961</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director


  
Chairman



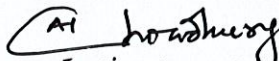
**Profit & Loss Account (Un-audited) for 3 months ended 31 March 2019**

		January to March 2019	January to March 2018
	Notes	Taka	Taka
<b>Operating Income</b>			
Interest income	19	6,356,010,470	5,386,603,913
Less :Interest paid on deposits, borrowings, etc.	20	3,983,582,636	3,313,844,475
<b>Net Interest Income</b>		<b>2,372,427,834</b>	<b>2,072,759,438</b>
Income from investment	21	1,531,663,016	1,191,113,668
Commission, exchange and brokerage	22	506,895,933	494,199,175
Other operating income	23	108,299,955	93,310,298
<b>Total Operating Income</b>		<b>4,519,286,738</b>	<b>3,851,382,579</b>
<b>Operating Expenses</b>			
Salaries and allowances	24	968,302,107	973,656,020
Rent, taxes, insurance, electricity, etc.		250,111,977	211,351,437
Legal expenses		5,985,404	4,289,735
Postage, stamp, telecommunication, etc.		23,918,214	22,108,092
Stationery, printing, advertisements, etc.		25,375,834	29,895,639
Managing Director's salary and fees	25	3,000,000	2,475,000
Directors' fees		583,110	1,531,737
Auditors' fees		-	-
Charges on loan losses		84,057	370,121
Depreciation and repair of bank's assets	26	104,971,267	132,423,416
Other expenses	27	425,595,746	542,781,484
<b>Total Operating Expenses</b>		<b>1,807,927,716</b>	<b>1,920,882,681</b>
<b>Profit/(Loss) before Provisions &amp; Taxation</b>		<b>2,711,359,022</b>	<b>1,930,499,898</b>
<b>Provision for loans &amp; advances, investments &amp; other assets</b>			
Provision for classified loans and advances		619,554,050	-
Provision for unclassified loans and advances		402,445,950	660,000,000
Provision for diminution in value of Investments		-	-
		<b>1,022,000,000</b>	<b>660,000,000</b>
Provision for exposure of off-balance sheet items		78,000,000	-
<b>Total Provisions</b>		<b>1,100,000,000</b>	<b>660,000,000</b>
<b>Total Profit/(Loss) before taxes</b>		<b>1,611,359,022</b>	<b>1,270,499,898</b>
Provision for current tax		876,759,633	647,580,459
Provision for deferred tax		-	-
<b>Total Provision for taxes</b>		<b>876,759,633</b>	<b>647,580,459</b>
<b>Net Profit after Taxes</b>		<b>734,599,389</b>	<b>622,919,439</b>
<b>Appropriations :</b>			
Statutory Reserve		-	-
Retained surplus (general reserve) carried forward		734,599,389	622,919,439
<b>Earnings Per Share ( EPS )</b>	29	<b>Basic</b>	<b>*</b>
		<b>Diluted</b>	<b>0.62</b>
		<b>0.74</b>	<b>0.62</b>

\*Restated

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman

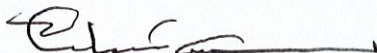





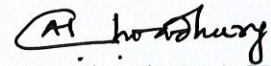


**Pubali Bank Limited**  
**Head Office**  
**Cash Flow Statement (Un-audited)**  
**for 3 months ended 31 March 2019**


	<u>Notes</u>	<u>January to March 2019 Taka</u>	<u>January to March 2018 Taka</u>
<b>a Cash flows from operating activities</b>			
Interest receipts in cash		7,570,657,539	6,102,788,127
Interest payments		(2,649,995,835)	(2,849,314,486)
Dividend receipts		197,001,558	10,399,465
Fees and commission receipts		294,770,569	279,704,477
Cash payment to employees		(971,302,107)	(976,131,020)
Cash payment to suppliers		(55,279,452)	(56,293,466)
Current income tax paid		(664,995,157)	(664,599,637)
Receipts from other operating activities		320,425,319	307,804,996
Cash payments for other operating activities		(703,781,930)	(779,780,053)
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>3,337,500,504</b>	<b>1,374,578,403</b>
<b>Cash flows from operating assets &amp; liabilities:</b>			
Statutory deposits		(1,798,101,635)	106,013,178
Purchase/sale of trading securities		103,005,230	47,476,621
Loans and advances to customers (other than banks)		7,671,768,059	(8,907,386,493)
Other assets		(975,756,810)	(492,463,160)
Deposits to/from other banks		(2,020,974,654)	(3,320,217,542)
Deposits from customers (other than banks)		(615,847,740)	9,853,752,680
Other liabilities account of customers		472,187,052	456,911,028
Other liabilities		326,248,530	189,338,217
<b>Total Increase/(decrease) in operating assets and liabilities:</b>		<b>3,162,528,032</b>	<b>(2,066,575,471)</b>
<b>Net Cash from/(used in) Operating activities</b>		<b>6,500,028,536</b>	<b>(691,997,068)</b>
<b>b Cash flows from investing activities</b>			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(133,629,286)	(189,686,833)
<b>Net Cash from/(used in) Investing Activities</b>		<b>(133,629,286)</b>	<b>(189,686,833)</b>
<b>c Cash flows from financing activities</b>			
Payment for redemption of loan capital and debt security		-	-
Effects of exchange rate changes on cash and cash equivalents		87,560	40,614
<b>Net cash from/(used in) Financing activities</b>		<b>87,560</b>	<b>40,614</b>
<b>d Net increase/(decrease) in cash and cash equivalents (a+b+c)</b>		<b>6,366,486,810</b>	<b>(881,643,287)</b>
<b>e Cash and cash equivalents at the beginning of the period</b>		<b>38,668,890,549</b>	<b>35,744,439,153</b>
<b>f Cash and cash equivalents at the end of the period (d+e)</b>	28	<b>45,035,377,359</b>	<b>34,862,795,866</b>

