



Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2015

Property and Assets	Note	March 2015 Taka	December 2014 Taka
Cash	3 (a)	18,569,872,419	19,953,501,902
In hand (Including foreign currencies)		3,604,769,233	3,607,695,337
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		14,965,103,186	16,345,806,565
Balance with Other Banks and Financial Institutions	4 (a)	2,308,755,486	2,329,429,846
Inside Bangladesh		941,298,801	941,288,972
Outside Bangladesh		1,367,456,685	1,388,140,874
Money at Call on Short notice	5	998,286,667	988,286,667
Investments	6 (a)	57,275,656,748	52,121,248,012
Government		43,570,608,662	39,184,326,576
Others		13,705,048,086	12,936,921,436
Loans, Advances and Leases	7 (a)	149,141,240,381	148,592,358,958
Loans, Cash Credits, Overdrafts, etc.		148,195,250,035	147,788,972,473
Bills purchased & discounted		945,990,346	803,386,485
Fixed Assets including premises, furniture & fixtures	8 (a)	4,049,869,880	4,026,742,698
Other assets	9 (a)	22,155,339,386	20,657,803,938
Non-banking Assets		375,246	375,246
Total Assets		254,499,396,213	248,669,747,267
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents	10	2,119,373,352	3,376,775,986
Deposits and other accounts	11 (a)	197,405,155,676	192,653,143,179
Current accounts & other accounts		19,700,038,986	20,721,644,385
Bills Payable		3,506,218,840	3,824,137,445
Savings bank deposits		45,860,575,303	45,159,141,790
Term deposits		123,018,390,959	118,197,230,889
Other deposits		5,319,931,588	4,750,988,670
Other Liabilities	12 (a)	32,664,082,805	30,509,132,424
Total Liabilities		232,188,611,833	226,539,051,589
Capital / Shareholders' Equity			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	13	8,539,313,395	8,400,249,482
Retained earnings (general reserve)	14 (a)	1,915,779,051	1,877,766,170
Other Reserves	15 (a)	3,051,953,178	3,048,941,282
Profit and Loss account surplus	16 (a)	-	-
		22,310,783,744	22,130,695,054
Non-Controlling Interest	17	636	624
Total Shareholders' Equity		22,310,784,380	22,130,695,678
Total Liabilities and Shareholders' Equity		254,499,396,213	248,669,747,267




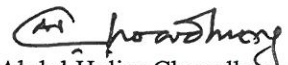


Pubali Bank Limited
Head Office

Consolidated Balance Sheet (un-audited) as at 31 March 2015

Off-balance sheet items	Note	March 2015 Taka	December 2014 Taka
Contingent liabilities			
Acceptances & Endorsements			
Letters of guarantee		7,327,758,004	7,036,861,649
Irrevocable letters of credit		45,935,022,663	38,989,408,824
Bills for collection		429,189,373	563,495,313
Other Contingent Liabilities		-	948,646,848
Total Contingent liabilities		53,691,970,040	47,538,412,634
Other Commitments			
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total other commitments		-	-
Total Off-Balance Sheet items including Contingent Liabilities		53,691,970,040	47,538,412,634


Sayeed Ahmed FCA, ACMA, CGMA
GM & Chief Financial Officer


Md. Abdul Halim Chowdhury
Managing Director



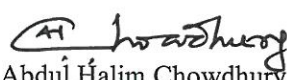


Pubali Bank Limited
Head Office

Consolidated Profit and Loss Account (un-audited)
for 3 months ended 31 March 2015

	Note	January to March 2015 Taka	January to March 2014 Taka
Operating Income			
Interest Income	18 (a)	4,337,465,141	4,315,612,251
Less :Interest paid on Deposits, Borrowings, etc.	19 (a)	2,819,957,135	3,273,316,954
Net Interest Income		1,517,508,006	1,042,295,297
Income from Investment	20 (a)	788,858,578	1,197,805,178
Commission, Exchange and Brokerage	21 (a)	415,275,520	362,914,682
Other Operating Income	22 (a)	66,599,722	43,312,554
Total Operating Income		2,788,241,826	2,646,327,711
Operating Expenses			
Salaries and allowances	23 (a)	832,148,103	611,324,429
Rent, taxes, insurance, electricity, etc.		176,291,976	96,252,698
Legal Expenses		3,361,213	2,332,884
Postage, Stamp, telecommunication, etc.		20,043,182	18,654,072
Stationery, Printing, Advertisements, etc.		27,310,003	29,354,109
Managing Director's salary and Fees	24	1,837,500	2,400,000
Directors' Fees		1,298,308	1,371,847
Auditors' Fees		-	-
Charges on loan losses		418,764	569,827
Depreciation and repair of bank's assets	25 (a)	110,570,912	74,971,514
Other Expenses	26 (a)	344,739,818	343,652,148
Total Operating Expenses		1,518,019,779	1,180,883,528
Profit/(Loss) before Provisions		1,270,222,047	1,465,444,183
Provision for loans & advances, investments & other assets			
Provision for Classified loans and advances		462,000,000	270,000,000
Provision for unclassified loans and advances		27,943,457	-
Provision for diminution in value of Investments		8,300,000	-
Provision for impairment clients' margin loan		-	35,502,173
		498,243,457	305,502,173
Provision for exposure of off-balance sheet items		61,500,000	-
Total Provisions		559,743,457	305,502,173
Total Profit/(Loss) before taxes		710,478,590	1,159,942,010
Provision for current tax		533,401,784	603,045,386
Provision for deferred tax		-	-
Total provision for taxes		533,401,784	603,045,386
Net Profit after Taxation		177,076,806	556,896,624
Profit attributable to:			
Equity holders of parents		177,076,794	556,896,614
Non- controlling interest		12	10
Appropriations :		177,076,806	556,896,624
Statutory Reserve		139,063,913	229,786,064
Retained surplus (general reserve) carried forward		38,012,893	327,110,560
Earnings Per Share (EPS)			
Basic	28 (a)	0.20	0.63
Diluted		0.20	0.63


Sayeed Ahmed FCA, ACMA, CGMA
GM & Chief Financial Officer


Md. Abdul Halim Chowdhury
Managing Director






Pubali Bank Limited
Consolidated Cash Flow Statement (un-audited)
for 3 months ended 31 March 2015