  
Company Secretary

  
Chief Financial Officer

  
Managing Director & CEO

  
Director

  
Chairman



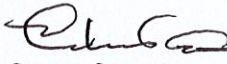


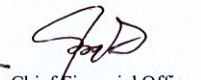
**Pubali Bank Limited**  
**Head Office**  
**Statement of Changes in Equity (Un-audited)**  
**for 3 months ended 31 March 2019**

(Figures in Taka)


Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Total
<b>For the period March 2019</b>					
Balance as at 1 January 2019	9,983,439,010	9,983,500,000	4,458,714,508	2,951,449,393	27,377,102,911
Changes in accounting policy	-	-	-	-	-
Restated balance	9,983,439,010	9,983,500,000	4,458,714,508	2,951,449,393	27,377,102,911
Surplus/deficit on account of revaluation of properties	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	(793,697)	(793,697)
Currency translation differences	-	-	-	87,560	87,560
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	-	-	734,599,389	-	734,599,389
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus shares - 2018	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-
Dividends (cash) for 2018	-	-	-	-	-
<b>Balance as at 31 March 2019</b>	<b>9,983,439,010</b>	<b>9,983,500,000</b>	<b>5,193,313,897</b>	<b>2,950,743,256</b>	<b>28,110,996,163</b>

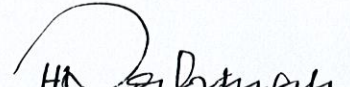
<b>Balance as at 31 March 2018</b>	<b>9,508,037,160</b>	<b>9,510,249,482</b>	<b>3,081,410,606</b>	<b>2,943,568,774</b>	<b>25,043,266,022</b>
------------------------------------	----------------------	----------------------	----------------------	----------------------	-----------------------

  
 Company Secretary

  
 Chief Financial Officer

  
 Managing Director & CEO

  
 Director

  
 Chairman



**PUBALI BANK LIMITED****Some selected notes to the financial statements for the Quarter ended 31 March 2019**

	March 2019 Taka	December 2018 Taka
<b>1 Accounting Policies:</b>		
In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2018.		
<b>2 Provision:</b>		
<b>a) Loans &amp; Advances:</b>		
Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.		
<b>b) Investment</b>		
Provisions for diminution in value of investment is considered for loss arising on diminution value of investment in quoted and unquoted shares on yearly basis.		
<b>c) Taxation:</b>		
Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2018, the Income Tax Ordinance 1984 and other relevant legislation as applicable.		
<b>d) Others:</b>		
Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary.		
<b><u>PROPERTY AND ASSETS</u></b>		
<b>3 Cash</b>		
<b>Cash In hand ( Including foreign currencies)</b>		
In local currency	5,033,147,579	3,778,743,541
In foreign currencies	24,542,884	10,564,538
	<u>5,057,690,463</u>	<u>3,789,308,079</u>
<b>Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)</b>		
<b>Bangladesh Bank</b>		
In local currency	16,325,136,976	17,060,957,705
In foreign currencies	650,699,147	520,613,104
	<u>16,975,836,123</u>	<u>17,581,570,809</u>
<b>Sonali Bank as agent of Bangladesh Bank</b>		
In local currency	822,930,398	1,685,969,710
	<u>17,798,766,521</u>	<u>19,267,540,519</u>
	<u><b>22,856,456,984</b></u>	<u><b>23,056,848,598</b></u>
<b>3(a) Consolidated Cash</b>		
<b>Cash In hand ( Including foreign currencies)</b>		
Pubali Bank Limited	5,057,690,463	3,789,308,079
Pubali Bank Securities Limited	-	-
	<u>5,057,690,463</u>	<u>3,789,308,079</u>
<b>Balance with Bangladesh Bank and its agent Bank (s)</b>		
Pubali Bank Limited	17,798,766,521	19,267,540,519
Pubali Bank Securities Limited	-	-
	<u>17,798,766,521</u>	<u>19,267,540,519</u>
	<u><b>22,856,456,984</b></u>	<u><b>23,056,848,598</b></u>
<b>4 Balance with other banks and financial institutions</b>		
Inside Bangladesh	18,805,922,413	14,661,272,175
Outside Bangladesh	2,185,941,394	918,347,308
	<u>20,991,863,807</u>	<u>15,579,619,483</u>
<b>4(a) Consolidated Balance with other banks and financial institutions</b>		
<b>Inside Bangladesh</b>		
Pubali Bank Limited	18,805,922,413	14,661,272,175
Pubali Bank Securities Limited	1,524,811,326	896,360,657
	<u>20,330,733,739</u>	<u>15,557,632,832</u>
Less: Inter Company Transactions	1,524,811,326	896,360,657
	<u>18,805,922,413</u>	<u>14,661,272,175</u>
<b>Outside Bangladesh</b>		
Pubali Bank Limited	2,185,941,394	918,347,308
Pubali Bank Securities Limited	-	-
	<u>2,185,941,394</u>	<u>918,347,308</u>
	<u><b>20,991,863,807</b></u>	<u><b>15,579,619,483</b></u>
<b>5 Money at call on short notice</b>		
Banking company (note- 5.1)	511,286,667	11,286,667
Non-banking financial institution (note-5.2)	650,000,000	-
	<u>1,161,286,667</u>	<u>11,286,667</u>
<b>5.1 Banking company</b>		
One Bank Limited	350,000,000	-
Modhumoti Bank Limited	150,000,000	-
ICB Islamic Bank Ltd.	11,286,667	11,286,667
	<u>511,286,667</u>	<u>11,286,667</u>
<b>5.2 Non-banking Financial Institution</b>		
IPDC Finance Ltd.	100,000,000	-
IDLIC Finance Limited	400,000,000	-
GSP Finance Co. (BD) Limited	150,000,000	-
	<u>650,000,000</u>	<u>-</u>



	March 2019 Taka	December 2018 Taka
<b>6 Investments</b>		
<b>Government securities</b>		
Government/ Bangladesh Bank bills - at book value	-	-
Government treasury bonds	38,603,789,391	37,740,810,580
National prize bonds	25,769,901	21,135,801
Reverse Repo	934,329,127	-
<b>Total investment in government securities and bonds</b>	<b>39,563,888,419</b>	<b>37,761,946,381</b>
<b>Other investments</b>		
Shares	5,110,131,469	5,403,136,699
Debentures	344,060	344,060
One Bank Limited Bond -1	40,000,000	40,000,000
Mercantile Bank Limited Bond	60,000,000	60,000,000
Trust Bank Limited Bond -1	150,000,000	150,000,000
Southeast Bank Limited Bond -1	180,000,000	180,000,000
Bank Asia Limited Bond -1	150,000,000	200,000,000
EXIM Bank Limited Bond -1	180,000,000	240,000,000
Social Islami Bank Limited Bond -1	120,000,000	120,000,000
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 Bond	700,000,000	700,000,000
Social Islami Bank Limited Bond -2	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
Southeast Bank Limited-3	150,000,000	150,000,000
The City Bank Limited Bond -3	500,000,000	500,000,000
Dutch- Bangla Bank Limited Bond -2	500,000,000	500,000,000
Prime Bank Limited Bond	500,000,000	-
Dhaka Bank Limited Bond	150,000,000	-
One Bank Bond-3	300,000,000	-
Bridge financing advances	4,813,910	4,813,910
	<b>19,795,289,439</b>	<b>19,898,294,669</b>
	<b>59,359,177,858</b>	<b>57,660,241,050</b>
<b>6(a) Consolidated Investments</b>		
<b>1. Government</b>		
Pubali Bank Limited	39,563,888,419	37,761,946,381
Pubali Bank Securities Limited	-	-
	<b>39,563,888,419</b>	<b>37,761,946,381</b>
<b>2. Other</b>		
Pubali Bank Limited	19,795,289,439	19,898,294,669
Pubali Bank Securities Limited	6,300,299,522	6,468,603,756
	<b>26,095,588,961</b>	<b>26,366,898,425</b>
	<b>65,659,477,380</b>	<b>64,128,844,806</b>
<b>7 Loans, advances and leases</b>		
Loans, cash credits and overdrafts, etc.	248,942,655,155	256,105,316,076
Bills purchased and discounted	14,295,085,975	14,804,193,113
	<b>263,237,741,130</b>	<b>270,909,509,189</b>
<b>7.1 Loans, cash credits, overdrafts, etc.</b>		
<b>Inside Bangladesh:</b>		
Loans	84,927,060,735	85,827,212,410
Cash credits	48,636,041,982	50,566,551,130
Overdrafts	70,176,355,753	71,867,192,586
Loan against merchandise	9,030,878	6,361,006
Packing credits	437,858,109	535,831,085
Loan against trust receipts	10,219,732,434	11,106,481,761
Pubali prochesta	225,442,197	234,272,243
Non-resident Credit Scheme	630,920	633,920
Pubali Subarna	4,318,884,184	4,447,302,179
Pubali Karmo Uddog	167,989,922	167,783,197
Pubali Sujon	35,982,987	37,768,451
Pubali Utsob	48,728,472	27,538,152
Payment against documents	3,275,808,526	4,024,192,863
Consumers loan scheme	14,038,092,725	14,195,224,489
EDF loan	4,428,670,510	4,614,611,625
Lease finance	5,563,232,525	5,603,375,626
Others	2,433,112,296	2,842,983,353
	<b>248,942,655,155</b>	<b>256,105,316,076</b>
<b>Outside Bangladesh</b>	-	-
	<b>248,942,655,155</b>	<b>256,105,316,076</b>



	March 2019 Taka	December 2018 Taka
<b>7.2 Bills purchased and discounted</b>		
Payable in Bangladesh:		
Loans against accepted bills	2,727,860,327	3,025,455,887
Loans against demand draft purchased	31,565	31,565
	<b>2,727,891,892</b>	<b>3,025,487,452</b>
Payable outside Bangladesh:		
Foreign bills purchased	11,567,194,083	11,778,705,661
Foreign drafts purchased	-	-
	<b>11,567,194,083</b>	<b>11,778,705,661</b>
	<b>14,295,085,975</b>	<b>14,804,193,113</b>

**7.3 Classification of loans and advances including bills purchased and discounted**

Unclassified:			
Standard		239,416,064,614	248,456,217,358
Special mention account (SMA)		5,063,705,224	4,588,047,818
		<b>244,479,769,838</b>	<b>253,044,265,176</b>
Classified:			
Substandard (SS)		885,574,355	635,195,820
Doubtful (DF)		427,507,341	315,343,863
Bad or loss (B/L)		14,351,153,637	13,827,726,425
		<b>15,664,235,333</b>	<b>14,778,266,108</b>
Staff loan		3,093,735,959	3,086,977,905
		<b>263,237,741,130</b>	<b>270,909,509,189</b>