	<u>Note</u>	<u>January to March 2015 Taka</u>	<u>January to March 2014 Taka</u>
a Cash flows from operating activities			
Interest receipts in cash		5,112,442,589	5,454,646,869
Interest payments		(2,819,957,135)	(3,273,316,954)
Dividend receipts		13,764,190	49,791,350
Fees and commission receipts		240,365,866	222,071,041
Cash payment to employees		(833,985,603)	(603,699,177)
Cash payment to suppliers		(50,609,421)	(50,073,788)
Current income tax paid		(704,864,534)	(553,658,884)
Receipts from other operating activities		241,626,316	193,135,405
Cash payments for other operating activities		(536,862,921)	(466,069,826)
Operating profit before changes in operating assets & liabilities		661,919,347	972,826,036
Cash flows from operating assets & liabilities:			
Statutory deposits		(4,393,456,186)	(16,116,818,729)
Purchase/sale of trading securities		(758,126,650)	(162,170,741)
Loans and advances to customers (other than banks)		(548,871,193)	9,522,166,111
Other assets		(1,087,487,692)	(531,079,092)
Deposits to/from other banks		(1,257,402,634)	(2,639,721,716)
Deposits from customers (other than banks)		4,787,438,699	10,235,441,707
Other liabilities account of customers		1,300,365,368	(1,755,969,394)
FC Translation Reserve		-	34,838
Other liabilities		56,246,320	(157,058,866)
Total Increase/(decrease) in operating assets and liabilities:		(1,901,293,968)	(1,605,175,882)
Net Cash received from operating activities		(1,239,374,621)	(632,349,846)
b Cash Flows from Investing Activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(119,689,016)	(80,515,352)
Net Cash used in Investing Activities		(119,689,016)	(80,515,352)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		-	(19,601,733)
Receipts from issue of loan capital and debt security		3,011,896	-
Net cash used in financing activities		3,011,896	(19,601,733)
d Net increase/ (decrease) in cash and cash equivalents (a+b+c)		(1,356,051,741)	(732,466,931)
e Cash and cash equivalents at the beginning of the period		23,727,430,234	21,885,247,964
f Cash and cash equivalents at the end of the period (d+e)	27a	22,371,378,493	21,152,781,033


 Sayeed Ahmed FCA, ACMA, CGMA
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 Md. Abdul Halim Chowdhury
 Managing Director




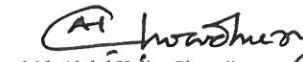


Pubali Bank Limited
Head Office
Consolidated Statement of Changes in Equity (un-audited)
for 3 months ended 31 March 2015

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	FC translation reserves	Other reserves	Proposed dividend	parent's equity	Non-controlling interest	Total
For the period March 2015									
Balance at 1 January 2015	8,803,738,120	8,400,249,482	1,877,766,170	-	3,048,941,282	-	22,130,695,054	624	22,130,695,678
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	8,803,738,120	8,400,249,482	1,877,766,170	-	3,048,941,282	-	22,130,695,054	624	22,130,695,678
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	-	(33,858,351)	-	(33,858,351)	-	(33,858,351)
Surplus/deficit on account of revaluation of investments	-	-	-	-	36,870,247	-	36,870,247	-	36,870,247
Currency translation differences	-	-	-	-	-	-	-	-	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-	-	-	-	-
Non-controlling capital	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	38,012,881	-	-	-	38,012,881	12	38,012,893
Transfer to statutory reserve	-	139,063,913	-	-	-	-	139,063,913	-	139,063,913
Issue of bonus shares - 2014	-	-	-	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-	-	-	-
Dividends (cash) for 2014	-	-	-	-	-	-	-	-	-
Balance at 31 March 2015	8,803,738,120	8,539,313,395	1,915,779,051	-	3,051,953,178	-	22,310,783,744	636	22,310,784,380
Balance at 31 March 2014	8,384,512,500	7,401,335,983	1,132,801,995	1,159,881	3,126,365,105	-	20,046,175,464	599	20,046,176,063


 Sayeed Ahmed FCA, ACMA, CGMA
 GM & Chief Financial Officer


 Md. Abdul Halim Chowdhury
 Managing Director





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 31 March 2015

Property and Assets	Note	March 2015 Taka	December 2014 Taka
Cash	3	18,569,872,419	19,953,501,902
In hand (Including foreign currencies)		3,604,769,233	3,607,695,337
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		14,965,103,186	16,345,806,565
Balance with Other Banks and Financial Institutions	4	2,308,755,486	2,329,429,846
Inside Bangladesh		941,298,801	941,288,972
Outside Bangladesh		1,367,456,685	1,388,140,874
Money at Call on Short notice	5	998,286,667	988,286,667
Investments	6	54,121,388,669	48,970,725,727
Government		43,570,608,662	39,184,326,576
Others		10,550,780,007	9,786,399,151
Loans, Advances and Leases	7	150,521,974,138	149,974,530,667
Loans, Cash Credits, Overdrafts, etc.		149,575,983,792	149,171,144,182
Bills purchased and discounted		945,990,346	803,386,485
Fixed Assets including premises, furniture & fixtures	8	4,046,377,261	4,024,576,168
Other assets	9	23,952,325,583	22,145,071,507
Non-banking Assets		375,246	375,246
Total Assets		254,519,355,469	248,386,497,730
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions & agents:	10	2,119,373,352	3,376,775,986
Deposits and other accounts	11	197,877,682,096	193,090,243,397
Current accounts & other accounts		20,119,497,180	21,156,902,329
Bills Payable		3,506,218,840	3,824,137,445
Savings bank deposits		45,860,575,303	45,159,141,790
Term deposits		123,071,459,185	118,199,073,163
Other deposits		5,319,931,588	4,750,988,670
Other Liabilities	12	31,497,993,010	29,060,101,012
Total Liabilities		231,495,048,458	225,527,120,395
Capital / Shareholders' Equity			
Paid up Capital		8,803,738,120	8,803,738,120
Statutory Reserve	13	8,539,313,395	8,400,249,482
Retained earnings	14	2,713,473,024	2,690,619,157
Proposed issue of bonus shares		-	-
Other Reserves	15	2,967,782,472	2,964,770,576
Profit and Loss account surplus	16	-	-
Total Shareholders' Equity		23,024,307,011	22,859,377,335
Total Liabilities and Shareholders' Equity		254,519,355,469	248,386,497,730





Pubali Bank Limited
Head Office
Balance Sheet (Un-audited) as at 31 March 2015

Off-balance sheet items	Note	March 2015	December 2014
Contingent liabilities		Taka	Taka
Acceptances & Endorsements			
Letters of guarantee		7,327,758,004	7,036,861,649
Irrevocable letters of credit		45,935,022,663	38,989,408,824
Bills for collection		429,189,373	563,495,313
Other Contingent Liabilities			948,646,848
Total Contingent liabilities		53,691,970,040	47,538,412,634
Other Commitments			
Documentary credits and short term trade - related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total other commitments		-	-
Total Off-Balance Sheet items including Contingent Liabilities		53,691,970,040	47,538,412,634