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

Status of Classification	Base for Provision	Rate of Provision (%)		
<b>General provision - Unclassified</b>				
Standard	171,753,886,212	1	1,717,538,863	1,791,518,276
Small & Medium Enterprise financing	49,980,322,176	0.25	124,950,805	127,663,243
Loans to BHs/MBs/SDs against share etc.	46,688,454	2	933,769	957,833
Housing Finance	502,571,636	1	5,025,716	5,128,588
Loan for Professional to setup business	325,772,107	2	6,515,442	970,722
Consumers loan scheme (Credit card)	178,193,420	2	3,563,868	3,313,674
Consumers loan scheme	12,501,303,722	5	625,065,186	650,348,046
Short Term Agri Credit and Micro credit	4,127,326,887	1	41,273,269	44,571,613
Special mention account (SMEF)	1,812,894,355	0.25	4,532,236	3,904,772
Special mention account (Credit Card)	1,416,152	2	28,323	26,678
Special mention account (CLS)	2,502,098,381	5	125,104,919	113,687,380
Special mention account (HF)	72,007,490	1	720,075	861,013
Special mention account (LP)	1,109,229	2	22,185	41,211
Special mention account (Others)	667,362,230	1	6,673,623	6,558,258
			<b>2,661,948,279</b>	<b>2,749,551,307</b>
provision to be kept as per Bangladesh Bank Audit Team observation for injunction by Hon'ble High Court A/C M.A. Rahman Dyeing, CDA Corporate Branch.			852,034,000	852,034,000
* Additional provision maintained as per Bangladesh Bank Instruction			-	399,946,032
			<b>3,513,982,279</b>	<b>4,001,531,339</b>
<b>Specific provision - Classified</b>				
Substandard (Agri & Micro credit)	11,853,297	5	592,665	804,914
Substandard	549,832,472	20	109,966,494	63,964,981
Doubtful (Agri & Micro credit)	1,679,424	5	83,971	44,974
Doubtful	159,237,432	50	79,618,716	85,865,763
Bad/Loss	9,271,150,542	100	9,271,150,542	8,659,688,029
			<b>9,461,412,388</b>	<b>8,810,368,661</b>
Required provision			12,975,394,667	12,811,900,000
Provision maintained			13,865,389,677	12,811,900,000
Excess provision			889,995,010	-

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

<b>Loans, cash credits, overdrafts, etc.</b>		
Pubali Bank Limited	248,942,655,155	256,105,316,076
Pubali Bank Securities Limited	583,081,167	585,117,099
	<b>249,525,736,322</b>	<b>256,690,433,175</b>
Less: Inter Company Transactions	-	-
	<b>249,525,736,322</b>	<b>256,690,433,175</b>
<b>Bills discounted and purchased</b>		
Pubali Bank Limited	14,295,085,975	14,804,193,113
Pubali Bank Securities Limited	-	-
	<b>14,295,085,975</b>	<b>14,804,193,113</b>
	<b>263,820,822,297</b>	<b>271,494,626,288</b>

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

Land	2,224,330,100	2,224,330,100
Building	678,644,831	678,644,831
Vehicles	73,805,151	75,713,152
Machinery and equipment's	248,006,389	225,585,267
Computer & Computer Accessories	162,942,369	141,004,228
Furniture and fixtures	421,586,858	404,933,601
	<b>3,809,315,698</b>	<b>3,750,211,179</b>
<b>Intangible Assets</b>		
Computer Software	29,096,984	32,136,444
	<b>29,096,984</b>	<b>32,136,444</b>
	<b>3,838,412,682</b>	<b>3,782,347,623</b>



	March 2019 Taka	December 2018 Taka
<b>8(a) Consolidated Fixed Assets including premises, furniture &amp; fixtures</b>		
Pubali Bank Limited	3,838,412,682	3,782,347,623
Pubali Bank Securities Limited	1,524,322	1,606,061
	<b>3,839,937,004</b>	<b>3,783,953,684</b>
<b>9 Other Assets</b>		
Interest accrued on investments	1,729,953,365	1,668,462,388
Accrued income on loans & advances	322,363,509	263,840,097
Investment in SWIFT	3,387,591	3,387,591
Advance security deposit, advance rent and prepaid expenses	238,316,904	273,263,628
Investment in Subsidiary Company	6,599,998,700	6,599,998,700
Stock dealing account	494,240,556	201,451,496
Stationery and stamps	92,195,013	75,918,940
Drafts payable	19,863,417	19,763,417
Sanchaypatra	5,568,469	-
Suspense account	471,885,646	352,686,540
Demonetized notes	1,903,830	1,903,830
Items in transit	4,468,334,264	3,910,178,215
Advance against income tax	26,025,185,992	25,360,190,835
Clearing house adjustment	784,465	4,939,349
Others	30,649,046	7,879,385
	<b>40,504,630,767</b>	<b>38,743,864,411</b>
<b>9(a) Consolidated Other Assets</b>		
Pubali Bank Limited	40,504,630,767	38,743,864,411
Pubali Bank Securities Limited	193,698,238	227,737,972
	<b>40,698,329,005</b>	<b>38,971,602,383</b>
Inter company Transactions	(494,254,366)	(201,465,306)
Pubali Bank Securities Limited	(6,599,998,700)	(6,599,998,700)
	<b>(7,094,253,066)</b>	<b>(6,801,464,006)</b>
	<b>33,604,075,939</b>	<b>32,170,138,377</b>
<b><u>LIABILITIES AND CAPITAL</u></b>		
<b>10 Borrowings from other Banks, Financial Institutions and Agents</b>		
Inside Bangladesh	1,070,547,900	1,761,700,000
Outside Bangladesh	14,060,835,574	15,390,658,128
	<b>15,131,383,474</b>	<b>17,152,358,128</b>
<b>11 Subordinated bond</b>		
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
	<b>5,000,000,000</b>	<b>5,000,000,000</b>
<b>12 Details of deposits and other accounts</b>		
Current deposits and other accounts :		
Current account	35,013,555,789	35,611,411,355
Cash credit A/C. (Cr. Balance)	1,258,862,322	615,362,595
Overdraft earnest money (Cr. Balance)	6,000	11,612
Pubali Prochesta (Cr. Balance)	6,145,214	14,378,083
Credit card Account	1,556,132	1,880,445
Call deposits	14,917,459	15,032,459
Foreign currency deposits	1,670,852,106	1,836,200,832
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	17,009,501	16,921,163
	<b>37,982,927,001</b>	<b>38,111,221,022</b>
Bills payable	10,561,937,763	11,661,553,322
Savings Bank accounts	74,993,675,433	74,891,249,250
<b>Term deposits</b>		
Fixed deposits	80,686,894,282	78,259,693,181
Special Notice Deposits	32,594,344,278	36,512,027,366
Deposit pension scheme	1,119,617	1,144,232
Interest payable on term deposit	4,620,130,994	3,286,544,193
Pubali pension scheme	26,100,187,941	25,330,890,689
Pubali sanchay prakalpa	2,723,459,415	2,962,408,355
Dwigun Sanchay Prokalpa	20,177,092,974	20,163,775,292
Target Based Small Deposit (Pubali shonopuron)	5,125,219,920	4,510,828,477
Monthly profit base deposit	2,773,498,571	2,755,626,321
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	4,018,081,174	3,741,026,879
Shikhya sanchay prokalpa	192,854,817	202,707,517
	<b>179,012,883,983</b>	<b>177,726,672,502</b>
Other deposits	7,066,089,566	6,509,078,589
	<b>309,617,513,746</b>	<b>308,899,774,685</b>



	March 2019 Taka	December 2018 Taka
<b>12 (a) Consolidated Deposits and other accounts</b>		
Pubali Bank Limited	309,617,513,746	308,899,774,685
Pubali Bank Securities Limited	-	-
	<b>309,617,513,746</b>	<b>308,899,774,685</b>
Less: Inter Company Transactions	1,524,811,326	(896,360,657)
	<b>308,092,702,420</b>	<b>308,003,414,028</b>
<b>13 Other Liabilities</b>		
Accumulated provision for loans and advances	8,518,386,778	7,889,705,857
Accumulated provision for consumers loan	877,296,057	857,690,537
Accumulated provision for demand loan pubali star	65,729,553	62,972,267
	<b>9,461,412,388</b>	<b>8,810,368,661</b>
Provision for unclassified loans and advances	4,403,977,289	4,001,531,339
Provision @1% against off-balance sheet exposure	1,008,000,000	930,000,000
Accumulated interest suspense	2,640,567,444	2,312,889,947
Provision for rebate on good borrower	18,104,154	18,104,154
Provision for doubtful investment	96,350,000	96,350,000
Additional profit payable A/C for Islamic banking	1,661,787	1,661,787
I.B. bad debt offsetting reserve	9,396,569	9,396,569
Interest suspense on underwriting advances	234,170,921	235,599,888
CLS interest A/C	3,772,326	3,707,692
Consumers deposits	241,075,352	230,697,526
Lease Rental Receivable	47,988	47,988
Unpaid dividend	675,231	675,231
Special blocked account	1,587,720	1,587,720
Provision for Current Tax	29,163,370,455	28,286,610,822
Provision for Deferred Tax	66,068,350	66,068,350
Valuation adjustment	255,918,844	208,961,500
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	-	1,129,450
Pakistan account	8,393,039	8,393,039
Pension fund	1,570,883	1,570,883
L/C cover account in Bangladesh	1,583,640	1,583,640
EDF adjustment	4,400,765,434	4,468,154,451
Pubali Bank Adjustment	336,278,362	136,135,452
Sadaqah fund	8,310,085	8,271,165
Card transaction fee (inter bank)	2,196,615	1,977,945
Foreign Currency FCC Account	17,363,819	17,363,819
Interest suspense account against 70% agri loan	192,382	192,382
Blocked account of UBI	2,973,186	2,973,186
Property account of UBI	49,617	49,617
Imprest A/C duty draw back	160	200
Payable to other Banks and Financial Institution	12,630,326	133,107,232
Unearned interest income on ISW	10,326,174	16,598,143
Interest payable on Subordinated Bond	127,700,000	15,000,000
Unclaimed amount in ATMS	48,000	-
Non resident blocked account of UBI	34,487	34,487
	<b>43,174,088,817</b>	<b>41,315,353,782</b>
Provision for expenses	1,013,655,173	796,632,510
<b>Provision for other assets:</b>		
Suspense account	63,714,468	63,714,468
Demonetized notes	989,740	989,740
Provision for Un-reconciled General Account debit entries	13,724,657	13,724,657
ICT Asset Insurance reserve	20,405,245	19,739,582
Reserve for unforeseen losses	288,861,270	241,133,143
Provision for Customers liability and Others	53,200,000	53,200,000
	<b>440,895,380</b>	<b>392,501,590</b>
	<b>54,090,051,758</b>	<b>51,314,856,543</b>
<b>13 (a) Consolidated other liabilities</b>		
Pubali Bank Limited	54,090,051,758	51,314,856,543
Pubali Bank Securities Limited	2,068,051,409	1,749,660,374
Inter company payable	(494,254,366)	(201,465,306)
	<b>55,663,848,801</b>	<b>52,863,051,611</b>
<b>14 Capital</b>		
<b>14.1 Authorized Capital</b>		
2,000,000,000 ordinary shares of Tk 10 each	<b>20,000,000,000</b>	<b>20,000,000,000</b>
<b>14.2 Issued, subscribed and paid up capital</b>		
1,600,000 ordinary shares of Tk 100 each issued for cash	160,000,000	160,000,000
400,000 ordinary shares of Tk 100 each as bonus share in 2000	40,000,000	40,000,000
2,000,000 ordinary shares of Tk 100 each as bonus share in 2004	200,000,000	200,000,000
8,000,000 ordinary shares of Tk 100 each as bonus share in 2005	800,000,000	800,000,000
9,000,000 ordinary shares of Tk 100 each as bonus share in 2006	900,000,000	900,000,000
8,400,000 ordinary shares of Tk 100 each as bonus share in 2007	840,000,000	840,000,000
8,820,000 ordinary shares of Tk 100 each as bonus share in 2008	882,000,000	882,000,000
11,466,000 ordinary shares of Tk 100 each as bonus share in 2009	1,146,600,000	1,146,600,000
173,901,000 ordinary shares of Tk 10 each as bonus share in 2010	1,739,010,000	1,739,010,000
167,690,250 ordinary shares of Tk 10 each as bonus share in 2011	1,676,902,500	1,676,902,500
41,922,562 ordinary shares of Tk 10 each as bonus share in 2013	419,225,620	419,225,620
70,429,904 ordinary shares of Tk 10 each as bonus share in 2016	704,299,040	704,299,040
47,540,185 ordinary shares of Tk 10 each as bonus share in 2017	475,401,850	475,401,850
	<b>9,983,439,010</b>	<b>9,983,439,010</b>