Sayeed Ahmed FCA, ACMA, CGMA
GM & Chief Financial Officer


Md. Abdul Halim Chowdhury
Managing Director






Pubali Bank Limited

Head Office

Profit and Loss Account (Un-audited) for 3 months ended 31 March 2015

	Note	January to March 2015 Taka	January to March 2014 Taka
Operating Income			
Interest income	18	4,324,453,157	4,289,729,129
Less :Interest paid on deposits, borrowings, etc.	19	2,819,957,135	3,273,316,954
Net Interest Income		1,504,496,022	1,016,412,175
Income from investment	20	786,303,386	1,187,662,068
Commission, exchange and brokerage	21	407,804,618	340,596,278
Other operating income	22	66,142,502	43,176,963
Total Operating Income		2,764,746,528	2,587,847,484
Operating Expenses			
Salaries and allowances	23	825,608,486	604,584,332
Rent, taxes, insurance, electricity, etc.		176,266,805	95,418,352
Legal expenses		3,361,213	2,268,281
Postage, stamp, telecommunication, etc.		19,987,184	18,529,226
Stationery, printing, advertisements, etc.		27,261,024	29,276,281
Managing Director's salary and fees	24	1,837,500	2,400,000
Directors' fees		1,252,308	1,193,597
Auditors' fees		-	-
Charges on loan losses		418,764	569,827
Depreciation and repair of bank's assets	25	110,155,713	74,363,879
Other expenses	26	343,534,510	340,313,390
Total Operating Expenses		1,509,683,507	1,168,917,165
Profit/(Loss) before Provisions		1,255,063,021	1,418,930,319
Provision for loans & advances, investments & other assets			
Provision for classified loans and advances		462,000,000	270,000,000
Provision for unclassified loans and advances		27,943,457	-
Provision for diminution in value of Investments		8,300,000	-
		498,243,457	270,000,000
Provision for exposure of off-balance sheet items		61,500,000	-
Total Provisions		559,743,457	270,000,000
Total Profit/(Loss) before taxes		695,319,564	1,148,930,319
Provision for current tax		533,401,784	603,045,386
Provision for deferred tax		-	-
Total Provision for taxes		533,401,784	603,045,386
Net Profit after Taxation		161,917,780	545,884,933
Appropriations :			
Statutory Reserve		139,063,913	229,786,064
Retained surplus (general reserve) carried forward		22,853,867	316,098,869
Earnings Per Share (EPS)			
Basic	28	0.18	0.62
Diluted		0.18	0.62


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 Managing Director

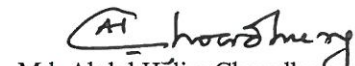




Pubali Bank Limited
Head Office
Cash Flow Statement (Un-audited)
for 3 months ended 31 March 2015

	Note	January to March 2015 Taka	January to March 2014 Taka
a Cash flows from operating activities			
Interest receipts in cash		5,099,430,605	5,428,763,747
Interest payments		(2,819,957,135)	(3,273,316,954)
Dividend receipts		11,325,938	48,627,450
Fees and commission receipts		232,894,964	199,752,637
Cash payment to employees		(827,445,986)	(606,984,332)
Cash payment to suppliers		(50,609,421)	(50,073,788)
Current income tax paid		(704,864,534)	(553,658,884)
Receipts from other operating activities		241,052,156	184,020,604
Cash payments for other operating activities		(535,066,266)	(451,374,743)
Operating profit before changes in operating assets & liabilities		646,760,321	925,755,737
Cash flows from operating assets & liabilities:			
Statutory deposits		(4,393,456,186)	(16,116,818,729)
Purchase/sale of trading securities		(754,380,856)	(153,462,857)
Loans and advances to customers (other than banks)		(547,443,471)	9,557,735,109
Other assets		(1,102,389,542)	(562,570,505)
Deposits to/from other banks		(1,257,402,634)	(2,639,721,716)
Deposits from customers (other than banks)		4,787,438,699	10,235,441,707
Other liabilities account of customers		1,300,375,598	(1,750,969,394)
Other liabilities		44,371,159	(146,317,947)
Total Increase/(decrease) in operating assets and liabilities:		(1,922,887,233)	(1,576,684,332)
Net cash from operating activities		(1,276,126,912)	(650,928,595)
b Cash flows from investing activities			
Proceeds from sale of securities		-	-
Purchase /Sale of property, plant & equipment		(118,362,927)	(80,467,180)
Net cash from investing activities		(118,362,927)	(80,467,180)
c Cash flows from financing activities			
Payment for redemption of loan capital and debt security		-	(19,601,733)
Receipts from issue of loan capital and debt security		3,011,896	-
Net cash used in financing activities		3,011,896	(19,601,733)
d Net increase/(decrease) in cash and cash equivalents (a+b+c)		(1,391,477,943)	(750,997,508)
e Cash and cash equivalents at the beginning of the period		23,290,330,016	21,649,862,099
f Cash and cash equivalents at the end of the period (d+e)	27	21,898,852,073	20,898,864,591


 Sayeed Ahmed FCA, ACMA, CGMA
 GM & Chief Financial Officer


 Md. Abdul Halim Chowdhury
 Managing Director



**Pubali Bank Limited**

Head Office

**Statement of Changes in Equity (Un-audited)
for 3 months ended 31 March 2015**

Figures in Taka

Particulars	Paid-up capital	Statutory reserve	Retained earnings (general reserve)	Other reserves	Proposed dividend	Total
For the period March 2015						
Balance at 1 January 2015	8,803,738,120	8,400,249,482	2,690,619,157	2,964,770,576	-	22,859,377,335
Changes in accounting policy	-	-	-	-	-	-
Restated balance	8,803,738,120	8,400,249,482	2,690,619,157	2,964,770,576	-	22,859,377,335
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-
Adjustment of last year gain on investment	-	-	-	(33,858,351)	-	(33,858,351)
Surplus/deficit on account of revaluation of investments	-	-	-	36,870,247	-	36,870,247
Currency translation differences	-	-	-	-	-	-
Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-
Surplus/deficit on sale of properties	-	-	-	-	-	-
Net profit for the period	-	-	22,853,867	-	-	22,853,867
Transfer to statutory reserve	-	139,063,913	-	-	-	139,063,913
Issue of bonus shares - 2014	-	-	-	-	-	-
Proposed dividend (bonus issue)	-	-	-	-	-	-
Dividends (cash) for 2014	-	-	-	-	-	-
Balance at 31 March 2015	8,803,738,120	8,539,313,395	2,713,473,024	2,967,782,472	-	23,024,307,011
Balance at 31 March 2014	8,384,512,500	7,401,335,983	2,003,738,354	3,042,194,399	-	20,831,781,236


Sayeed Ahmed FCA, ACMA, CGMA
GM & Chief Financial Officer


Md. Abdul Halim Chowdhury
Managing Director





PUBALI BANK LIMITED
Some notes to the financial statements for the Quarter ended 31 March 2015

March 2015
Taka

December 2014
Taka

1 Accounting Policies:

In preparing these Financial Statements, accounting policies have been followed keeping the same as applied to annual audited financial statements 2014.