	March 2019 Taka	December 2018 Taka
<b>15 Statutory reserve</b>		
Balance at the beginning of the period	9,983,500,000	9,510,249,482
Addition during the period	-	473,250,518
Balance at the end of the period	<u>9,983,500,000</u>	<u>9,983,500,000</u>
<b>16 Retained earnings (General reserve)</b>		
Balance as on beginning of the period	4,458,714,508	2,458,491,167
Addition during the period	734,599,389	2,950,811,049
Transfer in: Asset revaluation reserve	-	216,000
	<u>5,193,313,897</u>	<u>5,409,518,216</u>
Issue of dividend	-	(950,803,708)
Balance as on end of the period	<u>5,193,313,897</u>	<u>4,458,714,508</u>
<b>16(a) Consolidated Retained earnings (General reserve)</b>		
Pubali Bank Limited	5,193,313,897	4,458,714,508
Pubali Bank Securities Limited	(64,636,446)	(170,234,403)
	<u>5,128,677,451</u>	<u>4,288,480,105</u>
<b>17 Other reserves</b>		
<b>17.1 Assets revaluation reserve</b>		
Balance at the beginning of the period	2,914,562,739	2,907,729,355
Addition on revaluation of Fixed Assets/Investment During the period	4,975,644	347,914,740
Disposal during the period	(5,769,341)	(340,363,004)
Transfer out: Asset revaluation reserve	-	(718,352)
	<u>2,913,769,042</u>	<u>2,914,562,739</u>
Share forfeiture account	333,984	333,984
Balance at the end of the period	<u>2,914,103,026</u>	<u>2,914,896,723</u>
<b>17.2 Exchange Equalization Fund</b>		
Balance at the beginning of the period	29,959,972	29,959,972
Addition during the period	-	-
Balance at the end of the period	<u>29,959,972</u>	<u>29,959,972</u>
<b>17.3 Foreign currency translation reserve</b>		
Balance at the beginning of the period	6,592,698	5,504,849
Addition during the period	87,560	1,087,849
Balance at the end of the period	<u>6,680,258</u>	<u>6,592,698</u>
	<u>2,950,743,256</u>	<u>2,951,449,393</u>
<b>17(a) Consolidated Other reserves</b>		
Pubali Bank Limited	2,950,743,256	2,951,449,393
Pubali Bank Securities Limited	-	-
	<u>2,950,743,256</u>	<u>2,951,449,393</u>
<b>18 Non-controlling interest</b>		
Balance at the beginning of the period	874	801
Share of current period profit	38	73
	<u>912</u>	<u>874</u>
	<b>March 2019</b>	<b>March 2018</b>
	<b>Taka</b>	<b>Taka</b>
<b>19 Interest income</b>		
Loans	618,983,048	541,240,642
Cash credits	1,256,177,368	1,223,345,838
Over drafts	1,608,601,256	1,381,308,690
Loan against imported merchandise	96,332	42,076
Loan against trust receipt	288,738,700	316,026,986
Inland bill purchased & demand draft purchased	240,454,994	42,536,361
Foreign bill purchased and Export development fund	30,213,977	26,094,678
Packing credits	8,022,555	12,425,750
Payments against document	21,173,593	150,525,597
Call loans	25,838,056	8,404,931
Agricultural credits & rural credits	3,639,225	5,351,630
Sundries account	27,296,376	22,228,765
CLS account	348,912,279	338,450,185
Secured mortgages	396,308,179	147,514,517
Foreign bank accounts	10,206,357	6,713,752
Loan against Shikya Sanchay Prokalpa	88,336	166,117
Lease finance	152,736,042	152,161,479
Loan against Pubali Sanchay Prokalpa	3,351,506	7,115,006
Loan against FDR	259,004,879	200,326,581
Term loans	956,155,961	751,765,383
Term deposit/ replacement	67,810,134	22,516,531
Loan against Pubali Pension Scheme	26,198,128	26,901,002
Export Bill Discounting (EBD)	979,508	683,098
Credit card	5,023,681	2,758,318
	<u>6,356,010,470</u>	<u>5,386,603,913</u>
<b>19(a) Consolidated Interest Income</b>		
Pubali Bank Limited	6,356,010,470	5,386,603,913
Pubali Bank Securities Limited	3,513,979	3,780,749
	<u>6,359,524,449</u>	<u>5,390,384,662</u>





	March 2019 Taka	March 2018 Taka
<b>20 Interest paid on deposits, borrowings, etc.</b>		
Fixed deposit	1,346,389,367	1,097,879,398
Interest on REPO borrowings	398,620	-
Interest on borrowings	207,533,839	120,085,189
Short-notice deposit	384,145,189	390,628,358
Savings bank deposit	351,583,534	322,953,867
Pubali bank pension scheme	648,897,959	523,431,212
Call borring	4,439,722	22,914,111
Monthly monafa based deposit scheme	853,564	2,838,049
Pubali Sanchay Prokalpa	55,915,591	65,625,057
Shikhya Sanchay Prokalpa	3,841,963	5,352,052
Dwigun Sanchay Prokalpa	527,266,161	448,807,855
Treasury Bond	52,028,585	33,832,735
Marking to Market Revaluation	37,906,600	12,903
Interest on MPSD	80,242,976	49,630,779
Interest on TBSD	101,642,963	57,947,628
Interest on refinance from B. Bank	833,597	897,833
Interest on MFD A/C	64,718,748	61,540,482
Interest on Subordinated Bond	112,700,000	108,500,000
Sundry accounts	2,243,658	966,967
	<b>3,983,582,636</b>	<b>3,313,844,475</b>
<b>21 Income from investment</b>		
Interest on treasury bill	1,073,610	-
Interest on treasury bond	954,974,618	875,073,592
Interest on private bond	346,929,774	284,479,602
Interest on Reverse Repo	22,195,979	433,464
Gain on sale of shares	9,487,477	20,727,545
Dividend on shares	197,001,558	10,399,465
	<b>1,531,663,016</b>	<b>1,191,113,668</b>
<b>21(a) Consolidated Income from investment</b>		
Pubali Bank Limited	1,531,663,016	1,191,113,668
Pubali Bank Securities Limited	110,229,815	62,577,389
	<b>1,641,892,831</b>	<b>1,253,691,057</b>
<b>22 Commission, exchange and brokerage</b>		
SC, LSC, DD, TT, MT and PO	9,890,791	7,754,095
Foreign L/C	77,615,809	91,455,514
Local L/C	14,739,770	18,742,055
Issuance of foreign guarantee	3,771,612	2,777,834
Issuance of local guarantee	45,126,422	39,448,879
Issuance of traveller's cheque	-	8,460
Other transactions	50,070,774	70,886,245
Miscellaneous handling commission	93,229,536	48,279,928
Consumers credit	21,565	20,600
Commission on stationery articles	303,890	330,788
Income A/C commission Online	400	79
Total commission	<b>294,770,569</b>	<b>279,704,477</b>
Exchange	212,125,364	214,494,698
	<b>506,895,933</b>	<b>494,199,175</b>
<b>22(a) Consolidated Commission, exchange and brokerage</b>		
Pubali Bank Limited	506,895,933	494,199,175
Pubali Bank Securities Limited	8,686,880	5,204,517
	<b>515,582,813</b>	<b>499,403,692</b>
<b>23 Other operating income</b>		
Rent recovery	649,700	701,548
Postage and telecommunication recovery	3,011,717	2,778,841
Miscellaneous income	30,143,844	20,974,266
Miscellaneous income supervision and monitoring	-	1,000
Miscellaneous income transfer fee	108,097	217,299
Swift income	32,306,327	32,173,889
Application fee of CLS account	279,043	390,801
Account opening charge of CLS account	552,600	516,275
Service charge	3,925,953	4,794,561
Income on sale of leased asset	761,378	800,190
Processing Fee on Pubali Abashon	1,000	-
Online service charge	9,968	11,000
Accounts Maintenance fee	30,735	105,240
SMS service charges	22,820,261	20,560,076
Card Fees and charges	5,317,819	3,525,518
CIB service charges	3,307,160	3,426,030
Processing Fee on Lease Financing	-	988,205
Fee on card transection	1,802,032	1,259,126
Income on sale of Bank's property	3,272,321	86,433
	<b>108,299,955</b>	<b>93,310,298</b>
<b>23(a) Consolidated Other operating income</b>		
Pubali Bank Limited	108,299,955	93,310,298
Pubali Bank Securities Limited	8,532,800	9,251,193
	<b>116,832,755</b>	<b>102,561,491</b>



	March 2019 Taka	March 2018 Taka
<b>24 Salary and allowances (excluding Managing Director)</b>		
Basic salary	498,156,181	517,682,411
House rent allowances	297,424,049	288,377,442
Medical allowances	61,673,918	60,161,928
Other allowances	63,687,947	60,837,376
Contributory provident fund	47,199,140	46,388,607
General provident fund	89,662	73,856
Bonus to employees	71,210	134,400
	<b>968,302,107</b>	<b>973,656,020</b>
<b>24(a) Consolidated Salary and allowances (excluding Managing Director)</b>		
Pubali Bank Limited	968,302,107	973,656,020
Pubali Bank Securities Limited	5,730,510	6,217,801
	<b>974,032,617</b>	<b>979,873,821</b>
<b>25 Managing Director's salary and fees</b>		
Basic pay	2,100,000	1,750,000
Allowances	690,000	550,000
Bank's contributory provident fund	210,000	175,000
	<b>3,000,000</b>	<b>2,475,000</b>
<b>26 Depreciation and repair of bank's assets</b>		
Repairs to fixed assets	5,130,168	4,400,772
Maintenance of assets	22,276,872	19,344,502
Depreciation on fixed assets	77,564,227	108,678,142
	<b>104,971,267</b>	<b>132,423,416</b>
<b>26(a) Consolidated depreciation and repair of bank's assets</b>		
Pubali Bank Limited	104,971,267	132,423,416
Pubali Bank Securities Limited	187,469	292,993
	<b>105,158,736</b>	<b>132,716,409</b>
<b>27 Other expenses</b>		
Repairs to rented property	188,325	220,115
Newspapers	780,886	770,653
Petrol consumption	13,763,379	13,681,602
Travelling	14,038,132	13,344,645
Donations	36,627,330	75,195,280
Card Expenditure	4,573,214	5,025,321
NOSTRO account charges	2,457,090	1,803,399
Honorarium	32,000	64,000
Subscriptions	5,012,428	5,208,242
Sub-ordinate staff clothing	8,633,617	3,079,307
Conveyance	5,951,461	5,829,970
Entertainment	4,779,004	5,022,690
Training	2,294,320	2,141,422
Photocopying	22,146	44,147
Branches' opening expenses	1,160,091	393,299
Shifting expenses	271,707	120,405
Carrying expenses	406,565	383,099
Professional fees	1,022,742	782,320
Security and Auxiliary Services	26,239,778	21,527,164
Gun license fees	521,163	682,172
Overtime	5,766,297	6,088,440
Lunch subsidy	51,920,145	49,210,949
Promotional expenses	4,089,425	20,503,677
Card transaction fee	849,780	546,445
Gratuity	157,173,700	236,190,260
House maintenance	30,903,874	31,621,326
Car allowance	7,061,000	7,108,000
Chemicals for office equipment's	194,120	159,940
Loss on sale of bank's property	176,624	66,814
CDBL fees	-	2,406
Bandwidth charges	16,921,714	19,993,712
Renovation Under construction works	8,134,982	3,631,148
Miscellaneous	13,628,707	12,339,115
	<b>425,595,746</b>	<b>542,781,484</b>
<b>27(a) Consolidated Other expenses</b>		
Pubali Bank Limited	425,595,746	542,781,484
Pubali Bank Securities Limited	1,529,575	1,849,304
	<b>427,125,321</b>	<b>544,630,788</b>
<b>28 Cash and cash equivalents at the end of the period</b>		
Cash in hand (including foreign currencies)	5,057,690,463	4,037,374,526
Balance with Bangladesh Bank and its agent bank(s)	17,798,766,521	18,541,836,580
Balance with other banks and financial institutes	20,991,863,807	10,854,931,292
Prize bonds	25,769,901	17,366,801
Money at call on short notice	1,161,286,667	1,411,286,667
	<b>45,035,377,359</b>	<b>34,862,795,866</b>
<b>28(a) Consolidated Cash and cash equivalents at the end of the period</b>		
Pubali Bank Limited	45,035,377,359	34,862,795,866
Pubali Bank Securities Limited	1,524,811,326	763,824,295
	<b>46,560,188,685</b>	<b>35,626,620,161</b>