2 Provision:

a) Loans & Advances:

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

b) Investment

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

c) Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2014, the Income Tax. Ordinance 1984 and other relevant legislation as applicable.

d) Others:

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

PROPERTY AND ASSETS

3 Cash

Cash In hand (Including foreign currency)

In local currency	3,559,585,496	3,560,191,405
In foreign currencies	45,183,737	47,503,932
	<u>3,604,769,233</u>	<u>3,607,695,337</u>

Balance with Bangladesh Bank and its agent bank(s)

Bangladesh Bank :

In local currency	12,418,581,605	12,785,752,652
In foreign currencies	1,256,227,916	1,254,226,923
	<u>13,674,809,521</u>	<u>14,039,979,575</u>

Sonali Bank as agent of Bangladesh Bank :

Local currency	1,290,293,665	2,305,826,990
	<u>14,965,103,186</u>	<u>16,345,806,565</u>
	<u>18,569,872,419</u>	<u>19,953,501,902</u>

3(a) Consolidated Cash

Cash In hand

Pubali Bank Limited	3,604,769,233	3,607,695,337
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<u>3,604,769,233</u>	<u>3,607,695,337</u>

Balance with Bangladesh Bank and its Agent Bank (s)

Pubali Bank Limited	14,965,103,186	16,345,806,565
Pubali Bank Securities Limited	-	-
Public Exchange Company (UK) Ltd.	-	-
	<u>14,965,103,186</u>	<u>16,345,806,565</u>
	<u>18,569,872,419</u>	<u>19,953,501,902</u>

4 Balance with other banks and financial institutions

Inside Bangladesh	941,298,801	941,288,972
Outside Bangladesh	1,367,456,685	1,388,140,874
	<u>2,308,755,486</u>	<u>2,329,429,846</u>

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

Inside Bangladesh

Pubali Bank Limited	941,298,801	941,288,972
Pubali Bank Securities Limited	472,526,420	437,100,218
Pubali Exchange Company (UK) Ltd.	-	-
	<u>1,413,825,221</u>	<u>1,378,389,190</u>
Less: Inter Company Transactions	<u>472,526,420</u>	<u>437,100,218</u>
	<u>941,298,801</u>	<u>941,288,972</u>

Outside Bangladesh

Pubali Bank Limited	1,367,456,685	1,388,140,874
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<u>1,367,456,685</u>	<u>1,388,140,874</u>
	<u>2,308,755,486</u>	<u>2,329,429,846</u>



	March 2015 Taka	December 2014 Taka
5 Money at call on short notice		
Banking company (note- 5.1)	158,286,667	118,286,667
Non-banking Financial Institution (note-5.2)	840,000,000	870,000,000
	998,286,667	988,286,667
5.1 Banking company		
The Trust Bank Limited	140,000,000	-
Standard Bank Limited	-	100,000,000
ICB Islamic Bank Ltd.	18,286,667	18,286,667
	158,286,667	118,286,667
5.2 Non-banking Financial Institution		
Prime Finance & Invt. Ltd.	50,000,000	50,000,000
Bangladesh Finance & Investment Co. Ltd.	30,000,000	50,000,000
Bay Leasing & Investment Ltd.	50,000,000	-
Lanka Bangla Finance Ltd.	-	50,000,000
Industrial & Infrastructure Development Finance Co. Ltd	110,000,000	140,000,000
IDLC Finance Ltd.	120,000,000	-
Premier Leasing & Finance Ltd.	50,000,000	50,000,000
Bangladesh Industrial Finance Co. Ltd	-	30,000,000
Union Capital Ltd.	100,000,000	-
Investment Corporation of Bangladesh	190,000,000	200,000,000
First Finance Ltd.	-	50,000,000
Phoenix Finance & Investment Ltd.	50,000,000	50,000,000
International Leasing & Financial Services Ltd.	-	100,000,000
Fareast Finance & Investment Co. Ltd.	50,000,000	50,000,000
Delta Brac Housing Finance Corp. Ltd.	40,000,000	50,000,000
	840,000,000	870,000,000
6 Investments		
Government securities		
Treasury bills- at book value	19,207,481,775	14,834,211,025
Debentures	-	10,000,000
	19,207,481,775	14,844,211,025
Government bonds:		
Government treasury bonds	24,341,189,386	24,321,003,950
National prize bonds	21,937,501	19,111,601
	24,363,126,887	24,340,115,551
Total investment in government securities and bonds	43,570,608,662	39,184,326,576
Other investments:		
Shares	8,554,092,037	8,539,711,181
Debentures	469,060	469,060
Prime Bank Limited Bond	90,000,000	90,000,000
MTBL Bond	40,000,000	40,000,000
Dhaka Bank Limited Bond	100,000,000	100,000,000
National Bank Limited Bond	64,000,000	64,000,000
One Bank Limited Bond	100,000,000	100,000,000
Mercantile Bank Limited Bond	100,000,000	100,000,000
Trust Bank Limited Bond	250,000,000	250,000,000
City Bank Limited Bond	196,000,000	196,000,000
Southeast Bank Limited Bond	300,000,000	300,000,000
Bank Asia Limited Bond	250,000,000	-
EXIM Bank Limited Bond	300,000,000	-
Social Islami Bank Limited Bond	200,000,000	-
Bridge financing advances	6,218,910	6,218,910
	10,550,780,007	9,786,399,151
	54,121,388,669	48,970,725,727
6(a) Consolidated Investments		
1. Government		
Pubali Bank Limited	43,570,608,662	39,184,326,576
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	43,570,608,662	39,184,326,576
2. Other		
Pubali Bank Limited	10,550,780,007	9,786,399,151
Pubali Bank Securities Limited	3,154,268,079	3,150,522,285
Pubali Exchange Company (UK) Ltd.	-	-
	13,705,048,086	12,936,921,436
	57,275,656,748	52,121,248,012