	March 2019 Taka	March 2018 Taka
<b>29 Basic and Diluted Earnings Per Share (EPS):</b>		
Net Profit after taxes	734,599,389	622,919,439
Number of ordinary shares outstanding	998,343,901	998,343,901
<b>Basic and Diluted Earnings Per Share (EPS)</b>	<b>0.74</b>	<b>0.62</b>
<b>29(a) Consolidated Basic and Diluted Earnings Per Share (EPS)</b>		
Net Profit after tax	840,197,384	695,098,359
Number of ordinary shares outstanding	998,343,901	998,343,901
<b>Consolidated Basic and Diluted Earnings Per Share (EPS)</b>	<b>0.84</b>	<b>0.70</b>
<b>Net Asset Value Per Share (NAVPS):</b>		
Total Shareholders' Equity	28,110,996,163	25,043,266,022
Number of ordinary shares outstanding	998,343,901	950,803,716
	<b>28.16</b>	<b>26.34</b>
<b>Consolidated Net Asset Value Per Share (NAVPS):</b>		
Total Shareholders' Equity	28,046,359,717	24,742,243,520
Number of ordinary shares outstanding	998,343,901	950,803,716
	<b>28.09</b>	<b>26.02</b>
<b>Net Operating Cash Flow Per Share (NOCFPS):</b>		
Net Cash from/(used in) Operating activities	6,500,028,536	(691,997,068)
Number of ordinary shares outstanding	998,343,901	950,803,716
	<b>6.51</b>	<b>(0.73)</b>
<b>Consolidated Net Operating Cash Flow Per Share (NOCFPS):</b>		
Net Cash from/(used in) Operating activities	7,128,397,466	(1,033,554,722)
Number of ordinary shares outstanding	998,343,901	950,803,716
	<b>7.14</b>	<b>(1.09)</b>
<b>30 Reconciliation of statement of cash flows from operating activities</b>		
<b>Profit before provision</b>	<b>2,711,359,022</b>	<b>1,930,499,898</b>
<b>Adjustment for non cash items</b>		
Depreciation on fixed asset	74,524,766	108,678,142
Amortization on software	3,039,461	-
	<b>77,564,227</b>	<b>108,678,142</b>
<b>Adjustment with non-operating activities</b>		
Gain on sale of shares	(9,487,477)	(20,727,545)
Capital gain on sale of treasury bond	-	-
Gain on sale of Bank's property	(3,272,321)	(86,433)
Gain on sale of leased asset	(761,378)	(800,190)
Loss on sale of bank's property	176,624	66,814
	<b>(13,344,552)</b>	<b>(21,547,354)</b>
<b>Changes in operating assets and liabilities</b>		
Changes in loans & advances	7,671,768,059	(8,907,386,493)
Changes in deposit and other accounts	717,739,061	9,853,752,680
Changes in investment	(1,685,608,928)	174,217,344
Changes in borrowings	(2,020,974,654)	(3,320,217,542)
Changes in other assets	(1,091,737,500)	(491,576,537)
Changes in other liabilities	798,258,958	646,182,431
	<b>4,389,444,996</b>	<b>(2,045,028,117)</b>
Income Tax Paid	(664,995,157)	(664,599,637)
<b>Net cash flows from operating activities</b>	<b>6,500,028,536</b>	<b>(691,997,068)</b>





Disclosure relating to un-audited  
Quarterly (Q1) Financial Statements.

Measures	31 March 2019		31 March 2018	
	Taka (Solo)	Taka (Consolidated)	Taka (Solo)	Taka (Consolidated)
Operating Profit	2,711,359,022	2,834,612,710	1,930,499,898	2,002,678,818
Net Profit / (Loss) after Taxation	734,599,389	840,197,384	622,919,439	695,098,359
Net Assets Value (NAV)	28,110,996,163	28,046,359,717	25,043,266,022	24,742,243,520
NAV Per Share	28.16	28.09	26.34	26.02
Earnings Per Share (EPS)	0.74	0.84	* 0.62	* 0.70
Net Operating Cash Flow Per Share (NOCFPS)	6.51	7.14	(0.73)	(1.09)

\*Restated