	March 2015 Taka	December 2014 Taka
7 Loans, advances and leases		
Loans, cash credits and overdrafts, etc.	149,575,983,792	149,171,144,182
Bills purchased and discounted	945,990,346	803,386,485
	<u>150,521,974,138</u>	<u>149,974,530,667</u>
7.1 Loans, cash credits, overdrafts, etc.		
Inside Bangladesh:		
Loans	46,750,190,108	44,544,373,137
Cash credits	32,881,311,754	33,007,740,057
Overdrafts	39,622,858,487	39,816,216,893
Loan against merchandise	5,882,723	6,628,769
Packing credits	483,744,016	558,779,755
Loan against trust receipts	9,266,634,043	11,268,070,158
Pubali prochesta	373,157,633	384,165,646
Non-resident Credit Scheme	1,034,525	1,151,402
Pubali Subarna	4,979,519,278	4,912,662,893
Pubali Karmo Uddog	118,653,650	108,691,248
Pubali Sujon	43,448,873	45,514,941
Pubali Utsob	3,718,376	14,185,491
Payment against documents	924,100,292	915,823,348
Consumers loan scheme	7,502,895,649	6,705,454,010
Lease finance	3,750,315,064	3,759,371,778
Others	2,868,519,321	3,122,314,656
	<u>149,575,983,792</u>	<u>149,171,144,182</u>
Outside Bangladesh	-	-
	<u>149,575,983,792</u>	<u>149,171,144,182</u>
7.2 Bills purchased and discounted		
Payable in Bangladesh:		
Loans against accepted bills	797,782,325	659,376,768
Loans against demand draft purchased	302,985	31,565
	<u>798,085,310</u>	<u>659,408,333</u>
Payable outside Bangladesh:		
Foreign bills purchased	147,905,036	143,978,152
Foreign drafts purchased	-	-
	<u>147,905,036</u>	<u>143,978,152</u>
	<u>945,990,346</u>	<u>803,386,485</u>
7.3 Classification of loans and advances including bills purchased and discounted		
Unclassified:		
Standard	134,265,735,360	135,700,701,764
Special mention account (SMA)	3,749,537,409	2,603,933,073
	<u>138,015,272,769</u>	<u>138,304,634,837</u>
Classified:		
Substandard (SS)	2,048,403,036	1,626,892,533
Doubtful (DF)	1,448,917,390	1,377,841,745
Bad or loss (B/L)	6,725,518,327	6,372,858,998
	<u>10,222,838,753</u>	<u>9,377,593,276</u>
Staff loan	2,283,862,616	2,292,302,554
	<u>150,521,974,138</u>	<u>149,974,530,667</u>



7.4 Particulars of required provision for loans and advances

Status of Classification	Base for Provision	Rate of Provision (%)	March 2015 Taka	December 2014 Taka
General provision - Unclassified				
Standard	99,318,434,122	1	993,184,341	1,011,016,040
Small & Medium Enterprise financing	24,763,372,453	0.25	61,908,431	63,091,222
Loans to BHs/MBs/SDs against share etc.	2,219,243,816	2	44,384,876	44,585,651
Housing Finance	398,260,883	2	7,965,218	8,021,505
Loan for Professional to setup business	443,773,653	2	8,875,473	418,966
Consumers loan scheme	4,828,933,827	5	241,446,691	208,148,999
Short Term Agri Credit and Micro credit	2,293,716,606	2.5	57,342,915	63,708,075
Special mention account (SMEF)	805,364,423	0.25	2,013,411	1,431,328
Special mention account (CLS)	881,637,110	5	44,081,856	41,578,066
Special mention account (LP,HF))	65,108,891	2	1,302,178	1,202,560
Special mention account (Others)	1,963,915,200	1	19,639,152	10,998,673
			1,482,144,542	1,454,201,085
Specific provision - Classified				
Substandard (Agri & Micro credit)	993,371	5	49,669	37,003
Substandard	1,487,460,819	20	297,492,164	193,893,686
Doubtful (Agri & Micro credit)	299,167	5	14,958	39,791
Doubtful	989,833,062	50	494,916,531	356,488,910
Bad/Loss	3,732,301,117	100	3,732,301,117	3,418,501,855
			4,524,774,439	3,968,961,245
Required provision			6,006,918,981	5,423,162,330
Provision maintained			6,009,403,180	5,539,660,643
Excess provision			2,484,199	116,498,313

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

Pubali Bank Limited	149,575,983,792	149,171,144,182
Pubali Bank Securities Limited	747,341,379	745,913,657
Pubali Exchange Company (UK) Ltd.	-	-
	<u>150,323,325,171</u>	<u>149,917,057,839</u>
Less: Inter Company Transactions	2,128,075,136	2,128,085,366
	<u>148,195,250,035</u>	<u>147,788,972,473</u>

Bills discounted and purchased

Pubali Bank Limited	945,990,346	803,386,485
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	<u>945,990,346</u>	<u>803,386,485</u>
	<u>149,141,240,381</u>	<u>148,592,358,958</u>

8 Fixed Assets including premises, furniture & Fixture

Land	2,248,544,331	2,248,544,331
Building	756,037,378	756,037,378
Vehicles	67,890,599	67,890,599
Machinery and equipment's	255,092,734	248,092,734
Computer & Computer Accessories	455,895,371	445,895,371
Furniture and fixtures	262,916,848	258,115,755
	<u>4,046,377,261</u>	<u>4,024,576,168</u>

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

Pubali Bank Limited	4,046,377,261	4,024,576,168
Pubali Bank Securities Limited	3,492,619	2,166,530
Pubali Exchange Company (UK) Ltd.	-	-
	<u>4,049,869,880</u>	<u>4,026,742,698</u>

9 Other Assets :

Income generating other assets

Interest accrued on investments	573,482,414	1,326,609,436
Accrued income on loans & advances	132,535,359	86,200,442
Advance security deposit, advance rent and prepaid expenses	213,292,677	213,787,166
Investment in Subsidiary Company	1,599,998,700	1,599,998,700
STD stock dealing account	294,816,778	-
	<u>2,814,125,928</u>	<u>3,226,595,744</u>

Non-income generating other assets

Stationery and stamps	69,936,269	65,166,652
Drafts payable	60,509,542	51,599,731
Suspense account	305,891,147	257,105,337
Demonetized notes	1,531,750	1,531,750
Items in transit	4,428,848,627	2,972,304,696
Advance against income tax	16,068,471,715	15,363,607,181
Clearing house adjustment	115,229,109	118,582,727
Others	87,781,496	88,577,689
	<u>21,138,199,655</u>	<u>18,918,475,763</u>
	<u>23,952,325,583</u>	<u>22,145,071,507</u>

	March 2015 Taka	December 2014 Taka
9(a) Consolidated Other Assets		
Pubali Bank Limited	23,952,325,583	22,145,071,507
Pubali Bank Securities Limited	97,843,091	112,744,941
Pubali Exchange Company (UK) Ltd.	-	9,276,499
	24,050,168,674	22,267,092,947
Less: Inter company Transactions	(294,830,588)	(9,290,309)
Pubali Bank Securities Limited	(1,599,998,700)	(1,599,998,700)
Pubali Exchange Company (UK) Ltd.	-	-
	(1,894,829,288)	(1,609,289,009)
	22,155,339,386	20,657,803,938

LIABILITIES AND CAPITAL

10 Borrowings from other Banks, Financial Institutions and Agents		
Inside Bangladesh	1,583,711,781	2,440,229,241
Outside Bangladesh	535,661,571	936,546,745
	2,119,373,352	3,376,775,986
10.1 Inside Bangladesh		
Repo from Bangladesh Bank against Treasury Bill and Bond	955,060,000	1,021,950,000
Call loan from Citibank N.A.	-	500,000,000
Call loan from Sonali Bank Limited, Local Office, Dhaka.	-	800,000,000
Sonali Bank Limited, Local Office, Dhaka.	628,651,781	118,279,241
	1,583,711,781	2,440,229,241
11 Details of deposits and other accounts		
Current deposits and other accounts :		
Current account	18,355,695,029	19,599,377,014
Cash credit A/C. (Cr. Balance)	601,416,047	466,508,161
Pubali Prochesta (Cr. Balance)	11,775,881	6,230,876
Q-cash (Cr. Balance)	59,131	1,430,943
Call deposits	25,471,452	25,302,252
Foreign currency deposits	1,108,658,966	1,041,692,121
Un- claimed drafts payable	3,564	3,564
Un- claimed dividend	18,914	18,914
Unclaimed deposits FDD A/C	16,398,196	16,338,484
	20,119,497,180	21,156,902,329
Bills payable	3,506,218,840	3,824,137,445
Savings Bank accounts	45,860,575,303	45,159,141,790
Term deposits :		
Fixed deposits - from customers	67,810,655,861	64,445,868,433
Special Notice Deposits	20,857,432,664	20,823,994,538
Deposit pension scheme	1,410,699	1,437,396
Interest payable on term deposit	4,080,814,985	3,424,637,197
Pubali pension scheme	6,939,678,217	6,238,539,294
Pubali sanchay prakalpa	4,155,763,490	4,286,071,380
Dwigun Sanchay Prokalpa	15,714,761,958	15,803,184,151
Target Based Small Deposit (Pubali shopnopuron)	343,818,893	249,850,151
Monthly profit base deposit	2,478,782,161	2,304,849,200
Monthly Profit Based Small Deposit (Pubali shadhin sonchoy)	532,204,405	469,789,721
Shikhya sanchy prokalpa	149,845,850	144,577,522
Child edu. Care & maturity deposit	6,290,002	6,274,180
	123,071,459,185	118,199,073,163
Other deposits	5,319,931,588	4,750,988,670
	197,877,682,096	193,090,243,397
11 (a) Consolidated Deposits and other accounts		
Pubali Bank Limited	197,877,682,096	193,090,243,397
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
	197,877,682,096	193,090,243,397
Less: Inter Company Transactions	472,526,420	437,100,218
	197,405,155,676	192,653,143,179



	March 2015 Taka	December 2014 Taka
12 Other Liabilities :		
Accumulated provision for loans and advances	3,833,164,807	3,370,599,256
Accumulated provision for consumers loan	685,266,489	707,510,047
Accumulated provision for lease finance	1,596,341	1,596,341
Accumulated provision for demand loan pubali star	7,231,001	5,753,914
	<u>4,527,258,638</u>	<u>4,085,459,558</u>
Provision for unclassified loans and advances	1,482,144,542	1,454,201,085
Provision @1% against off-balance sheet exposure	538,300,000	476,800,000
Accumulated interest suspense	762,498,728	718,127,569
Provision for doubtful investment	27,050,460	18,750,460
Account Payable (OBU)	560,160	-
Additional profit payable A/C for Islamic banking	238,845	238,845
I.B. bad debt offsetting reserve	2,606,000	2,606,000
Interest suspense on underwriting advances	270,415,969	270,415,969
CLS interest A/C	9,246,048	10,589,420
Accrued interest receivable on overdue CLS	79,460,274	82,855,732
Consumers deposits	109,543,604	74,495,030
Lease deposit	374,481	311,582
Unpaid dividend	675,231	675,231
Special blocked account	1,215,640	1,215,640
Provision for Current Tax	17,702,740,509	17,169,338,725
Provision for Deferred Tax	647,073,577	647,073,577
Valuation adjustment	431,890,741	415,423,408
Exchange adjustment account	28,666,878	28,666,878
Agri credit guarantee backing reserve	70,261,300	70,261,300
Excise duty	306,059	6,716,592
Pakistan account	8,393,039	8,393,039
Pension fund	1,570,883	1,570,883
L/C cover account in Bangladesh	1,583,640	1,583,640
EDF adjustment	4,160,260,929	2,819,139,786
Pubali Bank Adjustment	23,622,109	40,411,840
Sadaqah fund	2,795,930	2,664,436
Card transaction fee (inter bank)	1,366,482	944,412
Foreign currency FCC account	17,363,819	17,363,819
Interest suspense account against 70% agri loan	192,382	192,382
Blocked account of UBI	2,973,186	2,973,186
Property account of UBI	49,617	49,617
Payable to Pubali Exchange Co.(UK)	9,276,499	9,276,499
Non resident blocked account of UBI	34,487	34,487
	<u>26,394,752,048</u>	<u>24,353,361,069</u>
Provision for expenses:	365,748,063	431,232,906
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	11,767,402	7,200,120
Reserve for unforeseen losses	120,037,994	104,418,494
	<u>210,234,261</u>	<u>190,047,479</u>
	<u>31,497,993,010</u>	<u>29,060,101,012</u>
12(a) Consolidated other liabilities		
Pubali Bank Limited	31,497,993,010	29,060,101,012
Pubali Bank Securities Limited	3,588,995,519	3,577,130,588
Parent Subsidiary loan	(2,128,075,136)	(2,128,085,366)
Inter company payables	(294,830,588)	(9,290,309)
Pubali Exchange Company (UK) Ltd.	-	9,276,499
	<u>32,664,082,805</u>	<u>30,509,132,424</u>
13 Statutory reserve		
This represents amounts transferred to this reserve as per section 24 of Banking Companies Act 1991 @ 20% of current year's profit, before tax.		
Balance at the beginning of the period	8,400,249,482	7,171,549,919
Add: Addition during the period	139,063,913	1,228,699,563
Balance at the end of the period	<u>8,539,313,395</u>	<u>8,400,249,482</u>
14 Retained earnings (General reserve)		
Balance as on beginning of the period	2,690,619,157	1,687,639,485
Addition during the period	22,853,867	1,841,430,917
Add: sale of properties	-	-
	<u>2,713,473,024</u>	<u>3,529,070,402</u>
Less: Issue of dividend	-	(838,451,245)
Balance as on end of the period	<u>2,713,473,024</u>	<u>2,690,619,157</u>
14(a) Consolidated Retained earnings (General reserve)		
Pubali Bank Limited	2,713,473,024	2,690,619,157
Pubali Bank Securities Limited	(797,693,973)	(812,852,987)
Pubali Exchange Company (UK) Ltd.	-	-
	<u>1,915,779,051</u>	<u>1,877,766,170</u>



	March 2015 Taka	December 2014 Taka
15 Other reserves		
15.1 Assets revaluation reserve		
Balance at the beginning of the period	2,934,476,620	3,031,502,176
Addition on revaluation of Fixed Assets/Investment During the period	101,450,967	3,029,757,098
Disposal during the period	(98,439,071)	(3,126,782,654)
	2,937,488,516	2,934,476,620
Share forfeiture account	333,984	333,984
Balance at the end of the period	2,937,822,500	2,934,810,604
15.2 Exchange Equalization Fund		
Balance at the beginning of the period	29,959,972	29,959,972
Addition during the period	-	-
Balance at the end of the period	29,959,972	29,959,972
	2,967,782,472	2,964,770,576
15(a) Consolidated Other reserves		
Pubali Bank Limited	2,967,782,472	2,964,770,576
Pubali Bank Securities Limited	84,170,706	84,170,706
Pubali Exchange Company (UK) Ltd.	-	-
	3,051,953,178	3,048,941,282
16 Profit & loss account surplus		
Balance at the beginning of the period	-	-
Profit after tax during the period	161,917,780	3,070,130,480
	161,917,780	3,070,130,480
Appropriation for the period		
Statutory reserve	139,063,913	1,228,699,563
General reserve	22,853,867	1,841,430,917
	161,917,780	3,070,130,480
Balance at the end of the period	-	-
16(a) Consolidated Profit & loss account surplus		
Balance at the beginning of the period	-	-
Profit after tax during the period	177,076,806	3,115,315,919
	177,076,806	3,115,315,919
Appropriation for the period		
Statutory reserve	139,063,913	1,228,699,563
General reserve	38,012,893	1,886,616,356
	177,076,806	3,115,315,919
Balance at the end of the period	-	-
17 Non-controlling interest		
Balance b/f	624	589
Share of current period profit	12	35
	636	624



	March 2015 Taka	March 2014 Taka
18 Interest income		
Loans	438,917,638	385,907,655
Cash credits	1,033,906,304	986,387,527
Over drafts	1,142,532,876	1,068,979,869
Loan against imported merchandise	8,148,374	59,659
Loan against trust receipt	309,870,095	501,935,335
Inland bill purchased & demand draft purchased	21,319,083	30,633,133
Foreign bill purchased and Export development fund	11,019,846	12,701,922
Packing credits	9,656,575	8,706,046
Payments against document	30,751,523	42,813,942
Call loans	69,587,819	35,364,972
Loans against deposit pension scheme	-	184
Agricultural credits & rural credits	4,232,591	4,568,854
Sundries account	8,151,111	10,130,914
CLS account	189,524,949	152,789,696
Secured mortgages	303,977,420	328,410,911
Foreign bank accounts	8,319,065	6,240,532
Loan against Shikya Sanchay Prokalpa	275,460	204,795
Loan against Non-resident Credit Scheme	6,984	16,072
Lease finance	120,010,425	130,963,978
Loan against Pubali Sanchay Prokalpa	13,278,007	12,910,486
Loan against FDR	557,806	2,886,612
Term loans	590,530,986	562,178,161
Loan against Pubali Pension Scheme	9,878,220	4,937,874
	4,324,453,157	4,289,729,129
18(a) Consolidated Interest Income		
Pubali Bank Limited	4,324,453,157	4,289,729,129
Pubali Bank Securities Limited	13,011,984	25,883,122
Pubali Exchange Company (UK) Ltd.	-	-
Inter company transaction	-	-
	4,337,465,141	4,315,612,251
19 Interest paid on deposits, borrowings, etc.		
Fixed deposit	1,400,477,271	1,889,641,426
Interest on REPO borrowings	43,932,765	9,801,295
Interest on borrowings	560,160	-
Short-notice deposit	254,907,350	279,457,256
Savings bank deposit	310,788,981	314,568,808
Deposit pension scheme	4,845	354
Pubali bank pension scheme	178,121,216	99,913,657
Child education care & maturity deposits	182,126	161,046
Call borring	2,718,056	16,802,431
Monthly monafa based deposit scheme	6,954,025	8,834,842
Pubali Sanchay Prokalpa	81,367,685	83,363,107
Shikhya Sanchay Prokalpa	3,107,161	4,316,836
Q-Cash Debit Card	14,548	2,044,345
Dwigun Sanchay Prokalpa	456,189,492	463,952,373
Treasury Bond	-	46,922,099
Marking to Market Revaluation	186,603	1,505,796
Interest on MPSD	11,452,281	6,217,067
Interest on TBSD	6,820,428	3,084,778
Interest on MFD A/C	62,114,696	42,532,489
Sundry accounts	57,446	196,949
	2,819,957,135	3,273,316,954
19(a) Consolidated Interest paid on deposits, borrowings, etc		
Pubali Bank Limited	2,819,957,135	3,273,316,954
Pubali Bank Securities Limited	-	-
Pubali Exchange Company (UK) Ltd.	-	-
Inter company transaction	-	-
	2,819,957,135	3,273,316,954
20 Income from investment		
Interest on treasury bill	282,471,063	595,048,701
Interest on treasury bond	394,964,964	350,148,033
Interest on private bond	6,728,219	1,266,575
Interest on debentures	1,783,000	114,521
Interest on Bangladesh Bank bill	40,144,920	7,688,494
Gain on sale of shares	48,885,282	184,768,294
Dividend on shares	11,325,938	48,627,450
	786,303,386	1,187,662,068
20(a) Consolidated Income from investment		
Pubali Bank Limited	786,303,386	1,187,662,068
Pubali Bank Securities Limited	2,555,192	10,143,110
Pubali Exchange Company (UK) Ltd.	-	-
	788,858,578	1,197,805,178



	March 2015 Taka	March 2014 Taka
21 Commission, exchange and brokerage		
SC, LSC, DD, TT, MT and PO	9,247,303	10,302,301
Foreign L/C	97,872,879	70,119,117
Local L/C	22,582,568	24,462,715
Issuance of foreign guarantee	70,983	48,460
Issuance of local guarantee	31,453,847	22,193,510
Issuance of traveller's cheque	1,000	118,310
Other transactions	41,977,722	38,569,734
Miscellaneous handling commission	29,472,488	33,747,939
Consumers credit	25,584	27,256
Commission on stationery articles	189,090	162,795
Income A/C commission Online	1,500	500
Total commission	232,894,964	199,752,637
Exchange	174,909,654	140,843,641
	407,804,618	340,596,278
21(a) Consolidated Commission, exchange and brokerage		
Pubali Bank Limited	407,804,618	340,596,278
Pubali Bank Securities Limited	7,470,902	19,424,858
Pubali Exchange Company (UK) Ltd.	-	2,893,546
	415,275,520	362,914,682
22 Other operating income		
Rent recovery	513,000	594,575
Postage and telecommunication recovery	2,107,739	2,310,689
Miscellaneous income	19,688,866	11,845,513
Miscellaneous income supervision and monitoring	1,144	11,797
Miscellaneous income transfer fee	16,295	27,700
Swift income	21,856,348	20,836,443
Application fee of CLS account	293,600	158,990
Account opening charge of CLS account	657,000	383,100
Service charge	5,672,679	4,066,355
Income on sale of leased asset	187,623	723,696
Online service charge	1,405	9,995
Accounts Maintenance fee	13,076	-
SMS service charges	10,729,737	-
Card Fees and charges	975,300	-
CIB service charges	2,829,670	2,134,770
Income on sale of Bank's property	599,020	73,340
	66,142,502	43,176,963
22(a) Consolidated Other operating income		
Pubali Bank Limited	66,142,502	43,176,963
Pubali Bank Securities Limited	457,220	135,591
Pubali Exchange Company (UK) Ltd.	-	-
	66,599,722	43,312,554
23 Salary and allowances (excluding Managing Director)		
Basic salary	436,276,340	338,941,084
House rent allowances	243,242,907	172,329,185
Medical allowances	52,284,228	37,297,231
Other allowances	51,979,361	28,072,369
Contributory provident fund	38,270,883	27,367,236
General provident fund	106,002	159,602
Bonus to employees	3,448,765	417,625
	825,608,486	604,584,332
23(a) Consolidated Salary and allowances (excluding Managing Director)		
Pubali Bank Limited	825,608,486	604,584,332
Pubali Bank Securities Limited	6,539,617	5,012,626
Pubali Exchange Company (UK) Ltd.	-	1,727,471
	832,148,103	611,324,429
24 Managing Director's salary and fees		
Basic pay	1,237,500	1,650,000
Allowances	476,250	585,000
Bank's contributory provident fund	123,750	165,000
	1,837,500	2,400,000
25 Depreciation and repair of bank's assets		
Repairs to fixed assets	2,671,877	2,218,131
Maintenance of assets	10,922,002	11,661,446
Depreciation on fixed assets	96,561,834	60,484,302
	110,155,713	74,363,879
25(a) Consolidated depreciation and repair of bank's assets		
Pubali Bank Limited	110,155,713	74,363,879
Pubali Bank Securities Limited	415,199	384,240
Pubali Exchange Company (UK) Ltd.	-	223,395
	110,570,912	74,971,514



	March 2015 Taka	March 2014 Taka
26 Other expenses		
Repairs to rented property	337,489	345,554
Newspapers	769,521	790,462
Petrol consumption	9,044,840	10,071,421
Travelling	9,256,069	10,157,366
Donations	7,512,530	18,666,400
Honorarium	1,468,000	500,000
Subscriptions	3,143,335	3,937,603
Sub-ordinate staff clothing	2,090,784	643,923
Conveyance	4,569,036	4,488,650
Entertainment	4,777,721	4,390,242
Training	3,619,983	4,479,864
Photocopying	267,893	361,689
Branches' opening expenses	309,361	50,000
Shifting expenses	297,285	251,610
Carrying expenses	421,281	365,182
Professional fees	601,368	741,865
Security and Auxiliary Services	5,650,057	4,503,026
Gun license fees	283,855	218,088
Telegraphic address renewal fee	125	-
Overtime	4,695,805	4,862,740
Lunch subsidy	42,472,743	20,934,597
Promotional expenses	18,414,727	45,034,991
Gratuity	151,442,120	141,010,280
Group insurance	-	5,402,647
House maintenance	28,023,948	19,475,292
Car allowance	2,030,871	1,350,000
Chemicals for office equipment's	85,470	117,487
Loss on sale of bank's property	34,564	-
CDBL fees	-	91,793
Annual general meeting	288,165	1,989,735
Bandwidth charges	25,625,036	22,241,261
Miscellaneous	16,000,528	12,839,622
	343,534,510	340,313,390
26(a) Consolidated Other expenses		
Pubali Bank Limited	343,534,510	340,313,390
Pubali Bank Securities Limited	1,205,308	2,157,954
Pubali Exchange Company (UK) Ltd.	-	1,180,804
	344,739,818	343,652,148
27 Cash and cash equivalents at the end of the period		
Cash in hand (including foreign currencies)	3,604,769,233	3,431,949,059
Balance with Bangladesh Bank and its agent bank(s)	14,965,103,186	14,463,394,649
Balance with other banks and financial institutes	2,308,755,486	2,418,388,015
Prize bonds	21,937,501	16,246,201
Money at call on short notice	998,286,667	568,886,667
	21,898,852,073	20,898,864,591
27(a) Consolidated Cash and cash equivalents at the end of the period		
Pubali Bank Limited	21,898,852,073	20,898,864,591
Pubali Bank Securities Limited	472,526,420	250,408,987
Pubali Exchange Company (UK) Ltd.	-	3,507,455
	22,371,378,493	21,152,781,033
28 Basic and Diluted Earnings Per Share (EPS):		
Net Profit after taxes	161,917,780	545,884,933
Number of ordinary shares outstanding	880,373,812	880,373,812
Basic and Diluted Earnings Per Share (EPS)	0.18	0.62
28(a) Consolidated Basic and Diluted Earnings Per Share (EPS)		
Net Profit after tax	177,076,806	556,896,624
Number of ordinary shares outstanding	880,373,812	880,373,812
Consolidated Basic and Diluted Earnings Per Share (EPS)	0.20	0.63

